



CASE STUDY: PAYMENTS AND TECHNOLOGY COMPANY

Increased member engagement helps decrease health care cost trend for this industry-leading company.

Situation

For several years leading up to 2005, this company experienced double-digit health care cost trend and an increase in preventable high-cost claim activity. In an effort to reverse that trend, they set a goal to improve the health and wellness of their employees and covered family members by increasing awareness of health status and providing employees with information and tools to make better health care decisions.

Specifically, the company wanted to:

- ▶ Slow the increasing rate of its health care cost trend
- ▶ Increase the health assessment completion rate
- ▶ Increase use of preventive cancer services
- ▶ Increase use of myNurseLineSM and telephonic coaching services
- ▶ Increase use of myuhc.com[®]
- ▶ Increase awareness and compliance with biometric screening

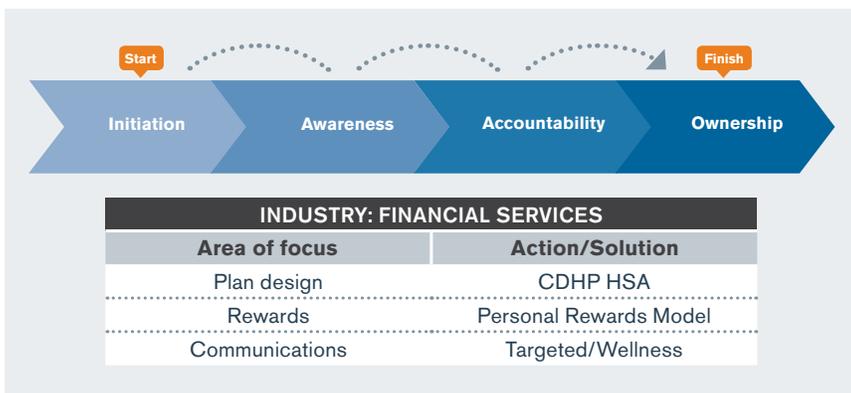
Solution

The company introduced a wellness program and began to address the known barriers to healthy lifestyles – specifically lack of time to exercise, limited access to healthy food options, and the need for a wellness program and preventive care screening sites. Today's wellness strategy has evolved to include UnitedHealth Personal RewardsSM.

Action

Wellness strategy

The company's wellness strategy has expanded over time. In 2005, they launched their initial wellness program, Balance – Wellness for Life, which encourages employees and covered family members to take a more active role in their health by completing an online health risk assessment and participating in wellness coaching. They also began offering on-site biometric screenings and wellness fairs, and opened a fitness center at the St. Louis office.



75%
completion

of at least one health action to meet personal participation goal

In 2007, they introduced their first consumer-driven (CDH) health plan to further promote empowering their members to take accountability for their own health. Today, they have over 35% of their members enrolled in one of their two CDH plans with HSAs.

In 2008, the company introduced 100 percent preventive coverage and disease management in their health plans and began providing enhanced wellness communications to employees. As an organization, they participated in the American Diabetes Association's Step Out: Walk to Fight Diabetes® and the Susan G. Komen Race for the Cure® in 2009.

In 2011, their wellness strategy was extended to include UnitedHealth Personal Rewards with outcomes-based incentives of \$350 each for employee and spouse or domestic partner, telephonic wellness coaching, UnitedHealthcare's Smoking Cessation and Healthy Weight programs and the enhanced Maternity Support program (replacing Healthy Pregnancy). They also transitioned to myuhc.com for their health assessment and wellness portal needs, offering better integration with health plans.

Communication tactics

A multi-channel communications campaign was released to increase participation in the wellness program.

The Personal Rewards campaign began in October 2010 with a soft launch to leadership, training for human resources employees and teasers during open enrollment. The program was officially implemented in January 2011 with a message of support from the CEO, plus events with guest speakers, printed materials, banners, healthy foods and wellness giveaways.

Ongoing tactics throughout the year included:

- ▶ Web pages, email and intranet articles
- ▶ Eight-foot banners at work sites
- ▶ Home mailings to reinforce incentives and include spouses
- ▶ Messages from the Senior Vice President and Wellness Champion

The company also created a quarterly wellness e-newsletter with articles on programs and services, health and wellness, fitness and physical activity and nutrition and healthy eating.

Measurable results

The company slowed their health care cost trend, and their average medical trend over the last four years is 2.3%, compared to the industry average of 7.4%. The accumulated value over the same time period is \$6.72 million.

2.3%
trend

over past four years, compared to industry trend of 7.4%

Through Personal Rewards, they achieved:

- ▶ 75% member completion of at least one health action to meet personal participation goal
- ▶ 72% of eligible women received a mammogram (industry average 61%)
- ▶ 71% of eligible women received a cervical cancer screening (industry average 59%)
- ▶ 54% of eligible members received a colorectal cancer screening (industry average 24%)

Additional success:

- ▶ 10% increase in members actively engaged with a nurse (2011 vs. 2010)
- ▶ 48% increase in myNurseLineSM use (2011 vs. 2010)
- ▶ 88% member registration on myuhc.com (book of business average is 55%)



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