

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

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# AICUM October 2, 2014 Engagement



# Responsibility starts here



“Everything we do at Aetna starts with our values—a clear, strongly held set of core beliefs that reflect who we are and what you can expect from us.”

—Mark Bertolini, CEO

## Your workforce:



- Average age 48, Aetna book of business 40-41
- Very little turnover
- Intelligent, thoughtful employees
- Well-traveled workforce

# Utilization benchmarks for higher education:



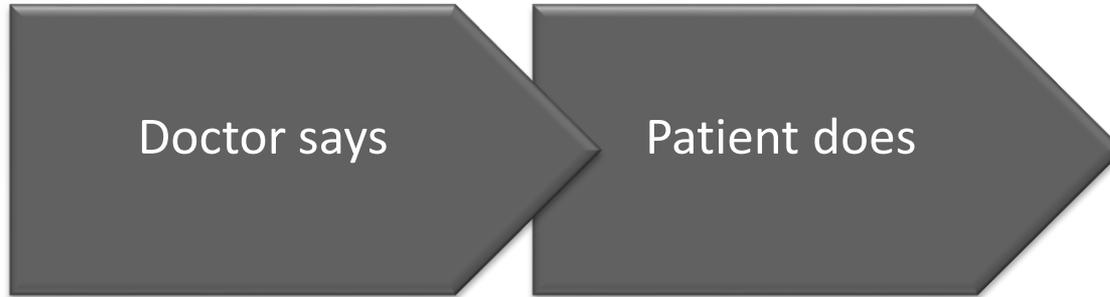
## Higher Education Book of Business:

- \$7,407/year (medical)
- 5.3 days (ALOS)
- Ambulatory surgeries per 1,000 members = 739
- Office visits per 1,000 members = 4,033
- ER visits per 1,000 members = 175

CUPA Survey – 40% of institutions offering HDHP

# Collaborating to reach personal goals

## Old Method



## New Method

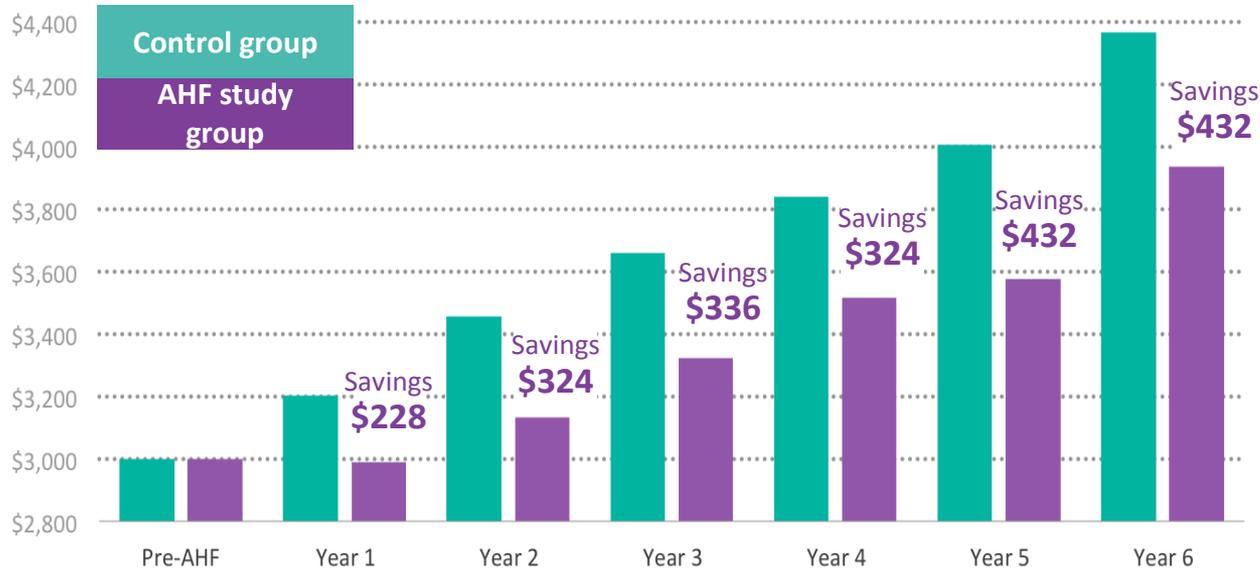


- Setting goals
- Managing costs
- Reaching desired outcomes

# Full replacement AHF HRA/HSA

## \$2 million in savings per 1,000 members over 6 years

### Cost Savings



Average annual trend savings over the 6-year period is 1.8%, based on both plan and member spending

### Consumer Engagement

- 30% more likely to participate in a disease management program
- 12% higher use of preventive and wellness programs and PCP care
- 2X more likely to complete health assessment or access cost and quality tools

Based on normalized allowed claim PMPM trends averaged over 6 years Savings/1,000 = sum of PMPY savings over 6 years x 1,000

HRAs and HSAs are currently not available to HMO members in Illinois. HSAs are currently not available to HMO members in CA. HRAs are currently not available to Small Group member in FL.

## A case study:



- Benefits committee steers decisions – includes faculty and staff
- 3 years to embrace concept of consumerism
- Logic – rapidly retiring workforce with many new/younger additions to faculty/staff
- Plan design includes minimum required HSA deductible, and college funds \$1,000 per individual, \$1,500 per family
- Implemented 2006 as an option
- Continued “roundtable” events with faculty/staff enrolled in HSA
- Approximately 500 in HSA today (1,200 total covered)
- 20 meetings in different areas on campus, frequently 1:1

# Technology:



- What do you think of technology adoption among faculty/staff at your school?

The case study:

- Usage is very good
- People like and talk about self service features, i.e. EFT

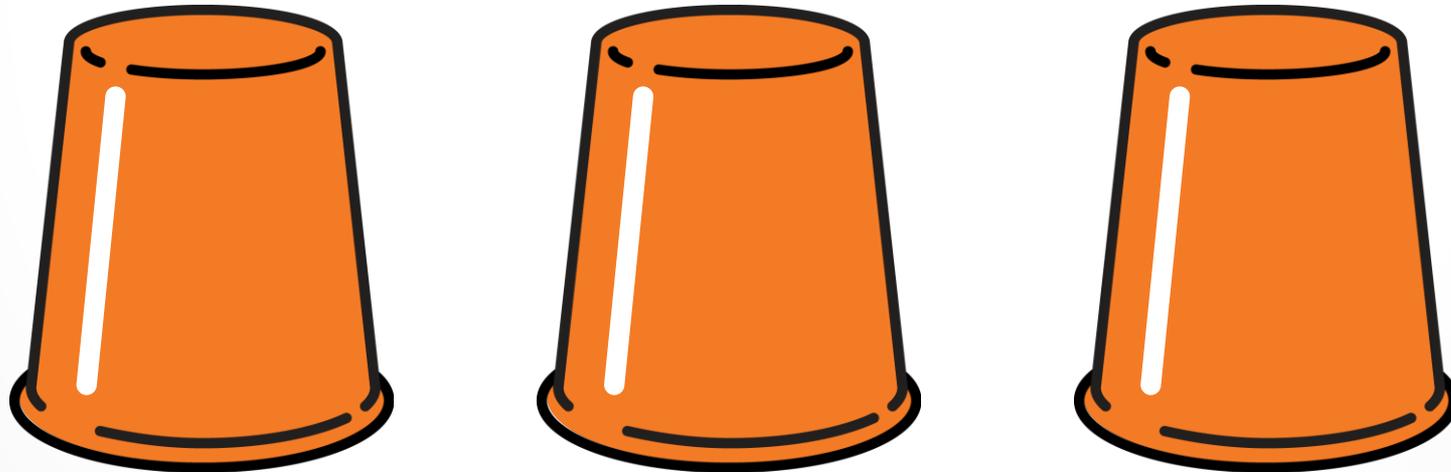
Transparency?

- Well educated population will learn in different ways...

# Seeing is “saving”

**We provide “Transparency” – real-time access to key information**

- Direct, open self-service
- Clear comparisons of cost and care
- Improving confidence in key decisions
- Benefit details specific to your member’s plan



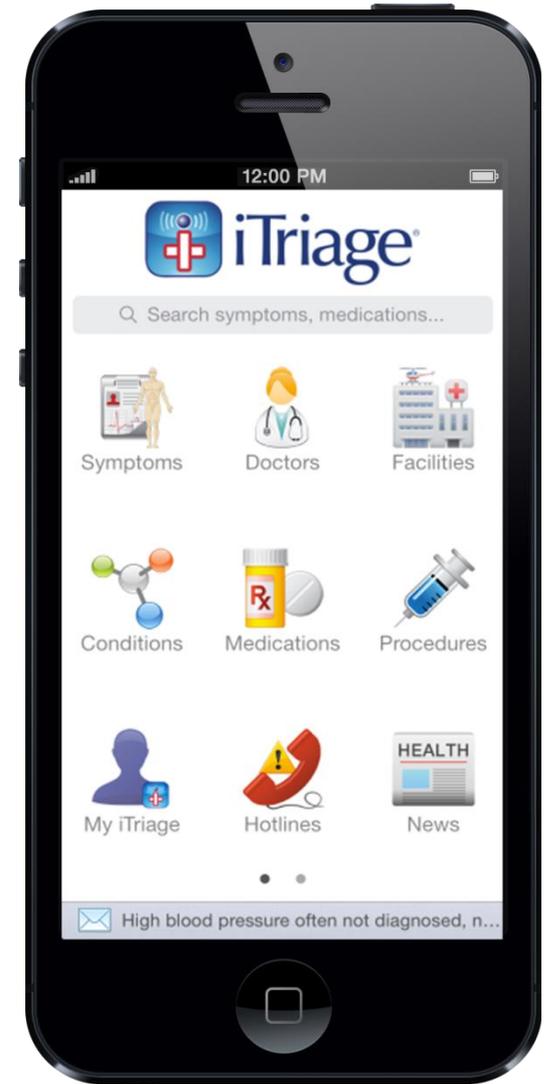
## Improving health literacy: iTriage

Created by ER doctors, iTriage helps answer two common medical questions: *What could be wrong?* and *Where can I go for care?*

Users can quickly and conveniently:

- Search symptoms and conditions
- Research treatments, procedures, and medications
- Find nearby and appropriate medical care options
- Securely save your health info in My iTriage

iTriage is a free app available to the public on iPhone®, iPad®, and Android™ devices or online at [www.iTriageHealth.com](http://www.iTriageHealth.com).



# Wellness:



- How many of you have a wellness program today and what do you focus on?

## The case study:

- They do NOT partner with Aetna – use their own health clinic and health club facilities
- Hours for faculty and staff only
- Biometrics done in conjunction with on campus health clinic

## CUPA

- 51% of institutions offer a wellness program today

# In conclusion:

Engaging your faculty/staff is a multi-faceted approach focusing on “consumerism”:

It takes years to build toward a solid strategy – consider focusing on:

1. Plan designs appropriate for the shifting demographics within your population
2. Improving health literacy with information - technology is increasingly available and rapidly evolving
3. Wellness – has to be delivered as a philosophical commitment from the top down, not a cost saving measure

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