



# EXECUTIVE REVIEW

## & 2021 STRATEGIC PLANNING



Brazeway, LLC  
March 18, 2021

# TABLE OF CONTENTS

<b><u>Section I. Summary</u></b>	<b>3</b>
<b><u>Section II. Comorbidities &amp; Claims Analysis</u></b>	<b>14</b>
<b><u>Section IV. Considerations</u></b>	<b>24</b>
<b><u>Section V. Biometric Results</u></b>	<b>30</b>





## 2020 KEY FINDINGS

- Despite the challenges with COVID-19, **program participation** was on par with other years with **Michigan** participating at **80%** versus **Kentucky** and **Indiana** around **50%**; **average health score** for **Michigan** is **considerably higher** than **Kentucky/Indiana**
- **77% of repeat participants** remained in ideal/low and/or made a positive risk migration
- **Abnormal biometric values** on an **aggregate level** were reported for both **BMI** and **blood glucose**, both risk factors for diabetes
- The percentage of **screened members** achieving health scores in the **Moderate to Very High** range at **26%** compares less favorably to the benchmark at 20%; **49%** of **Indiana** participants have **health scores** in the **Moderate to Very High** range
- **Improvement** was seen in blood glucose levels with positive migrations from **moderate/high to low risk** (**60%** in 2019 to **67%** in 2020)
- **Care cost** for adult health plan participants **with a chronic illness** is **4.6 times higher than those without**; population care cost compared to benchmark is 13% higher (non chronic) and 26% higher (chronic)
- **11%** of the eligible to screen population had **no health plan utilization** in 2020, including preventive care (9% screened, 14% non screened)
- Care cost per member for the **non screened population** is **\$8,612 higher** (\$5,674 screened / \$14,286 non screened) than screened
- Body composition is a significant issue with **37%** of screened members **overweight** and **47% obese**
- **Annual wellness visit** utilization is **very low** with only **36%** of those eligible to screen having an annual physical since November 2019
- Approximately **2/3** of those with health plan diagnosis for **diabetes** or **hypertension** are **taking medication** to treat their condition and having appropriate screenings
- **Less than 8%** of participants identified for coaching (health score, RAS) **engaged with a health coach**

# 2020 EMPLOYEE EVENTS

## HEALTH SCREENINGS

- September – November

## WELLNESS WEBINARS

- Monthly



Kapnick  
| Strive

# TOTAL PARTICIPATION

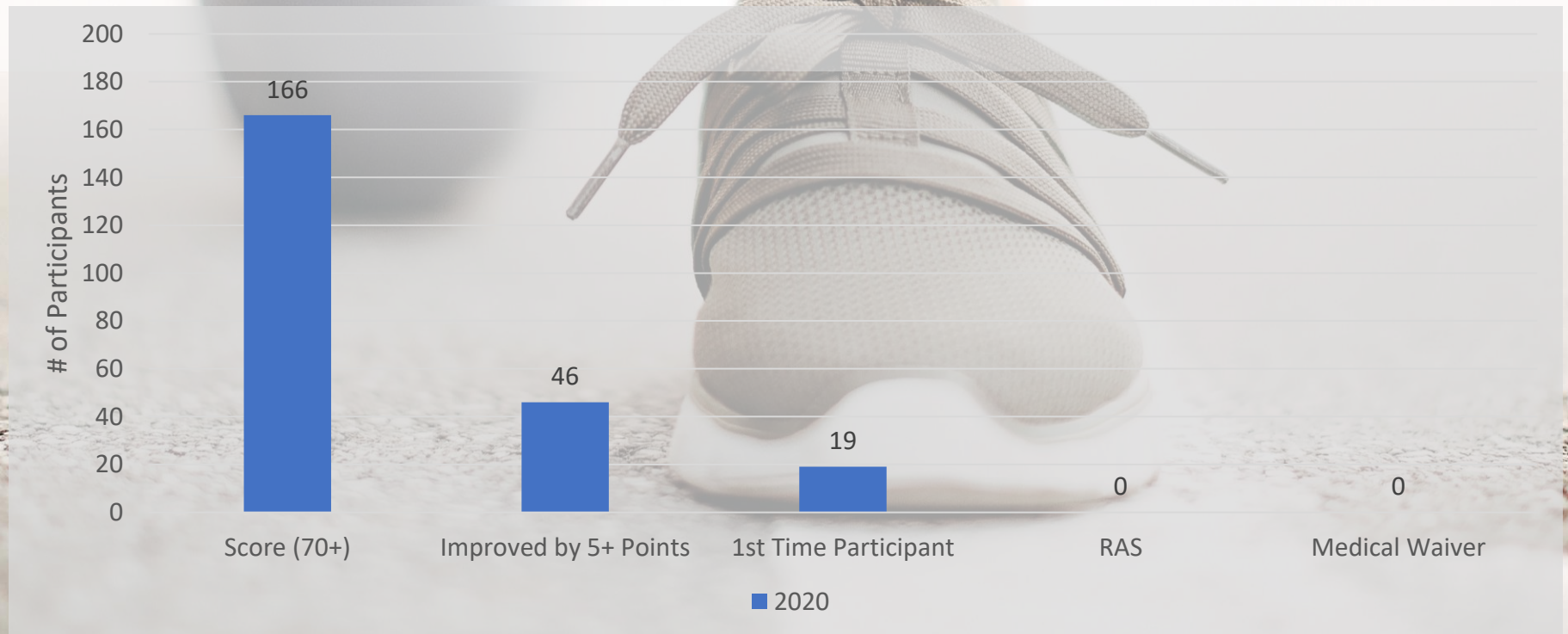
Location	Participation	Average Health Score
Indiana	50% (57)	71.7
Kentucky	51% (87)	76.9
Michigan	80% (79)	85.2



YEAR	PARTICIPATION	% OF EE Participation	Average Health Score
2020	175 <small>223 Total</small>	66%	78.5
2019	213 <small>254 Total</small>	71%	78
2018	205 <small>249 Total</small>	66%	79
2017	210 <small>250 Total</small>	70%	79
2016	200 <small>244 Total</small>	67%	74
2015	228 <small>284 Total</small>	70%	73
2014	134 <small>165 Total</small>	56%	77

# WELLNESS INCENTIVE BREAKDOWN

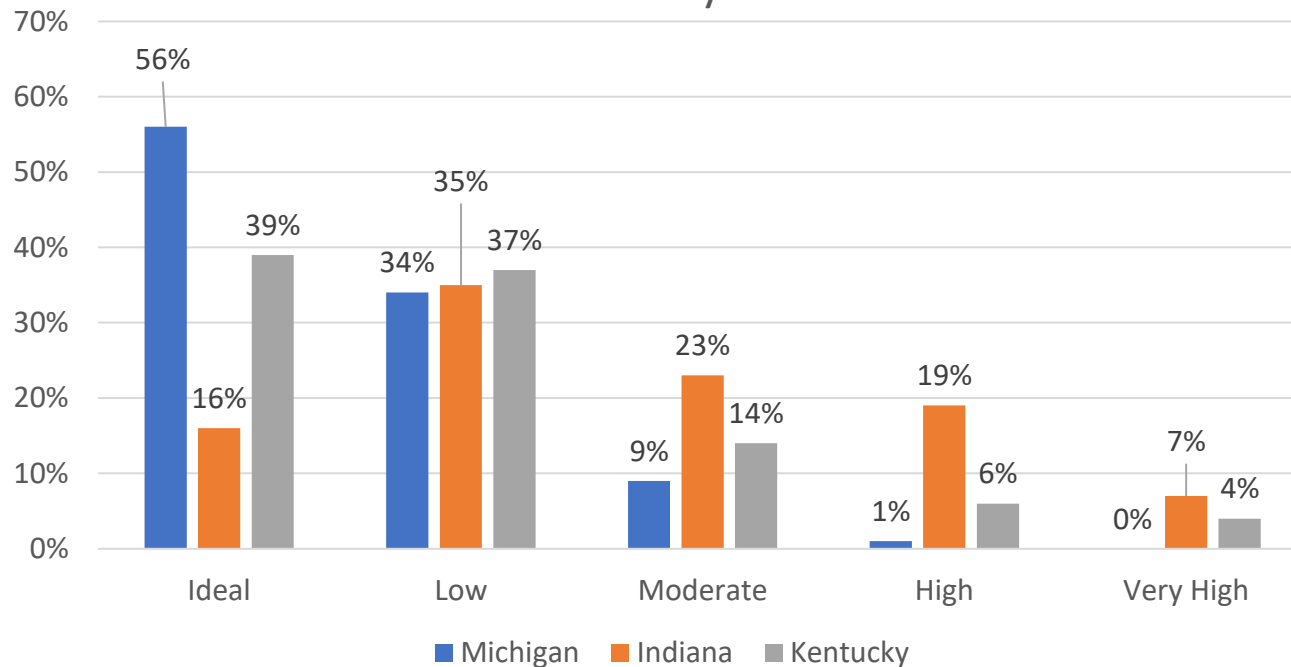
**YEAR-TO-DATE 2020 INCENTIVE  
ELIGIBLE: 181/223 = 81%**



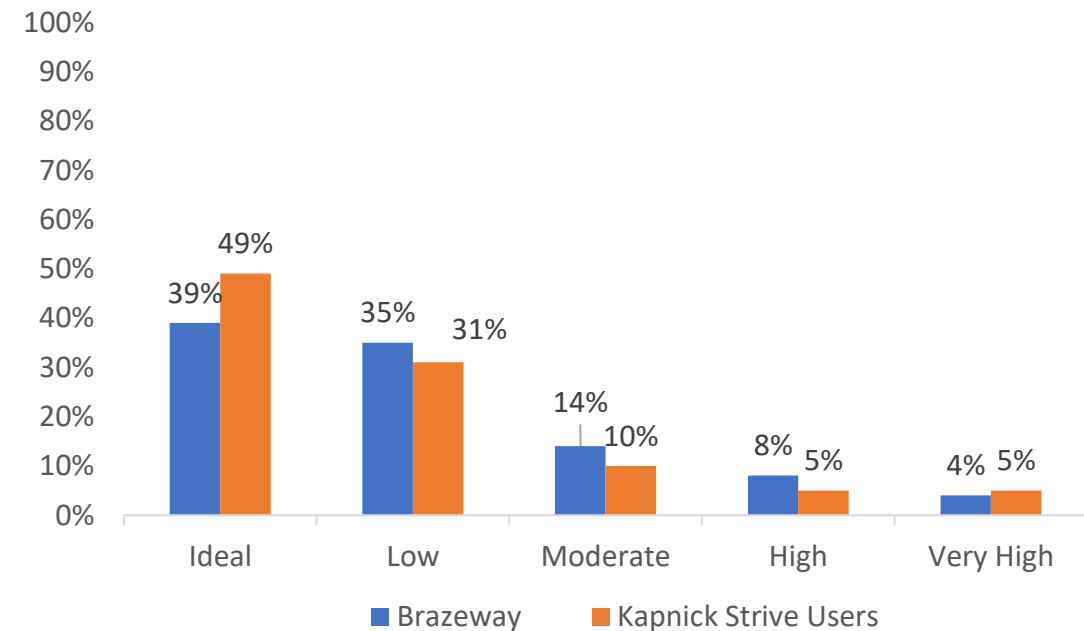
	Participates	Meets Criteria
Employee	\$30.00/mo	\$50.00/mo
Spouse	\$10.00/mo	\$20.00/mo

# HEALTH SCORE BENCHMARKING

Health Score by Location



Health Score Benchmark



## AVERAGE RESULT – 78.5

Ideal = 100-85

Low Risk = 84-70

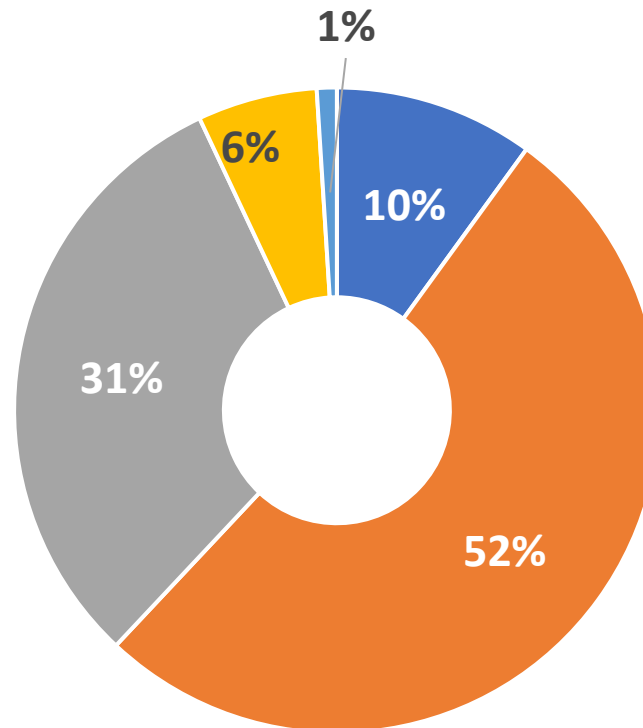
Moderate Risk = 69-60

High Risk = 59-50

Very High Risk = 49-0

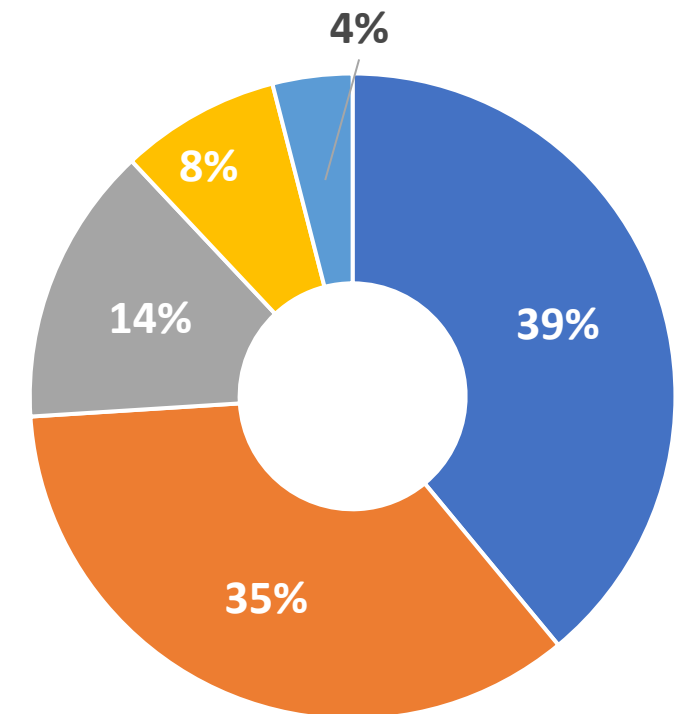
# SELF-PERCEPTION VS ACTUAL HEALTH

SELF-PERCEPTION OF HEALTH



■ Ideal ■ Low ■ Moderate ■ High ■ Very High

ACTUAL HEALTH SCORE

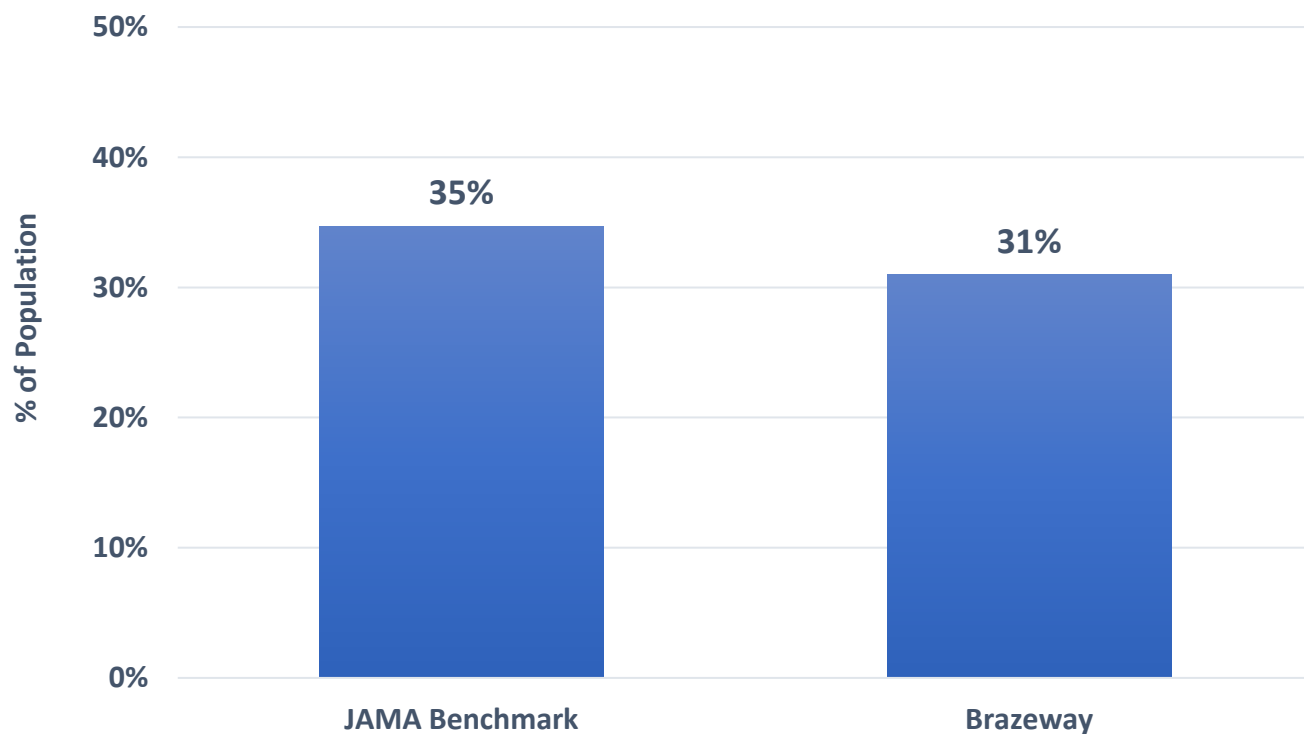


■ Ideal ■ Low ■ Moderate ■ High ■ Very High

# BIOMETRIC AVERAGES

Biometric	Average Result	Strive AVG	Ideal Range
Health Score	78.5	79	70 - 100
BMI	30.3	29.8	18.5 - 29.9
Waist/Hip Ratio	0.92	0.91	$\leq 0.95$
BP: Systolic	119	120	$\leq 121$ mmHg
BP: Diastolic	77	76	$\leq 81$ mmHg
Total Cholesterol	185	187	$< 200$ mg/dL
HDL Cholesterol	53	54	$\geq 50$
LDL Cholesterol	103	107	$\leq 129$
Triglycerides	144	131	$< 150$
Blood Glucose	102	100	$\leq 100$ mg/dL
Hemoglobin A1C	5.6	5.5	$< 5.7\%$

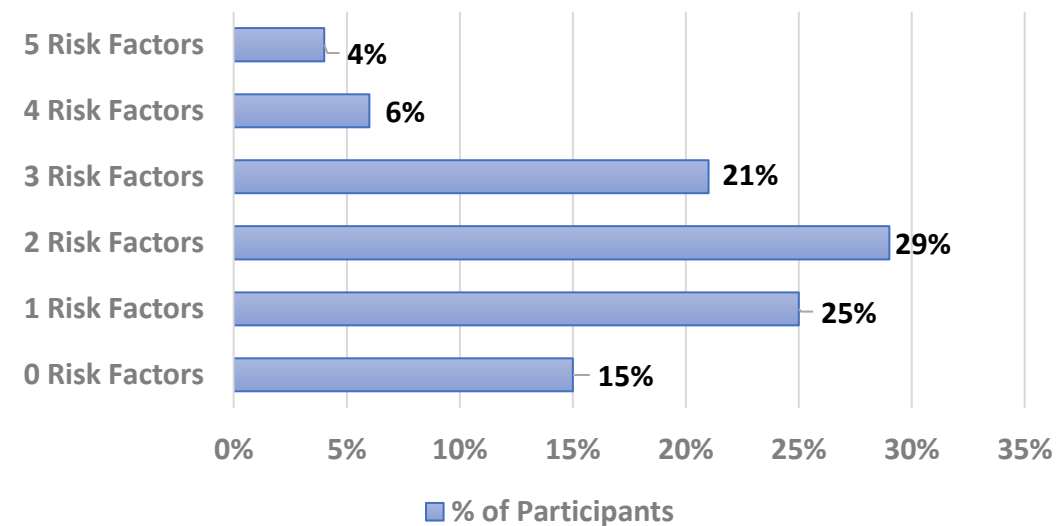
## Prevalence of Metabolic Syndrome – 3 or more risk factors



Source: Journal of the American Medical Association. 2020; 232(24)



## % Breakdown



## REPEAT PARTICIPANT RISK CHANGE

**REMAINED IDEAL/LOW  
AND/OR MADE  
POSITIVE RISK  
MIGRATION**

157 😊 77%

**REMAINED MODERATE  
OR HIGH/V HIGH**

22 😐 10%

**MADE A NEGATIVE  
RISK MIGRATION**



25 😞 13%

# REPEAT PARTICIPANT BIOMETRIC RISK CHANGE




## Total Cholesterol

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
130  64%	37  18%	37  18%




## Blood Glucose

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
137  67%	42  21%	25  12%




## Systolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
128  63%	38  18.5%	38  18.5%




## Hemoglobin A1C

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
160  78.5%	32  16%	11  5.5%

## Diastolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
153  75%	22  10.5%	29  14.5%

## Tobacco

Remained low risk or made a positive risk migration	Remained positive	Made a negative risk migration
163  80%	35  17%	6  3%

## BODY COMPOSITION



## TOBACCO USE



# TOP RISK FACTORS

## DIABETES





COMORBIDITIES & CLAIMS  
ANALYSIS INTEGRATING  
KAPNICK LENS



Kapnick  
Strive

# CHRONIC CONDITION CLAIMS INTEGRATION

## TOTAL COST AND PMPM WITH AND WITHOUT CHRONIC CONDITIONS

Total Allowed Amount	Total Allowed with Chronic Conditions	NAME PMPM without Chronic Condition Indicator	NAME PMPM with Chronic Condition Indicator	PMPM without Chronic Condition Indicator Benchmark	PMPM with Chronic Condition Indicator Benchmark
\$3,043,826	\$2,026,173	\$220	\$1,011	\$194	\$799

- Adults age 19+ enrolled at least one month of past 12: 299 Employees. 122 Spouses. 89 Children. 510 Total. Average age: 40
- Benchmarking reflects cohort data for all Kapnick Lens Customers: ~41,000 adults. Average Age: 43
- Benchmarking includes all claimants age 19+ regardless of approved claim level enrolled at least one month of 2020. (large claimants not excluded)
- Time period for benchmark and client allowed claims is paid from January 2020 through December 2020 (Medical/Rx combined)

## POPULATION QUALIFICATIONS

Member Type	EE	SP	Total
<b>Screened</b>	164	46	210
<b>Screened &amp; Enrolled all 12 Months</b>	161	43	204
<b>Screened with Approved Claims</b>	147	39	186
<b>Did Not Screen</b>	75	61	136
<b>Did Not Screen &amp; Enrolled all 12 Months</b>	72	61	133
<b>Did Not Screen with Approved Claims</b>	62	53	115
<b>% Screened w/ 0 claims</b>	9%	9%	9%
<b>% Did not Screen w/ 0 claims</b>	14%	13%	14%
<b>% Total w/ 0 claims</b>	10%	12%	11%

### Assumptions

- Considered individual employees and spouses who were eligible to participate in the health screenings offered in 2020, who remained active in the Strive portal as of December 2020 and enrolled in the Brazeway health plan (all dependent children excluded)
- Represents claims paid from January through December 2020
- Demographic data utilized to match individuals to deidentified number in Kapnick Lens
- Using the individual deidentified number, allowed amounts approved for claims were obtained (negates plan design, quantifies value of care)
- Allowed claims may not result in member cost share if care is covered in full (preventive medical and Rx , screenings, immunizations, contraception, COVID, etc.)

## APPROVED CLAIM RESULTS

Member type	Allowed Amt	Count	Avg Amt/Mem
EE Screened	\$893,011	164	\$5,445
EE not Screen	\$592,284	75	\$7,897
SP Screened	\$298,481	46	\$6,489
SP not Screened	\$1,350,547	61	\$22,140
EE/SP Screened	\$1,191,492	210	\$5,674
EE/SP not Screened	\$1,942,831	136	\$14,286
Difference in Approved Care			<b>\$8,612</b>

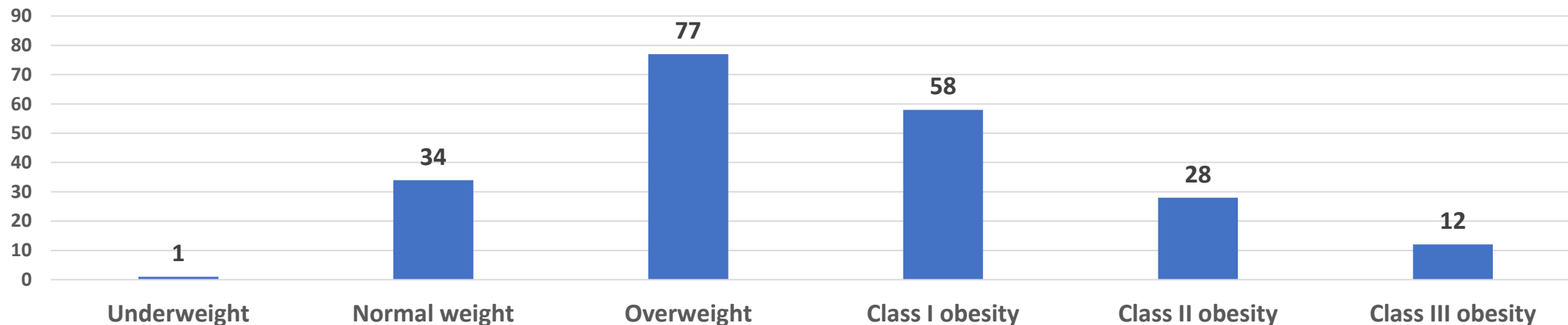
- Average Medical/Rx approved claims by screened and not screened population for claims paid from January through December 2020
- Per member large claims impact : EE Screened - \$622; EE not screened \$4,113; SP not screened - \$4,143; EE/SP Screened - \$486; EE/SP not Screened - \$4,127 (all catastrophic claims had lifestyle factor implications – 3 lung cancer; 1 alcoholic pancreatitis; 1 end stage renal disease)

## ALLOWED AMOUNTS BY RISK SCORE

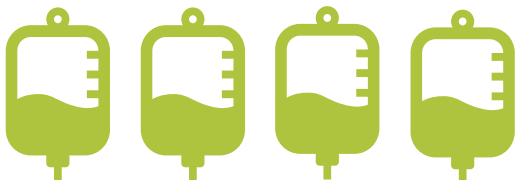
Participating Employee/Spouse	Medical/Rx Allowed Amount	Member Count	Claims Per Member
85 - 100	\$376,066	82	\$4,586
70 - 84	\$394,537	76	\$5,191
60 - 69	\$234,760	29	\$8,095
50 - 59	\$108,266	16	\$6,767
49 and below	\$77,865	7	\$11,124
<b>Total</b>	<b>\$1,191,494</b>	<b>210</b>	<b>\$5,674</b>

- Approved Medical/Rx allowed amount by health score range amongst screened members
- Represents claims paid from January through December 2020
- Allowed amounts and members are for EE/SP combined

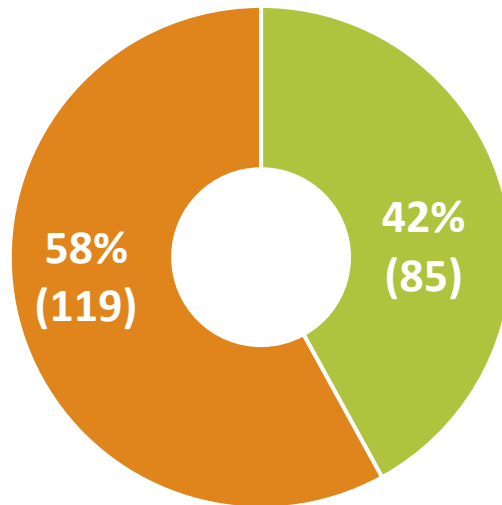
## Screened Members by CDC BMI Classification



- Screened population with Lens member IDs enrolled in December: 210 members total. Average BMI: 30.2
- <1% Underweight (BMI: <18.5). 16% Normal weight (BMI: 18.5-24.9). 37% Overweight (BMI: 25-29.9). 28% Class I obesity (BMI: 30-34.9). 13% Class II obesity (BMI: 35-39.9). 6% Class III obesity (BMI: ≥40)
- Of the obese population, 41/98 (42%) have high cholesterol risk in at least one cholesterol category (HDL, Triglycerides or Total Cholesterol)
- 41 (42%) have hypertension and 20 (20%) have diabetes, according to diagnostic data in Kapnick Lens

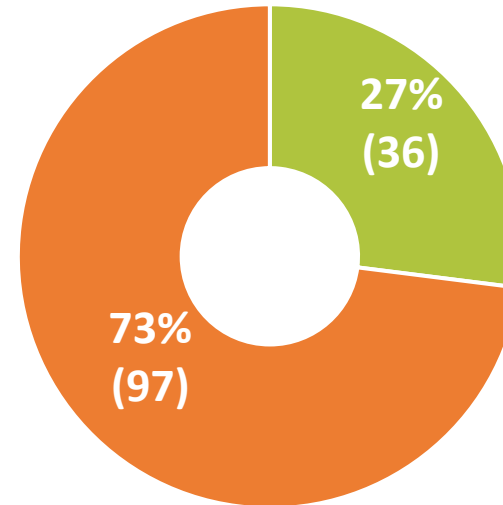


SCREENED



■ Wellness Visit ■ No Wellness Visit

NON-SCREENED



■ Wellness Visit ■ No Wellness Visit

- Considered individual employees and spouses who were eligible to participate in the health screenings offered in 2020, remained active in the Strive portal as of December 2020, are age 19+, and were enrolled for all 12 of the past 12 months
- Demographic data utilized to match individuals to deidentified number in Kapnick Lens
- Assumes procedure codes for adult routine physical examination medical visit of 99385-99386 and 99395-99396 (new and established patients respectively)
- Based upon claims data incurred November 2019 – December 2020 and paid through December 2020 (mature 12 months of incurred service dates)

## GAPS IN CARE – Lens Data

Hypertension Member Count (enrolled full 12 months)	Members who Filled Anti-Hypertensive Drug (incurred once in the last 14 months)
128	81

- Adults age 19+ enrolled for all 12 of the past 12 months on screen eligible EE contracts: 233 Employees. 104 Spouses. 66 Children. 403 Total
- Based upon claims data incurred November 2019 – December 2020 and paid through December 2020 (mature 12 months of incurred service dates)
- Lens identifies members with a medical claim with at least 1 incurred date with a diagnosis of hypertension within last 12 months
- Hypertensive drugs includes the following AHFS categories: Calcium Channel Blocking Agents, Diuretics, Hypotensive Agents, Alpha and Beta Adrenergic Blocking Agents



## GAPS IN CARE – Lens Data

Diabetes Member Count (enrolled full 12 months)	Members with HbA1c Screening	Members with Nephropathy Screening	Members who filled anti- diabetic drug incurred in past 14 months
45	33	32	32

- Adults age 19+ enrolled for all 12 of the past 12 months on screen eligible EE contracts: 233 Employees. 104 Spouses. 66 Children. 403 Total
- Based upon claims data incurred November 2019 – December 2020 and paid through December 2020 (mature 12 months of incurred service dates)
- Lens identifies members as diabetic when there are medical or Rx claims with at least 2 unique incurred dates with a diagnosis of Diabetes within the last 36 months

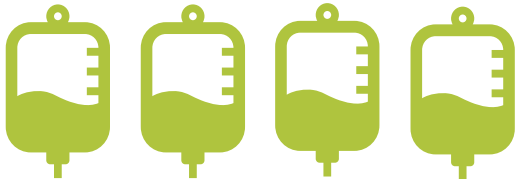


## Livongo

- Provides a glucometer and unlimited blood sugar test strips, along with ongoing medical monitoring
- Of those eligible to screen and enrolled in December, **10** were identified as Diabetics from the chronic condition algorithm and are enrolled in Livongo
- There is 1 additional member who was enrolled in Livongo, before ending medical coverage in May

## Omada

- Of those eligible to screen and enrolled in December, **20** enrolled in this weight loss support program that includes a monitored scale and digital support interface with a goal of 5-8% of sustainable weight loss
- **15** have utilized the scale and shown weight loss
- 2 members enrolled in Omada have diabetes, 7 have hypertension, and 1 is on cholesterol maintenance Rx





CONSIDERATIONS



Kapnick  
Strive

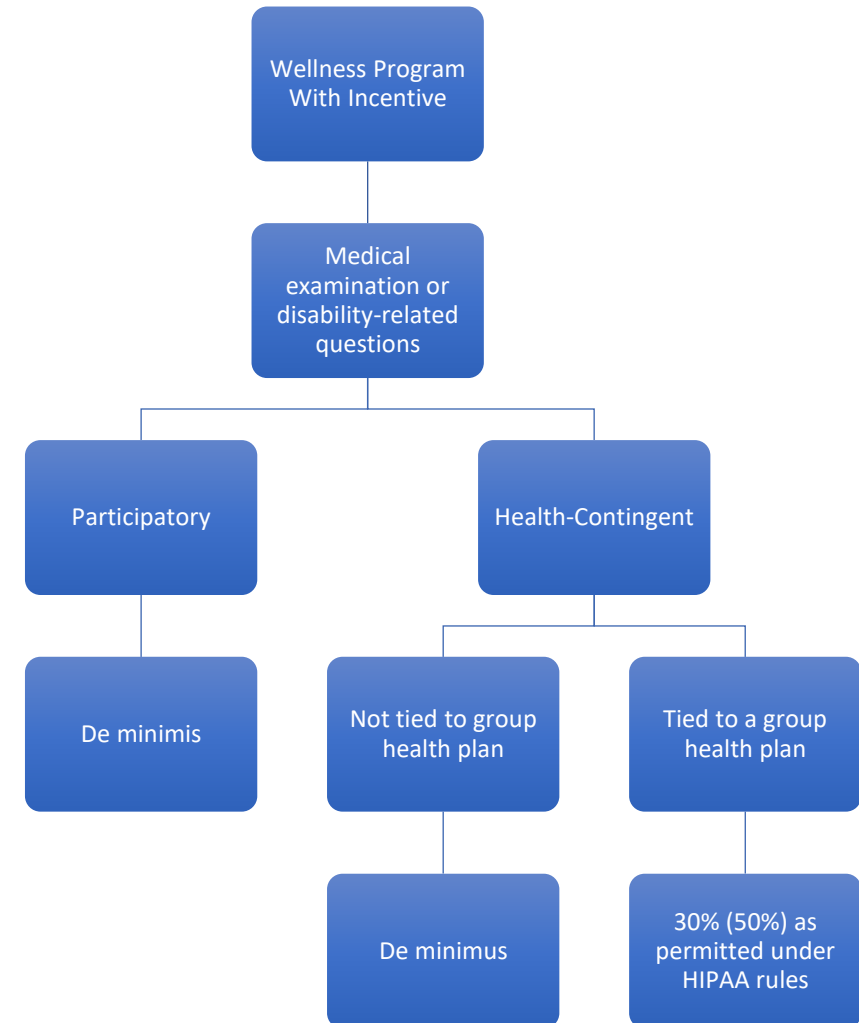
# 2021 GOALS AND STRATEGIES

2021 Focuses	Strategies
<p>Target Top Health Risks</p> <ul style="list-style-type: none"><li>• Tobacco</li><li>• Body Composition</li><li>• Diabetes</li></ul>	<ul style="list-style-type: none"><li>• Encourage &amp; Expand RAS Options:<ul style="list-style-type: none"><li>- Strive RAS 6-Week Health Coaching</li><li>- Omada and Livongo utilization</li><li>- Ulliance One Day Tobacco Cessation Program</li></ul></li><li>• Review Incentive Structure<ul style="list-style-type: none"><li>- Make viewing health report requirement of incentive</li><li>- Bigger differential between compliant and non-compliant</li><li>- 1<sup>st</sup> time participant coaching</li></ul></li><li>• Strive Reward Points program</li><li>• Wellness PTO Day</li></ul>

# EEOC PROPOSED RULES and POTENTIAL IMPACTS

First-Time Participation Incentive

Non-Compliant Participation Incentive



## 2021 RECOMMENDED WELLNESS STRATEGY

Wellness Presentations	Challenges	Communications	Screenings	Miscellaneous
<ul style="list-style-type: none"> <li>Sugar Busters/ Rethink Your Drink</li> <li>Lifestyle Not a Diet</li> <li>Understanding Your Health Score (video)</li> </ul>	<ul style="list-style-type: none"> <li>Strive Corporate challenge</li> <li>Full Body Blast</li> <li>Hydration Station</li> <li>Weight-Loss Challenge</li> </ul>	<ul style="list-style-type: none"> <li>Brazeway Wellness Program Flyer</li> <li>Well-Being Wheel</li> <li>Tobacco Cessation</li> <li>Diabetes Awareness</li> </ul>	<p>Suggested Dates:</p> <ul style="list-style-type: none"> <li>MI: 9/14 &amp; 9/24</li> <li>IN: 9/14 &amp; 9/15</li> <li>KY: 9/21 &amp; 9/22</li> </ul> <p>Strive Employee Meetings</p>	<ul style="list-style-type: none"> <li>Provide monthly wellness newsletter</li> <li>Strive webinars</li> <li>Well-visit challenge</li> <li>Company-wide wellness goal</li> </ul>



Kapnick  
Strive

# PROGRAM OUTREACHES

## CRITICAL VALUES

- There were no critical values reported in 2020

## HEALTH COACHING

- 60 or below: 24 participants scored 60 or below
  - A health coach was able to connect with 5 out of the 24 participants
  - 96% of 60 & below are from Kentucky or Indiana
- RAS health coaching program: 42 eligible
  - 0 participants enrolled RAS



## STAND-OUT-STATS & STORIES

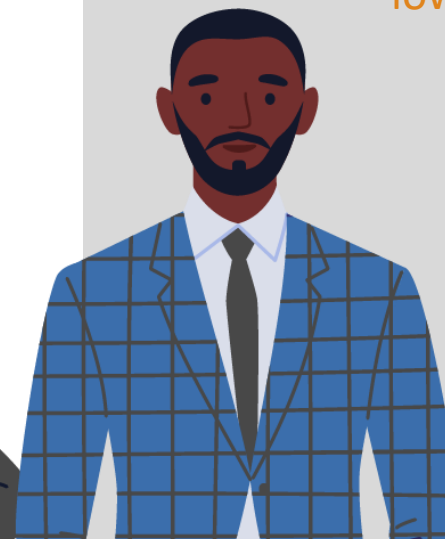
Participant A: Improved by 34 points moving from very high risk to low risk! They became nicotine free and lowered their blood pressure, total cholesterol and triglycerides while also their HDL!



Participant B: Increased their health score by 33 points moving from very high risk to low risk! They significantly lowered their BP, total CHO, LDL and Triglycerides, as well as improved their HDL!



Participant C: Improved by 26 points moving from moderate risk to ideal risk! They lost around 20lbs, drastically lowered blood pressure and raised their HDL!



**10 PARTICIPANTS RECEIVED A HEALTH SCORE OF 100**

**7 PARTICIPANTS IMPROVED BY 20+ POINTS**



# BIOMETRIC RESULTS



Kapnick  
Strive

# BIOMETRIC DESCRIPTIONS



## CHOLESTEROL

A fat-like, waxy substance found in the blood. In excess, it can form tough, fatty plaques that clog arteries, which can increase the risk of heart disease.



## BLOOD PRESSURE

Blood pressure is another main factor in determining overall heart health. Systolic pressure is the pressure in the arteries when the heart is contracting. Diastolic blood pressure is the pressure on the walls of the arteries when the heart is relaxing.



## BLOOD GLUCOSE & HEMOGLOBIN A1C

Blood glucose is sugar that the blood stream carries to all the cells in the body to supply energy. High blood glucose for a prolonged period of time can cause damage to the kidneys, eyes, and other organs. Hemoglobin A1C measures average glucose levels over a 2-3 month period and is the best predictor and indicator of diabetes.



## BODY COMPOSITION

BMI is an indicator of excess body weight. Generally, those with a higher BMI are also more likely to suffer from high cholesterol, increased blood pressure, and diabetes. BMI does have its limitations, but overall is a good indication of a serious risk.



## TOBACCO USE

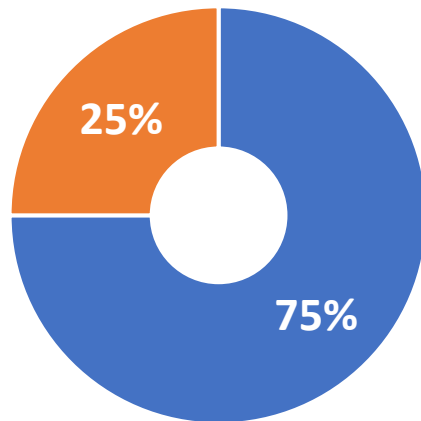
Nicotine use presents a serious risk to individuals. Those who abuse tobacco not only have increased rates of cancer and other diseases, but they are more likely to miss work. The CDC estimates that tobacco use costs \$156 billion in lost productivity each year and \$170 billion in healthcare expenditures (CDC, 2017).



Kapnick  
Strive

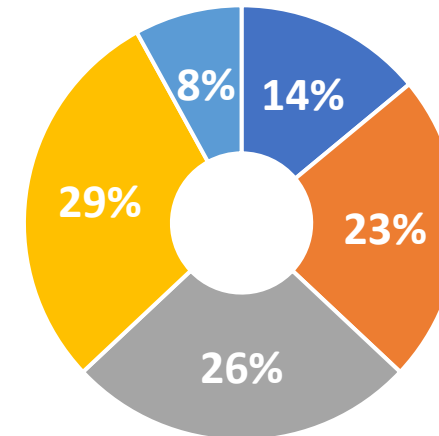
## 2020 DEMOGRAPHICS

### GENDER



■ Male ■ Female

### AGE



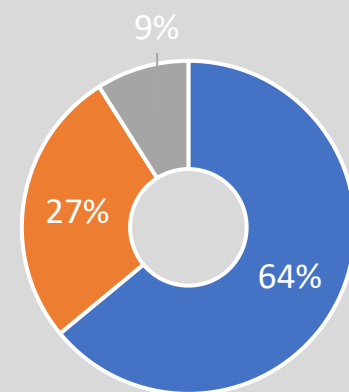
■ 18-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

**AVERAGE - 44**

# HEART HEALTH: TOTAL CHOLESTEROL

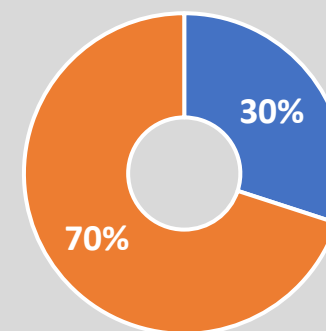
(HDL + LDL + TRIGLYCERIDES)

TOTAL CHOLESTEROL BREAKDOWN

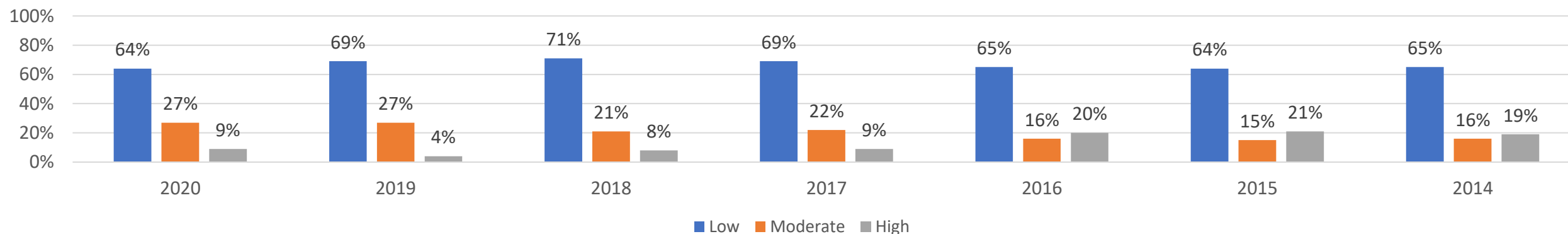


■ Low ■ Moderate ■ High

HIGH RISK AWARENESS

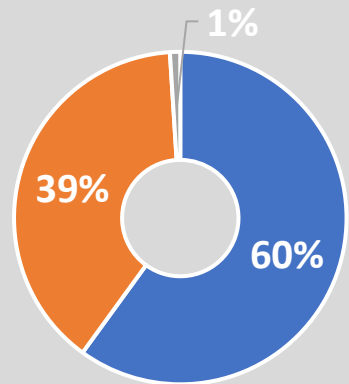


■ Aware ■ Not Aware



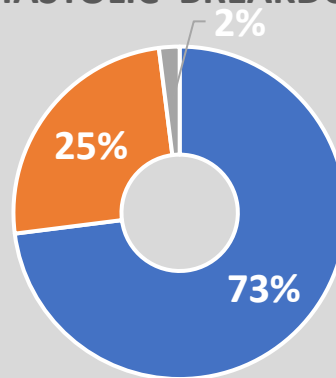
# HEART HEALTH: BLOOD PRESSURE

SYSTOLIC BREAKDOWN



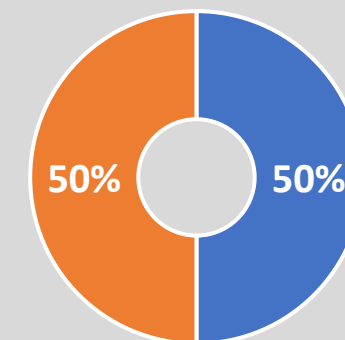
■ Low ■ Moderate ■ High

DIASTOLIC BREAKDOWN

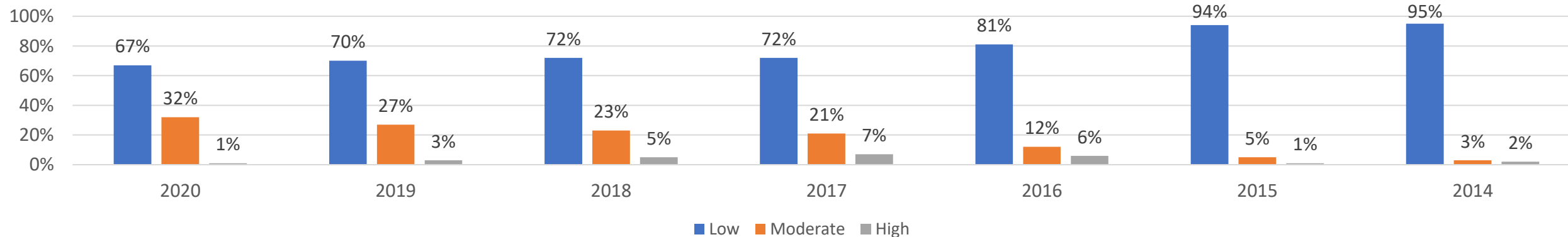


■ Low ■ Moderate ■ High

High Risk Awareness

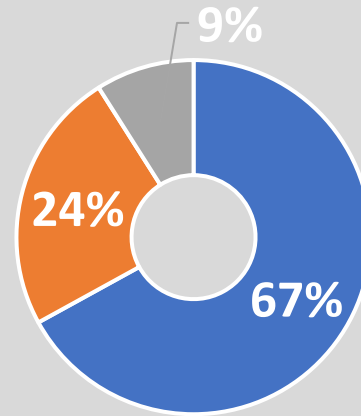


■ Aware

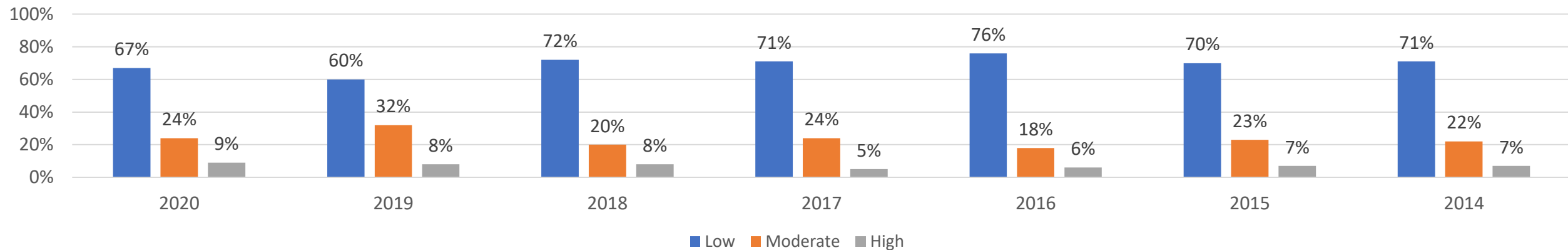


# DIABETES: BLOOD GLUCOSE

BLOOD GLUCOSE BREAKDOWN

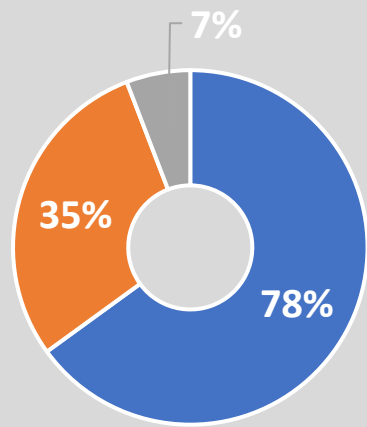


■ Low ■ Moderate ■ High



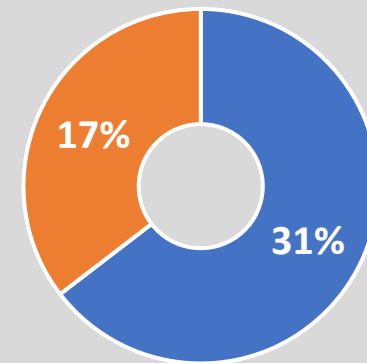
# DIABETES: HEMOGLOBIN A1C

A1C BREAKDOWN

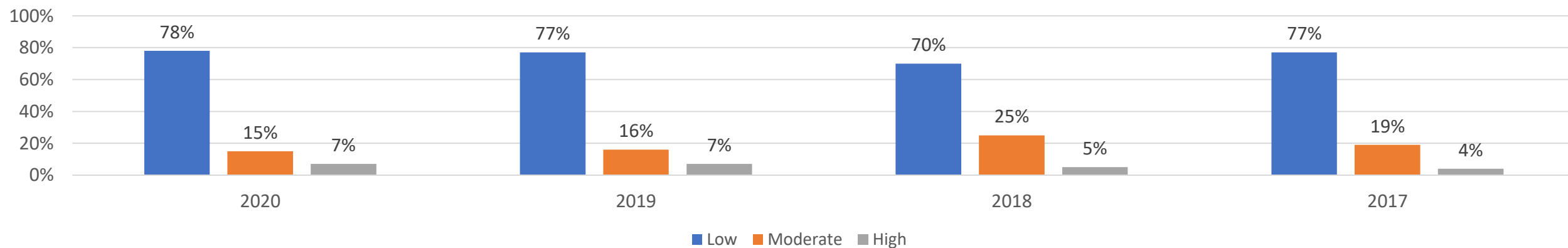


■ Low ■ Moderate ■ High

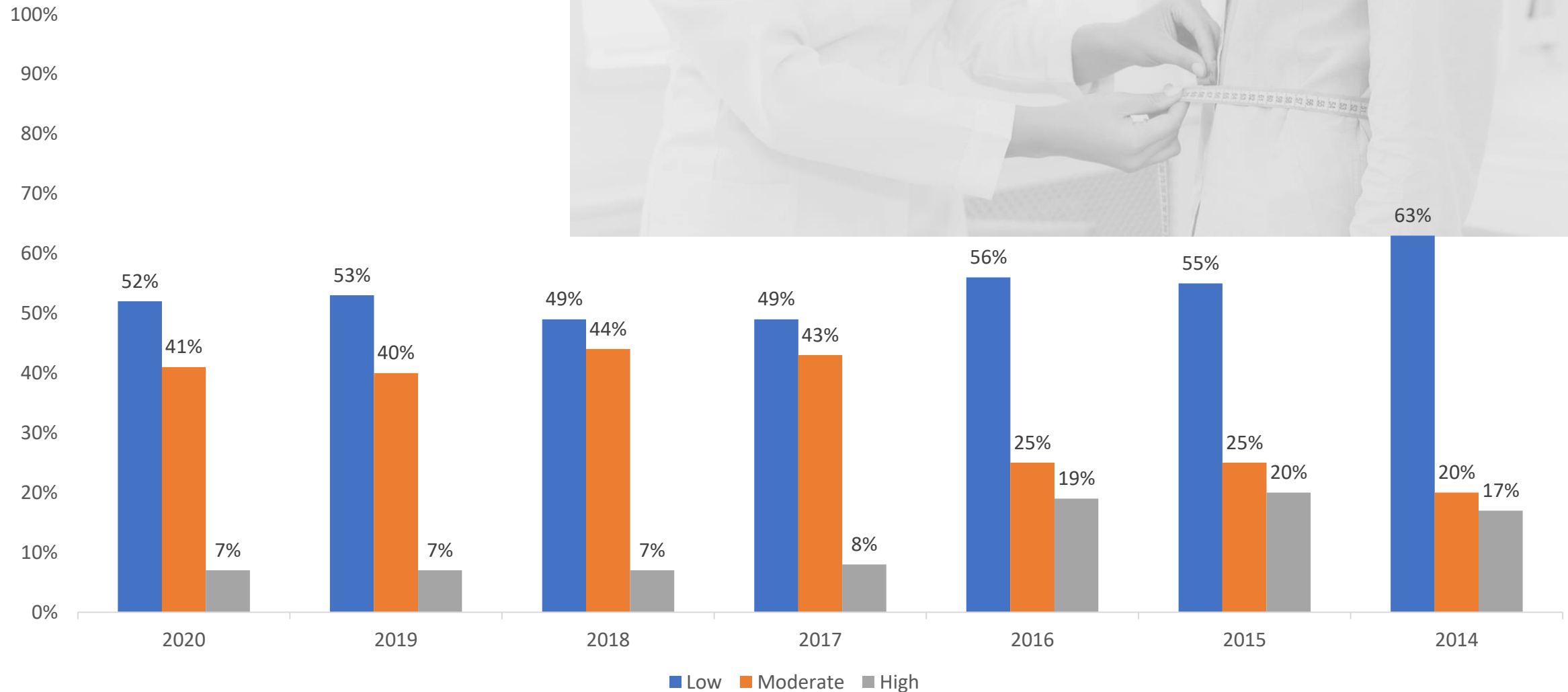
High Risk Awareness



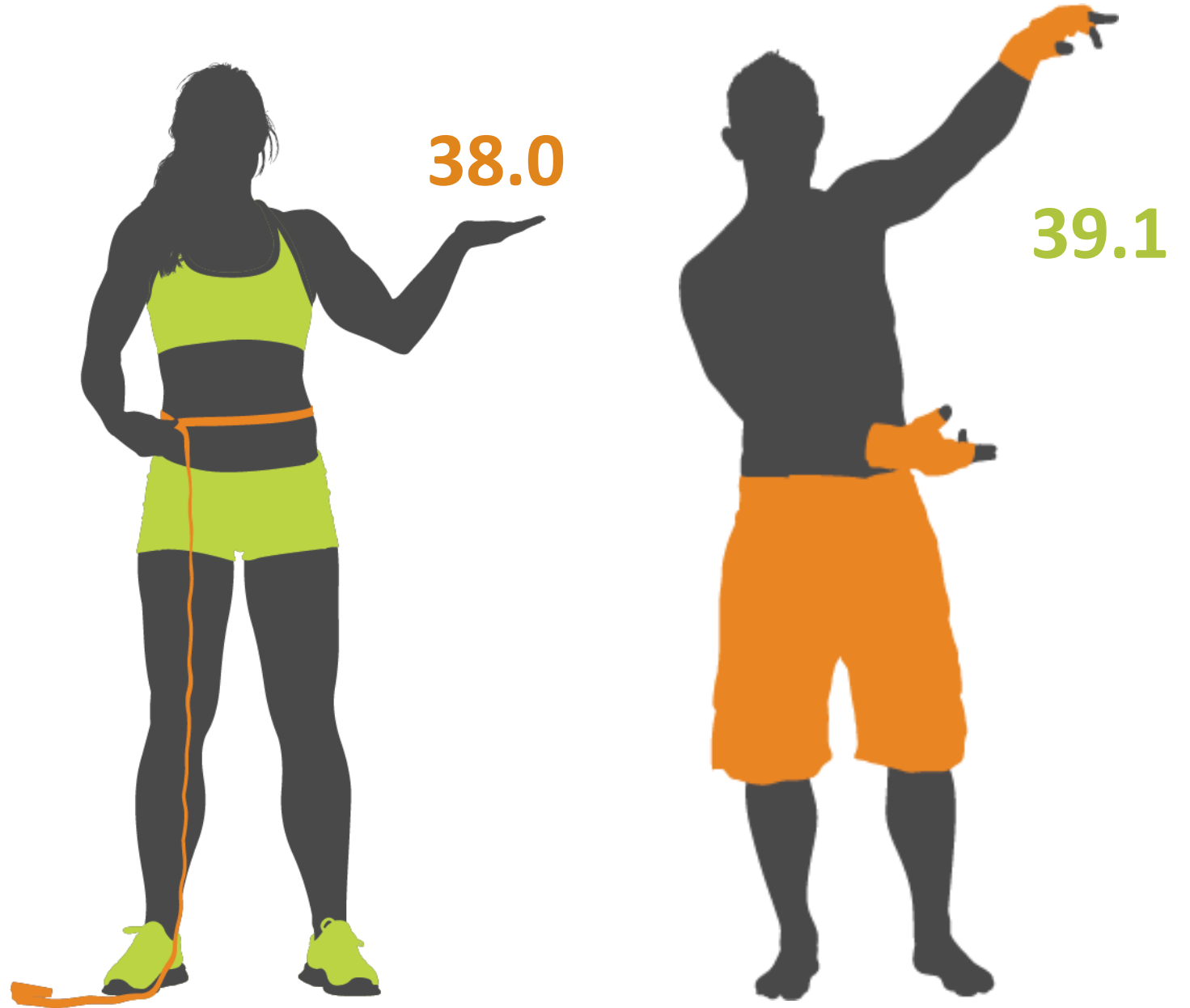
■ Aware ■ Not Aware



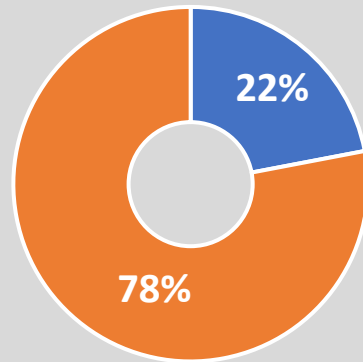
# BODY COMPOSITION: BODY MASS INDEX



# AVERAGE WAIST CIRCUMFERENCE FOR MEN AND WOMEN

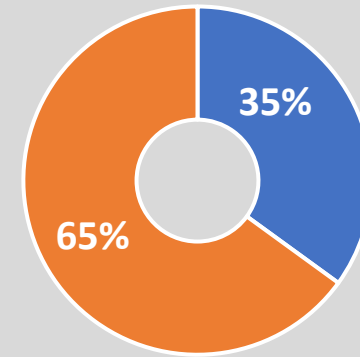


TESTED POSITIVE

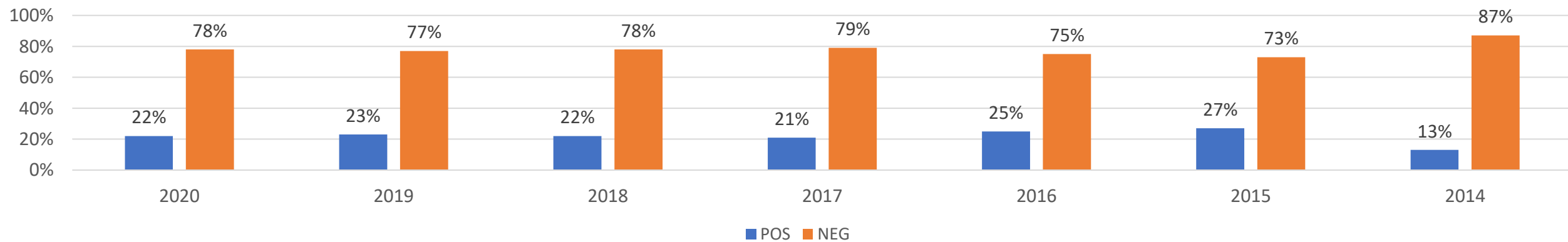


■ POS ■ NEG

INTERESTED IN QUITTING



■ Interested in Quitting ■ Not interested

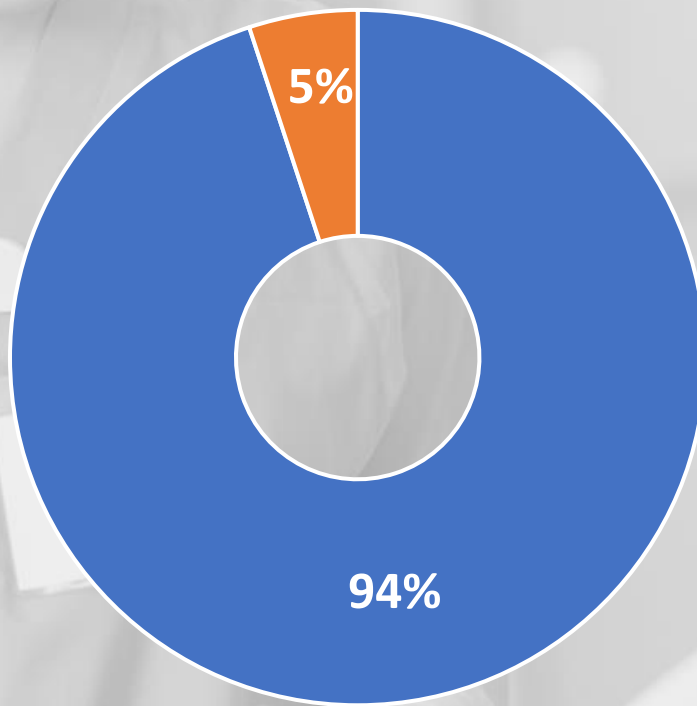




Kapnick  
Strive

## GAMMA-GLUTAMYLTRANSFERASE (GGT) TEST RESULTS

GGT BREAKDOWN



■ Low ■ High