How Medical Consumerism Can Lower Healthcare Costs

Presented by: Bill Byron
Assistant Wellness Manager

HealthTrust
Session Objectives

- Review the health care problems and challenges we face nationally and here in New Hampshire
- Provide a better understanding on why and when to access care.
- Introduce the concepts of Medical Consumerism
- How to develop and establish a successful wellness program at your workplace
The cost of healthcare is expected to increase at a rate of almost 6% each year for the next 10 years.

The average hospital stay costs $10,000.

Almost eighty percent of your overall premium is derived from claims.

Behavior is a key factor in determining health
Health Concerns as a Nation

*Top health risk behaviors in the US and in New Hampshire:*

- Tobacco use
- Unhealthy diets
- Inadequate physical activity

Source: Center For Disease Control (CDC)
Health care expenditures exceeded $2.9 trillion compared to $2.5 trillion in 2009.

Cost of healthcare consistently outpaces wages, GDP and growth in the economy.

For 2014-24, health spending is projected to grow at an average rate of 5.8 percent per year.

Prescription drug costs rose 2.5% to $271 billion at a growth rate of 0.5%. Costs driven by utilization and price increases.

Costs rose 274 times more than it did in 1950. Other goods and services cost 8 times more.

Health care expenditures exceeded $2.9 trillion compared to $2.5 trillion in 2009.

1.2 billion physician visits. 123 million ER visits. 30% unnecessary.

Source: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group
Actual 2010 NH cost of healthcare $11.0 billion

Almost 17% of NH gross state product

Projected Personal Health Care Expenditure in NH 2010 (in $ million)

- Hospital Care $3,518
- Physician Services $2,351
- Durable Medical Products $701
- Nursing Home Care $430
- Other Non-Durable Medical Products $196
- Prescription Drugs $1,113
- Home Health Care $289
- Dental Services $626
- Other Professional Services $300

Total: $9,666 million

Source: Center for Medicare and Medicaid Services (CMS), and NHCPPS estimates
Drivers of Healthcare Premium Increases

1. *Illness and Disease*
   - Health Care Claims

2. *Utilization*
   - Overcapacity
     - ER, Tests, Technology
   - Cost of services
   - Quality of services
     - Disparity of treatment pathways
Short-Term Solutions to Health Care Costs

Medical Plan Cost Shifts to Employees

- Plan Design and Network Options
- Increased deductibles
- Increased service co-payments
- Increase premium cost sharing
Short-Term Solutions to HealthCare Costs

Prescription Plan Changes

• Increased co-payments
• Increased incentives to use generics
• Move from retail to mail-order distribution
Long-Term Solutions to Healthcare Costs

Behavior is a key factor in health

Determinants of Health

<table>
<thead>
<tr>
<th>Determinants</th>
<th>Access to Care</th>
<th>Genetics</th>
<th>Environment</th>
<th>Behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Source: Centers for Disease Control and Prevention
Healthy Behaviors

*a case of misaligned resources…*

Factors that influence our health:
- Medical Care: 10%
- Environment: 20%
- Genetics: 20%
- Unhealthy Behaviors: 50%

Where we’re spending our money:
- Medical Care: 92%
- Other: 4%
- Healthy Behaviors: 4%

$2.9 trillion!

Source: CDC, UCSF, IFTF
A Smart Medical Consumer Is…

1. Someone who knows why, when, and where to seek health services to get the highest quality care while:
   - Minimizing costs.
   - Saving time and stress.
   - Experiencing a positive outcome.

2. Someone who knows how to maximize opportunities to get and stay healthy and fit and prevent illness.
Your Choices of Care

- 24/7 Nurse Line
- Your Own PCP
- CVS - Minute Clinics
- Urgent Care Center
- Emergency Room
The average cost of treating a sore throat in a MinuteClinic® is $94.00. How much is the average cost of treating a sore throat in an emergency room?

A) $125.00
B) $250.00
C) $375.00
D) $525.00
Health Care By The Numbers

- **$14,246.00**: Average hospital stay cost
- **$980.00**: Average ER visit cost
- **$325.00**: Average urgent care visit cost
- **$120.00**: Average doctor’s office visit cost
- **$89.00**: Average MinuteClinic® clinic cost
- **No Charge**: Average Nurseline call cost
The average wait time in a hospital emergency room is about:
A) 20 minutes
B) One hour
C) Less than a minute
D) Three hours
True or False?

• A Primary Care Physician provides care to a patient at the time of first (non-emergency) contact.

• Emergency care should be utilized when you experience symptoms of a heart attack or stroke, or feel your "life or limb" is in danger.

• Urgent care should be used in an emergency situation.

• The 24/7 Nurseline phone number is confidential and easily accessible.

• Your physician is the only individual responsible for your access to health care.
Why and When to See Your Primary Care Provider

• Your Primary Care Provider (PCP), usually your first choice for non-emergency care
• Health promotion and education
• Disease prevention/Healthy Lifestyle Choices
• Health maintenance and preventive exams
• Diagnosis and treatment of acute and chronic illnesses
• Referrals to specialists when needed
Why and When to go to a MinuteClinic®

MinuteClinic® walk-in medical clinics are staffed by nurse practitioners and physician assistants who specialize in family health care. They care for children and adults, every day with no appointment needed.

- Minor Illnesses
- Minor Injuries
- Skin Conditions
- Wellness & Physicals
- Vaccinations & Injections
- Screenings & Monitoring

Locations
- Concord
- Hampton
- Manchester
- Nashua
- Salem
- West Lebanon
Why and When to go to an Urgent Care Center

Urgent Care Centers, staffed by medical doctors and other health professionals, typically provide:

• Non-emergency care
• Walk-in services (no appointment needed)
• Extended hours (often 7 days a week including holidays and evenings)
• Labs, x-rays, IVs, and other services on-site
• In some states, urgent care centers can dispense the same medications as a pharmacy.
<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>WALK-IN URGENT CARE AT HORSESHOE POND</td>
<td>1.0 miles away</td>
<td>60 Commercial St, Concord, NH 03301</td>
<td>603-230-1200</td>
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<tr>
<td>CONCENTRA URGENT CARE</td>
<td>2.8 miles away</td>
<td>1 Pillsbury St, Concord, NH 03301</td>
<td>603-223-2300</td>
</tr>
<tr>
<td>URGENT CARE AT BEDFORD MEDICAL PARK</td>
<td>19.0 miles away</td>
<td>5 Washington Pl, Bedford, NH 03110</td>
<td>603-314-4567</td>
</tr>
<tr>
<td>CLEARCHOICE MD PLLC</td>
<td>19.7 miles away</td>
<td>96 Daniel Webster Hwy, Belmont, NH 03220</td>
<td>603-267-0656</td>
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<tr>
<td>CONVENIENT MD URGENT CARE</td>
<td>1.8 miles away</td>
<td>8 Loudon Rd, Concord, NH 03301</td>
<td>603-226-9000</td>
</tr>
<tr>
<td>MINUTE CLINIC DIAGNOSTIC OF NH LLC</td>
<td>18.1 miles away</td>
<td>271 Mammoth Rd, Manchester, NH 03109</td>
<td>866-389-2727</td>
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<tr>
<td>BEDFORD OCCUPATIONAL AND ACUTE CARE LLC</td>
<td>19.4 miles away</td>
<td>One Highlander Wy, Manchester, NH 03103</td>
<td>603-625-2622</td>
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<tr>
<td>CONVENIENT MD URGENT</td>
<td>20.0 miles away</td>
<td>3 Nashua Rd, Bedford, NH 03110</td>
<td>603-472-6700</td>
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<tr>
<td>MINUTE CLINIC DIAGNOSTIC OF NH LLC</td>
<td>2.7 miles away</td>
<td>4 Hall St, Concord, NH 03301</td>
<td>866-389-2727</td>
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<td>ELLIOT URGENT CARE AT THE RIVER'S EDGE</td>
<td>18.2 miles away</td>
<td>185 Queen City Ave, Manchester, NH 03101</td>
<td>603-663-3000</td>
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<td>CONCENTRA URGENT CARE</td>
<td>19.6 miles away</td>
<td>1279 S Willow St Ste E, Manchester, NH 03103</td>
<td>603-644-3330</td>
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</table>
Emergency Care

Life or Limb
If either of these are in danger, call 911 or go straight to the Emergency Room.
Why and When to Use

24/7 NurseLine

Nurses on this toll-free telephone hotline will talk confidentially with you about:

- Your symptoms
- Medications and side effects
- Reliable self-care home treatment
- Self-help and support groups
- When to go to your doctor
- When to go to a MinuteClinic®
- When to go to urgent care
- When to go to the emergency room
- Local physicians and hospital resources

1-800-544-1901
Best Practices

Medical Consumerism: Information Access & Transparency
### New Hampshire Hospital Scorecard

#### New Hampshire Hospital Ratings

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>Patient Experience</th>
<th>Patient Safety</th>
<th>Select Clinical Quality</th>
<th>Cost Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARY HITCHCOCK MEMORIAL HOSPITAL</td>
<td>Overall Recommend</td>
<td>National Survey</td>
<td>Heart Attack, Heart Failure, Pneumonia, Surgical Infection</td>
<td>$$</td>
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<tr>
<td>One Medical Center Drive</td>
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<td></td>
<td></td>
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<tr>
<td>Lebanon 03756</td>
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<tr>
<td>CONCORD HOSPITAL</td>
<td>Overall Recommend</td>
<td>National Survey</td>
<td>Heart Attack, Heart Failure, Pneumonia, Surgical Infection</td>
<td>$</td>
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<tr>
<td>250 Pleasant Street</td>
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<td></td>
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<tr>
<td>Concord 03301</td>
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<tr>
<td>view map</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WENTWORTH-DOUGLASS HOSPITAL</td>
<td>Overall Recommend</td>
<td>National Survey</td>
<td>Heart Attack, Heart Failure, Pneumonia, Surgical Infection</td>
<td>$</td>
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<tr>
<td>789 Central Avenue</td>
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<td></td>
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<tr>
<td>Dover 03820</td>
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</tr>
<tr>
<td>view map</td>
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</tbody>
</table>
Detailed estimates for Arthroscopic Knee Surgery (outpatient)

**Procedure:** Arthroscopic Knee Surgery (outpatient)
**Insurance Plan:** Anthem-HMO, Within 50 miles of 03301, Deductible and Coinsurance Amount: $50.00 / 10%

<table>
<thead>
<tr>
<th>Lead Provider Name</th>
<th>Estimate of What you Will Pay</th>
<th>Estimate of What Insurance Will Pay</th>
<th>Estimate of Combined Payments</th>
<th>Precision of the Cost Estimate</th>
<th>Typical Patient Complexity</th>
<th>Contact Info</th>
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<tbody>
<tr>
<td>Salem Surgery Center</td>
<td>$363</td>
<td>$2822</td>
<td>$3185</td>
<td>HIGH</td>
<td>VERY LOW</td>
<td>603.898.3610</td>
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<tr>
<td>Concord Hospital</td>
<td>$383</td>
<td>$3006</td>
<td>$3389</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td>603.228.7145</td>
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<tr>
<td>Dartmouth Hitchcock South</td>
<td>$398</td>
<td>$3135</td>
<td>$3533</td>
<td>LOW</td>
<td>MEDIUM</td>
<td>603.660.5000</td>
</tr>
<tr>
<td>Lakes Region General Hospital</td>
<td>$469</td>
<td>$3776</td>
<td>$4245</td>
<td>LOW</td>
<td>MEDIUM</td>
<td>603.527.7171</td>
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<tr>
<td>Mary Hitchcock Memorial Hospital</td>
<td>$509</td>
<td>$4135</td>
<td>$4644</td>
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<td>603.650.5000</td>
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<tr>
<td>Southern NH Medical Center</td>
<td>$522</td>
<td>$4254</td>
<td>$4776</td>
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<td>MEDIUM</td>
<td>603.577.2000</td>
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<td>Wentworth Douglass Hospital</td>
<td>$524</td>
<td>$4266</td>
<td>$4790</td>
<td>MEDIUM</td>
<td>HIGH</td>
<td>603.742.5252</td>
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<tr>
<td>Portsmouth Regional Hospital - HCA Affil</td>
<td>$548</td>
<td>$4483</td>
<td>$5031</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td>603.436.5110</td>
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<tr>
<td>Portsmouth Ambulatory Surgery Center</td>
<td>$596</td>
<td>$4918</td>
<td>$5514</td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>603.433.0941</td>
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<tr>
<td>St Joseph Hospital</td>
<td>$619</td>
<td>$5129</td>
<td>$6748</td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>603.882.3000</td>
</tr>
<tr>
<td>Frissie Memorial Hospital</td>
<td>$670</td>
<td>$5587</td>
<td>$6257</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td></td>
</tr>
<tr>
<td>Monadnock Community Hospital</td>
<td>$701</td>
<td>$5867</td>
<td>$6568</td>
<td>LOW</td>
<td>HIGH</td>
<td>603.924.7191</td>
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<tr>
<td>Exeter Hospital</td>
<td>$731</td>
<td>$6131</td>
<td>$6862</td>
<td>HIGH</td>
<td>MEDIUM</td>
<td>603.778.7311</td>
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<tr>
<td>Franklin Regional Hospital</td>
<td>$816</td>
<td>$6896</td>
<td>$7714</td>
<td>MEDIUM</td>
<td>MEDIUM</td>
<td>603.527.7171</td>
</tr>
<tr>
<td>New London Hospital</td>
<td>$826</td>
<td>$6988</td>
<td>$7814</td>
<td>MEDIUM</td>
<td>VERY LOW</td>
<td>603.526.2911</td>
</tr>
</tbody>
</table>

www.nhhealthcost.org
Key Points to Remember!

• Being a smart medical consumer means both seeking the right care when you need it and preventing illness through smart lifestyle choices and by maximizing your medical plan.

• This two-pronged approach can result in reduced costs and time, minimal stress, and the best health outcome.
How Can You Help!

- The key to any successful program is education.
- Changing any culture from unhealthy to healthy takes time and resources, whether it’s an office, school, or a city or town.
- Here are some steps you can take to develop a successful wellness program in your school district.
Spread the Word

• Make sure that all employees have a thorough understanding of their health benefits, from how and when to access care, to participating in health management programs.

• Encourage benefit education workshops during open enrollment as well as promoting health management programs.
Form a Committee

- Develop and implement a benefits committee to assist in changing the culture to a healthier, more productive workplace.

- Incorporate participation from all departments to insure everyone is aware of the programs and resources available to your employees and their families.
Have an In-House Expert on Hand

• Encourage someone from your staff to become a Wellness Coordinator.

• Ideally your coordinator will be an individual who is interested in wellness and implementing campaigns and activities at your worksite.

• Coordinators may include human resources staff members or directors, or members of a safety, wellness or joint loss management committee, or any employee who is interested in promoting a healthy work environment.

Apply Now to the 2016 Health and Safety Coordinator Academy

[Image of a person holding a blood pressure cuff]
Offer a Workshop

- Back Safety
- Bloodborne Pathogens
- Stress Management
- Ergonomics
- Fitness 101
- Self-Care
- Injury Prevention
- Nutrition 101
- Summer Safety
- Winter Safety
- Women’s Health
- Men’s Health

Invite your Wellness Advisor to your workplace to provide one of the many educational workshops available to all groups enrolled in HealthTrust-sponsored medical plans.
Help Your Employees Know Themselves

- Encourage your employees to complete the *their* Health Assessment.

- Individuals can take their personalized wellness report with recommendations for how they can improve their own health to their physician.

- Completing the Health Assessment also makes your employees eligible for all components of their wellness program, and allows them to connect with a health coach, take self-directed courses, use online health trackers and much more.
Host or promote a biometric health screening site in your area.
These numbers include blood pressure, cholesterol levels, blood sugar levels, waist circumference, body weight and body mass index.
Encourage your employees to attend a regional biometric health screening or to work with their primary care provider to obtain and understand their biometrics.
Encourage Medical Consumerism

• SmartShopper is an exciting new addition to HealthTrust's *Slice of Life* program.

• Being a savvy health consumer is a key part of living your healthiest life.

• The SmartShopper program not only helps individuals to be smarter health consumers, it rewards individuals when they shop and save.

• Schedule a website demonstration through your Wellness Advisor to make your employees aware of the SmartShopper program.
Promote Health Management & Coordination

- **Future Moms Program**
  - Provides 24/7 access to an obstetrics nurse along with educational materials regarding pregnancy issues and postpartum support.

- **Condition Care**
  - A nurse coach and support team of experts works with you to help you better understand how to improve your health. (Asthma, diabetes, heart disease & chronic obstructive pulmonary disease COPD)

- **Case Management**
  - Nurse case managers contact you if you have serious health issues & help you to resolve your concerns.
  - Nurse can contact doctors, coordinate care & help you understand how your health plan works.

- **24/7 Nurseline** –
  - Speak to an experienced registered nurse—day or night—to discuss symptoms you’re experiencing, how to get the right care in the right setting and more.

- **Staying Healthy Reminders**
  - Mail-based program that includes five preventive health screening reminders.
Many studies show that up to 80 percent of health issues are stress-related.

Here to give you and your loved ones an extra hand to meet life’s challenges.

Balance work, family, social life, and your individual needs.

Reduction Stress

1-800-759-8122

HealthTrust
Fight The Flu!

• Take advantage of HealthTrust’s on-site flu shot clinics for Members and enrollees with medical coverage.

• The program offers the option of utilizing HealthTrust’s vendors or the Member group’s own in-house personnel to deliver the service.

• In addition your employees may receive the flu vaccine at any CVS Pharmacy.
Recommend Online Classes

The Academy
- Our online and blended learning platform, currently offers dozens of complimentary online courses that are accessible any time of day or night.
- All courses offer informational presentations, helpful resources, quizzes and certificates of completion.

Webinars
- Our webinars offer content-rich, live online training that’s topic-specific and hosted by HealthTrust’s Health and Safety Advisors.
- These one-hour sessions allow participants to ask questions and create a truly interactive learning experience.
HealthTrust’s Wellness Advisors

• Are available to coach and guide Member groups in designing and implementing wellness programs.

• We can provide health risk and interest assessment, lifestyle claims analysis, and more.

• Please feel free to contact your HealthTrust Wellness Advisor for more information.
Key Points to Remember!

Health care costs and chronic illness rates continue to be a problem, but we have options and the power to make choices.

There are many resources available for handling major and minor health problems.

We can make a difference by leading healthy lifestyles and being wise health care consumers.
Questions???