

As employers face the challenge of recruiting and retaining talented employees using attractive benefit packages, they also need to be mindful of the bottom line. A properly structured health insurance plan is often the perfect tool. Unfortunately, health care trends have continued to rise. Prior attempts to reduce cost increases by increasing co-pays, increasing deductibles, increasing premium cost share etc. are no longer effective. The most effective method of "bending the trend" is to change the behavior of the insured using total care management. This means a change to the view of health insurance and the health of employees/retirees.

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## The POMCO Advantage....

### Total Care Management

Like any major business problem, addressing the cost of health care may seem overwhelming and impossible to solve. The good news is there is a way to address these challenges that is an alternative to cost shifting and benefit cutbacks. This strategy requires a strong partnership between employees and employer. Total care management not only addresses the financial pressures that put stress on operating budgets, but also affects the way health care services are delivered, how employees are engaged to be better consumers of health care and how they take better care of their health.

Cost management tools for total care management are designed to address the real causes of medical cost escalation: consumer health habits, waste in the health care system, poor quality care and poor preventive care. The tools include providing information about high-quality providers and access to appropriate care that follows evidence-based guidelines, matching the proper provider expertise to the medical activities they are performing, changing health habits and behaviors, and supporting compliance with medical treatment. Without the proper support, employees are at significant risk as they navigate their way through the health care system.

Total care management integrates not only an approach to identifying and reducing health risks, it provides a process that informs and guides all to timely and appropriate high-quality care. It also represents a major shift from participant passivity to participant engagement.

POMCO can help in a targeted, results-oriented way. Our employee-centric, holistic approach empowers employees to take control of their health by linking them to the right intervention at the right time.

Our services include:

- Health Perception Survey (also known as a health risk assessment)
- Predictive Modeling and Health Coaching Services
- Claims/Pharmacy-based Stratification Analytics
- Disease Management
- Complex Care Management
- Nurse Help Line (24/7 NHL)
- Maternity Management
- Specialized face to face assessment and care coordination

The key to a successful program is education of the employees and a commitment from the organization, top down. As stated, this is a shift from prior thinking and must be part of a long term strategic plan. This will not be a static process. As more is learned about the population from the data, an evolutionary-like process will occur. This will dictate the next steps over time. Return on investment will be influenced by the employee involvement. Incentives to participate will be key.

The one thing that is certain: failure to change the behavior of the employees in a positive way will result in escalating health care trends at double digit rates. We have had several clients implement total care management with success. Following is an example:

#### The Westchester County Experience

In 2007, Westchester County embraced the concept of Total Care Management, and rolled out an entirely new way of approaching and managing their health plan. This new approach is one that will need to be followed and tracked for several years. It is also one that requires a change in attitude and perspective of management, union and employee alike. It calls for the employee to become actively engaged and participative in their care and wellness. And it calls for management to lead the County in changing this perspective by example and support. Westchester County and the County Executive specifically have made wellness and health a focus not only in the employee health plan, but in the community as well.

#### Overview:

- The County Executive launched the program with a leadership letter to each County employee explaining the program. An incentive of 7 hours comp time off for each employee who completed their health perception survey was offered with a deadline of 60 days for completion.
- The County Executive then met with all Commissioners to enforce the importance of this program, explained the program in detail and held each commissioner responsible for demonstrating support in their department.
- The Commissioner of Health reviewed all aspects of the program and publicly endorsed the program as one that is beneficial to the employee, would encourage wellness, help better manage their health, and keep them at work. Thus reducing County expenses.
- Meetings were held to provide additional information and materials.
- Reminder mailings, e-mail blitzes and posters were sent out and provided as reminders.
- Early statistics show health care costs have been reduced in the first 6 months, and employee satisfaction with the program is over 97%.
- Westchester County is now gearing up for the health perception survey in 2008, as well as additional support programs that were identified through the results of the first survey (i.e. smoking cessation, screening awareness).
- As part of the evolutionary process the County is engaging the community in a summit being held this November called "Be Fit Westchester" at which wellness and nutrition will be highlighted. Local businesses, schools, and municipalities will be invited. The County's total care management program and how to provide this program to employees is one of the breakout sessions.