

# Best Practices

INNOVATIVE HEALTHCARE SOLUTIONS: BELLIN HEALTH

**bellin**health



**Location:** Green Bay, Wisconsin  
**Industry:** Healthcare provider  
**Size:** 2800 employees in Green Bay, Northeast Wisconsin and U.P., Michigan  
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## BACKGROUND

For over 100 years, Bellin Health has been providing high quality care to the people of Northeast Wisconsin. Bellin offers a wide range of services designed to better the health and wellness of its patients and to give back to the community. The company's initiatives include outreach services to area businesses to provide guidance on programs employers can offer to their employees.

In the early part of the decade, Bellin, like many employers, was facing unbridled increases in the cost of providing healthcare to its own employees.

Healthcare providers like Bellin are generally fairly heavy users of healthcare services and Bellin experienced double-digit cost inflation of 14.6 percent in 2002 and projected at 30 percent in 2003. According to top management, the forces of competition in their community and the spiraling healthcare cost trends required immediate and fairly drastic measures. Bellin's story is one of aggressive initiatives to control its own costs, which created a model that could be promoted to other businesses in their community.

## TRIPLE AIM

In 2002, Bellin embraced a concept called Triple Aim<sup>1</sup>, which is a model developed by the Institute for Healthcare Improvement. The program has three linked goals:

- To improve the individual patient experience of care
- To improve the health of entire populations/communities
- To reduce the per capita cost of care for entire populations

## TOTAL HEALTH SOLUTIONS AT BELLIN

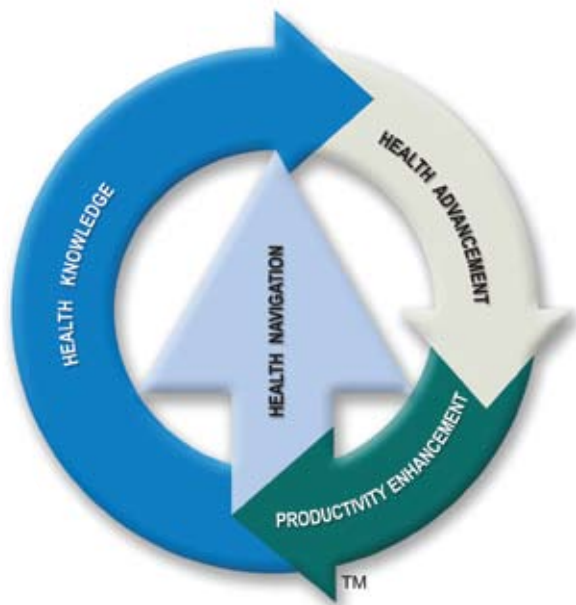
Bellin undertook three primary strategies to achieve the goals set forth in Triple Aim.

1. Health plan design for consumer driven health and improvement
2. Profiling employee health status and identifying heavy utilization
3. Encouraging employees to use the highest value providers

These strategies became part of a strategic, integrated plan, called "Total Health" to engage employees in taking control of their health improvement.

### ► *Health Knowledge*

The first step is critical to designing a health care solution for a population. There are many determinants of health in a population ranging from social support, behavior and lifestyle, living and working conditions, and environmental factors. All of these determinants are important to understand the health of the population and the individual. The knowledge gained forms the basis for a customized set of solutions for each employer.



### ► *Health Advancement*

This element of the model supports and reinforces the challenges faced by individuals wanting to make lifestyle and behavior changes. Bellin's research suggests that the majority of people want to make lifestyle and behavior changes, but few are successful.

A comprehensive set of resources including health coaches, nutritionists, fitness experts, educational programs and support groups all aligned with a primary care physician and a medical home are available to support change.

### ► *Productivity Enhancement*

Creating a more productive work environment is essential to overall employer cost. Ensuring appropriate job matching, ergonomics, workplace design, rehabilitation, and solid case management are all important elements of a safe and productive work environment. Measures include decreased sick days and increased productivity.

### ► *Health Navigation*

A comprehensive navigation platform pulls everything together to make it easy and convenient for an individual to get the right care, at the right time, at the right price. A single call guides an individual through the health care system.



### EDUCATION

The first hurdle was to educate employees regarding the components and benefits of the plan. Bellin then had to train employees to use the data available to manage their healthcare choices.

## RESULTS

Senior management indicates that while there were some initial concerns about employee's acceptance of these initiatives, surprisingly, they did not negatively affect the culture of the organization. In fact, their empowered employees saw improved health status through HRA score comparisons and the company has seen significant improvement in cost trends. A cost reduction of over 30 percent was realized in the first year of the program and over the past four years cost increases have averaged less than 10 percent. The 2007 increase was only 1.8 percent.

Bellin measures ROI in terms of premium increase trends and cost per employee compared to Midwest results.

## COMMUNITY OUTREACH

The success of the plan at Bellin convinced management that the company could have a positive affect on improving the health of the population in its service community, which is the second goal of the Triple Aim program. One of the concepts of Triple Aim is that the population serviced in the community needs to become better informed about the determinants of their own health status and the benefits and limitations of individual health care practices and procedures. Triple Aim envisions an "Integrator", which is an entity that accepts responsibility for the three components of Triple Aim for a specified population. An effective integrator will link health care organizations including public health

and social service organizations whose missions overlap across the spectrum of delivery. Bellin sees itself as an integrator serving the Green Bay area.

Bellin engages insurance brokers in its community to take these concepts to their clients. The goal is to first get the employer to offer the plan to their employees, and then to get the employees to select the plan.

Bellin personnel and the broker often do joint presentations to businesses in the community. Currently, Bellin is working with over 1,000 employers in Green Bay, Northeast Wisconsin and U.P., Michigan implementing the elements of their plan.

## LESSONS LEARNED

- Education and training are essential at the beginning stages of implementing major changes in how a company manages its healthcare program in order to empower employees as consumers.
- Health Risk Assessments with incentives are a primary component of a successful plan.
- Triple Aim is a scalable concept applicable to populations and employers of any size.
- Bellin found that because the plan choices and incentives are tied to HRA results, the timing of conducting the HRA is critical. HRA results must be available prior to the plan renewal date.

## REFERENCES

<sup>1</sup>For more information on Triple Aim go to [www.IHI.org](http://www.IHI.org)

For more information contact Mike Shoys at WMC: 608-258-3400 or [mshoys@wmc.org](mailto:mshoys@wmc.org)

View other Wisconsin Business Best Practices Reports at <http://www.wmc.org/healthcare/index.php>



# Best Practices

*WMC's healthcare agenda includes initiatives to encourage employers to take innovative steps to improve the health status of their employees and control their healthcare costs. WMC has identified employers whose healthcare initiatives can serve as best practices for others to use as models for their own initiatives.*

## Healthcare Best Practices—Common Lessons Learned

WMC has interviewed a number of companies who have taken bold steps to control their healthcare costs and improve the health status of their employees. From those best practices, we have seen a series of common elements or lessons learned. A summary follows:

- *Employees must be engaged in programs to improve their health. Incentives are essential to engaging employees.*
- *Innovative practices come from companies with executives who push the boundaries and drive their employees to seek change.*
- *While cash or tangible incentives sweeten the pot, reduction (or increase!) of the employee's share of health insurance premiums is the most effective strategy.*
- *A broad array of wellness options engages more employees. Flexibility of access during and off of normal working hours increases participation.*
- *Successful programs emphasize improved productivity and cost savings, and often focus on mental, as well as physical, well-being.*
- *Most employers recognize that "doing the right thing" for their employees' health is incentive enough to invest in wellness programs. For those with this philosophy, positive returns on investment follow.*
- *Health Risk Assessments provide the basis for most programs because they immediately engage employees. It is equally important to engage spouses, and to the degree possible, dependents enrolled in family plans, in health assessments and wellness activities.*
- *Consumer-driven plan designs experience slow employee acceptance unless significant incentives or disincentives are provided. Employers must educate and aggressively market the benefits of these plans to employees in order to get participation.*
- *As programs evolve, employers realize the need to dedicate an individual to develop, market, and monitor wellness programs. As programs mature, they need to be integrated, such as the coordination of exercise programs, medication regimens and nutritional guidelines for high-risk employees.*
- *Goals and objectives with appropriate metrics must be clearly stated and communicated to employees. They have to understand why it is important to them and to the company.*
- *Management of chronic/high risk diseases provides the best opportunity for cost savings. The 80/20 rule applies; 80 percent of healthcare costs are spent on 20 percent of the healthcare encounters.*
- *Almost any size company can implement programs to improve wellness and cut costs. The range of options is scalable to company size. Help is out there from companies who have already implemented best practices.*
- *And finally, leading companies are more than willing to share their health care best practices with other companies in their communities.*