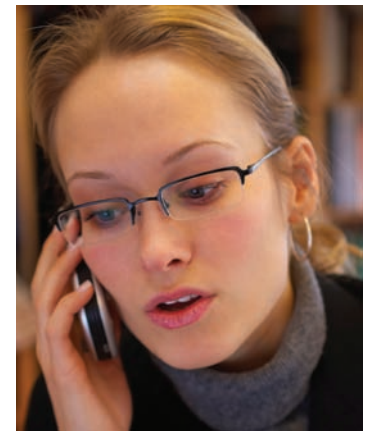




*A new Total Health Management resource from Medica*  
**Healthy behaviors powered by health and wellness coaching**

From the healthy to the not-so-healthy, all Medica members benefit from our comprehensive suite of Total Health Management solutions. Healthier members with fewer needs receive information and programs designed to keep them healthy, such as preventive health annual reminders. Those who are at risk or already very sick receive highly personal, one-on-one support.



### Improving results for at-risk members

The health management landscape is evolving, creating the need for more comprehensive models that go beyond traditional disease management solutions. To help meet this need and make the best use of your health care dollars, Medica offers an integrated health management approach for members who are at risk from chronic diseases and multiple health conditions.

*This approach:*

- Holds the greatest cost savings potential for our customers and members
- Aligns with our existing care management, wellness and behavioral health initiatives
- Creates simpler, more seamless access to Medica programs and resources for members

### A whole person approach

Those members identified as at-risk are invited to participate in the program by a health and wellness coach. In addition to being voluntary for members, the health and wellness coaching program is:

- **Focused on the whole person instead of the traditional method of identifying people by a specific disease or condition.** This approach suits members with multiple health conditions, providing individualized support and access to all Medica programs across the entire continuum of care.
- **Relationship driven.** Dedicated health and wellness coaches build one-on-one rapport with members to help them set and achieve personalized goals.
- **Based on members' readiness to make health behavior changes.** Health and wellness coaches help to break down members' barriers and ambivalence toward change, helping them move towards improving their health.
- **Empowering for members.** Tailored support and information, plus a more seamless experience, help give members the right tools and motivation they need to manage their own health.

## The financial impact of at-risk members

A small percentage of members generally account for a disproportionate share of health care costs. In fact, a recent analysis by Medica showed that the most expensive 5% of members accounted for more than 50% of health care expenses.

### Enhanced identification

The Medica health and wellness coaching program is designed to predict health risks and identify potential gaps in members' health care within the total member population for all conditions rather than only by certain diseases. Medica will identify at-risk members by using medical, behavioral and pharmacy claims data in conjunction with sophisticated predictive modeling and other tools. Other types of data such as provider referrals, self-referrals and health assessments will also be incorporated.

### The value of our new approach

Medica's health and wellness coaching program combines the most effective features from our current experiences in disease management, healthy behavior support, case management, and plan-provider collaborations. We have conducted several studies of our current programs, and our track record of success includes:

- 9 percent decrease in claims costs for new exercisers after two years of active participation in the Fit Choices<sup>SM</sup> by Medica program, which provides a \$20 monthly health club membership credit for participating a minimum of eight or more days per month.<sup>1</sup>
- 5 times higher quit rates for Medica's Tobacco Cessation Program participants compared to members trying to quit on their own.<sup>2</sup>
- \$523 (\$200 to \$5,000 depending on disease) average claims savings per member per year for Medica's current disease management programs.<sup>3</sup>
- \$3,600 average claims savings per member per year for Medica's high-risk case management program.<sup>3</sup>

We continue to innovate and build on our successes. The health and wellness coaching program will increase the efficiency of our programs, including enhanced member identification and stronger partnerships. Drawing on our experience, we expect to deliver equal or greater value, more efficiently.

### New directions from Medica

Individualized health and wellness coaching concentrates resources where they're needed most – on members in the coming year who are predicted to generate the highest amount of claims. It's all part of our Total Health Management approach to meeting the needs of our members at all stages of health. It also reflects our continuous quality improvement efforts to achieve cost savings for our customers and create a better experience for our members – one person at a time.

*Available to fully insured plans and as a purchase option for self-insured plans.*

<sup>1</sup> The Medica/Life Time Fitness<sup>®</sup> Study: the Health and Financial Benefits of Exercise; The Value of Incentives for Healthy Ways-of-Life, 2006. Available online at [www.medica.com](http://www.medica.com).

<sup>2</sup> Medica Tobacco Cessation Program results.

<sup>3</sup> Medica's Disease Management program results. Commercial Fully and Self-Insured Outcomes Report. Period ending June 2007.

The outcomes information is provided for your information only, and is based upon aggregate data, rather than group-specific data. It illustrates the potential results associated with purchasing certain health management programs. No outcome guarantees are made as a result of providing this information.