

# Whole Person Health Support<sup>SM</sup>

*A new generation approach to health and wellness*



For groups of 51 or more

It's more about **health**



What if ...

*What if health care were more about health?*

*What if you were covering a healthier population?*

*What if your people made health-related decisions with greater care and more confidence?*

*If they felt more ownership of their health?*

*What if your health plan looked at members ...*

*... and saw opportunities, not diagnoses?*

*What if, together, we moved beyond shifting costs and shifted behavior?*

*Welcome to a new generation of health care ...*

more about

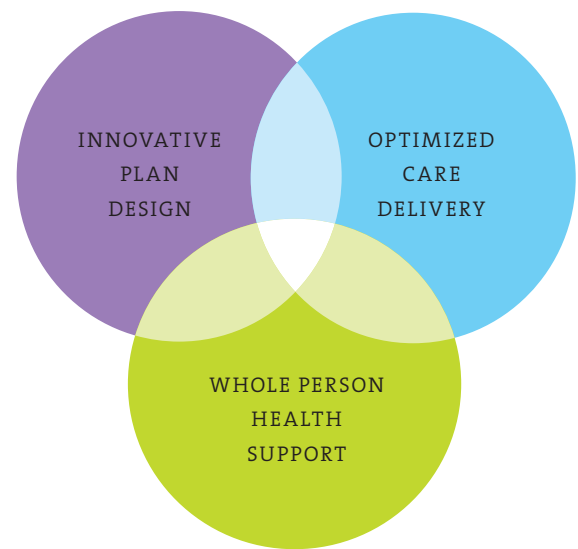
# Health support that's better for business

Engaging your people to get more involved in their health and health care is the key to a vibrant and productive organization. It's also vital to long-term cost control and to staying competitive in a challenging market. Blue Cross and Blue Shield of Minnesota has created a health management solution that for the first time brings together the three most powerful drivers of engagement:

- **plan design** that encourages people to make healthier choices
- **care delivery** that guides people to the most appropriate care in the most efficient settings
- **health support** that focuses resources where there is the greatest opportunity for impact

These elements are integrated in one seamless, data-driven system that continuously scans your population for the best opportunities to extend support that will inspire behavior change, encourage more informed decision-making and reduce unnecessary spending.

Here, we focus on our Whole Person Health Support approach, showing how it helps people truly achieve better health — and helps you control costs and maximize productivity.



*A solution that's more than the sum of its parts*

# synergy

# Making the best use of your resources

## **We get to know your people in a new and better way**

Until now, health management has focused on people with particular diseases and conditions. That approach made sense when health plans' knowledge of members was limited to medical claims, and analytical capabilities were few.

Today, our better technology, tighter integration of more data sources, and a better understanding of the environmental factors that influence health-related choices enable Blue Cross to know and support members in a much more holistic way.

Because our goal is optimal health for all your people — not just the ones with certain diagnoses — we look at a richer set of data to identify opportunities to extend support:

- Medical claims reflect health experiences
- Pharmacy claims indicate medication adherence
- Self-reported health assessments detail smoking, dietary and physical activity patterns, and indicate readiness to embrace healthier habits
- Member conversations with Blue Cross Health Support staff add context and reveal relationships among behaviors, attitudes, health risks and health events.

All of this information — and more — is analyzed to create a picture of health needs and opportunities across your entire population, regardless of disease or condition.

## **For each person — an opportunity score**

Our Whole Person approach generates an opportunity score for each member. This score is based on health risks, potential future costs, likelihood of engagement, and the degree to which our active support can make a difference.

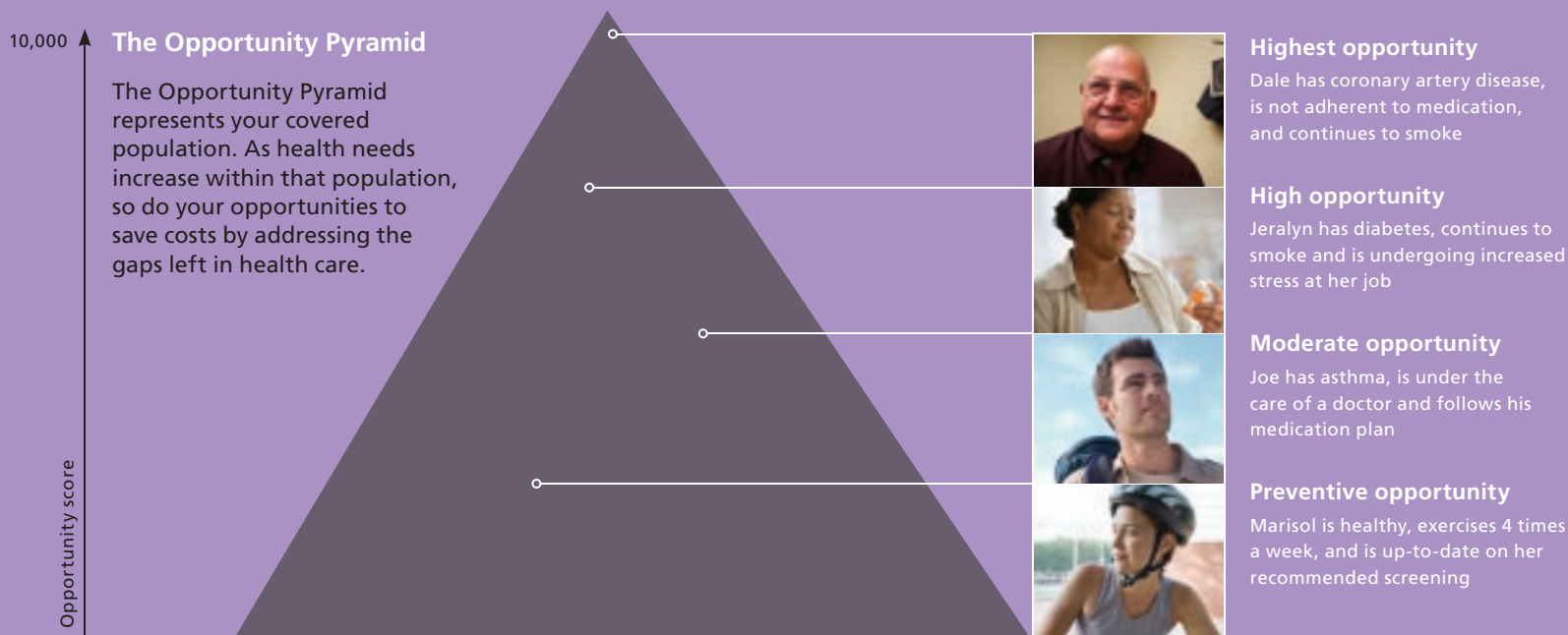
That last factor is particularly important: it saves you from spending money where there's nothing to be gained.

A person with diabetes doing everything recommended to manage her condition will generate an opportunity score much lower than another person with diabetes who is not taking prescribed medications and hasn't had recommended tests. Resources are carefully targeted where they can have the greatest impact rather than spread ineffectively across broad disease categories.

## **For purchasers — an Opportunity Index<sup>SM</sup> that guides your health improvement investments**

Opportunity scores for your population show where your health improvement dollars can be most profitably invested. The higher the opportunity score, the higher the likelihood that health support can close gaps in care, change health behaviors, reduce unnecessary expenses, and build a healthier, more productive population.

more about



*“Opportunity” focus means your health care dollars are channeled where they can make the biggest difference*

### Relief from missed opportunities

Because the Whole Person approach supports your people based on their needs, not their diagnoses, you avoid the frustration and higher costs that can result when members who don't fit traditional disease management categories — but who could benefit from support — fall through the cracks.

By design, all members are accounted for in the Opportunity Pyramid. No one is ever off the radar.

### A solution that changes as your people change

One of the most advanced features of Whole Person Health Support is its responsiveness. Opportunity scores are constantly recalibrated to reflect members' actions:

- A person who resumes recommended drug therapy drops lower on the Opportunity Pyramid to reflect the closure of a gap in care.
- A person low on the pyramid with well-managed asthma has an ER visit. This prompts quick support to help avoid further flare-ups and expensive complications.

Your people are engaged and re-engaged as their circumstances, needs and preferences change. Our resources follow the opportunities. In this way, Whole Person Health Support ensures that your dynamically changing population is served in the best way possible.

# opportunity

# Health support that feels different

## Your people who need help get it faster

Reaching out to your people at the time they most need support is one of the biggest ways our Whole Person approach feels different — and works better.

Unlike programs that must wait on claim feeds, cumbersome consent processes and manual integration of information from different vendors — often delaying contacts for weeks or months after an opportunity has passed — Whole Person seizes the moment.

This tightly integrated single-platform approach means opportunities are flagged quickly, and outreach is more immediate, more responsive to member needs, and more likely to generate action.

Our focus on reaching people in need sooner came from research we did with one of the world's leading service design firms, who helped us explore how people make health-related decisions. We learned how time-sensitive the opportunities to effect change really are and redesigned our member service model to identify opportunities earlier.

*Tighter integration means more member touch points are identified and capitalized on, resulting in greater likelihood of the behavior changes that can lead to a healthier population*

## The people who help your people

Building on our longstanding reputation for excellent customer service, we re-thought and expanded the role of our service representatives to better fit our Whole Person model. These skilled communicators now serve our members as versatile Health Guides.

### *Health Guides make great service better*

Health Guides extend their conversations with callers, listening for subtle cues and unasked questions to develop a better sense of the information and resources most helpful to them.

Because Health Guides know members' specific benefit plan details and eligibility for support services, they can help maximize benefits in ways that carve-out vendors cannot.

When callers have more complex medical questions, Health Guides will connect them with a Nurse Guide who can provide clinical expertise, identify gaps in care and help them navigate the health care system.

### *Dedicated Nurses build trust with each person*

Our consumer research showed that people find contact with the same support person more reassuring and trust-enhancing. Members at higher levels of the Opportunity Pyramid will have the chance to work with a single Dedicated Nurse over time to help them better manage their conditions.

Dedicated Nurses are trained in disease, case and utilization management so people who work with them will not experience gaps in care or become overwhelmed and frustrated trying to interact with multiple contacts.

more about

*Support that fits the opportunity*

Opportunity Level	For individuals with ...	Blue Cross provides ...
Highest Opportunity	Catastrophic or complex problems, profound behavioral health issues, ongoing conditions with major gaps in care	Dedicated Nurse calls <b>every 2 weeks</b> , plus focused mailings and web-based resources
High Support Level 1	Complex and ongoing conditions with significant gaps in care	Dedicated Nurse calls <b>every 2 weeks</b> , plus focused mailings and web-based resources
High Support Level 2	Complex and ongoing conditions with gaps in care	Dedicated Nurse calls <b>every 4 weeks</b> , plus focused mailings and web-based resources
High Support Level 3	Ongoing conditions with gaps in care	Dedicated Nurse calls <b>every 4 months</b> , plus focused mailings and web-based resources
Moderate Opportunity	Ongoing conditions, limited or no gaps in care	Focused mail and web-based resources
Preventive Opportunity	No diagnosed ongoing condition, minor or no gaps in preventive care	Member-initiated support from Health Guides and Nurse Guides, web-based resources
All levels have access to support from Health Guides and Nurse Guides plus Stop-Smoking Support, an Online Health Assessment, Online Health Coaching modules and robust web-based education and tools		

*Our Whole Person approach fosters more successful interactions. We know your employees in a richer way, and they trust us to use that knowledge to their advantage*

people

*Health Guide service model in action*

**Scenario: Member calls to inquire whether a cardiac stress test recommended by her doctor is covered.**

In the **traditional model** a service rep confirms coverage and ends call.

In the **new model**, a Health Guide confirms coverage, and ☑ confirms that the recommended cardiologist is a network provider. He ☑ engages the member in conversation about the upcoming procedure and ☑ learns that her doctor has advised her to quit smoking. He ☑ tells her about her free access to Stop-Smoking Support and ☑ encourages her to consider it. He ☑ learns through skillful interviewing that the member is feeling anxious about the upcoming test. He ☑ volunteers to connect her to a Nurse Guide who ☑ explains more about the procedure and ☑ answers her questions. The Nurse Guide ☑ notes that she has hypertension and high cholesterol and ☑ talks with her about support available from a single Dedicated Nurse who can work with her one on one, over time, to help her manage her health.

**The result:** Member feels more supported, better informed, more confident, and inspired to take an active role in achieving her highest level of health. She is more likely to seek and receive appropriate care, avoid unnecessary costs and remain productive at work.

☞ Every ☑ is a moment to extend the conversation.

# Making a difference ... one person at a time

The people you count on to make your business a success have many different support needs — needs that change over time. Whole Person Health Support surrounds them with a rich network of services expressly designed to make a difference in their lives. Whether it's help quitting smoking, finding easier ways to exercise, making healthy eating more fun or learning new ways to relieve stress and manage complex conditions, we're here when they need us.

## *All Blue Cross group plans include these Whole Person Health Support services:*

- Opportunity score assessment of health and gaps in care for all members
- Online Health Assessment at no additional fee
- Online Health Coaching modules
- Access to Health Guides and Nurse Guides
- Dedicated Nurse outreach and active support for members at higher opportunity levels
- Stop-Smoking Support
- Access to an abundance of web-based information and tools
- Employee communications support and toolkits
- Preventive health strategy tools
- Workplace wellness strategies and support
- Community health and wellness initiatives

## *Support can be tailored to your group's needs with additional service options:*

- Fitness Discounts\*
- Healthy Start® prenatal support\*
- Employee Assistance Program (EAP)\*
- 24-Hour Nurse Advice Line\*
- Enhanced Stop-Smoking Support (with medications)\*
- Advocacy Services
- Health incentives
- Telephone-based lifestyle coaching
- Disability management
- On-site biometric screening
- Workplace wellness consulting
- FluStop<sup>SM</sup>
- Self-care guide

\*These options are included at no additional fee for all fully insured groups. They are available at an additional fee for self-insured groups.

## *Reinforcing healthy moves ... in the workplace and beyond*

People need all the reinforcement they can get as they embrace healthier behaviors. Fat-laden fast food on every corner, passive entertainment options, a scarcity of safe walking and biking paths — all can sabotage efforts to make healthy choices.

➤ Blue Cross works to consolidate the health gains your people make, so your investment in health care goes further. Through our workplace consulting services, we can help you create a healthier environment — from rethinking cafeteria choices to implementing a smoke-free campus.

➤ In the Minnesota communities where your people live, we invest heavily to create environments that promote health: we led the way on legislation that makes indoor workplaces smoke-free, we advocate for community design that promotes walking and bicycling, and we sponsor campaigns that encourage daily physical activity and other healthy behaviors.

➤ By looking beyond the “whole person” to “whole workplaces” and “whole communities,” we make it easier for your people to make choices everywhere that improve their health and productivity and reduce their — and your — health care costs.



## You'll know Whole Person Health Support is working

Our integrated approach to health and wellness enables us to more effectively measure and document for you the opportunities we identify with your people, how well we act on those opportunities, and the effect our actions have on multiple outcome measures.

Whole Person Health Support continuously monitors performance in three areas:

- **Engagement and integration** — member participation and satisfaction and care and plan integration
- **Health** — clinical performance, functional health status and behavior change
- **Savings** — medical cost savings (ROI) and utilization savings

## Closing the gaps

The Whole Person approach uses hundreds of integrated clinical rules to detect gaps in care related to recommended clinical best practices, prescription drug use, tests and procedures, and preventive health guidelines.

The gaps we detect trigger our interventions. As more care gaps are closed and as more of your population embraces

healthier behaviors, your total Opportunity Index goes down. The overall health of your population increases and costs are reduced.

## We won't let you rest on your laurels

Helping your organization stay competitive and productive by helping your most valuable assets — your people — achieve peak health is the goal of Whole Person Health Support.

With Whole Person reporting and analysis, you'll see a clearer and more fine-grained picture than ever before of your population's state of health and where your opportunities lie.

*But that's only part of its value.* The real payoff comes when you use your enhanced vision to chart a more strategic and evidence-bolstered course to a healthier future.

Blue Cross' consultative expertise and wealth of opportunities to leverage innovative plan design and optimized care delivery to amplify your results will help you make the most of your investment in health.

And because all performance data is coming from a single trusted and accountable source, you'll be free of the ambiguity and uncertainty that can hamper attempts to make strategic decisions based on data from disconnected sources.

*Consolidated measurement and reporting  
make it easier for you to set strategy and drive  
more value through your health benefits*

more about **impact**

# Healthier people, healthier business: Whole Person Health Support delivers

Blue Cross' approach to health support aligns key engagement drivers and offers a surer route to sustainable benefits, a healthier and more productive population, competitive advantage, and a stronger bottom line.

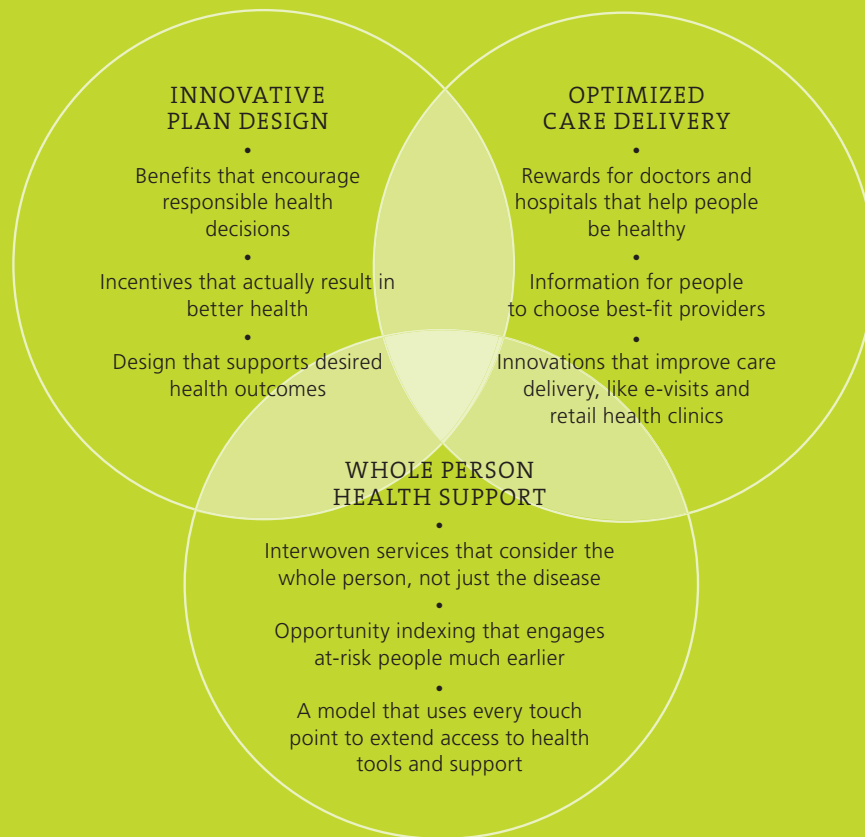
- Our focus on “impactability,” regardless of health issue, ensures fewer gaps in care and more support
- The Opportunity Index ensures that, at any given moment, your benefit resources are targeted where there is greatest opportunity for long-term behavior change
- Multiple touch points create more opportunities to engage your people when and where they are most receptive
- Tighter information integration combined with our Dedicated Nurse model results in a more satisfying and effective member experience
- Whole Person results are measured by outcomes, not just participation, setting a higher bar and reflecting a truer picture of results
- The synergy built into our model provides extra “lift” to Whole Person Health Support: Innovative Plan Design inspires your employees to make healthier choices, and Optimized Care Delivery guides them to best-fit care choices

It's an approach backed by innovative consumer engagement research, enabled by unprecedented integration of smart technology and fueled by one-on-one support from professionals who understand the art of personal change.

*Let us show you what happens when  
you team with a health plan that's more  
about health*

## It's all that ...

*Innovative design. Real engagement. Healthier people.*



and more!

To learn more about how Whole Person Health Support can help your business, call your agent or Blue Cross sales representative today.

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