

Independent Health's
Member Health
Management Programs



Helping employees manage their health.
Helping you manage your costs.



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Providing ways to keep both your employees and your bottom line healthy.

Independent Health is here to help you reduce health care costs today, while also curbing the unsustainable trend of rising costs. We do that by complementing our health plan offerings with a comprehensive package of Member Health Management programs – from employee wellness and preventive health education to comprehensive care management.

Helping those with serious conditions manage their health, and helping healthy people stay that way.

Those are the keys to containing health care costs. Independent Health has the tools and expertise to identify areas of risk and provide a course of action to help reverse that risk. Our long-standing focus on personal, customer-centric service is the foundation of our approach to driving individual behavior change. Through our Member Health Management programs, we enable your employees to take an active role in their own health. The result is improved quality and safety of care for them, and more manageable health care costs for you.

The following is a summary of the many Member Health Management programs that are available to you and your employees as part of your plan with Independent Health. (Note: Advanced level Worksite Wellness programs may require additional fees.) See all of the ways we can help you and your employees get the most out of your plan.



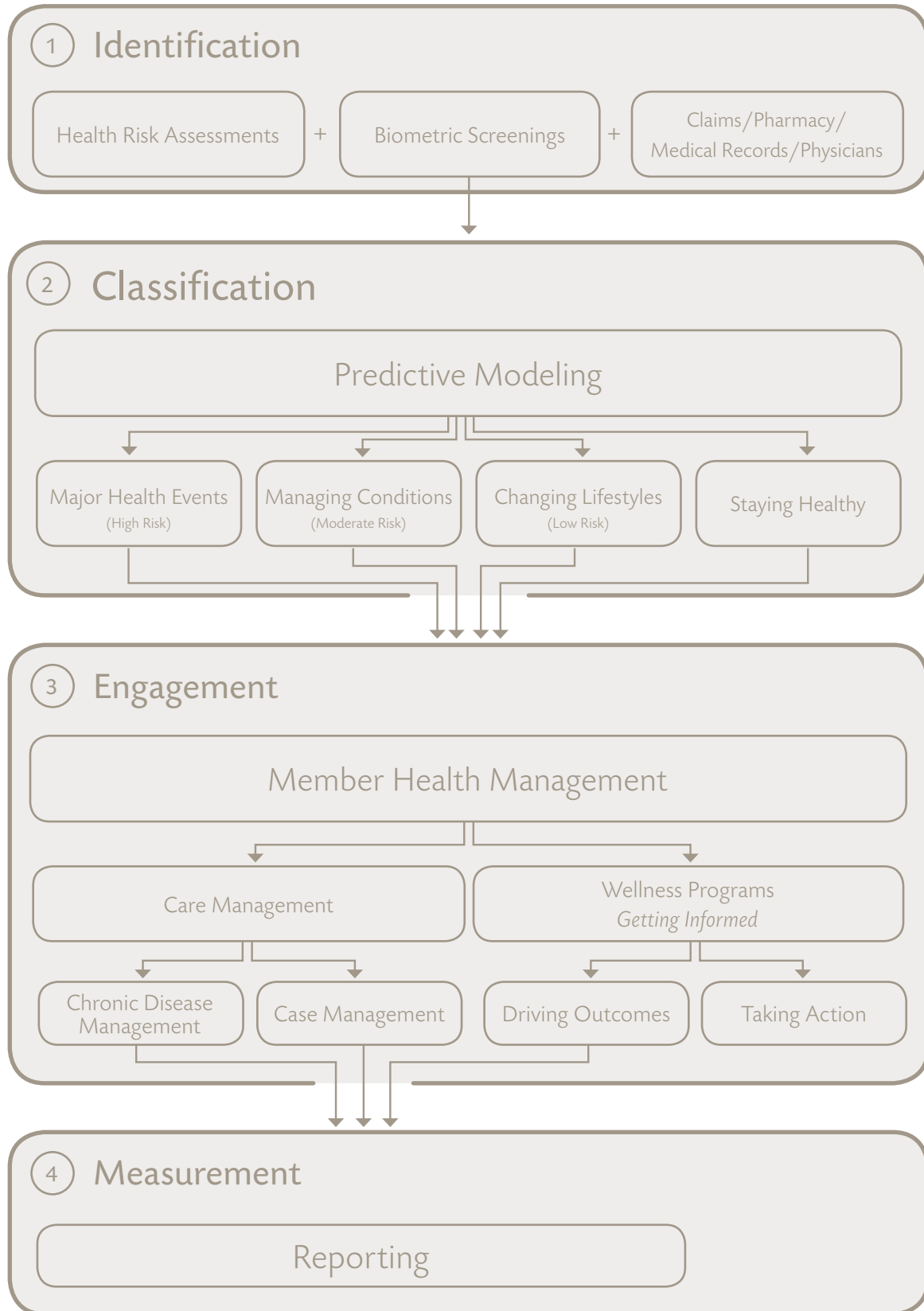
A Comprehensive Approach.

Independent Health collects and integrates all relevant health information for your employees, classifies individuals and groups according to their degree of health risk, and gives them the appropriate information, tools and support they need to improve, manage or maintain their level of health.

For each employee who loses low-risk status,
health costs go up **\$350/year**.
Each who regains low-risk status saves **\$150/year**.

Source: Edington, D, "Emerging Research – A View from One Research Center," *American Journal of Health Promotion*, 2001, Volume 15:5, page 346.

Member Health Management Approach



Predictive Modeling

Independent Health uses an industry-leading predictive modeling tool to proactively identify and classify members who are potentially at risk for catastrophic clinical events, or who are candidates for other clinical or wellness programs. This tool incorporates claims data, hospital discharge data, pharmacy data, physician and facility referrals, and other key data.

We use this knowledge to proactively guide your employees.

Predictive Modeling gives us the opportunity to help manage your employees' care earlier – and potentially prevent the costs incurred in catastrophic cases. Program interventions are targeted to both the physician and the member to promote collaboration and exchange of information.

With predictive modeling, we are also able to categorize and quantify your entire employee disease profile, and provide a clear picture of the overall health status associated with your employee population. This allows for the implementation of targeted outreach and interventions to your employees to avoid or lessen risk.





Pharmacy Benefit Dimensions®

A key tool for identifying members in need of care management is Independent Health's in-house pharmacy benefit management entity. The integration of medical and pharmacy data provides a more complete picture of overall health.

Health Risk Categories

The level of outreach or intervention is based upon our assessment of the employee's level of risk.

Low Risk

Members with chronic condition, no gaps in care (such as needed preventive service or routine follow up) and no hospital stays.

- Personalized Welcome Letter
- Educational Materials
- Interactive Voice Response (IVR) Call
- Preventive Care or Chronic Care Reminder Letter or IVR Call
- Smoking Cessation Program
- Use of 24-Hour Medical Help Line
- Access to Health Management Tools and Resources (see pg. 15)
- HealthStyles* Member Newsletter
- Use of Wellness and Lifestyle Programs

Moderate Risk

Members with chronic condition, one gap in care and a hospital stay.

- Interaction with Health Coach
- Personalized Letters Addressing Condition-Specific Management Guidelines
- Personalized Welcome Letter
- Educational Materials
- Preventive Care or Chronic Care Reminder Letter or IVR Call
- Smoking Cessation Program
- Use of 24-Hour Medical Help Line
- Access to Health Management Tools and Resources (see pg. 15)
- HealthStyles* Member Newsletter
- Use of Wellness and Lifestyle Programs

- Case Management for Complex Coordination of Care Issues
- Interaction with Health Coach
- Personalized Letters Addressing Condition-Specific Management Guidelines
- Personalized Welcome Letter
- Educational Materials
- Preventive Care or Chronic Care Reminder Letter or IVR Call
- Smoking Cessation Pprogram
- Use of 24-Hour Medical Help Line
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Care Management

This program is designed to help members receive high-quality care, effectively manage chronic conditions and coordinate appropriate resources to obtain cost-effective options for care. Key to the success of Care Management is our approach – in which a team of clinicians works collaboratively to manage the member’s total care. Our multidisciplinary team of case managers, health coaches and behavioral health specialists works under the guidance of medical directors and pharmacists to educate, coordinate care and manage appropriate resources for your employees.

Helping your employees manage health risks that can lead to poor health and costly medical care.

Independent Health’s Care Management program supports members with a wide range of conditions, including:

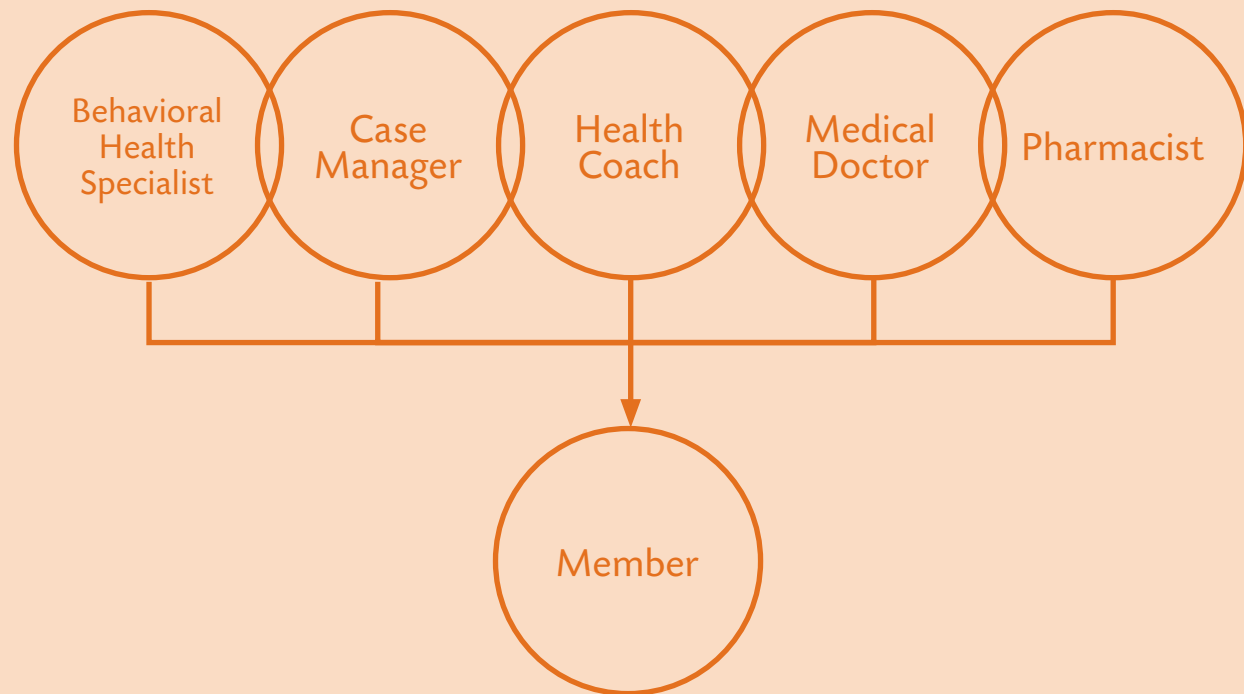
- Cardiac
- Respiratory
- Orthopedic
- Gastrointestinal
- Neurological
- Kidney disease
- Cancer
- Depression
- HIV/AIDS
- Cystic fibrosis
- Sickle cell disease
- Clotting disorder
- High-risk maternity management

50–70%

of all diseases are associated with modifiable health risks and are therefore preventable.

Source: Whitmer, et al., “A Wake-Up Call for Corporate America,” *Journal of Occupational and Environmental Medicine*, Volume 45, Number 9, September 2003.

Independent Health's team approach



Health Coaching and Chronic Disease Management

To further support members who are experiencing an acute episode (i.e., a period when an injury/disease is most intense), as well as those living with a chronic condition (e.g., diabetes, asthma, etc.), Independent Health offers your employees additional, ongoing support. Our health coaching and disease management programs are designed to improve quality of life and reduce health care costs by providing clinical guidance and education.

The support and encouragement of a health coach can greatly benefit your employees.

Those living with a chronic condition will be able to:

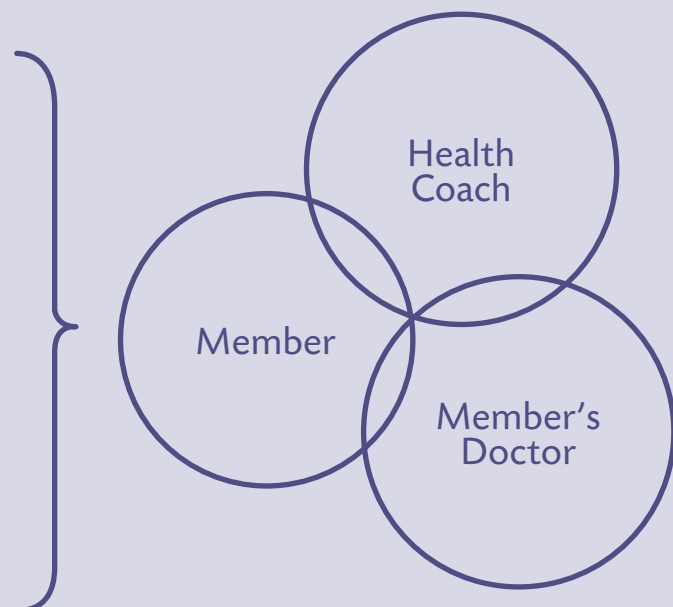
- Set short- and long-term goals
- Create action plans and keep track of their progress
- Outline their strengths and develop strategies to use them to achieve their desired outcomes

Employees may benefit from health coaching if they:

- Are looking for motivation and structure
- Need a personalized plan to achieve their unique needs
- Would like assistance that is private and confidential
- Want a reliable source of advice and guidance

A health coach works closely with the employee and their physician to facilitate care for chronic conditions like:

- High cholesterol
- High blood pressure
- Chronic heart failure
- Coronary artery disease (CAD)
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Depression





Our multidisciplinary health coaching team includes:

- Registered nurses
- Licensed practical nurses
- Registered dieticians
- Respiratory therapists
- And other certified professionals

Case Management

For employees identified as high risk, our Case Management program provides one-on-one assistance to help coordinate their care. We provide a full spectrum of services with specialty areas including hospital admissions, pediatric, out-of-area/special requests, transplants, oncology and prenatal care.





15%
of individuals drive
74%
of health care costs

Source: Independent Health data 2009-2010.

Case Management is provided by registered nurses.

Nurses collaborate with physicians and other providers to assess member needs and options, coordinate care, monitor progress, identify and refer to community resources, provide member and caregiver education and support, and manage costs.

The intensity and frequency of Case Management.

Case managers evaluate the member to identify the individual circumstances that are impacting their health and quality of life. The level and frequency of clinical intervention are based on the unique characteristics of the individual's condition. Case Management services are continuously adjusted to meet the changing needs of the member.



Worksite Wellness

Our Worksite Wellness programs provide a structured outreach plan for your employees, giving them the knowledge and resources to make better health care choices, adopt healthier behaviors and become better consumers of health care services. What's more, these programs are flexible and can be designed to fit your organization's unique needs, culture and demographics. We offer three levels of wellness services.

Level One GETTING INFORMED

The first level is an information based approach that is ideal for smaller businesses looking to help their employees better understand the factors that impact their health. Access to these tools and services is included in your health plan.

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Consumer Health Information:

- 24-Hour Medical Help Line
- Audio Health Information Library
- Smoking Cessation Program
- Health and Wellness Discounts
- HealthStyles* Member Newsletter

Online Health Management Tools:

- Hospital Advisor
- Treatment Cost Advisor
- Decisions Tools
- Symptom Checker
- Health Information Library

Worksite Wellness Tool Kit:

A step-by-step guide to developing a self-directed Worksite Wellness program.

Communication Materials:

- Articles
- Flyers and Posters
- Health Tips

Level Two TAKING ACTION

This action based level provides a more customized approach by offering additional resources to take the next step in administering your own Worksite Wellness program. This program may require an additional fee.

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Includes all Level One services, plus:

- Consultation with a Corporate Wellness Specialist
- Wellness Presentations
- Ticket to Good Health Preventive Screening Program
- Walking Program (with pedometers)
- Physical Conditioning Program
- Weight Loss Program
- On-site Flu Shots (restrictions may apply)

Level Three DRIVING OUTCOMES

This fully integrated program is focused on producing measurable outcomes through behavior change and improved employee health and productivity. This program may require an additional fee.

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Includes all services in Level One and Level Two, plus:

- Designated Corporate Wellness Specialist
- Senior Management Consultation
- Wellness Committee Guidance and Mentoring
- Customized Wellness Plan
- Organizational Health-Culture Audit
- Interest Analysis and Readiness to Change Survey
- On-site Biometric Screenings
- Health Assessment (*online and paper versions available*)
- "Self-Care Essentials" Reference Guide
- Reward and Incentive Recommendations
- Full Reporting Suite to Monitor Outcomes:
 - Employer Engagement Score
 - Organizational Health-Culture Score
 - Readiness to Change Report
 - Health Assessment Results
 - Average wellness score*
 - Body Mass Index (BMI) report*
 - Biometric Screening report*
 - Exercise Frequency report*
 - Smoking prevalence*
 - Nutrition/healthy eating report*
 - Lost days of work due to illness*
 - Participation Report
 - Risk Stratification Report

Results for companies incorporating health and wellness programs:

20%
increase in revenue
per employee

5x
fewer days missed
due to illness

Source: Ron Geraty, "Workplace Keeping Its Employees Well," Marketplace, 12 Aug. 2009, American Public Media. 1 Oct. 2009
<http://marketplace.publicradio.org/display/web/2009/08/12/pm-workplace-wellness/>

Reporting

Independent Health provides large employer groups with meaningful and practical insight to help you translate your health care information into actionable steps you can take to improve the quality of care your employees receive and control your costs.

These insights allow you to:

- Identify, analyze and manage the risk factors driving your health care spending
- Manage and predict health care costs
- Evaluate, modify and recommend health plan designs
- Measure and evaluate employee engagement

Your business receives an annual review of your medical management results.

This is a comprehensive review of your financial performance, current trends, clinical cost drivers, utilization by service category, high cost claims, future risk, care management outreach and member engagement, and preventive care rates. You also receive an executive summary and custom recommendations to make improvements going forward.

Additional reports include results from Worksite Wellness (Level III) programs, including the Interest Analysis and Readiness to Change survey, Organizational Health-Culture Audit, Biometric Screenings, Health Risk Assessments and Program Engagement assessments.



Member Tools and Resources

With Independent Health, your employees have access to a wide range of services that help them take charge of their health and wellness goals or better manage chronic conditions.

24-Hour Medical Help Line

Provides members with access to a registered nurse (RN) 24 hours a day, seven days a week, to help address health care needs and concerns.

Preventive Health Tips and Reminders

An RN provides reminders on recommended screenings based on members' age and gender.

Inbound Health Coaching

An RN provides medical education, support and referrals to Independent Health programs.

Nurse First Call Response

All calls are answered by an RN.

Emergency and Urgent Triage

An RN evaluates symptoms and provides information and advice on how to quickly seek treatment or find the nearest provider.

Treatment Decision Support

Our specially trained RNs go beyond traditional nursing services to empower members to become active in making their own health care decisions. An RN provides options for procedures/diagnosis of conditions with multiple treatment options ranging from medication to surgery. Nurses also provide members with information and questions to ask their doctors that will help them make the right decision.

Treatment Decision Support is provided for conditions such as:

- Musculoskeletal
- Prostate cancer
- Hysterectomy
- Breast cancer
- Heart disease

Health Tools

This area of the Independent Health website provides information on hundreds of health topics, symptoms, medications, drug interactions and more, so your employees can make informed decisions about their health.

Choose a Hospital

Using our Hospital Advisor tool, members can find hospital facilities that match their location, situation and preferences.

Treatment Cost Advisor

Members can use this tool to estimate their costs for hundreds of common conditions, procedures, tests and health care visits.

Decision Tools

These tools provide step-by-step guides to help members understand their choices when making care decisions.

Symptom Checker

Using this interactive symptom checker, members can assess their symptoms to quickly determine appropriate treatment.

Health Information Library

With the Healthwise® Knowledgebase, members have access to thousands of up-to-date, easy-to-understand topics, tools and illustrations.

Medication Information

Includes information on drug-to-drug interactions and more.

Member Communication

At Independent Health, we believe that by helping our members stay educated and informed they'll get more from their health care plan and, ultimately, lead healthier lives. In addition to the variety of preventive health and wellness information that is available to download on our website, we will also contact your employees to reinforce important information.

Communication vehicles include:

- Letters to physicians about specific medical conditions of their patients
- E-mails delivered to your employees with preventive health information and reminders of the healthy tools available to them
- Communication to members and providers (regarding member programs) through our newsletters: *HealthStyles* (members), *SCOPE* (physicians) and *SCRIPT* (pharmacists)



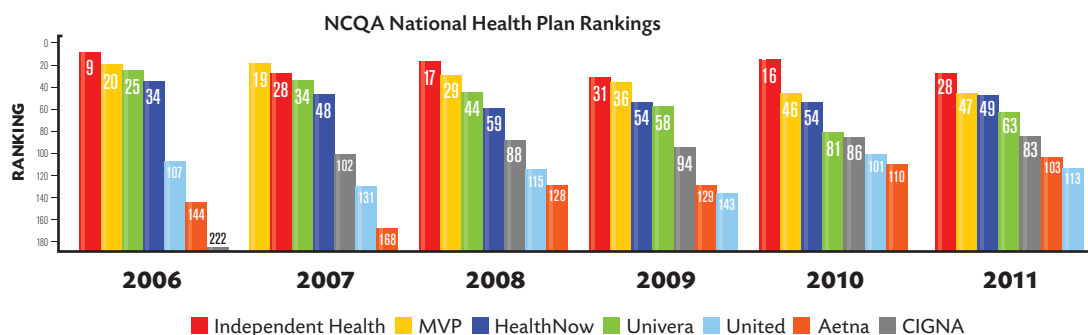
The Independent Health Difference

A comprehensive approach

Our multidisciplinary team of health care professionals works together to understand the health needs of your employees. At Independent Health, comprehensive care coordination programs are incorporated into all of our health plans. And, rather than outsourcing wellness services, we have experts right here on staff.

Better results

It's our unwavering commitment to excellence that has led Independent Health to go unmatched among local and national health plans in its ability to deliver high-quality care in Western New York.



The RedShirtSM Treatment

Our RedShirts are always ready to take the time to listen to your concerns and respond with the answers you need. We want to make sure you and your employees get the most from your health care plan – because that's what you deserve.

For more information on our comprehensive health and wellness offerings, please contact your sales representative.