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Administrators**

Employee Benefit Consultants,
Risk Managers and Administrators

Since 1976

Comprehensive Wellness and Education for Employers

**Presented by E. E. "Gene" Tucker, III
President and CEO**

Tucker Administrators, Inc.

www.tuckeradministrators.com

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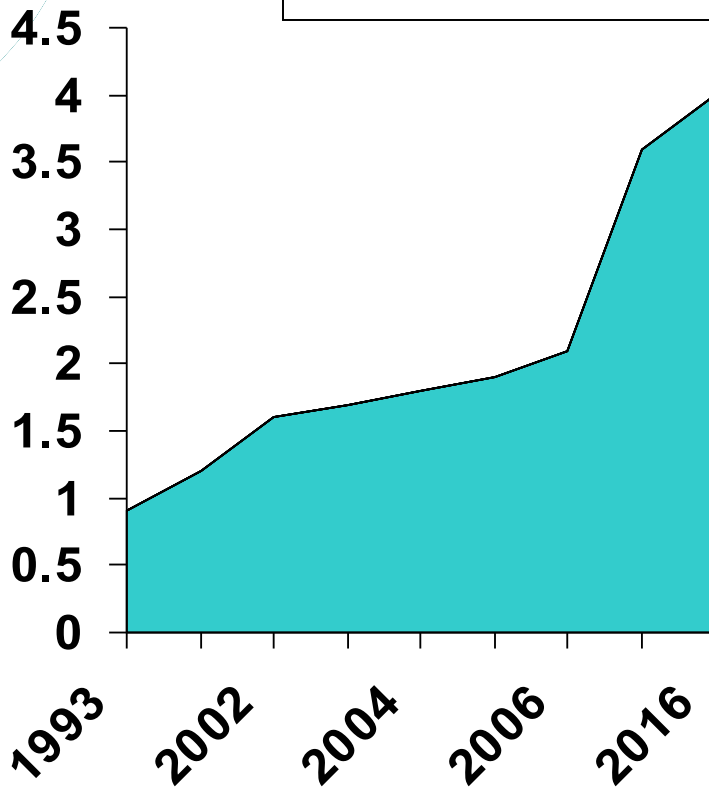


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SOARING ANNUAL HEALTH CARE COSTS



- USA TODAY
- 3.6 TRILLION BY 2014
- \$11,000 per capita expenditure by 2014



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Description

This program is designed to provide useful, pertinent, and reliable information to employees and their family members for the purpose of proactively improving their overall health status.



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Areas of Focus

- Primary Prevention
- Specialty Care

Primary Prevention

Wellness Guidelines are sent to each household annually.

The Wellness Guidelines are derived from multiple sources such as the American Academy of Family Physicians, American Academy of Pediatrics, National Institutes of Health, Center for Disease Control and others.

The Wellness Guidelines include:

- * Specific periodic recommended exams for men, women and children
- * Immunization guidelines
- * Guidelines on Cancer Prevention & Early Detection for men & women
- * All the recommended screening tests



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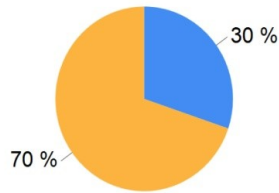
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Primary Prevention

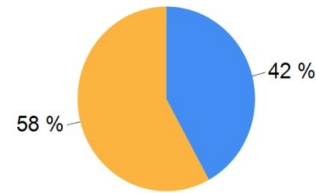
With the Wellness Guidelines.....

- Insureds and dependents will receive a **customized letter** (sealed and labeled for confidentiality) with their specific wellness recommendations or needed screening tests.
- **Screening tests include:** Annual Wellness Exam, Cholesterol, Colonoscopy, Mammography, PSA and Pap Smear
- **Semi-Annual Newsletters** will also be sent to each household with seasonal healthcare information and will emphasize the management of important, common medical problems
- **Website:** www.ihealth.md

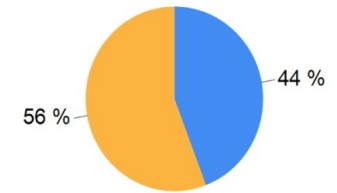
Preventive Testing Compliance



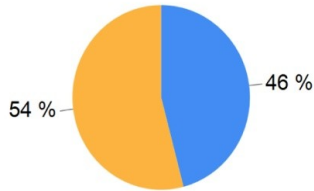
Annual Wellness Exam



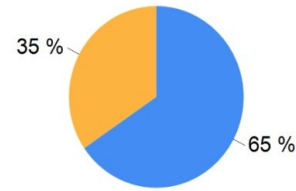
Cholesterol (M&F > 18yrs)



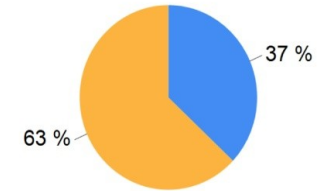
Colonoscopy (M&F > 50yrs)



Mammography (F > 40yrs)



Pap Smear (F > 18yrs)



PSA (M > 50yrs)



	Look Back Period	# had procedure	# needs procedure	Total # in age and gender
Annual Wellness Exam	1 yr	45	104	149
Cholesterol (M&F > 18yrs)	5 yrs	50	69	119
Colonoscopy (M&F > 50yrs)	10 yrs	23	29	52
Mammography (F > 40yrs)	2 yrs	17	20	37
Pap Smear (F > 18yrs)	2 yrs	36	19	55
PSA (M > 50yrs)	1 yr	10	17	27



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Cancer Prevention and Early Detection

Age and gender specific guidelines are provided for the prevention and/or early detection of the most common cancers including:

- * Breast Cancer
- * Colon Cancer
- * Lung Cancer
- * Prostate Cancer

Cost Analysis for Breast Cancer Treatment

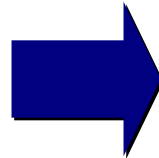
Breast Cancer – Stage
I-II –limited disease

Lumpectomy or simple
mastectomy

+/- adjuvant chemo

\$30-50,000.00

Possible cure



Breast Cancer –Stage
III-IV – advanced
disease

Modified Radical
Mastectomy/ Major

Reconstruction + chemo, + RT

\$150-300,000.00

Bad outcome



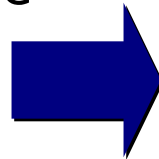
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Cost Analysis for Colon Cancer Treatment

Colon Cancer – Stage I-
II – limited disease



Colonoscopy +
polypectomy, possible
surgery, routine FU –
\$10-50,000.00 - **Cure**

Colon Cancer – Stage
III-IV – advanced
disease

Colectomy +/- colostomy
+ chemo + RT --
\$150-300,000.00
Bad outcome



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Specialty Care

Provides very focused,
interventional counseling for
patients with high-risk &
potentially costly medical
problems.



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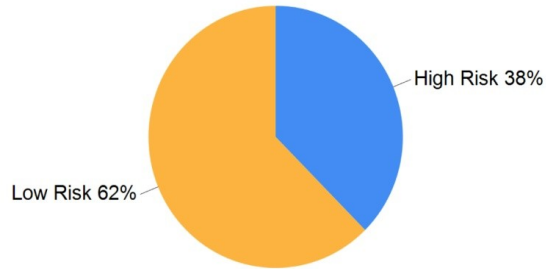
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***Diseases earmarked for early
intervention and coaching include:***

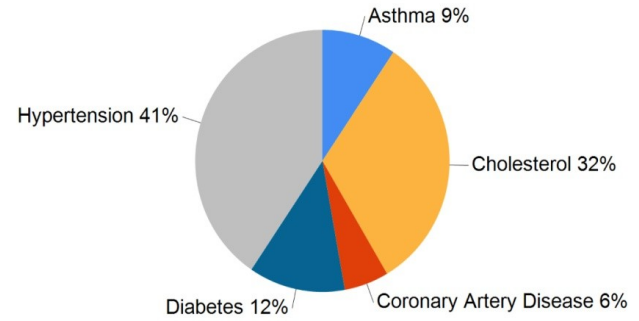
- **Diabetes** *(20.8 million, 7%)*
- **Hypertension** *(50 million, 18.4%)*
- **Asthma** *(20 million, 24.5 m STD days,
12.8 m missed school days)*
- **High Cholesterol** *(100 million, 37%)*
- **Coronary Artery Disease** *(71 m)*

Disease Prevalence

Group Risk



High-Risk Breakdown



	Covered Lives	High Risk Covered Lives	Asthma	Cholesterol	Coronary Artery Disease	Diabetes	Hypertension
Employee	78	38	3	23	3	6	31
Dependent	71	18	7	11	3	7	12
Total	149	56	10	34	6	13	43

Specialty Care

Patients will be selected by:

- **Electronic Claims data analysis**
- Workplace Health Risk Assessment
 - * New employees
- Patient volunteering the information to the RN Health Coach



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Specialty Care

If you or your dependent have one or more of the earmarked diseases, you will receive information and guidance in several ways...

- You will be contacted by phone, letter or email by one of the iHealth™ RN Consultants on a routine basis.
- You will be offered customized education and counseling.
- A comprehensive listing of relevant resources, including web sites for additional education and self-help activities will be provided.
- The RN Health Consultant will schedule periodic calls to selected dependents.



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Specialty Care

After your RN Wellness Coach contacts you or your family member.....

- You will receive a follow-up note, thanking you for your time and participation.
- Based on the conversation, you and/or your dependent will be sent disease specific educational material relevant to your health, as well as references for further information.
- Your health information is CONFIDENTIAL and will not be shared with anyone.



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iHealth™ Experiences

One dependent, who received a customized letter indicating that they were due for a colonoscopy, happened to be the wife of the President of the company.

So, she scheduled an appointment for the colonoscopy.

During the procedure, the physician found 8 precancerous lesions, that if gone undetected, would have grown into full-blown stages of colon cancer within just a few years.

Because the lesions were detected early, they were removed. No further surgery, radiation or chemotherapy were needed as a result.

Debbie Tanner, RN, iHealth™ Wellness Coach



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What the employees are saying

A 66 year old man was encouraged to complete his wellness testing by an iHealth Nurse Coach.

After multiple reminders from the Nurse, he finally completed his wellness exam and PSA test. Prostate-specific antigen (PSA) is a protein produced by cells of the prostate gland. The higher the PSA level, the more likely it is that cancer could be present.

He recently told his iHealth Nurse Coach, “I went in for my wellness exam (and PSA) and he called me in for my results and told me that on a scale from 1-10, I was an 8. He told me I had an aggressive form of cancer. If I had not gone in for my wellness tests, I would have never known I had cancer.”

Luckily, the cancer was completely encased in the prostate. He has had no further complications and has been able to return to work. He was very thankful for the consistent reminders to receive his wellness exams and will continue to have them when they are due.

Debbie Tanner, RN, iHealth™ coach



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iHealth™ is unique

iHealth™

- **AWAC based**
- **Virtual**
- **RN Coaching
Essential**
- **Opt out approach**
- **Disease based, and
Prevention based**

Typical Wellness

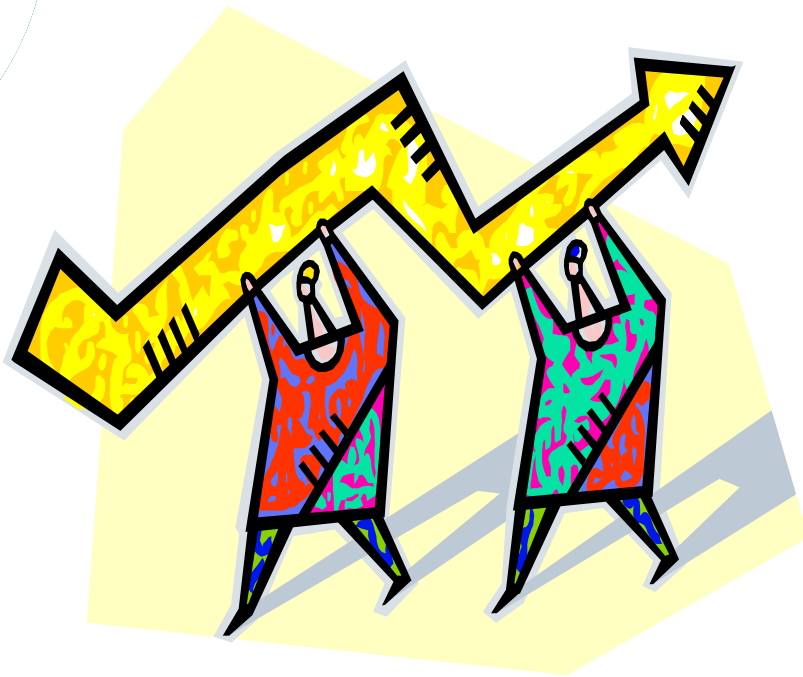
- **HRA based**
- **Often uses on-site
biometrics**
- **Coaching Optional**
- **Opt in approach**
- **Behavior based**



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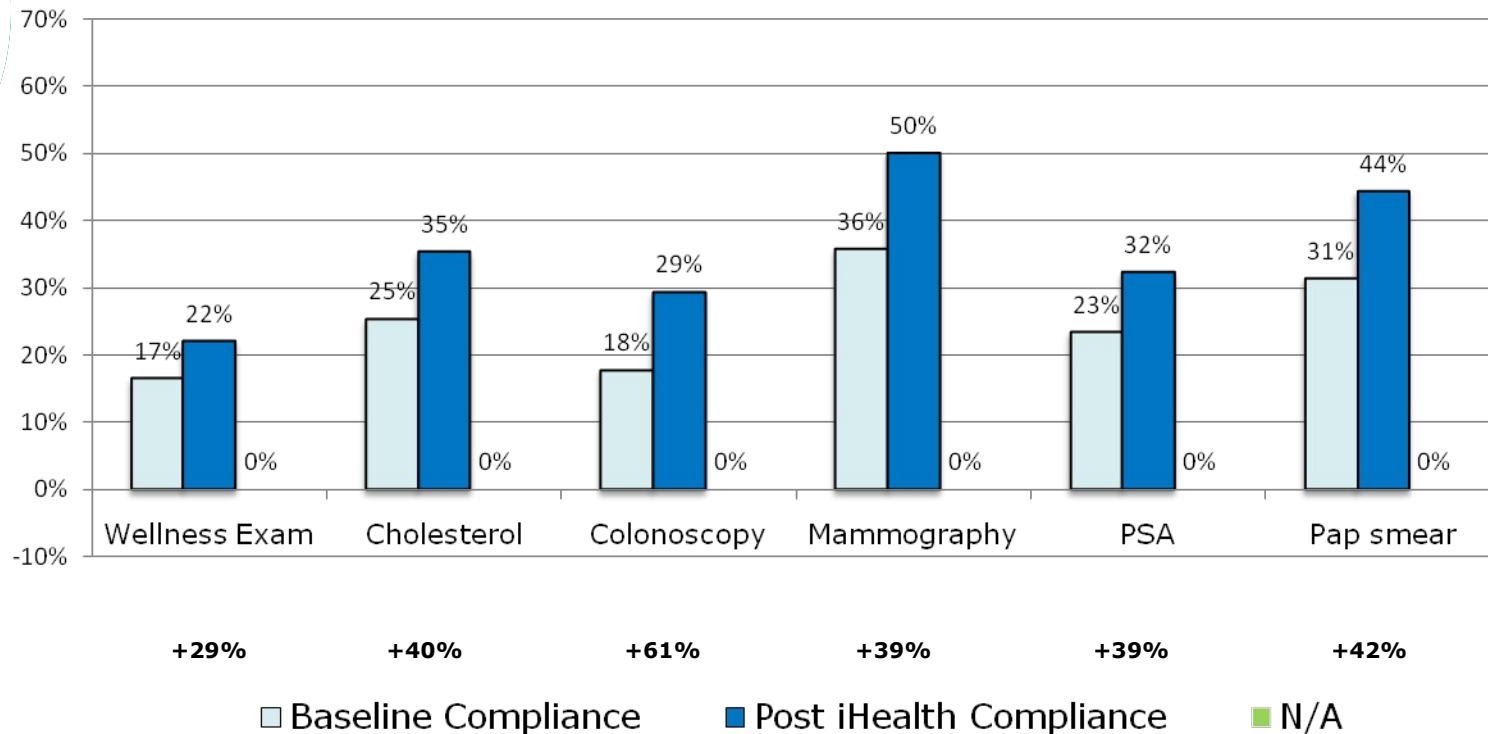


*Incentives
Drive
Employee
Participation*



Compliance without Incentives

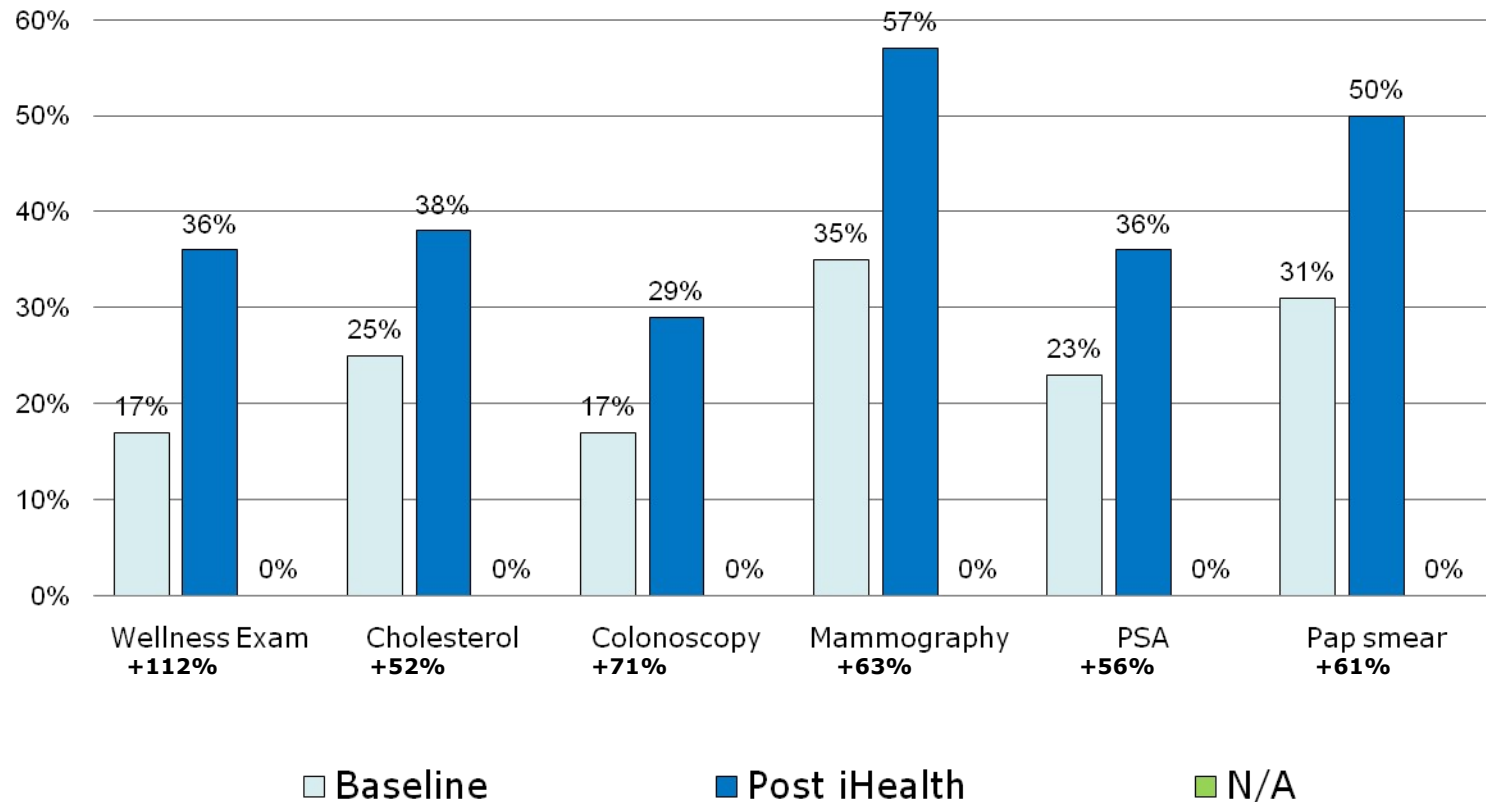
Aggregate 10 Month Compliance Report



This graph represents 48 groups that have been enrolled in iHealth™ for at least 10 months and includes cumulative data since enrollment. None of these groups have incorporated significant incentives for compliance with the guidelines.

Compliance with Incentives

Aggregate Compliance Report



This graph represents 10 groups that have been enrolled in iHealth™ from 5 to 10 months and includes cumulative data since enrollment. These groups have incorporated significant incentives for compliance with the guidelines.

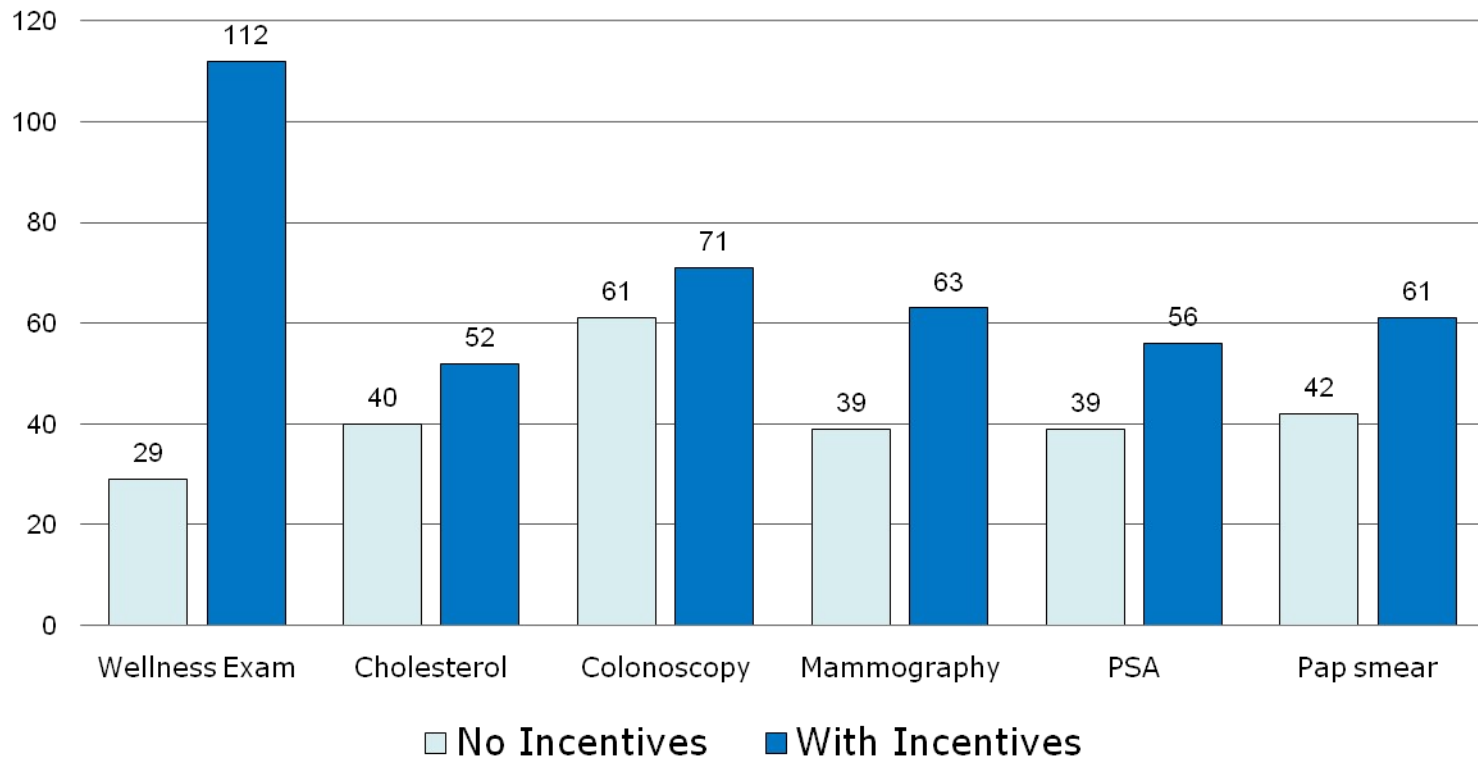


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Aggregate Percentage Improvement



Graph shows percentage of improvement over time between groups with *No Incentives* versus groups *With Incentives* in each category



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Questions?

Thank you!

E. E. "Gene" Tucker, III

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For sample Health Risk Assessment Report:

<http://www.tuckeradministrators.com/files/8113/1341/9699/sampleLabInsightJaneDemoCH.pdf>