



# EXECUTIVE REVIEW

## & 2021 STRATEGIC PLANNING

Royal Truck and Trailer



# TABLE OF CONTENTS

## Section I. Summary

Key Findings

3

Participation

5

Biometric Averages

9

Top Risk Factors

15

## Section II. Comorbidities & Claims Analysis

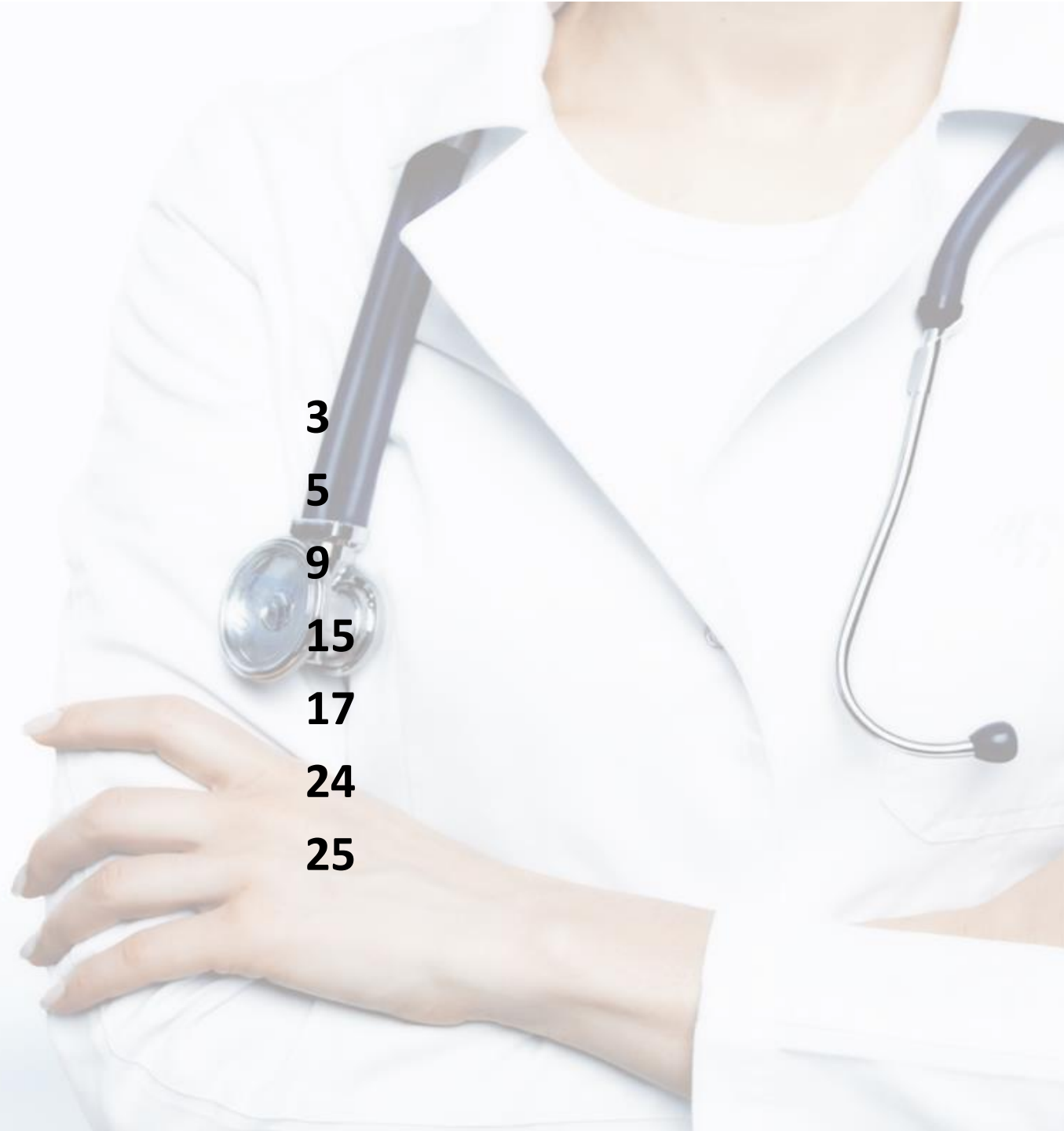
17

## Section III. Goals and Strategies

24

## Section V. Biometric Risk Breakdown

25





## 2021 KEY FINDINGS

- All biometric averages have continued to remain in **low-risk** range compared to prior years
- **77%** of repeat participants remained in the **low-risk** range or made a **positive risk migration** based on health score
- **No** critical values were reported for 2021
- Average health risk score **remains** in the ideal risk range
- 4 repeat participants went from a tobacco user in 2020 to a **non tobacco** user in 2021
- Even with a large claim excluded and less average time enrolled on the health plan, care cost for the non screened population was higher than the screened population
  - Care cost for the non screened population was **\$3836** more than those who were screened with large claimant included
- Care cost for those with lower risk scores is **much higher** than those with scores in the good or ideal range
- 30% of those eligible to screen in 2021 had a **wellness visit** during the year
- Of those adults enrolled for all of 2021 with a hypertension indicator, **53% took a medication** for it in 2021
- Of those adults enrolled for all of 2021 with a diabetes indicator, **76% took a medication** for it in 2021

# 2021 EMPLOYEE EVENTS

## WELLNESS PRESENTATIONS/RECORDINGS

- February – Total Well-Being Matters
- June – Eat This, Not That
- August – Mindfulness Meditation
- November – Happy, Healthy Holidays

## MONTHLY WEBINARS

- Offered on the last Wednesday of each month

## CHALLENGES

- April – Annual Strive Corporate Challenge
- June – Eat the Rainbow
- August – Positive Outlook
- December – Maintain Don't Gain





# TOTAL PARTICIPATION

\*91 Repeat Participants



YEAR	TOTAL PARTICIPATION	% OF ELIGIBLE	AVG HEALTH SCORE
2021	133	75%	76
2020	103	67%	77

## PARTICIPATION % BY LOCATION



LOCATION	PARTICIPATION	2021 % PARTICIPATION	2020 % PARTICIPATION
Dearborn	67	78%	64%
Warren	23	79%	58%
Wixom	16	70%	71%
Gaylord	4	40%	58%
Northville	5	100%	100%
Grand Rapids	18	58%	NA

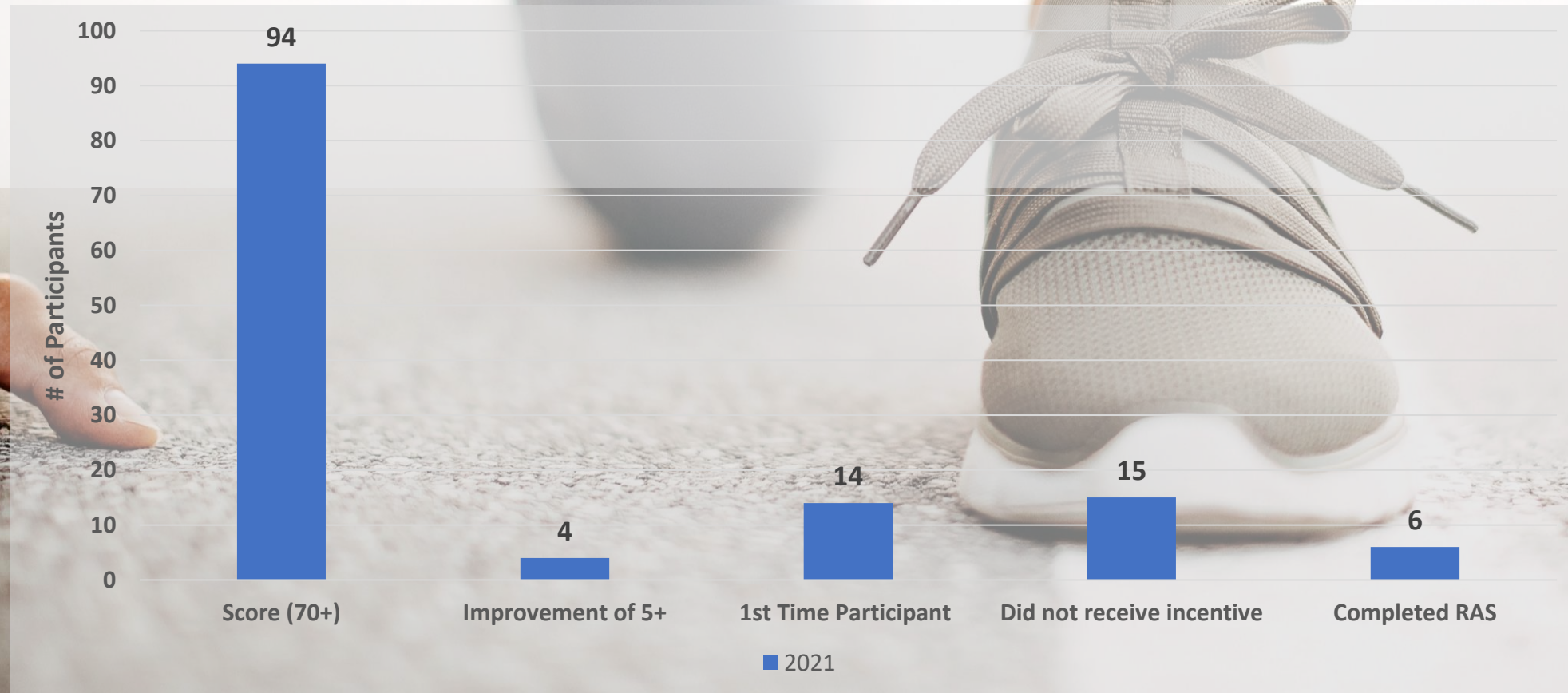


# WELLNESS INCENTIVE BREAKDOWN

## YEAR-TO-DATE 2021 SCREENED

Wellness Incentive: 3 Days of PTO

*89% earned wellness incentive*





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# PROGRAM OUTREACHES

## CRITICAL VALUES

- There were no critical values reported in 2021

## HEALTH COACHING

- 60 or below: 15 participants scored 60 or below
  - A health coach was able to connect with 8 out of the 15 participants
- RAS health coaching program: 21 eligible for RAS
  - 6 participant has completed to program to become eligible for the incentive



# BIOMETRIC AVERAGES

Biometric	Repeat Participants	2021 AVG	2020 AVG	Strive AVG	Ideal Range
Health Score	77	76	77	79	70 - 100
BMI	29.7	29.86	29.5	29.8	18.5 - 29.9
Waist/Hip Ratio	0.90	0.90	0.95	0.91	<= 0.95
BP: Systolic	119	119	118	120	≤121mmHg
BP: Diastolic	78	77	76	76	≤81mmHg
Total Cholesterol	190	191	187	187	<200mg/dL
HDL Cholesterol	55	53	54	54	≥50
LDL Cholesterol	110.6	111.9	106.9	107	<=129
Triglycerides	121.1	135	134.89	131	<150
Blood Glucose	95	95	100	100	≤100mg/dL
Hemoglobin A1C	5.4	5.4	5.3	5.5	<5.7%

**AVERAGE  
SCORE: 76**

Ideal = 100-85

Low Risk = 84-70

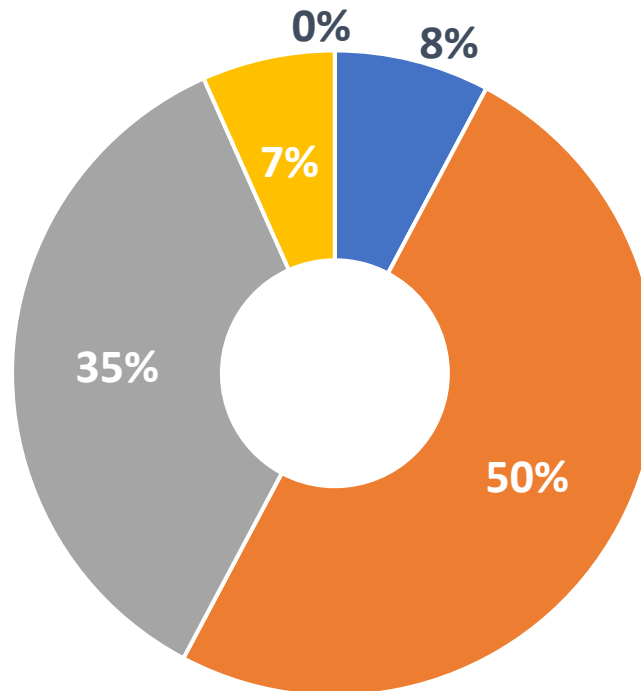
Moderate Risk = 69-60

High Risk = 59-50

Very High Risk = 49-0

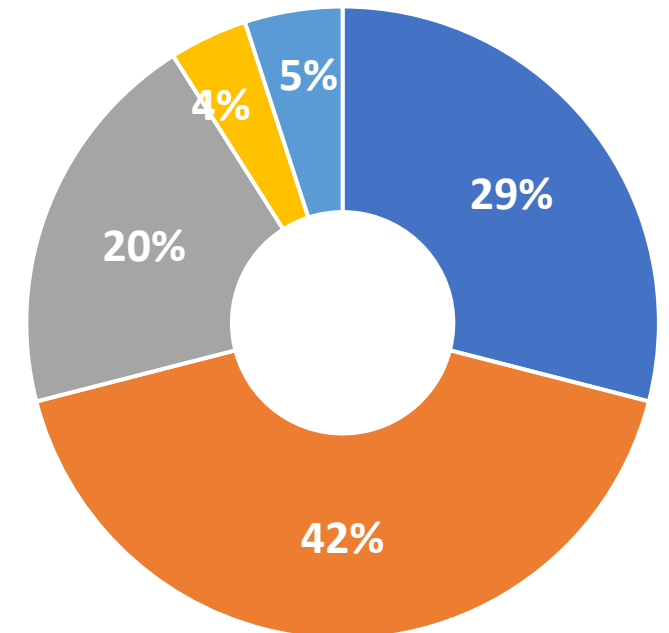
## SELF-PERCEPTION VS ACTUAL HEALTH

SELF-PERCEPTION OF HEALTH



■ Ideal ■ Low ■ Moderate ■ High ■ Very High

ACTUAL HEALTH SCORE



■ Ideal ■ Low ■ Moderate ■ High ■ Very High



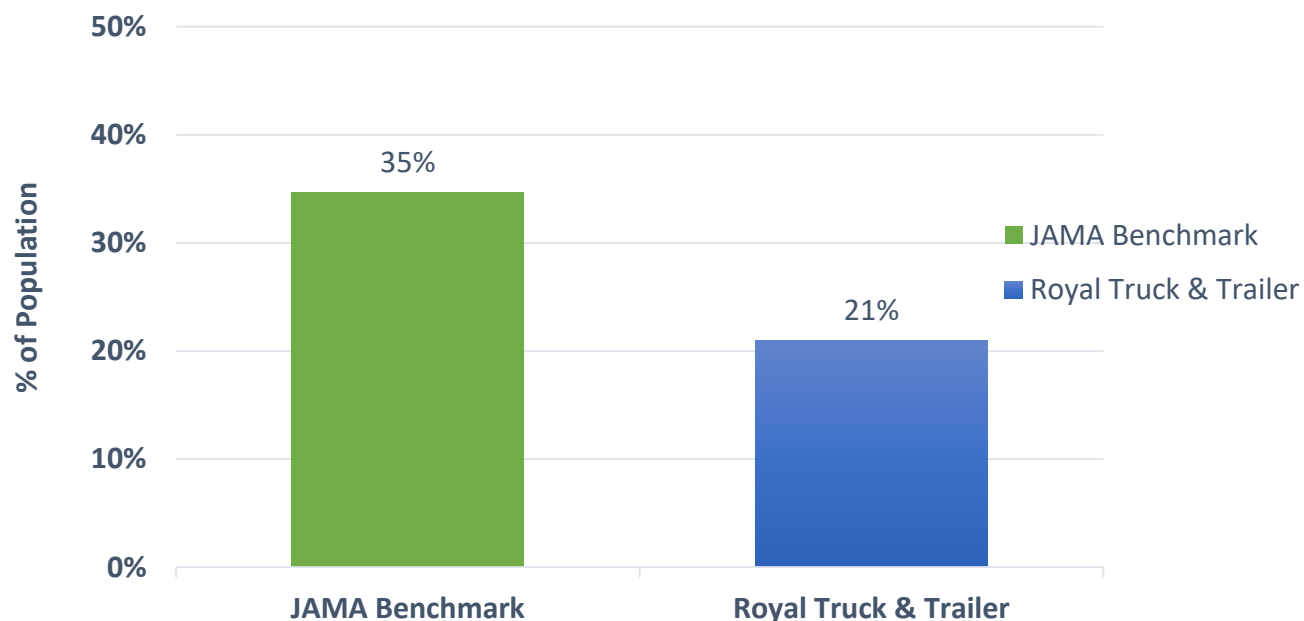
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# HEALTH SCORE BENCHMARKING

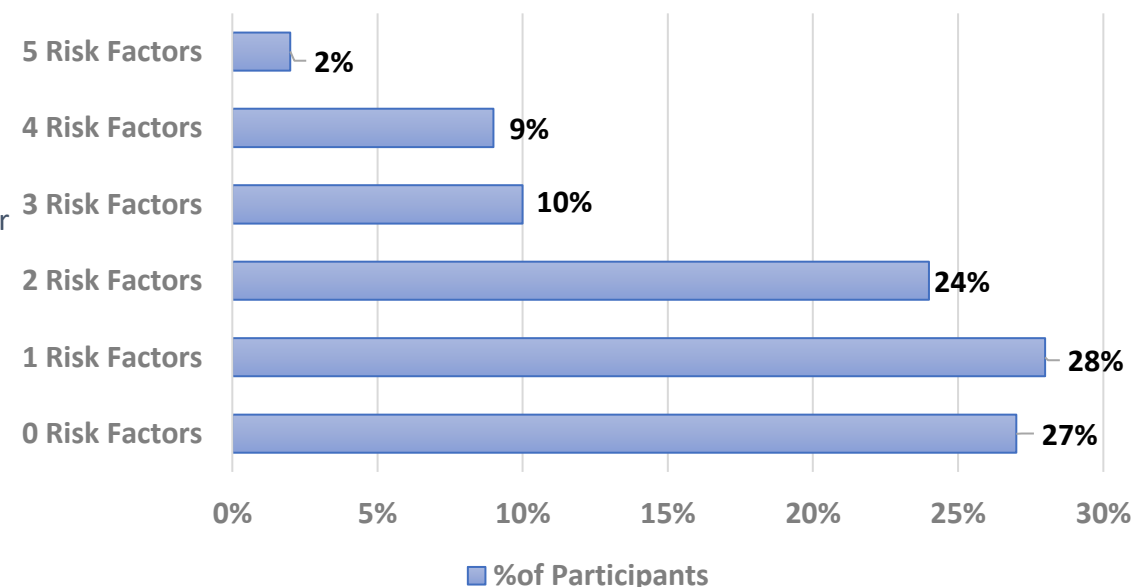


# METABOLIC SYNDROME RISK

Prevalence of Metabolic Syndrome – 3 or more risk factors



2021 % Breakdown



The National Institutes of Health guidelines define metabolic syndrome as having three or more of the following traits, including traits you're taking medication to control:

- **Large waist** — A waistline that measures at least 35 inches for women and 40 inches for men
- **High triglyceride level** — 150 milligrams per deciliter (mg/dL) or higher of this type of fat found in blood
- **Reduced "good" or HDL cholesterol** — Less than 40 mg/dL in men or less than 50 mg/dL in women of high-density lipoprotein (HDL) cholesterol
- **Increased blood pressure** — 130/85 millimeters of mercury (mm Hg) or higher
- **Elevated fasting blood sugar** — 100 mg/dL or higher



## REPEAT PARTICIPANT RISK CHANGE

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

70 😊 77%

**REMAINED MODERATE  
OR HIGH/V HIGH**

9 😐 10%

**MADE A NEGATIVE  
RISK MIGRATION**




12 😞 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
 66%	 11%	 23%

## Blood Glucose

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
 58%	 12%	 30%

## Systolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
 49%	 18%	 33%


## Hemoglobin A1C

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
 77%	 14%	 9%

## Diastolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
 59%	 25%	 16%

## Tobacco

Remained low risk or made a positive risk migration	Remained positive	Made a negative risk migration
 65%	 35%	 0%

# TOP RISK FACTORS



**NICOTINE  
USE**



**BODY  
COMPOSITION**



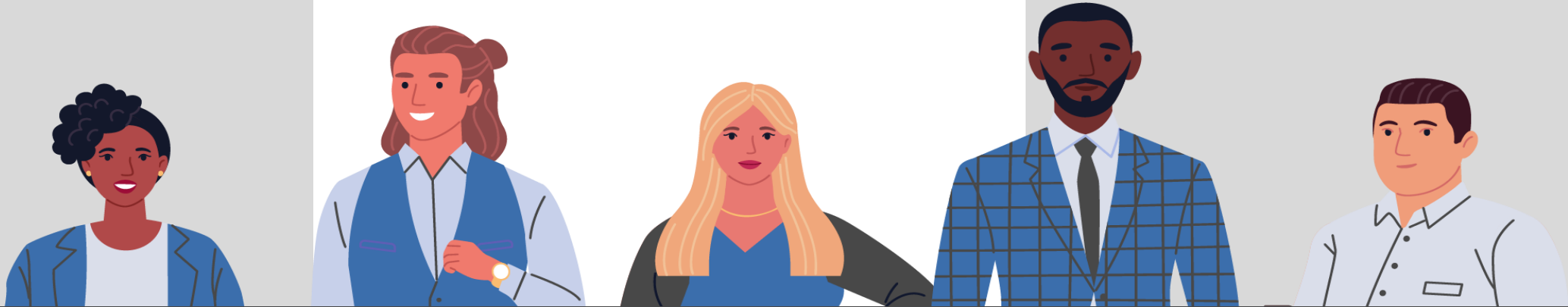
**CHOLESTEROL**

# STAND-OUT STORIES

Participant A improved by 15 points by improving their BP, total cholesterol, LDL, triglycerides, glucose and now has a perfect score of 100

Participant B improved by 15 points. They improved their waist to hip ratio, improved their total cholesterol their HDL, LDL, triglycerides, glucose and GGT

4 participants quit smoking! All of them improved their blood pressure, lowered triglycerides, and improved their glucose. Their overall health score improved significantly, all of them moved up to over 70 points and were incentive eligible.



**6 PARTICIPANTS RECEIVED A PERFECT HEALTH SCORE OF 100**





# COMORBIDITIES & CLAIMS ANALYSIS VIA KAPNICK LENS

## POPULATION QUALIFICATIONS

Member Type	Employee Count
Screened and Enrolled in Health Plan in 2021	116
Screened & Enrolled all 12 Months	85
Screened with Approved Claims	106
Did Not Screen and Enrolled in Health Plan in 2021	39
Did Not Screen & Enrolled all 12 Months	18
Did Not Screen with Approved Claims	26
% Screened w/ 0 claims	9%
% Did not Screen w/ 0 claims	33%
% Total w/ 0 claims	15%

### Assumptions

- Considered individual employees who were eligible to participate in the health screenings offered in 2021
- Represents claims incurred from January through December 2021 and paid through May 2022
- 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)
- Average months enrolled for screened participants was 10.5 vs 8.8 for non screened

## APPROVED CLAIM RESULTS

Member type	Allowed Amt	Count	Amt/Mem
EE Screened	\$327,075	116	\$2,820
EE Did Not Screen (with large claim)	\$259,586	39	\$6,656
EE Did Not Screen (without large claim)	\$143,437	38	\$3,775
Difference in Approved Care (with large claim)			\$3,836
Difference in Approved Care (without large claim)			\$955

- Average Medical/Rx approved claims by screened and not screened population
- Represents claims incurred from January – December 2021 and paid through May 2022
- EE Did Not Screen includes a large claim for stroke (\$116,149)

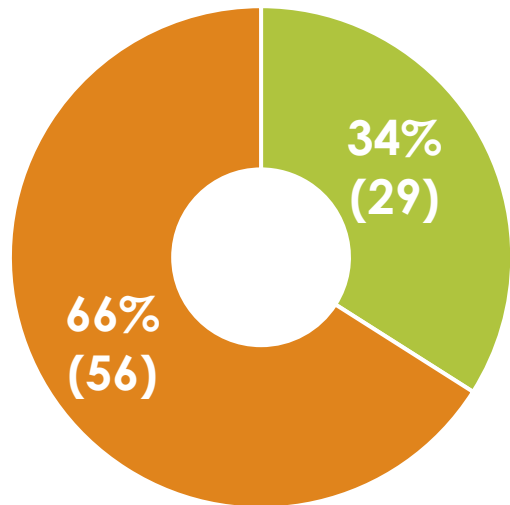
## ALLOWED AMOUNTS BY RISK SCORE

Participating Employee	Medical/Rx Allowed Amount	Member Count	Claims Per Member
85 - 100	\$62,191	33 (28%)	\$1,885
70 - 84	\$56,596	47 (41%)	\$1,204
60 - 69	\$132,779	24 (21%)	\$5,532
50 - 59	\$26,504	5 (4%)	\$5,301
49 and below	\$49,005	7 (6%)	\$7,001
<b>Total</b>	<b>\$327,075</b>	<b>116 (100%)</b>	<b>\$2,820</b>

- Approved Medical/Rx allowed amount by health score range for screened employees
- Represents claims incurred January – December 2021 and paid through May 2022

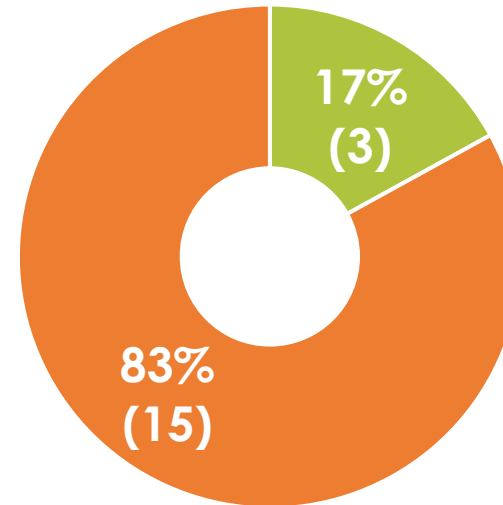


SCREENED



■ Wellness Visit ■ No Wellness Visit

NON-SCREENED



■ Wellness Visit ■ No Wellness Visit

- Considered individual employees who were eligible to participate in the health screenings offered in 2021 and were enrolled for all 12 months of the 2021 calendar year
- 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 data incurred January – December 2021 and paid through May 2022

## GAPS IN CARE – Lens Data

Hypertension Member Count (enrolled full 12 months)	Members who Filled Anti-Hypertensive Drug (incurred at least once 1/2021-12/2021)
36	19

- Adults born 2002 or earlier (age 19+) enrolled every month in 2021: 100 Employees. 33 Spouses. 11 Children. 144 Total. 2021 Average Age 43.
- Based upon data incurred January - December 2021 and paid through May 2022
- 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





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## GAPS IN CARE – Lens Data

Diabetes Member Count (enrolled full 12 months)	Members with HbA1c Screening 1/21-12/21	Members with Nephropathy Screening 1/21-12/21	Members who filled anti- diabetic drug 1/21- 12/21
17	11	3	13

- Adults born 2002 or earlier (age 19+) enrolled every month in 2021: 100 Employees, 33 Spouses, 11 Children, 144 Total. 2021 Average Age 43.
- Based upon data incurred January - December 2021 and paid through May 2022
- Lens identifies members with a medical or Rx claim with at least 2 unique incurred dates with a diagnosis of Diabetes within the last 36 months





# 2022 GOALS AND STRATEGIES

2022 Goals	2022 Strategies	Overall Strategies
Target Top Health Risks <ul style="list-style-type: none"><li>Nicotine Use</li><li>Body Composition</li><li>Cholesterol</li></ul>	<ul style="list-style-type: none"><li>Increase utilization of existing resources<ul style="list-style-type: none"><li>Promote Tobacco Coaching Program + NRT &amp; Rx benefits offered through BCBSM</li></ul></li><li>Push ongoing smoking cessation messaging</li><li>Provide heart health and healthy weight management education through wellness presentations, materials, and challenges</li></ul>	<ul style="list-style-type: none"><li>Emphasize smoking cessation during high-risk outreach calls and health coaching</li><li>Implement monthly newsletters in addition to existing communications</li><li>Spotlight Strive Points Program to increase participation in HRA completion and wellness challenges</li><li>Support new hires with Strive with a video and health hub introduction</li><li>Utilization of Strive Health Hub to increase utilization of current resources</li></ul>
Increase screening participation by 5%	<ul style="list-style-type: none"><li>Robust communication campaign<ul style="list-style-type: none"><li>Email, home mailings, posters, videos, in-person presentations, etc.</li><li>Strive to push out communication to employees</li></ul></li></ul>	
Encourage participants to login to portal to review health results, participate in challenges, track activity, etc.	<ul style="list-style-type: none"><li>Quarterly wellness presentations and challenges</li><li>Supervisor/ Manager support – Hold a quarterly wellness touch base with all location managers to review upcoming events</li></ul>	





# BIOMETRIC RISK ANALYSIS



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# 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 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

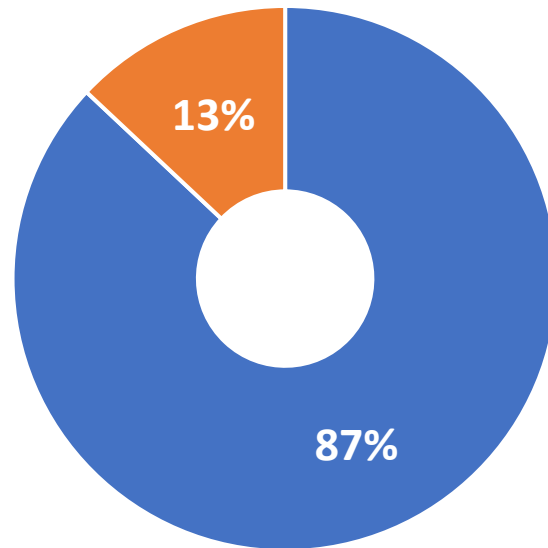
Nicotine use presents a serious risk to individuals. Those who abuse tobacco not only have increased rates of cancer and other diseases, but they are more likely to miss work. The CDC estimates that tobacco use costs \$156 billion in lost productivity each year and \$170 billion in healthcare expenditures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

## GAMMA-GLUTAMYLTRANSFERASE (GGT)

GGT is used for diagnosing and monitoring disease of the liver, gallbladder, bile ducts and bile. Levels outside of the normal range could indicate any form of liver disease or biliary obstruction.

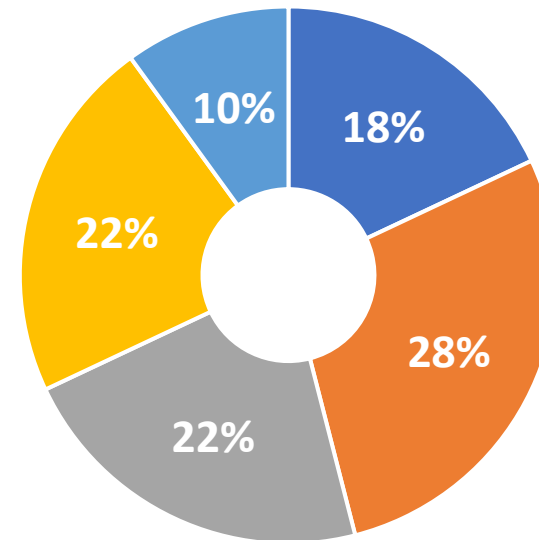
## 2021 DEMOGRAPHICS

### GENDER



■ Male ■ Female

### AGE

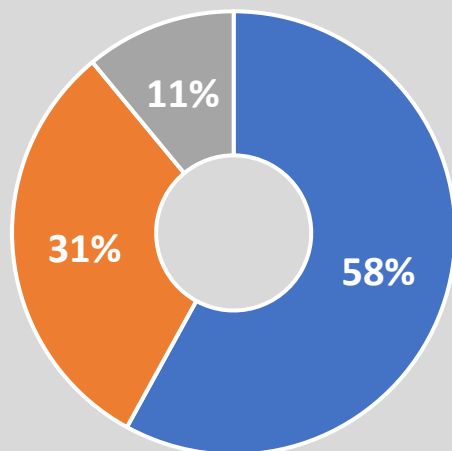


■ 18-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

**AVERAGE AGE - 42**

# HEART HEALTH: TOTAL CHOLESTEROL

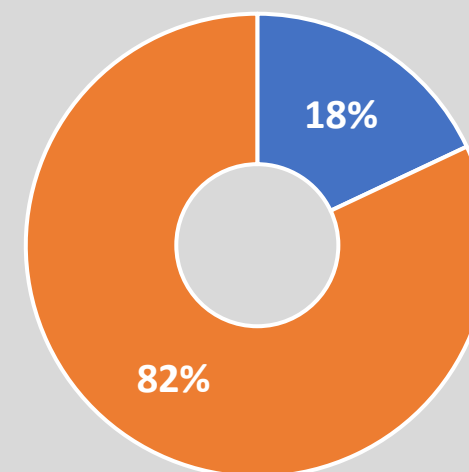
TOTAL CHOLESTEROL BREAKDOWN



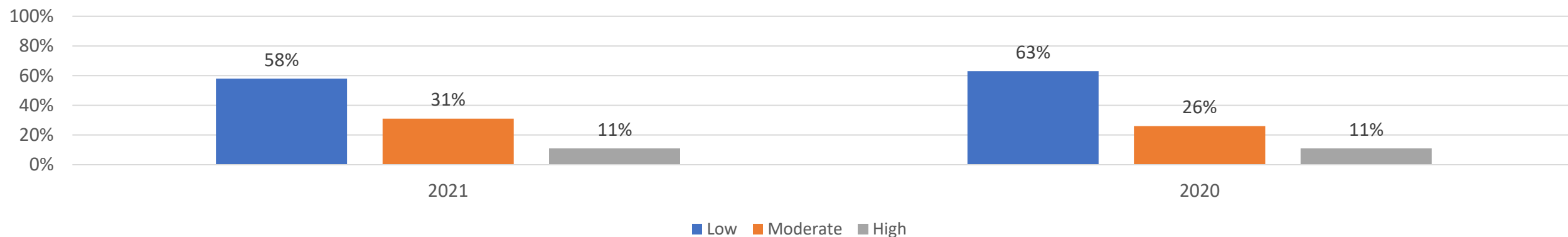
■ Low ■ Moderate ■ High

(HDL + LDL + TRIGLYCERIDES)

HIGH RISK AWARENESS

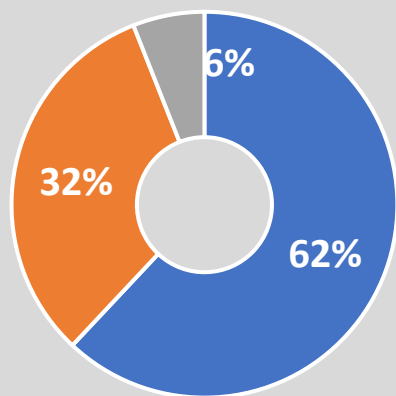


■ Aware ■ Not Aware



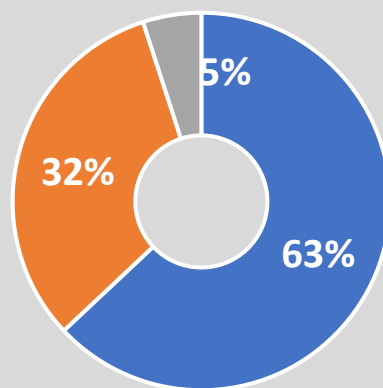
# HEART HEALTH: BLOOD PRESSURE

SYSTOLIC BREAKDOWN



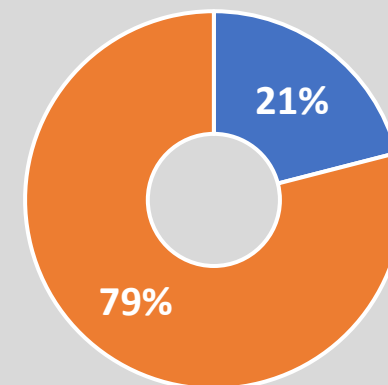
■ Low ■ Moderate ■ High

DIASTOLIC BREAKDOWN



■ Low ■ Moderate ■ High

HIGH RISK AWARENESS



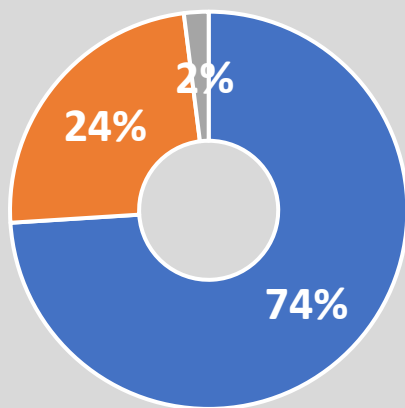
■ Aware ■ Not Aware



■ Low ■ Moderate ■ High

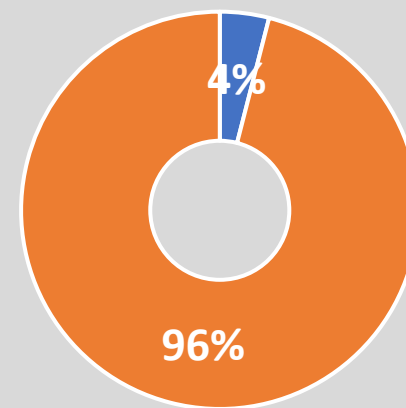
# DIABETES: BLOOD GLUCOSE

BLOOD GLUCOSE BREAKDOWN

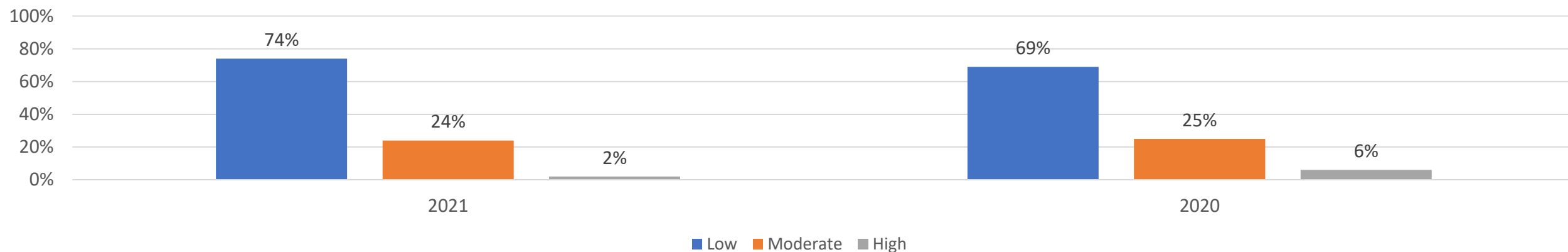


■ Low ■ Moderate ■ High

HIGH RISK AWARENESS

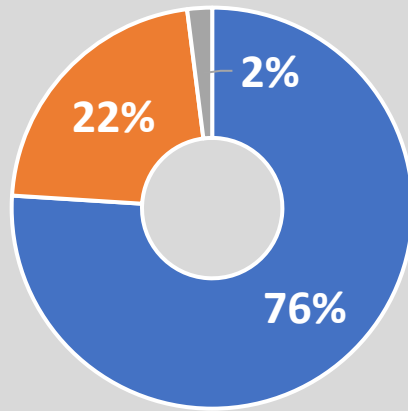


■ Aware



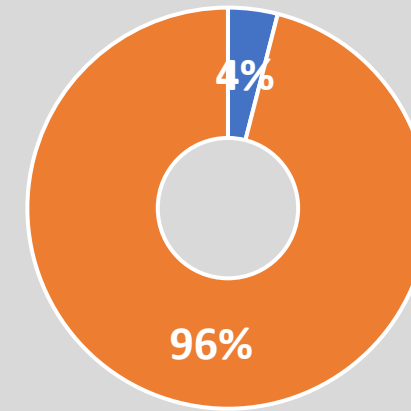
# DIABETES: HEMOGLOBIN A1C

A1C BREAKDOWN



■ Low ■ Moderate ■ High

HIGH RISK AWARENESS



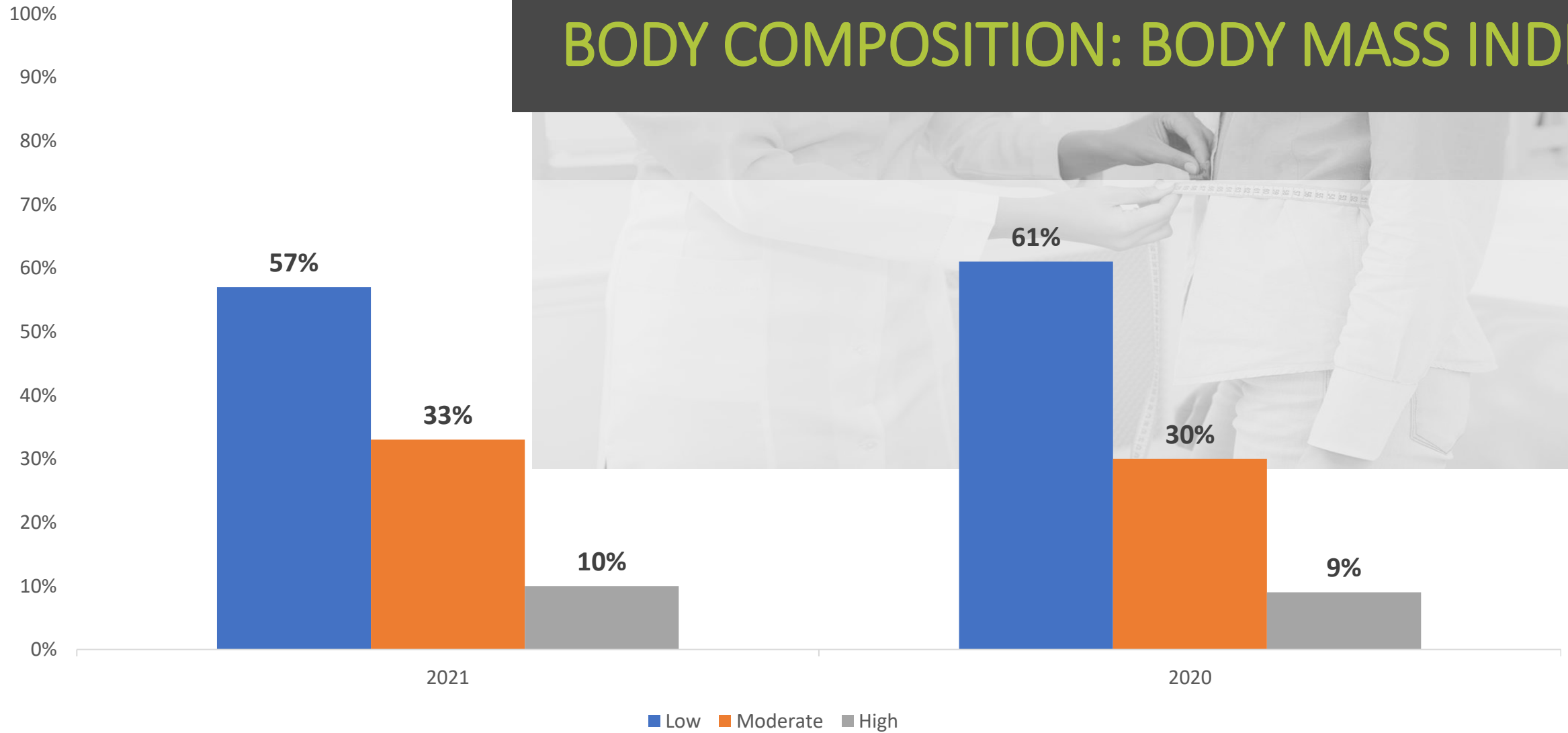
■ Aware



■ Low ■ Moderate ■ High

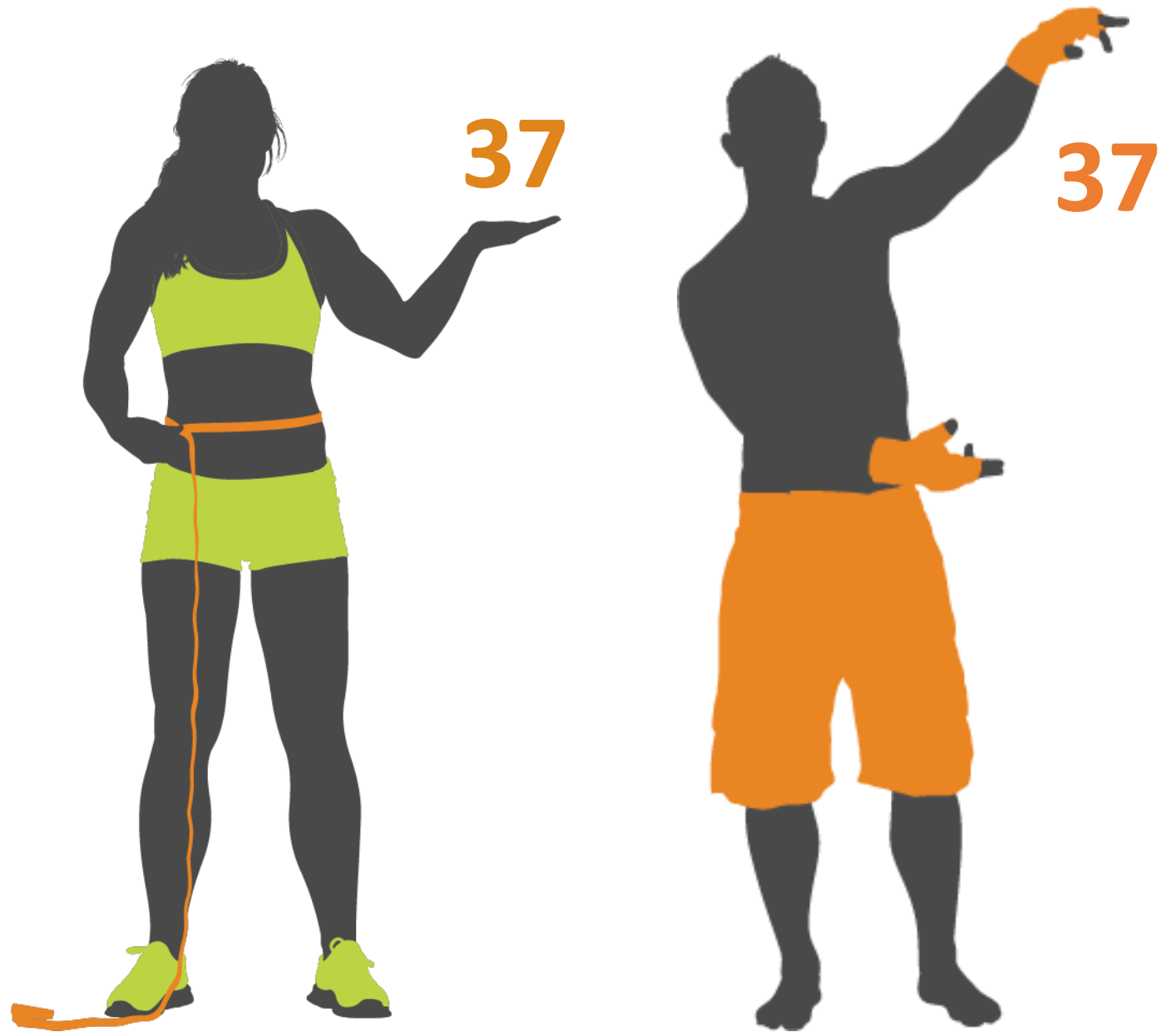


# BODY COMPOSITION: BODY MASS INDEX



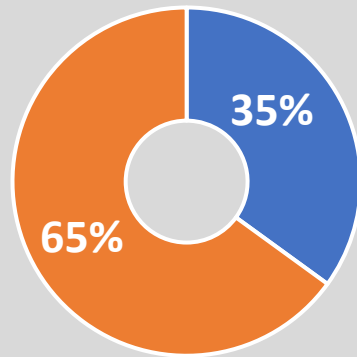
Low Risk = 18.5-29.9   Moderate Risk = 30-39.9   High Risk =  $\geq 40$

# AVERAGE WAIST CIRCUMFERENCE FOR MEN AND WOMEN



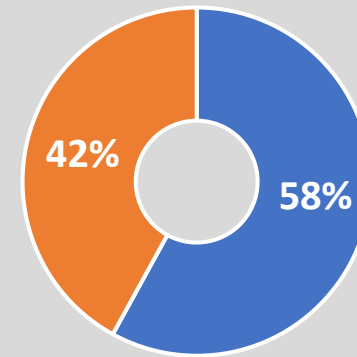
Female High Risk= >35 inches    Male High Risk= >40 inches

TESTED POSITIVE



■ POS ■ NEG

INTERESTED IN QUITTING



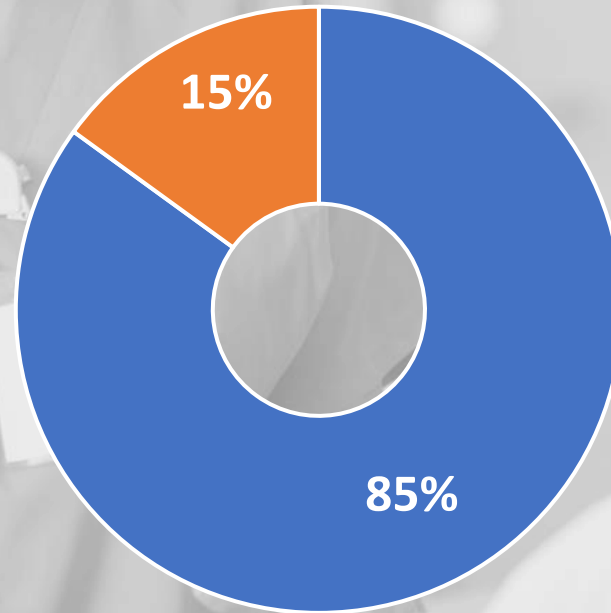
■ Interested in Quitting ■ Not interested



■ POS ■ NEG

# GAMMA-GLUTAMYLTRANSFERASE (GGT) TEST RESULTS

GGT BREAKDOWN



■ Low ■ High

**Low Risk =  $<66$     High Risk =  $\geq 66$**