EXECUTIVE REVIEW

& 2024 Strategic Planning

Kapnick Strive

Brazeway, LLC

March 13, 2024

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2023 KEY FINDINGS

- **The percentage of those participating decreased overall** from 69% in 2022 to 63% in 2023
- As seen in previous years**, Michigan had highest participation** among locations
- **85% of repeat participants** remained in ideal/low and/or made a positive risk migration, up from 77% in 2022
- Abnormal biometric values on an aggregate level were reported for **BMI and Blood Pressure**
- **7 participants quit smoking** between 2022 and 2023 screenings
- **15%** of all participants (29 individuals) **qualified for RAS** health coaching, 1 participated in program
- **36% of members have a chronic condition** & those members make up 76% of the total medical & Rx spend
- The top 5 chronic conditions are **hypertension, hyperlipidemia, obesity, diabetes** & **asthma**. All of these conditions had a lower prevalence than benchmark
- **Strive participants have a higher rate of wellness and/or office visits** compared to non-Strive participants
- Members with screenings have a higher per member cost than members without screenings; however**, members without screenings have a higher rate of having no claims**
- Members with a health score of 70+ cost **$300 less** than members with a score below 70, when excluding high-cost claimants
- Members with a screening in both 2022 & 2023 experienced an increase in overall costs. **For the population with a health score improvement from 2022 to 2023, medical costs decreased while Rx costs increased**, including weight loss, diabetic, hypertension & cholesterol medications

2023 EMPLOYEE EVENTS

HEALTH SCREENINGS

- August

WELLNESS CHALLENGES

- Strive Corporate Challenge: 4 participants
- No Time Like the Pleasant: 6 participants
- Around the World: 6 participants
- Wacky World of Sports: 6 participants
- Beat the Flu: 0 participants
- Be Kind for Your Mind: 0 participants

WELLNESS PRESENTATIONS

- SMART Workshop
- Live Smart, Play Smart: Reducing the Risk of Skin Cancer
- Relaxation Response
- Sugar Busters

MONTHLY WELLNESS WEBINARS

QUARTERLY MEDITATION MOMENTS

TOTAL PARTICIPATION

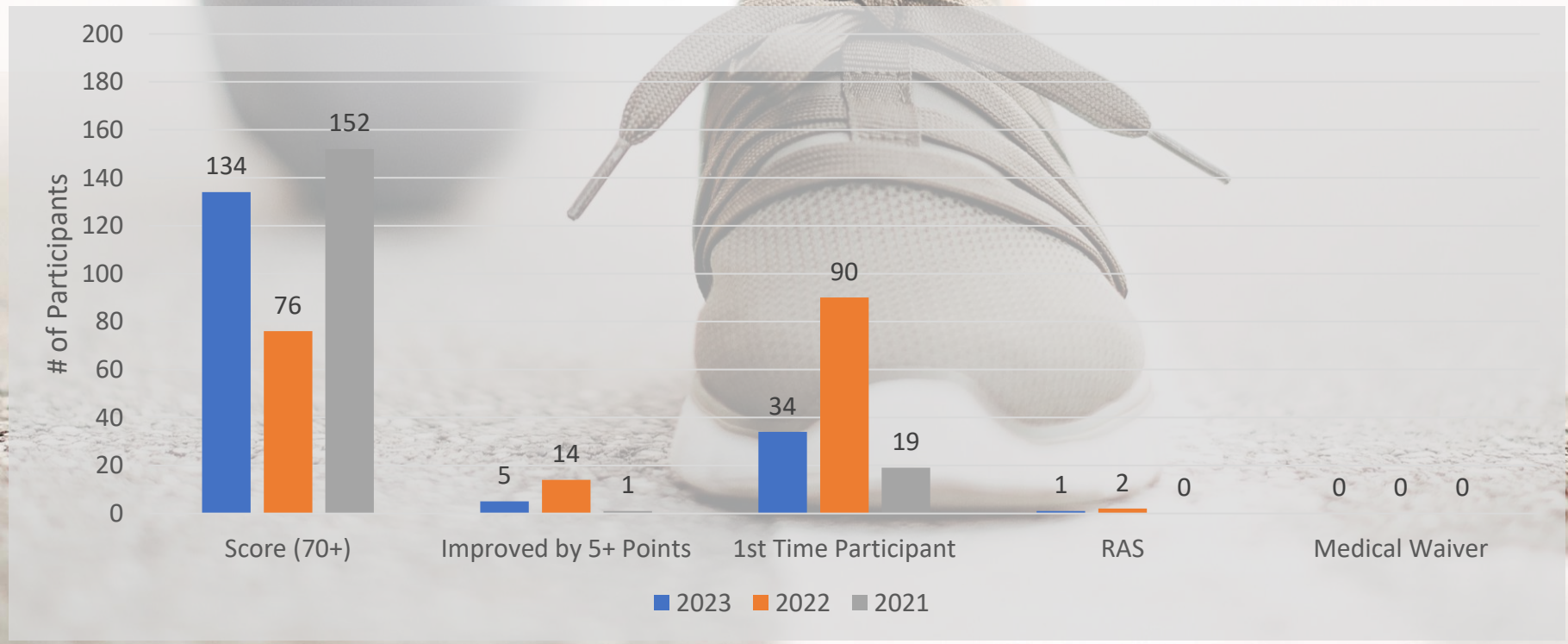
Year	Participation	% Participation	Average Health Score
2023	196	63%	80
2022	229	69%	77
2021	172	68%	77
2020	175	66%	79
2019	213	71%	78
2018	205	66%	79
2017	210	70%	79
2016	200	67%	74
2015	228	70%	73
2014	134	56%	77

162
Repeat
Participants

WELLNESS INCENTIVE BREAKDOWN

2023 INCENTIVE ELIGIBLE: 174/196 = 89%

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



PROGRAM OUTREACHES

Qualification Category:	2023	2022
60 & Below	**10%** (connected with 3%)	16% (connected with 39%)
RAS **Reasonable Alternative Standard**	**15%** (3% completed)	16% (6% completed RAS)
Critical Value	**0**	0

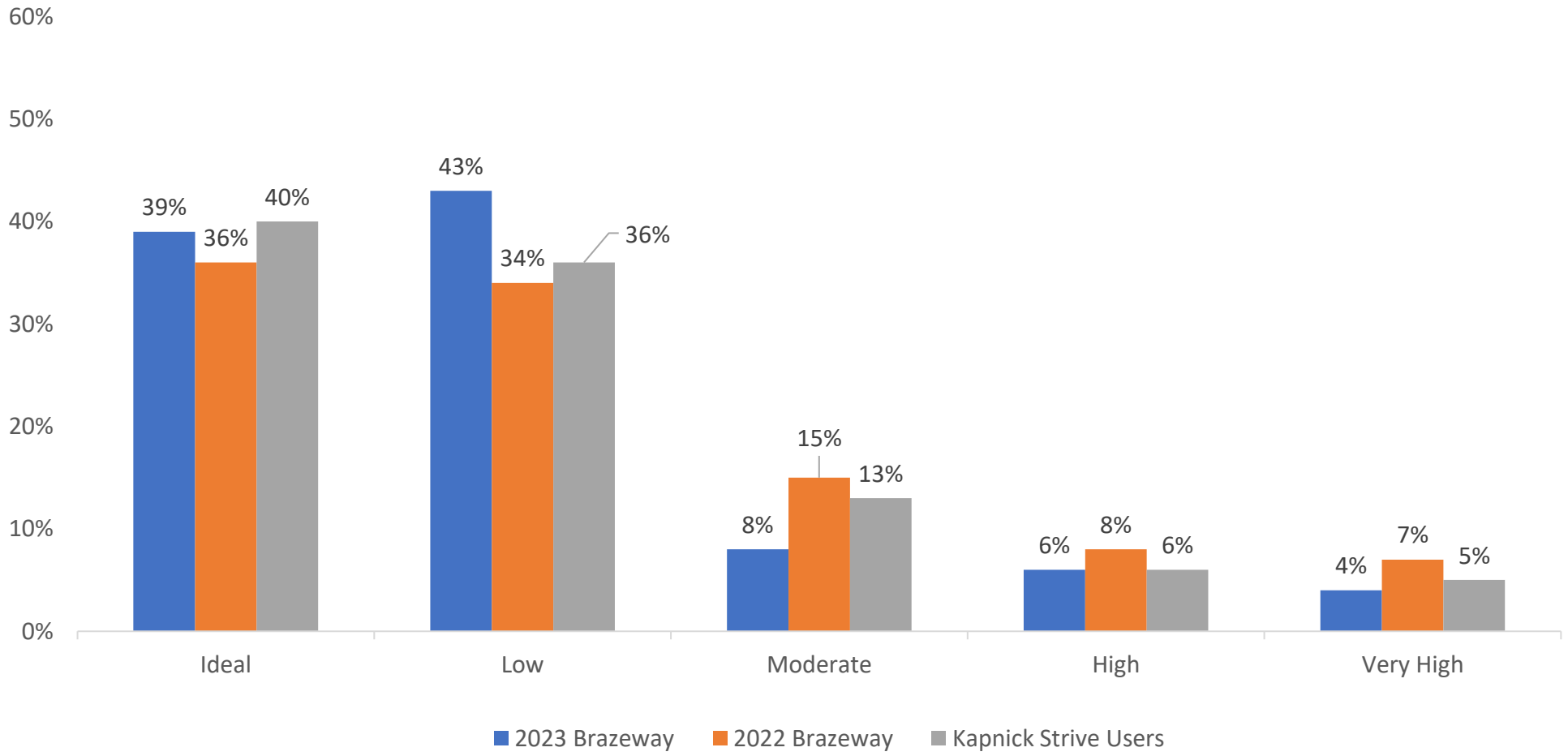
- Qualification rates for **60 & below decreased** since 2022
  - 36% decrease in engaging with participants that qualified for 60 & below outreaches
- **RAS** qualification **remained similar** for both 2022 and 2023
  - 3% decrease in RAS completion from previous year
- **Critical values** remained at 0 for both years

PARTICIPATION CONT.

Location	2023 Average Health Score	2022 Average Health Score	2023 % of Eligible	2022	2021	2020
Indiana	74.8	71.5	54% (51)	51% (70)	52% (60)	50% (57)
Kentucky	76.1	75.7	55% (75)	46% (83)	47% (82)	51% (87)
Michigan	87.1	84.6	89% (70)	85% (72)	72% (74)	80% (79)

Location	Employees	Spouses
Indiana	40	11
Kentucky	58	17
Michigan	50	20

HEALTH SCORE BENCHMARKING



HEALTH SCORE BENCHMARKING CONT.

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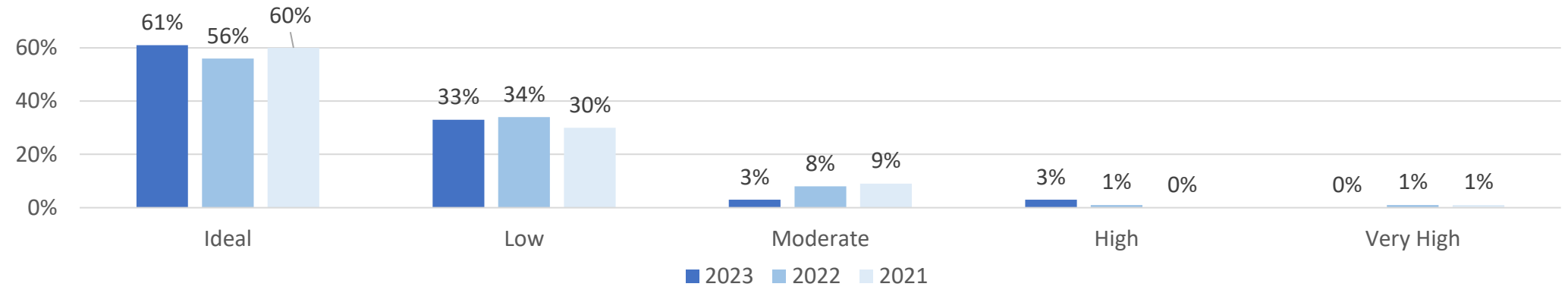

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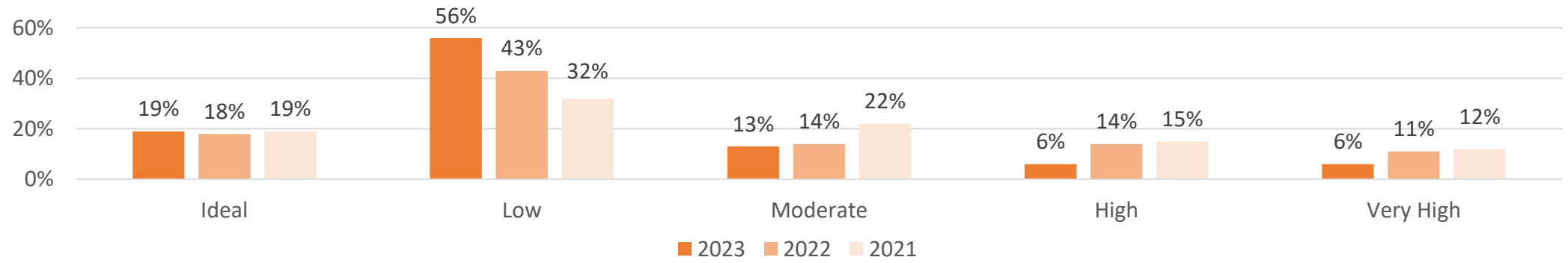

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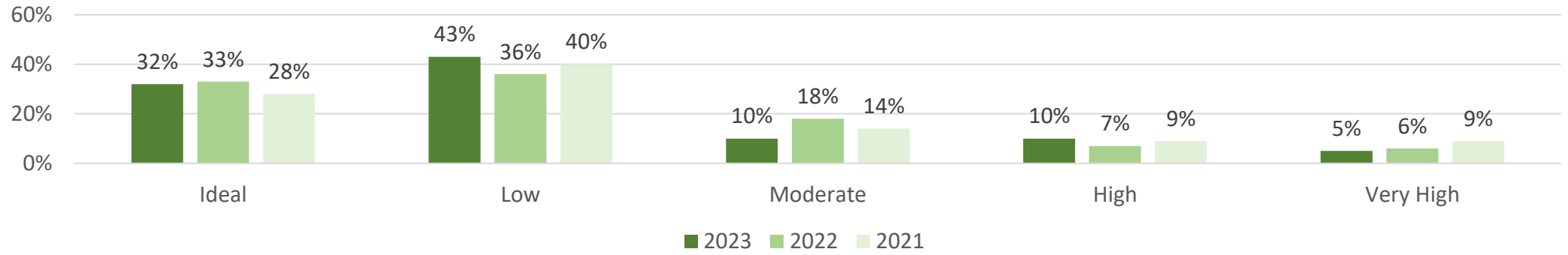


SELF-PERCEPTION VS ACTUAL HEALTH

AVERAGE HEALTH SCORE – 80

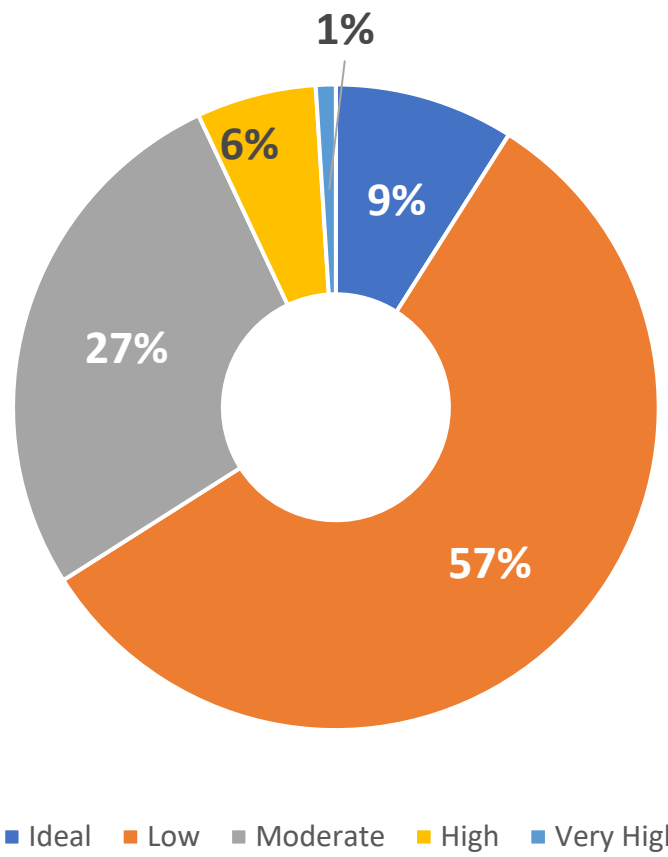
Ideal = 100-85

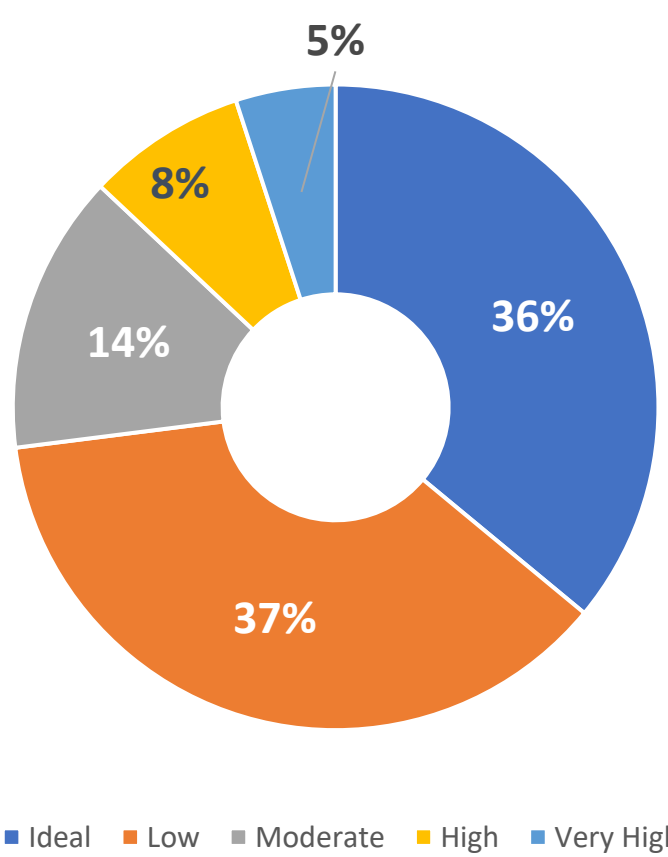
Low Risk = 84-70

Moderate Risk = 69-60

High Risk = 59-50

Very High Risk = 49-0

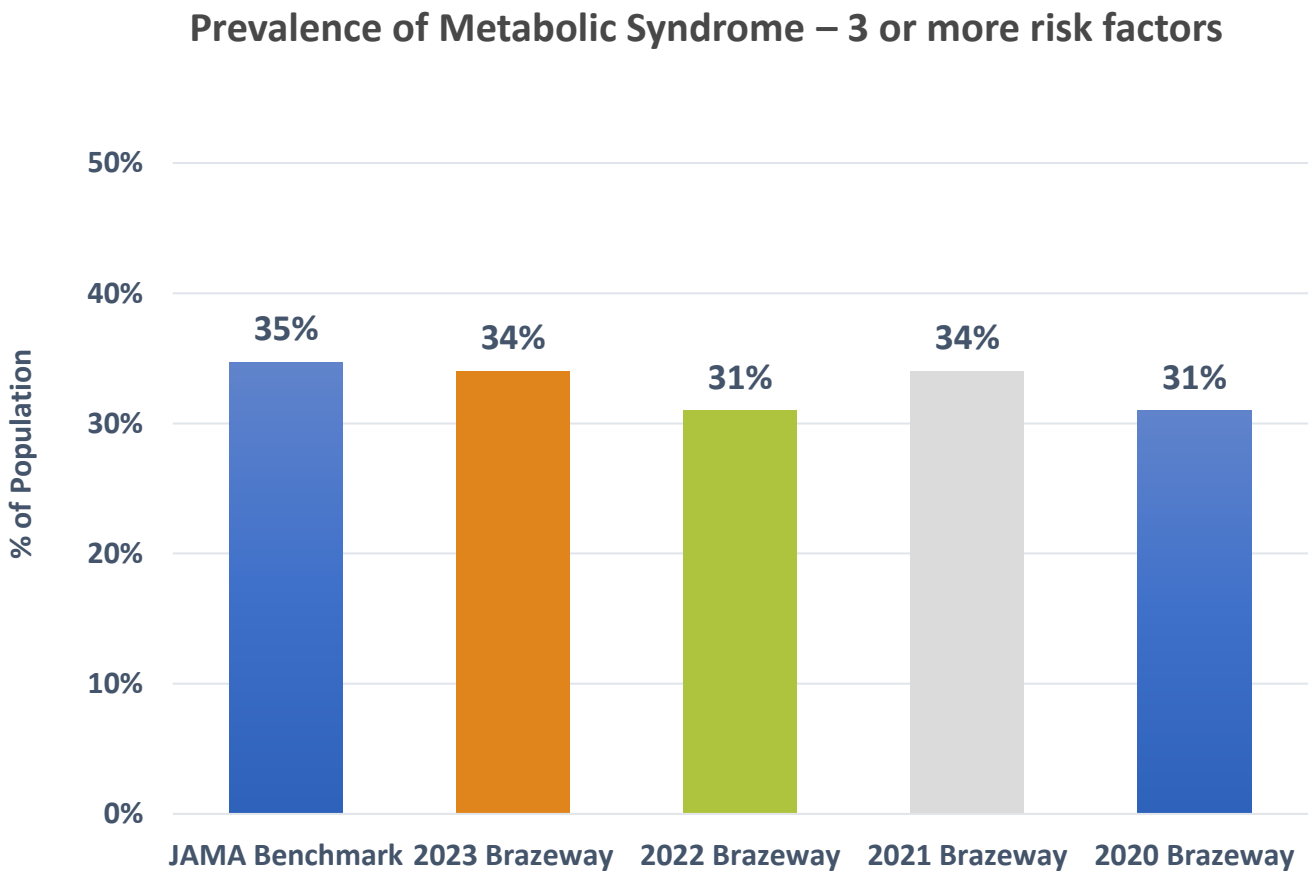


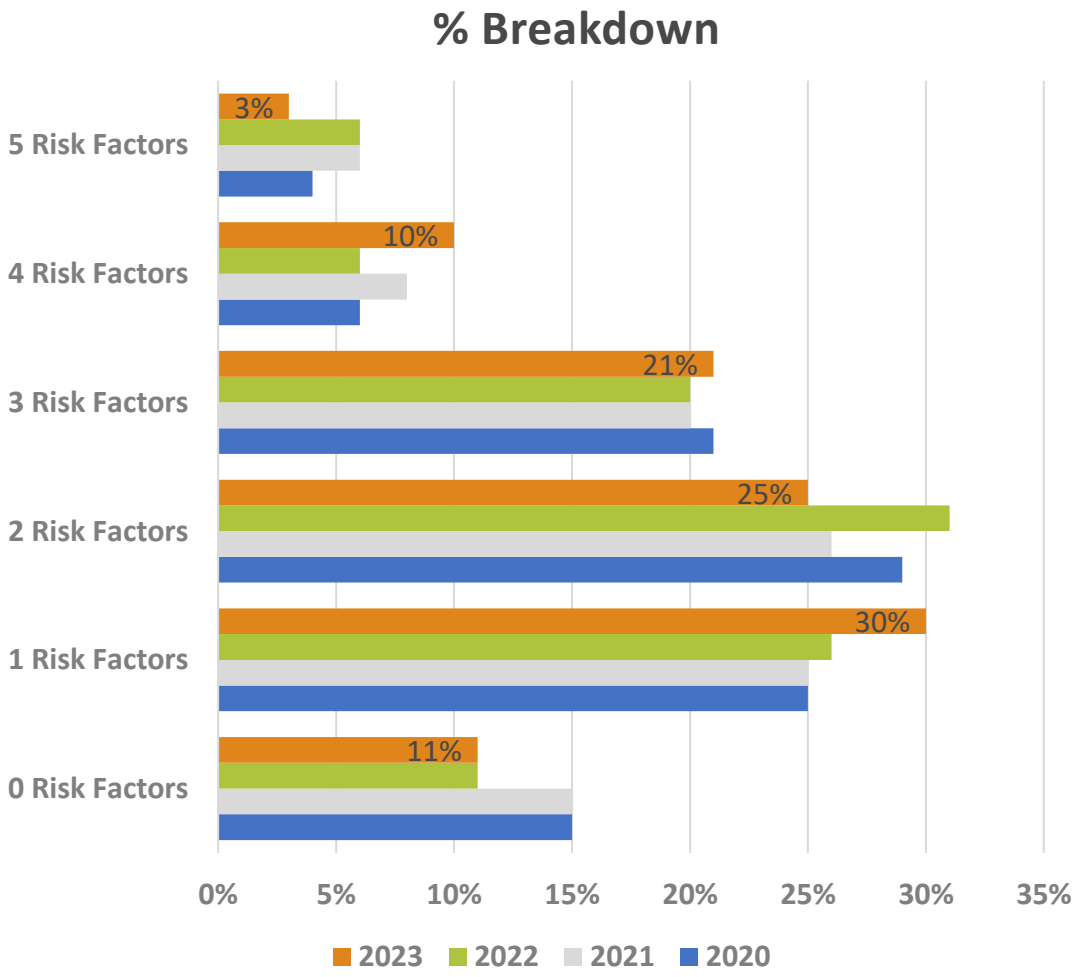


BIOMETRIC AVERAGES

Biometric	2023	2022	2021	2020	2023 Strive AVG	Ideal Range
Health Score	80	77	76	79	79	70 - 100
BMI	30.0	30.2	30.3	30.3	30.2	18.5 - 29.9
Waist/Hip Ratio	0.92	.92	0.92	0.92	.91	<= 0.95
BP: Systolic	122	120	121	119	119	≤121mmHg
BP: Diastolic	77	76	78	77	76	≤81mmHg
Total Cholesterol	184	189	191	185	191	<200mg/dL
HDL Cholesterol	54	53	52	53	55	>=50
LDL Cholesterol	103	107	111	103	110	<=129
Triglycerides	135	142	140	144	131	<150
Blood Glucose	97	100	102	102	101	≤100mg/dL
Hemoglobin A1C	5.6	5.6	5.7	5.6	5.6	<5.7%

METABOLIC SYNDROME RISK





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

REPEAT PARTICIPANT RISK CHANGE

REMAINED IDEAL/LOW AND/OR MADE POSITIVE RISK MIGRATION	REMAINED MODERATE OR HIGH/V HIGH	MADE A NEGATIVE RISK MIGRATION
137 85%	17 10%	8 5%

162 Repeat Participants

REPEAT PARTICIPANT BIOMETRIC RISK CHANGE
Heart Health

Total Cholesterol

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
121 75%	28 17%	13 8%
↑ *7% from 2022*	↓ *3% from 2022*	↓ *4% from 2022*

Systolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
96 59%	42 26%	24 15%
↓ *2% from 2022*	↑ *4% from 2022*	↓ *6% from 2022*

Diastolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
117 73%	20 12%	25 15%
↑ *3% from 2022*	↓ *3% from 2022*	*No change*

Key:

↑↓ *Positive change*

↑↓ *Negative change*

What is the difference?

Systolic blood pressure (the top number) measures the force of blood against artery walls when the heart contracts.

Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

REPEAT PARTICIPANT BIOMETRIC RISK CHANGE
Nicotine & Diabetes Management

Nicotine

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
127 — 78%	32 — 20%	3 — 2%
7 participants moved from smoker to non-smoker	*3% from 2022*	*No change*
3% from 2022		

Blood Glucose

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
121 — 75%	27 — 17%	14 — 8%
10% from 2022	*1% from 2022*	*11% from 2022*

Hemoglobin A1C

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
124 — 77%	34 — 21%	4 — 2%
7% from 2022	*No change*	*7% from 2022*

Key:

- *Positive change*
- *Negative change*

What is the difference?

Blood Glucose: (blood sugar) measures of the amount of sugar (glucose) in your bloodstream at a given moment. It can fluctuate throughout the day in response to food, exercise, and other factors.

Hemoglobin A1C: is a measure of your average glucose levels over the past 2-3 months. Provides long-term view of your blood sugar control and used to assess diabetes management.

TOP RISK FACTORS

BLOOD PRESSURE

BODY COMPOSITION

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Chronic Conditions & Health Screening Claims Analysis

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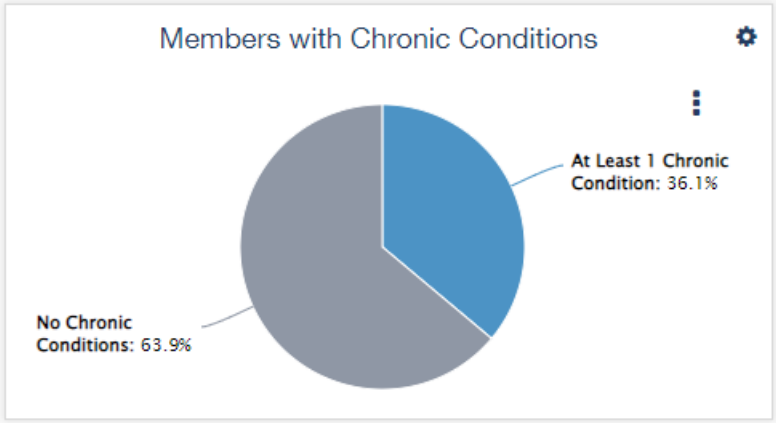
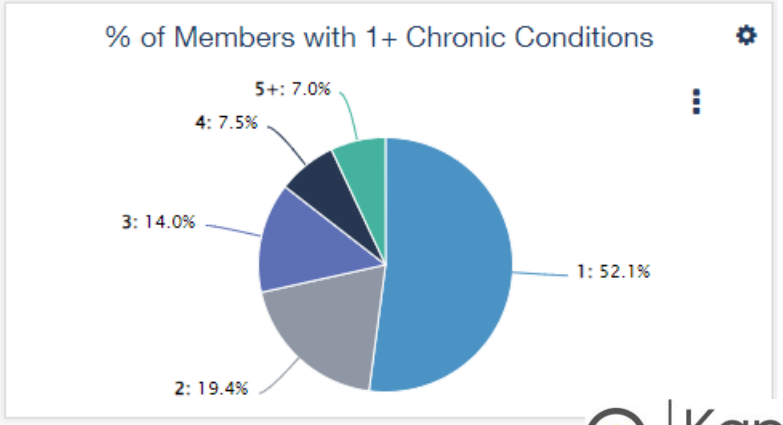
Chronic Condition Prevalence

- **36.1% (196) of members on Brazeway's health plan have at least 1 chronic condition**
  - This is **below** the Kapnick book of business benchmark which is 42.0%
- **Of the members with a chronic condition, 52.1% (102) have only 1 while 47.9% (94) have more than 1**
  - This is **favorable** compared to benchmark which had 46% with only 1 and 54% with more than 1
- **The top 5 chronic conditions are hypertension, hyperlipidemia, obesity, diabetes & asthma**
  - The top 5 chronic conditions all have a **lower prevalence** as compared to benchmark
- **Compared to benchmark, Brazeway had a lower average age & higher member ratio**
  - The avg age was 32.0 compared to benchmark at 36.1
  - The member ratio was 2.5 compared to benchmark at 2.1; being above benchmark is driven by dependent children





Assumptions:

- All members enrolled in the health plan are included
- Data is from the most recent 12 months ending Dec 2023 on an incurred basis

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Chronic Condition Cost

Year	Total Allowed Amount	Total Allowed with Chronic Conditions	Chronic Condition % of Total Cost	Chronic Condition % of Total Cost (Benchmark)
2021	$4.0M	$3.2M	79%	73%
2022	$4.5M	$3.6M	81%	73%
2023	$3.7M	$2.8M	76%	75%

While members with chronic conditions make up 36% of membership, they make up 76% of the total spend in 2023

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Dec 2023 on an incurred basis

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Chronic Condition Cost

Year	PMPM Total Cost	PMPM with Chronic Condition	PMPM without Chronic Condition	PMPM with Chronic Condition (Benchmark)	PMPM without Chronic Condition (Benchmark)
2021	$405	$935	$110	$772	$165
2022	$491	$1,049	$120	$751	$168
2023	$453	$864	$150	$825	$179

The PMPM cost of members with chronic conditions is 5.6-8.7x higher than members without chronic conditions

The PMPM cost of members with chronic conditions is 4.5-4.7x higher than members without chronic conditions

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Dec 2023 on an incurred basis

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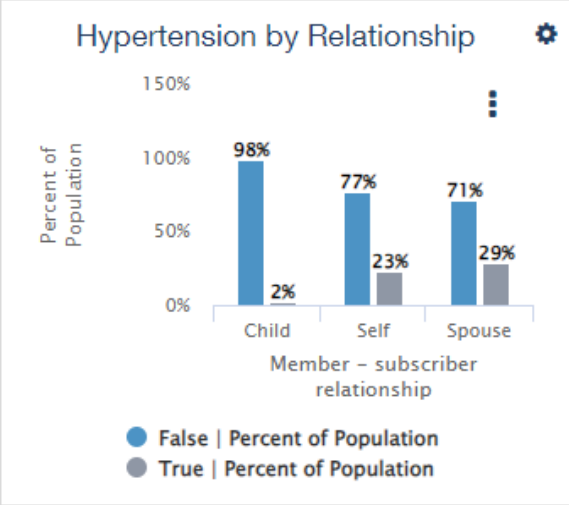
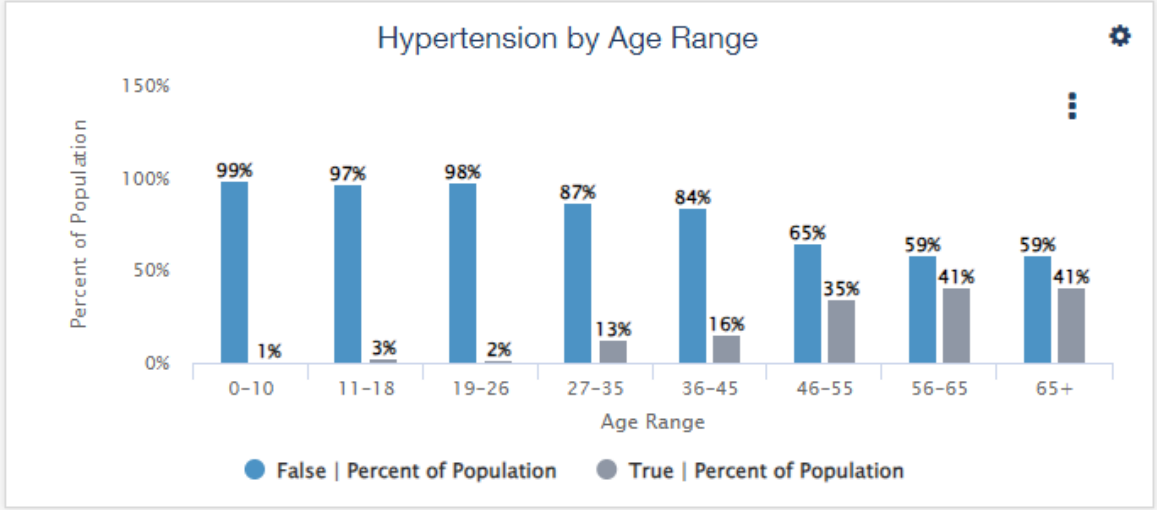
Hypertension: Demographics

Year	Hypertensive Members (Employees)	Hypertensive Members (Spouses)	Hypertensive Members (Dep CH)	Hypertensive Members (Total)	Hypertensive Members (% of Total Population)
2021	84	43	4	131	15.8%
2022	82	45	6	133	17.2%
2023	82	39	7	128	18.0%

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Dec 2023 on an incurred basis
- True = hypertensive members





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Hypertension: Gaps in Care

Year	Total Hypertensive Members (enrolled full 12 months)	Total Hypertensive Members with No Maintenance Rx (enrolled full 12 months)	Total Hypertensive Members with No Maintenance Rx **Strive Participant** (in 2023)	Of the 2023 Strive Participants High Blood Pressure Stage 2 (High-Risk)
2021	62	7 (11%)	5	-
2022	71	13 (18%)	5	-
2023	62	9 (15%)	3	1

- **In 2023:**
  - **3 of the 9 members without maintenance drugs were strive participants with health scores of 71, 80 & 83**
  - **There was 1 member identified as high-risk**
    - **The member is a 45 y/o employee identified as having HBP Stage 2**
    - **The member was also hypertensive in 2021 & 2022 and did not have HBP Rx those years either; however, those years the member only had HBP Stage 1**
    - **The member's health score decreased from an 83 in 2022 to a 71 in 2023**
    - **The member reviewed the health report post-screening**
- **Success Story:**
  - **A 60 y/o employee was identified as being hypertensive since 2021 but with no medications**
  - **In 2022, the member was a Strive participant with a score of 71 and stage 2 HBP**
  - **In 2023, the member was a Strive participant with a score of 61 and stage 2 HBP; however, started using amLODIPine Besylate and Hydrochlorothiazide in March 2023. There's now been 10 claims for these drugs costing $63 total OOP**

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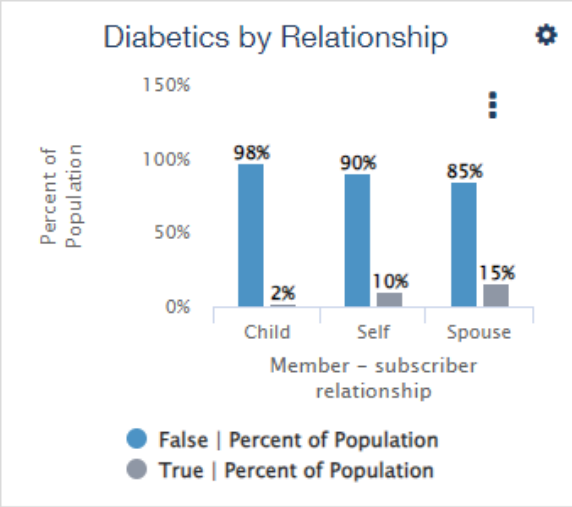
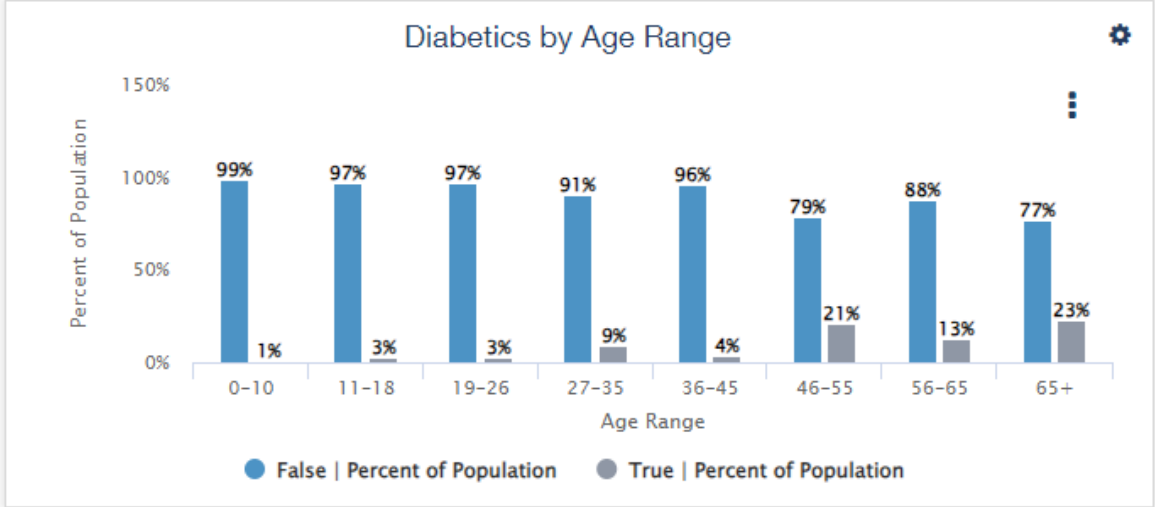
Diabetes: Demographics

Year	Diabetic Members (Employees)	Diabetic Members (Spouses)	Diabetic Members (Dep CH)	Diabetic Members (Total)	Diabetic Members (% of Total Population)
2021	30	21	5	56	6.8%
2022	32	19	4	55	7.1%
2023	33	20	7	60	8.4%





Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Dec 2023 on an incurred basis
- True = diabetic members

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Diabetes: Gaps in Care

Year	Total Diabetic Members (enrolled full 12 months)	Total Diabetic Members with No Maintenance Rx (enrolled full 12 months)	Total Diabetic Members with No Maintenance Rx **Strive Participant** (in 2023)	Of the 2023 Strive Participants Diabetic **(High-Risk)**
2021	35	8 (23%)	2	-
2022	38	8 (21%)	2	-
2023	36	9 (25%)	4	2

- **In 2023:**
  - **4 of the 9 members without a maintenance drug were strive participants with scores of 83, 70, 45 & 22**
  - **2 members were identified as high-risk**
    1. **The first member is a 34 y/o spouse with A1C levels indicating "dangerously high" in both 2022 and 2023; with no diabetic Rx either year**
       - **The member's health score increased from 33 to 45**
       - **An outreach was made to the member due their health score**
    2. **The second member is a 52 y/o employee with A1C levels indicating "dangerously high" 2023 & diabetes in 2022; with no diabetic Rx either year**
       - **The member's health score decreased from 32 to 22**
       - **The member reviewed the health report post-screening & an outreach was made to the member due their health score**
- **Success Story:**
  - **A 47 y/o employee was identified as being diabetic since 2021 but with no medications**
  - **In 2022, the member was a Strive participant with a score of 33 and an A1C of 8.9 indicating diabetes**
  - **In 2023, the member was a Strive participant with a score of 36 and an A1C of 9.3 indicating diabetes at a dangerous level**
  - **The member reviewed the health report post-screening & an outreach was made to the member due their health score**
  - **In April 2023, the member started using Metformin HCL. There's been 3 claims totaling $24 total**

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Screening Overview

Participated in the Health Screening	Total
Enrolled in Health Plan	191
Enrolled all 12 Months	172
Had 0 Claims	18
% Total w/ 0 Claims (Enrolled 12 Months)	10.5%

- **Of the 18 strive participants with no claims:**
  - **The average age was 35**
  - **The average health score was 73.6**
- **Of the 154 strive participants with at least 1 claim:**
  - **The average age was 49**
  - **The average health score was 80.1**

Eligible Members who Did not Participate in the Health Screening	Total
Enrolled in Health Plan	38
Enrolled all 12 Months	24
Had 0 Claims	6
% Total w/ 0 Claims (Enrolled 12 Months)	25.0%

- **Of the 6 non-strive participants with no claims:**
  - **The average age was 31**
- **Of the 18 non-strive participants with at least 1 claim:**
  - **The average age was 41**

Non-Eligible Members who Did not Participate in the Health Screening	Total
Enrolled in Health Plan	179
Enrolled all 12 Months	108
Had 0 Claims	28
% Total w/ 0 Claims (Enrolled 12 Months)	25.9%

- **Of the 28 non-strive participants with no claims:**
  - **The average age was 46**
- **Of the 80 non-strive participants with at least 1 claim:**
  - **The average age was 45**

Assumptions:

- Employees & spouse enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Wellness/Office Visit

Participated in the Health Screening	Total
Enrolled in Health Plan	191
Enrolled all 12 Months	172
Had a Wellness Visit	84
% with a Wellness Visit (Enrolled 12 Months)	48.8%
Had an Office Visit	139
% with an Office Visit (Enrolled 12 Months)	80.8%
Had a Wellness or Office Visit	146
% with a Wellness or Office Visit (Enrolled 12 Months)	84.9%

Did not Participate in the Health Screening	Total Eligible Members	Total Non-Eligible Members
Enrolled in Health Plan	38	179
Enrolled all 12 Months	24	108
Had a Wellness Visit	3	32
% with a Wellness Visit (Enrolled 12 Months)	12.5%	29.6%
Had an Office Visit	15	74
% with an Office Visit (Enrolled 12 Months)	62.5%	68.5%
Had a Wellness or Office Visit	15	75
% with a Wellness or Office Visit (Enrolled 12 Months)	62.5%	69.4%

- **Those who participated in the health screening had a higher rate of having a wellness visit or an office visit**
- **An office visit is defined as a non-urgent/emergent visit with a doctor**

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Screenings & Cost

Members with Screenings

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	191	$1,699,987	$8,900

Eligible Members without Screenings (EEs & SPs Only)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	38	$152,961	$4,025

Members with Screenings (Excl 2 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	189	$1,402,168	$7,419

Non-Eligible Members (EEs & SPs Only)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	179	$1,332,397	$7,444

- **Members with screenings cost $4,875 more than eligible members without screenings**
- **When excluding high-cost claimants (HCCs) over $100k, members with screenings cost $3,394 more than eligible members without screenings**
  - There were 2 members in the screening group with claims over $100k
  - A 38 y/o employee with $169k in allowed claims due to Humira utilization. The member's health score was 100
  - A 65 y/o spouse with $129k in allowed claims due to cancer. The member's health score was 70
- **In the members with screenings group, 52 members or 27.2% had less than $500 in claims**
- **In the eligible members without screenings group, 16 members or 42.1% had less than $500 in claims**

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Screenings & Cost

Members with Screenings

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	146	$1,183,308	$8,105
2	Spouse	45	$516,679	$11,482

Eligible Members without Screenings (EEs & SPs Only)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	28	$86,746	$3,098
2	Spouse	10	$66,215	$6,622

Members with Screenings (Excl 2 HCC)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	145	$1,014,702	$6,998
2	Spouse	44	$387,466	$8,806

Non-Eligible Members (EEs & SPs Only)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	112	$259,983	$2,321
2	Spouse	67	$1,072,415	$16,006

- **In all 4 populations, spouses average a higher per member cost than employees**

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Screenings & Cost

Members with Screenings

	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	IN	49	$428,711	$8,749
2	KY	64	$565,632	$8,838
3	MI	57	$546,849	$9,594

Eligible Members without Screenings (EEs & SPs Only)

	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	IN	15	$54,389	$3,626
2	KY	18	$70,229	$3,902
3	MI	4	$27,259	$6,815

Members with Screenings (Excl 2 HCC)

	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	IN	48	$299,498	$6,240
2	KY	64	$565,632	$8,838
3	MI	56	$378,243	$6,754

Non-Eligible Members (EEs & SPs Only)

	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	IN	59	$249,078	$4,222
2	KY	87	$618,871	$7,113
3	MI	21	$333,703	$15,891

- **The 3 locations with the highest member counts are IN, KY & MI**
- **In the 3 populations including all members, the MI population has the highest per member cost**

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

Kapnick Lens

Cost by Health Score

Health Score 70 and Above

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	156	$1,431,240	$9,175

Health Score 69 and Below

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	35	$268,747	$7,678

Health Score 70 and Above (Excl HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	154	$1,133,422	$7,360

No members in this group had costs over $100k

- **Members with a health score of 70+ cost approx. $1,500 more than members with a health score below 70**
- **When excluding HCC's above $100k, members with a health score of 70+ cost approx. $300 less than members with a health score below 70**
- **There were 2 members with costs above $100k & Strive scores above 70:**
  - The first member was a 38 y/o employee with a perfect health score of 100. This member had $169k in allowed costs primarily due to Humira
  - The second member was a 65 y/o spouse with a health score of 70. This member had $129k in allowed costs primarily due to cancer

Assumptions:

- Employees & spouses who participated in health screenings in 2023 were included
- Data is from Jan 2023 through Dec 2023 on an incurred basis

Kapnick Strive

Cost by Health Score

Health Score 85-100 (Excl 1 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	74	$386,042	$5,217

Health Score 60-69

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	16	$47,841	$2,990

Health Score 70-84 (Excl 1 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	80	$747,380	$9,342

Health Score 0-59

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	19	$220,906	$11,627

- **The average per member cost for all members with screenings was $7,419 when excluding high-cost claimants**
- **In the 85-100 group, 3 members had costs above $25k (4%)**
- **In the 70-84 group, 9 members had costs above $25k (11%)**
- **In the 60-69 group, no members had costs above $25k (0%)**
    - **3 members had no medical or drug costs & another 6 had costs below $1,000**
- **In the 0-59 group, 3 members had costs above $25k (16%)**

Assumptions:

- Employees & spouses who participated in health screenings in 2023 were included
- Data is from Jan 2023 through Dec 2023 on an incurred basis

Kapnick Lens

Kapnick Strive

Repeat Participants

Members with Screenings

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	159	$1,189,617	$7,482
2	2023	159	$1,561,639	$9,822

Members with Screenings (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	155	$871,946	$5,625
2	2023	155	$1,175,418	$7,583

Health Score Increased (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	80	$510,638	$6,383
2	2023	80	$693,158	$8,664

Health Score Stayed the Same

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	26	$111,481	$4,288
2	2023	26	$125,005	$4,808

Health Score Decreased (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	49	$249,827	$5,099
2	2023	49	$357,255	$7,291

- **Repeat participants experienced a 31% increase in costs**
- **When excluding HCCs, repeat participants experienced a 35% increase**
  - **Members who had a health score <u>increase</u> averaged a 36% increase**
  - **Members who had the <u>same</u> health score averaged a 12% increase**
  - **Members who had a health score <u>decrease</u> averaged an 43% increase**

<u>Assumptions:</u>

- Employees & spouses who participated in health screenings in 2022 & 2023 were included
- Data is from Jan 2023 through Dec 2023 on an incurred basis

Kapnick Lens

Kapnick Strive

Repeat Participants

Health Score Improved by 15+

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	15	$85,381	$5,692
2	2023	15	$126,294	$8,420

Health Score Improved by 5-9

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	22	$148,128	$6,733
2	2023	22	$253,073	$11,503

Health Score Improved by 10-14 (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	18	$258,090	$14,338
2	2023	18	$180,521	$10,029

Health Score Improved 1-4 (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	28	$335,635	$11,987
2	2023	28	$390,278	$13,938

- **Members who had a health score increase averaged a 36% cost increase, when excluding HCCs**
- **15 members had a health score improvement of at least 15 points**
  - This population experienced a cost increase primarily due to 1 member with costs of approx. $2k in 2022 and $46k in 2023 due to a partial or complete removal of colon with the diagnosis “Benign neoplasm of ascending colon”
- **The 10-14 population experienced a cost decrease of 30% or approx. $4,300 per member**
- **The 5-9 population experienced a significant increase in costs. The primary cause was a member with approx. $6k in 2022 and $71k in 2023 due to back surgery**
- **The 1-4 population experienced an increase in costs as well. The primary cause was a member with approx. $1k in 2022 and $34k in 2023 due to Rinvoq**

Kapnick Lens

Kapnick Strive

Repeat Participants

Health Score Improvement

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Medical/RX Claim Count	Allowed per Member
1	2022	83	$827,235	2,652	$9,967
2	2023	83	$950,166	2,832	$11,448

	Year number	Medical Provider Allowed Amount	Medical Claim Count	RX Provider Allowed Amount	RX Claim Count
1	2022	$598,660	1,490	$228,574	1,162
2	2023	$557,998	1,470	$392,168	1,362

- **83 members experienced a health score improvement**
- **These members had a cost increase of 15% or $123k**
- **Average claims per member increased from 32 to 34**

- **Medical cost decreased $41k**
- **Rx cost increased $164k**

Highest Costing Rx in 2023

	Year number	2022		2023	
	Drug Product Name	Members	Total amount paid	Members	Total amount paid
1	Humira (2 Pen)	1	$92,567	1	$164,526
2	Dupixent	1	$19,363	2	$38,817
3	Mounjaro	1	$875	3	$22,745
4	Rinvoq			1	$18,369
5	Wegovy			4	$14,749
	Total		**$112,805**		**$259,206**

- **The 5 drugs above accounted for an Rx cost increase of $146k**
- **Humira treats arthritis & skin disorders**
- **Dupixent treats eczema & asthma**
- **Mounjaro treats diabetes & weight loss**
- **Rinvoq treats arthritis**
- **Wegovy treats weight loss**

Health Score Improvement

	Year number	Hypertension Maintenance RX Claim Count	Diabetes Maintenance RX Claim Count	Cholesterol Maintenance RX Claim Count	Hypertension Maintenance RX Amount Paid	Diabetes Maintenance RX Amount Paid	Cholesterol Maintenance RX Amount Paid
1	2022	167	94	68	$3,135	$61,117	$2,236
2	2023	182	102	85	$2,467	$81,481	$2,717

- **Hypertension, diabetes & cholesterol medications all increased in this population**
- **Diabetes medications increased approx. $20k primarily due to Mounjaro which increased $22k**

Kapnick Lens

Considerations

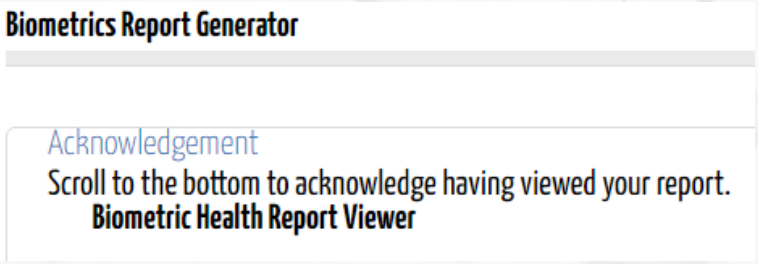
Kapnick Strive

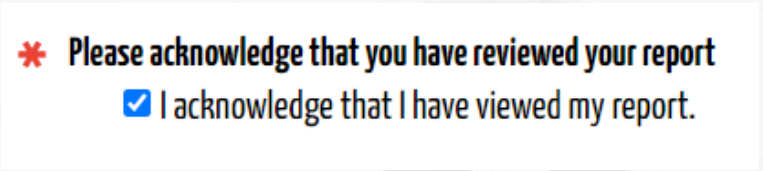
WELLNESS PORTAL ENGAGEMENT

	Q1	Q2	Q3	Q4	YTD
Active Users	28	20	162	35	166
Acknowledged Health Report	-	-	68	11	79
Total Points Tracked	14,815	6,980	371,838	12,547	406,180
% of Census Active	8%	6%	46%	10%	47%
Health Assessments Completed	28	14	116	1	159

THE AVERAGE ACTIVE USER EARNED 2,446 POINTS IN 2023

SCREENING ACKNOWLEDGEMENT





	2023
Did NOT Acknowledge	60%
% Below 70	21%
% 60 or Below	12%
Average Health Score	77

- **60%** of the 196 who screened did NOT acknowledge their results
- **70%** of participants who scored 60 or below did NOT acknowledge their results
- **Recommendation:** include completing the health report acknowledgment as a requirement to receive the 2025 incentive
- **Note**: it is possible to view the health report without completing the acknowledgement

STRIVE 2023 PROGRAMMING GOALS

2023 Goals & Results

GOAL: PORTAL ENGAGEMENT Increase active users by 16%

Results:
- 3% increase from active users in 2022

GOAL: BLOOD PRESSURE Maintain high-risk at 3%

Results:
- 1% increase from population identified as high-risk in 2022
- Still below 6% seen in 2021

GOAL: CHOLESTEROL Decrease high-risk by 2%

Results:
- No change in high-risk percentage since 2022
- Still below 10% seen in 2021

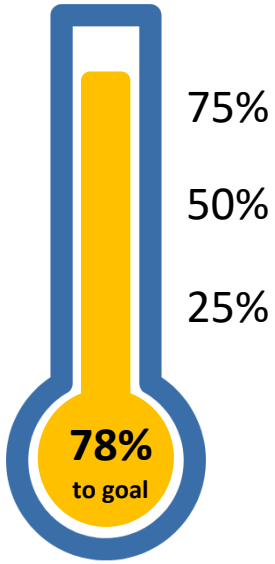
GOAL: BODY COMPOSITION Decrease high-risk by 3%

Results:
- 4% decrease from population identified as high-risk in 2022

GOAL: WELLNESS INCENTIVE Increase eligible by 5%

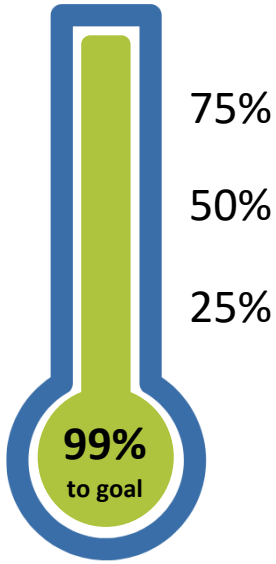
Results:
- 2% increase in population receiving wellness incentive since 2022

GOAL: 60% active users



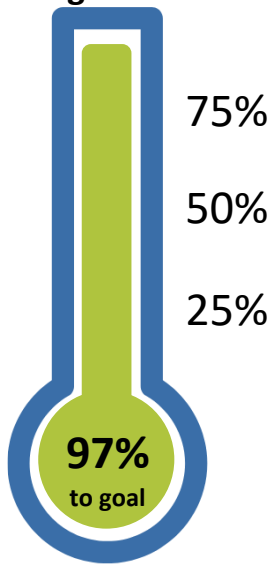
Portal Engagement
2021 – 53% active
2022 – 44% active
2023 – 47% active

GOAL: 3% in high-risk



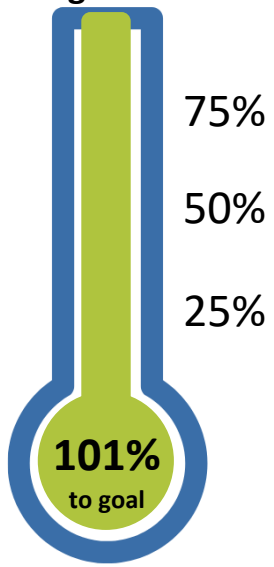
Blood Pressure
2021 – 6% in high-risk
2022 – 3% in high-risk
2023 – 4% in high-risk

GOAL: 5% in high-risk



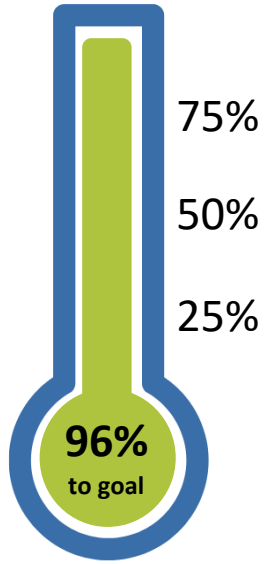
Cholesterol
2021 – 10% in high-risk
2022 – 7% in high-risk
2023 – 7% in high-risk

GOAL: 5% in high-risk



Body Composition
2021 – 6% in high-risk
2022 – 8% in high-risk
2023 – 4% in high-risk

GOAL: 84% eligible



Wellness Incentive
2021 – 80% eligible
2022 – 79% eligible
2023 – 81% eligible

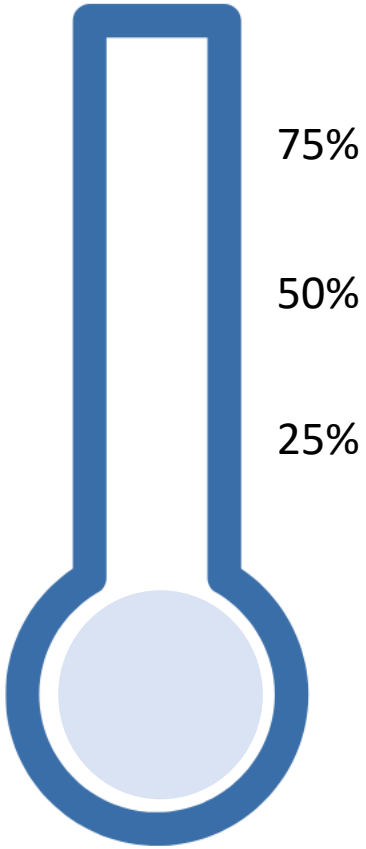
STRIVE 2024 PROGRAMMING GOALS

GOAL: 450,000 points

Points Earned

2022 – 480,639
2023 – 406,180
2024 Goal – 450,000

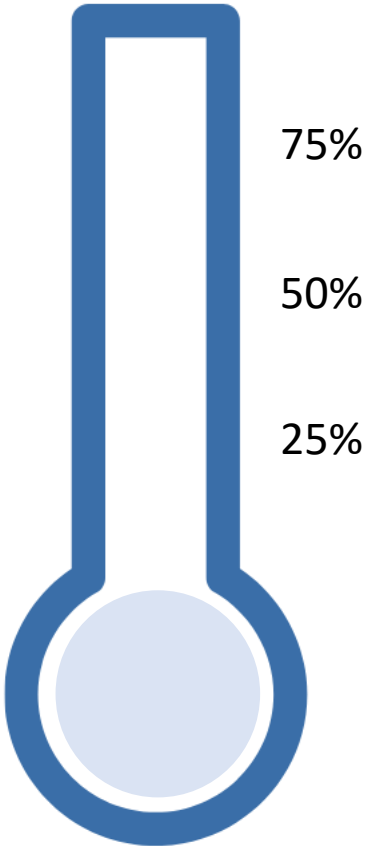
GOAL: 50% active users



Portal Engagement

2022 – 44%
2023 – 47%
2024 Goal – 50%

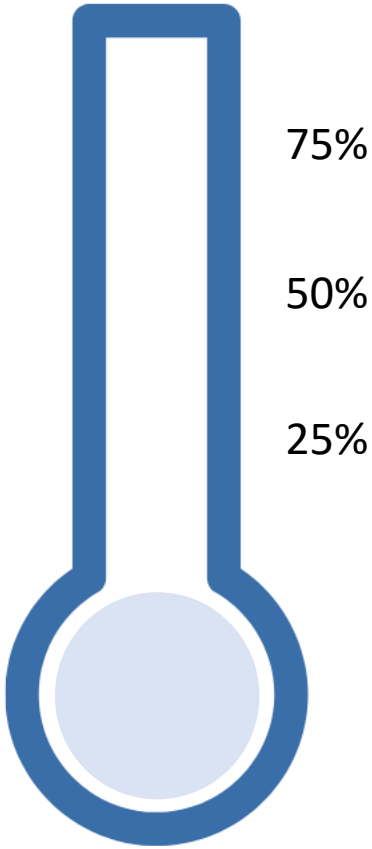
GOAL: 75% participation



Screening Participation

2022 – 69%
2023 – 63%
2024 Goal – 75%

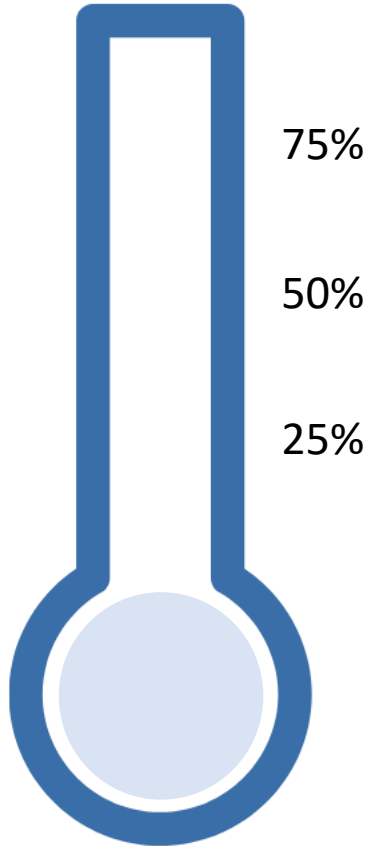
GOAL: 50% eligible completion



RAS Enrollment

2022 – 6% eligible completion
2023 – 3% eligible completion
2024 Goal – 50% eligible completion

GOAL: 90% eligible



Wellness Incentive

2022 – 79% eligible
2023 – 81% eligible
2024 Goal – 90% eligible

2024 GOALS AND STRATEGIES

2024 Goals	Strategies	Overall Strategies

• Screening Participation
  • 2024 Goal: 75% of eligible population
	• Highlight benefits, ensure confidentiality; testimonials	• Increase year-round engagement in Strive challenges and presentations
		• Nutrition education component of monthly emails
		• Week-long cholesterol nutrition campaign
		• Blood pressure awareness campaign + on-site blood pressure cuffs & resources
		• Increased print materials for Kentucky and Indiana locations
		• Emphasize and encourage RAS Options for 2024 screenings:
		- Strive RAS 6-Week Health Coaching
		- Omada and Livongo utilization
		• Review Incentive Structure for 2024 screenings/2025 incentive:
		  • Bigger differential between compliant and non-compliant
		• Strive Reward Points program for 2024/2025

• RAS Enrollment • 2024 Goal: 50% eligible completion	• RAS education & outreach • Phone, email, home-mailer	
• Wellness Incentive • 2024 Goal: 90% eligible	• RAS/70 & below outreach campaign	
• Portal Engagement • 2024 Goal: 50% active users	• HRA & portal resource reminders	

2024 WELLNESS PROGRAMMING

Wellness Presentations	Challenges	Communications	Screenings	Miscellaneous
• Lifestyle, Not a Diet • Happy, Healthy Heart • Health Benefits of the Great Outdoors • Health Benefits of a Good Night's Sleep	• Going for Growth • Strive Corporate Challenge • Summer Fun • Eat the Rainbow • Disconnect & Reconnect	• Blood pressure campaign • Monthly nutrition education • Cholesterol nutrition plan/campaign • Monthly wellness email • HRA & resource reminders	Suggested Dates: • MI: 8/20 & 8/30 • KY: 8/20 & 8/21 • IN: 8/26 & 8/27	• Strive webinars • Gym reimbursement • Meditation Moments • RAS & screening incentive

JANUARY

Designing Your Best Year Yet: Total Well-Being and Effective Goal Setting: 1/31, 12:00-12:30 PM EST

National Blood Donor Month

Lifestyle, Not a Diet: 1/17, 12:00 - 1:00 PM

FEBRUARY

The Power of Sleep: Unlocking the Secrets to Restful Nights and Energized Days: 2/28, 12:00-12:30 PM EST

Self-Love Day: 2/13

Going for Growth: 2/5 - 3/4

MARCH

Spring Cleaning for Your Mind and Body: Decluttering and Detoxifying: 3/27, 12:00-12:30 PM EST

International Women's Day: 3/8

Going for Growth: 2/5 - 3/4

APRIL

Wellness Without Labels: Embracing Neurodiversity as a Strength: 4/24, 12:00-12:30 PM EST

Autism Awareness Day: 4/2, Autism Awareness Month

Happy, Healthy Heart: 4/11, 12:00 - 1:00PM

MAY

Gardening for Wellness: Cultivating Mindfulness and Connection with Nature: 5/29, 12:00-12:30 PM EST

World Bee Day: 5/20

6th Annual Strive Corporate Challenge: 5/8 - 5/29

JUNE

Wander Freely, Stress Less: Strategies to Reduce Stress on the Go: 6/26, 12:00-12:30 PM EST

World Ocean Day: 6/8

JULY

The Wellness Spectrum: Exploring the Science behind Mainstream and Alternative Practices: 7/31, 12:00-12:30 PM EST

International Day of Friendship: 7/30

Health Benefits of the Great Outdoors: 7/11, 12:00 - 1:00 PM

Summer Fun: 7/1 - 7/29

AUGUST

The Cashless Era: Shaping the Future of Transactions and Financial Wellness: 8/28, 12:00-12:30 PM EST

National Financial Awareness Day: 8/14

SEPTEMBER

Digital Detox: Finding Balance in the Digital Age: 9/25, 12:00-12:30 PM EST

Childhood Obesity Awareness Month

Eat the Rainbow: 9/9 - 9/30

OCTOBER

Embracing the Seasons: Thriving Despite Seasonal Affective Disorder: 10/30, 12:00-12:30 PM EST

Breast Cancer Awareness Month

Health Benefits of a Good Night's Sleep: 10/10, 12:00 - 1:00 PM

NOVEMBER

Resilience in the Season of Colds and Flu: Developing Healthy Habits: 11/20, 12:00-12:30 PM EST

Diabetes Awareness Month

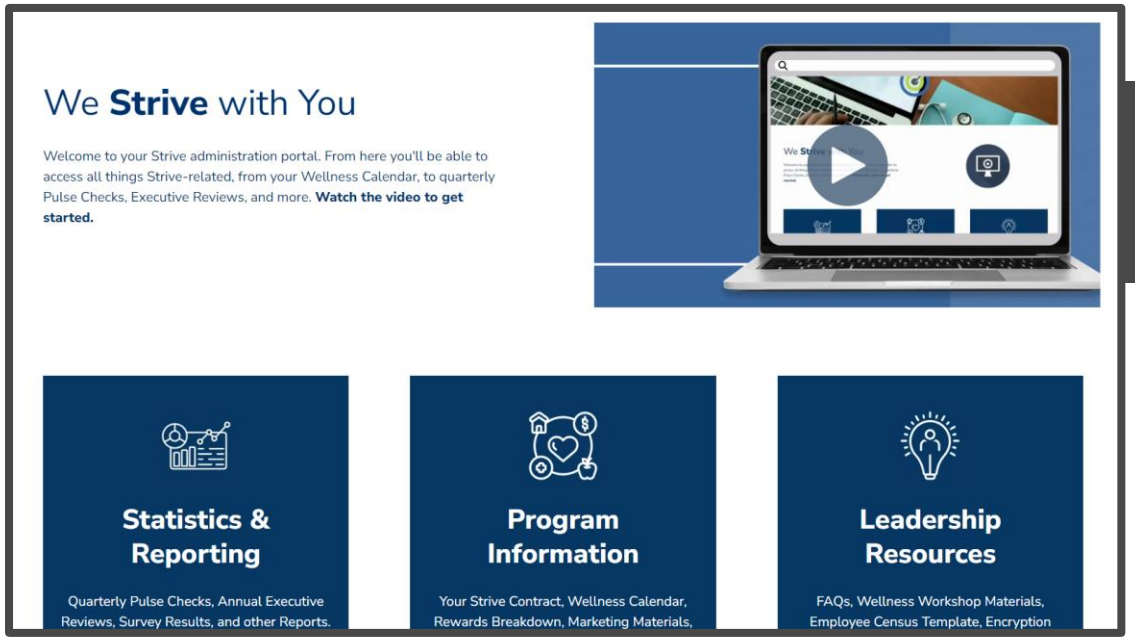
Disconnect & Reconnect: 11/18 - 12/16

DECEMBER

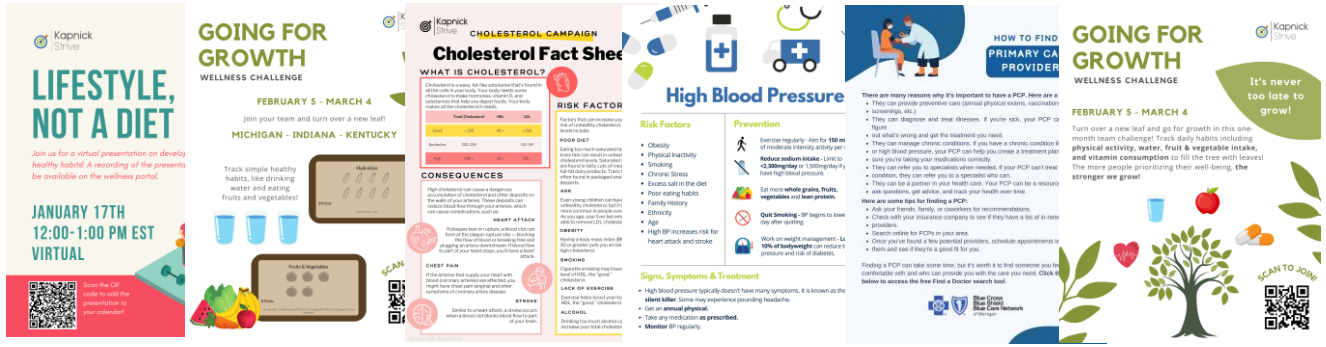
Cultivating Joy, Reducing Holiday Pressure and Managing Expectations: 12/18, 12:00-12:30 PM EST

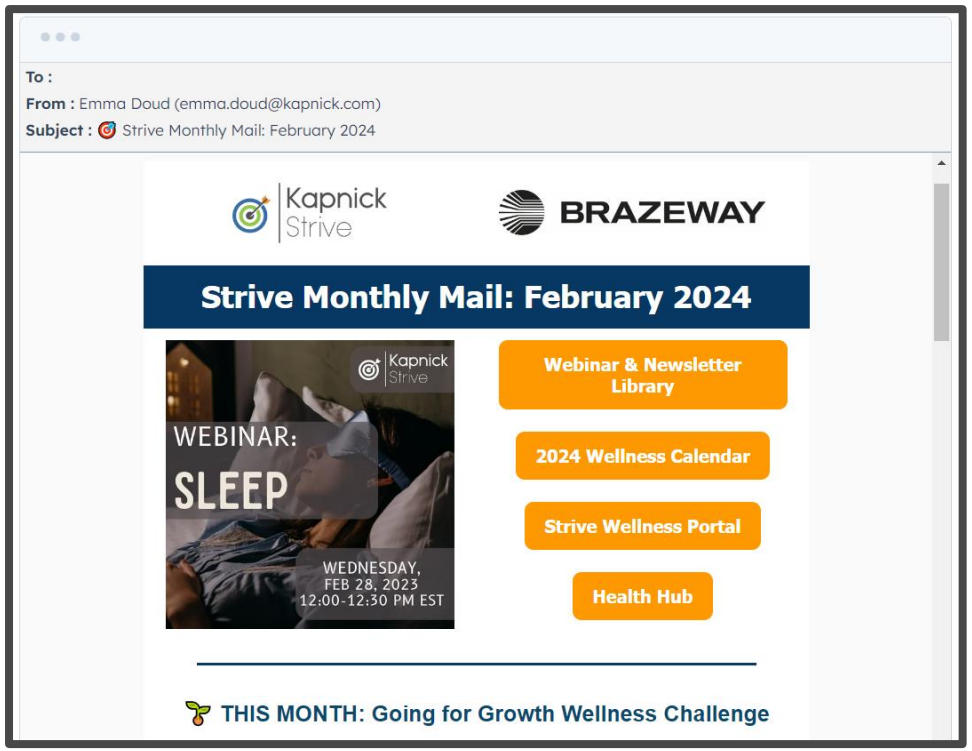
International Day of Persons with Disabilities: 12/3

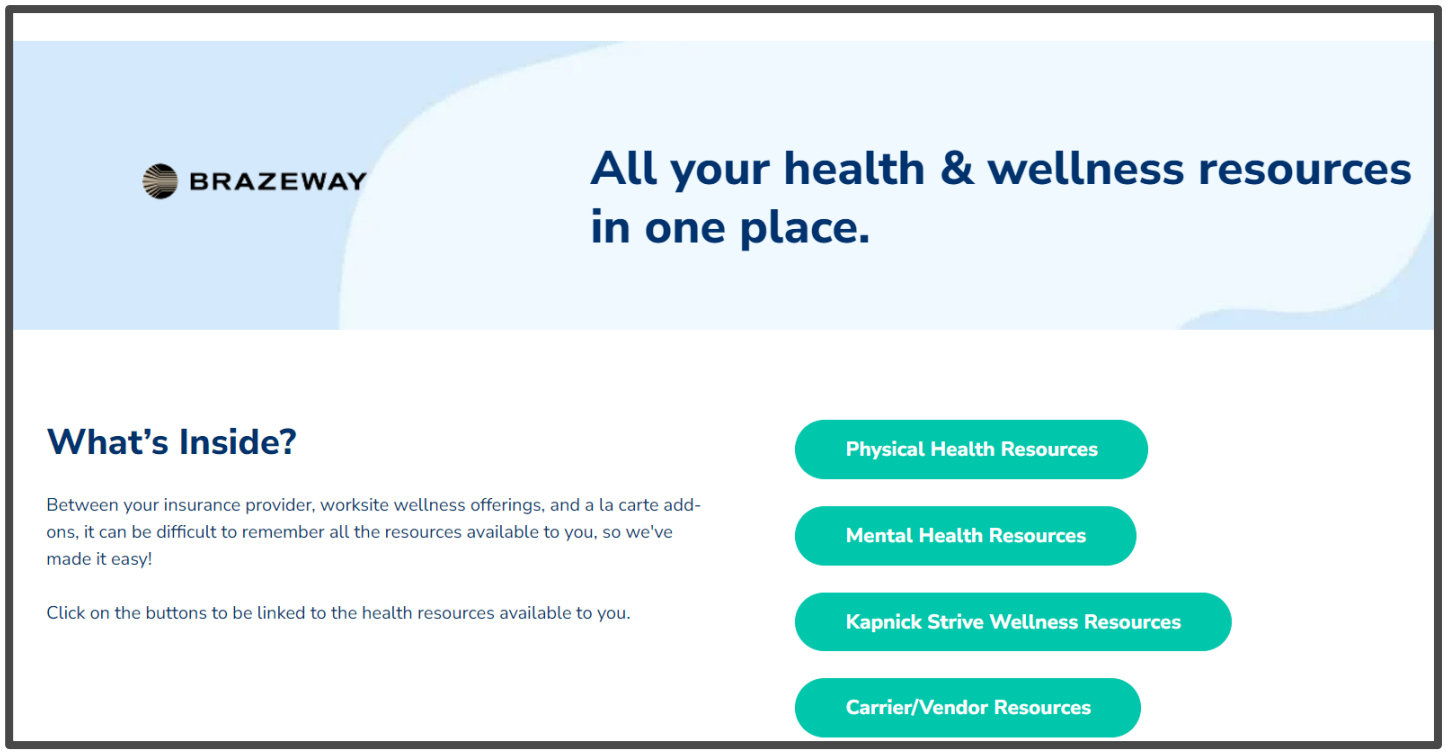
Disconnect & Reconnect: 11/18 - 12/16

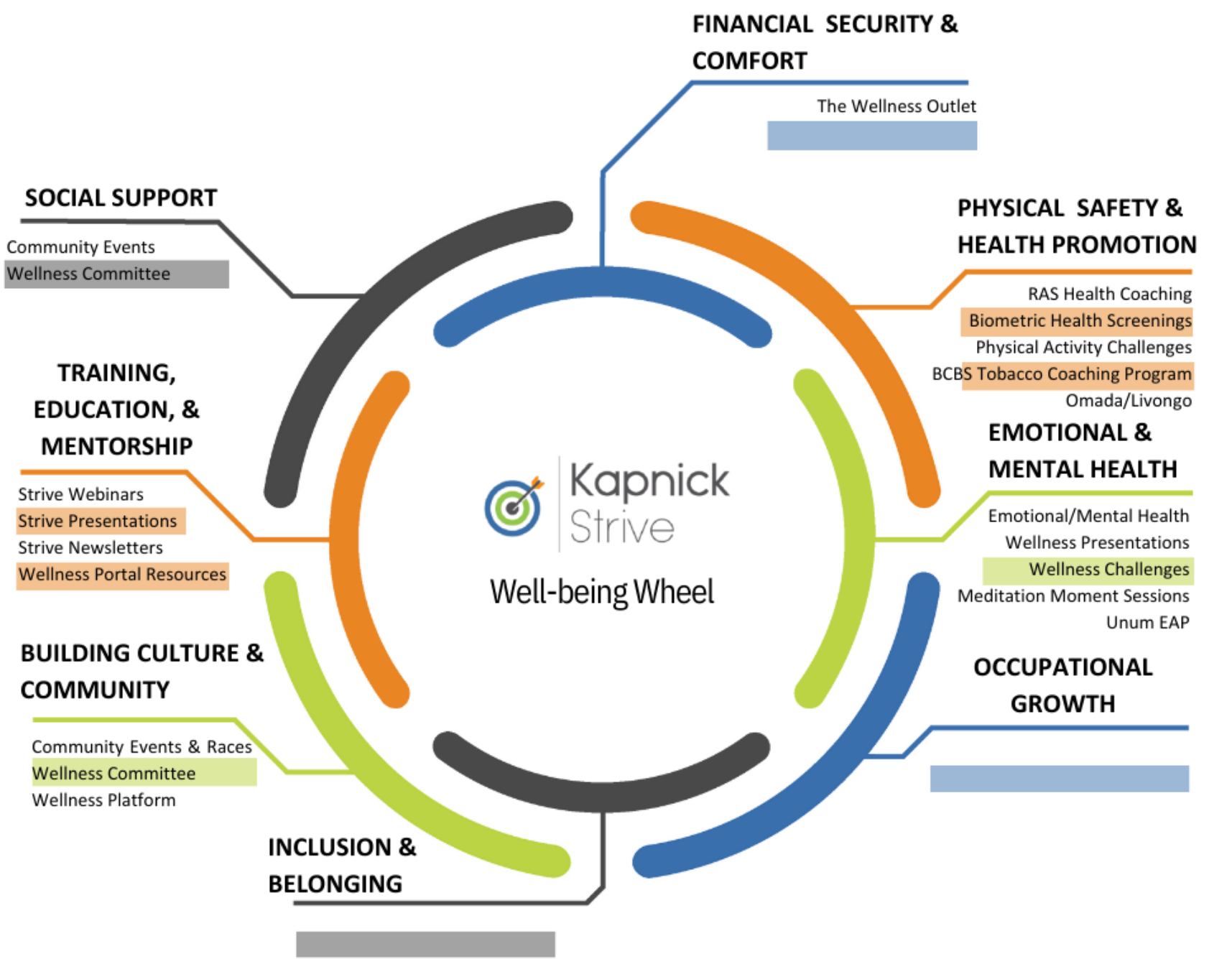


WELLNESS RESOURCES








FINANCIAL SECURITY & COMFORT
The Wellness Outlet
SOCIAL SUPPORT
Community Events
Wellness Committee
PHYSICAL SAFETY & HEALTH PROMOTION
RAS Health Coaching
Biometric Health Screenings
Physical Activity Challenges
BCBS Tobacco Coaching Program
Omada/Livongo
TRAINING, EDUCATION, & MENTORSHIP
Strive Webinars
Strive Presentations
Strive Newsletters
Wellness Portal Resources
EMOTIONAL & MENTAL HEALTH
Emotional/Mental Health
Wellness Presentations
Wellness Challenges
Meditation Moment Sessions
Unum EAP
Kapnick Strive
Well-being Wheel
BUILDING CULTURE & COMMUNITY
Community Events & Races
Wellness Committee
Wellness Platform
OCCUPATIONAL GROWTH
INCLUSION & BELONGING

BRAZEWAY

STAND-OUT-STATS & STORIES

22 improved 5-9 points

32 improved 10-19 points

3 improved by 20+ points

7 repeat participants quit smoking!

Participant A:This 2022 RAS participant improved their score by 28 points in 2023! They lowered their cholesterol, triglycerides, blood glucose, and quit smoking!

Participant B: Increased their health score by 26 points! They lost around 20 pounds and reduces their triglycerides, cholesterol, and blood glucose.

Participant C: Improved by 25 points moving from high risk to low risk! They lost around 30 pounds and dramatically lowered their blood pressure, cholesterol, and triglycerides.

17 PARTICIPANTS IMPROVED BY 15+ POINTS

14 PARTICIPANTS RECEIVED A HEALTH SCORE OF 100

Where Work-Site Well-Being is Headed

- **Where we are seeing shifts:**
  - Focus back on basic human needs
  - Empowerment > Engagement
- **Discussion: What is Brazeway's biggest business goal?**
  - How will employee well-being impact that?
- **Implementing in 2024**
  - Micro-Moments

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

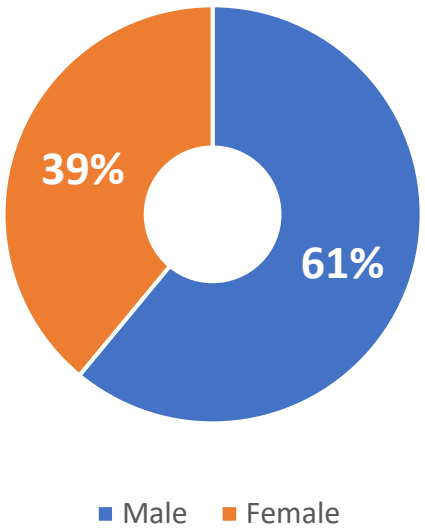
BMI is an indicator of excess body weight. Generally, those with a higher BMI are also more likely to suffer from high cholesterol, increased blood pressure, and diabetes. BMI does have its limitations, but overall is a good indication of a serious risk.

TOBACCO USE

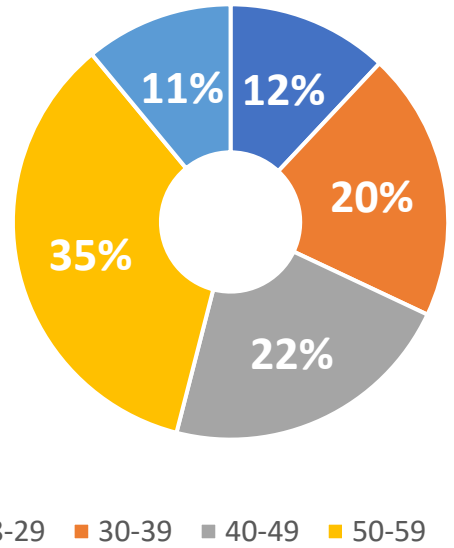
Nicotine use presents a serious risk to individuals. Those who abuse tobacco not only have increased rates of cancer and other diseases, but they are more likely to miss work. The CDC estimates that tobacco use costs $156 billion in lost productivity each year and $170 billion in healthcare expenditures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

2023 DEMOGRAPHICS

GENDER



AGE

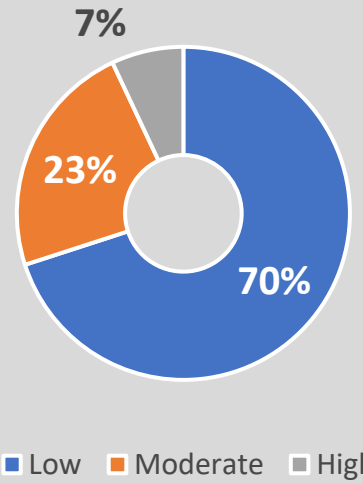


AVERAGE - 46

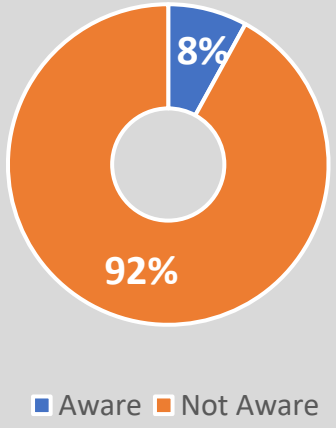
HEART HEALTH: TOTAL CHOLESTEROL

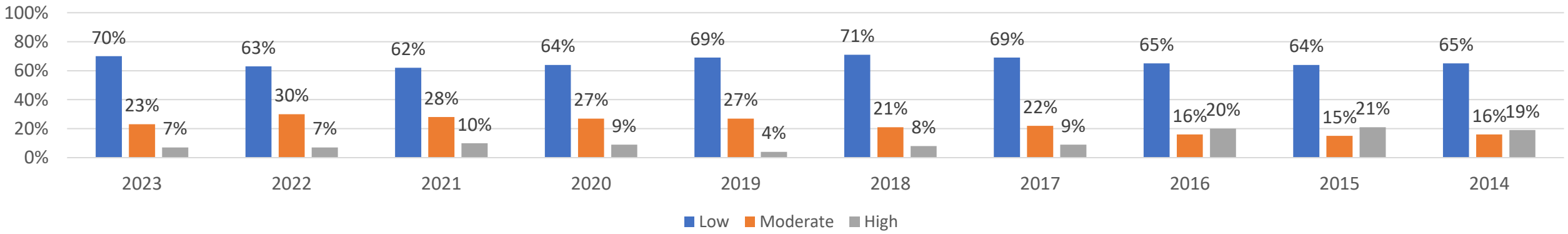
(HDL + LDL + TRIGLYCERIDES)

TOTAL CHOLESTEROL BREAKDOWN

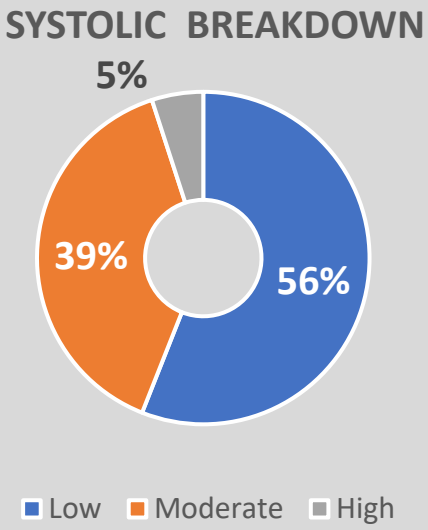


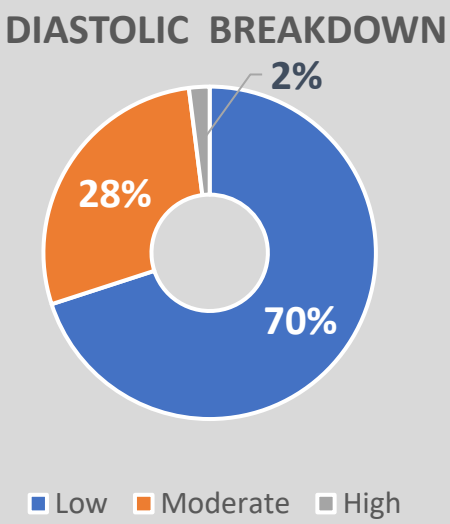
HIGH RISK AWARENESS

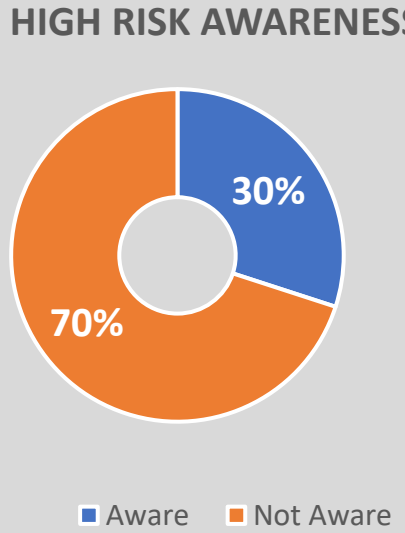


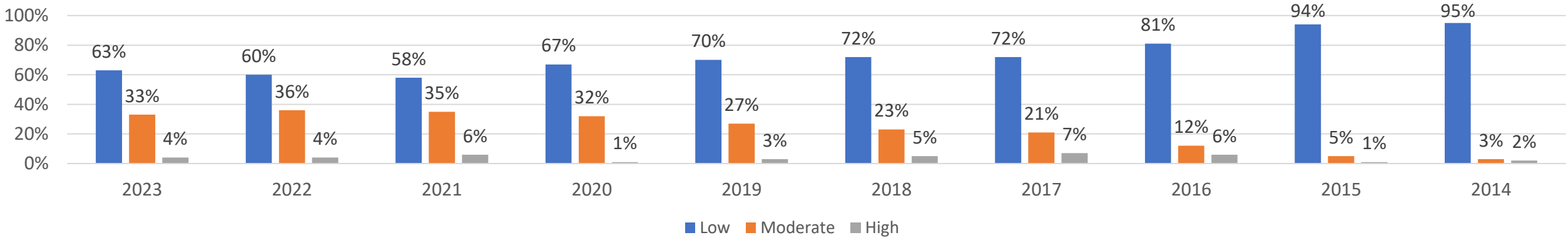


HEART HEALTH: BLOOD PRESSURE

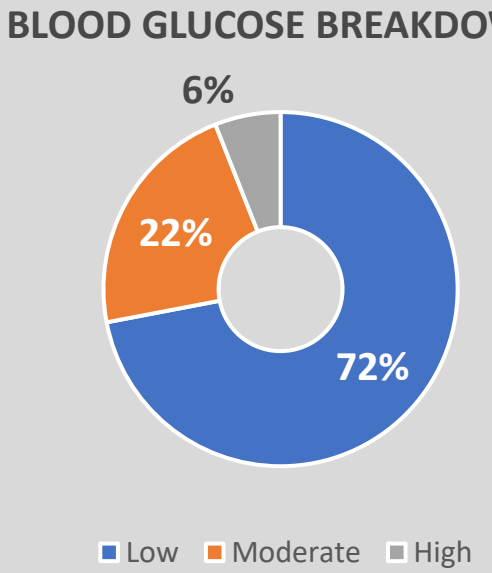


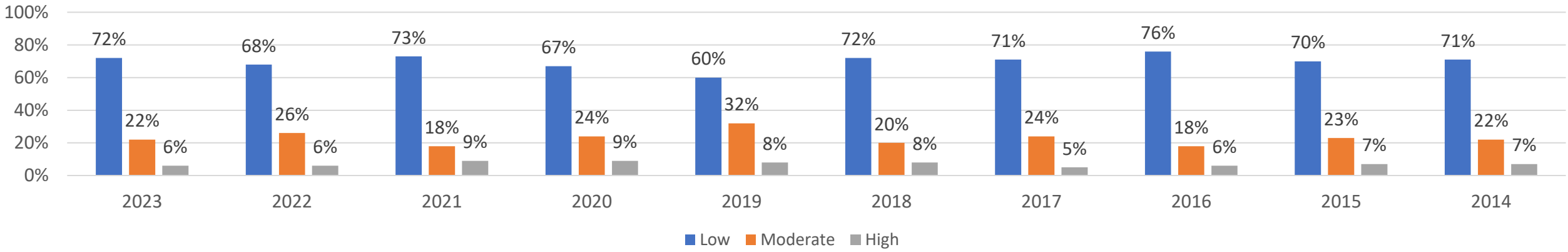






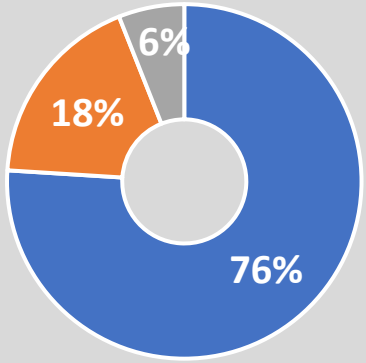
DIABETES: BLOOD GLUCOSE



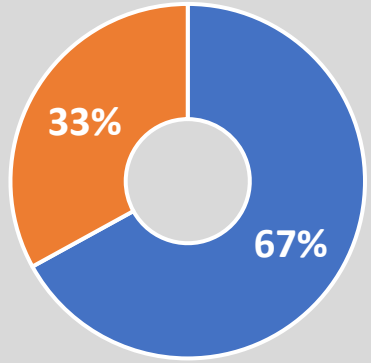


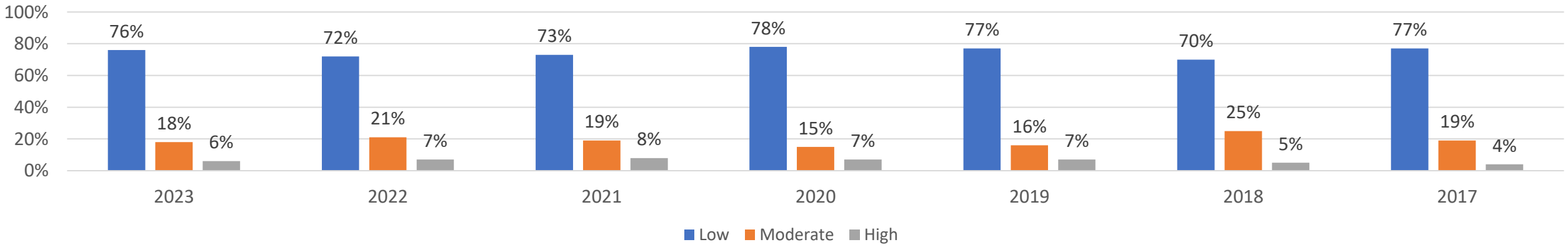
DIABETES: HEMOGLOBIN A1C

A1C BREAKDOWN

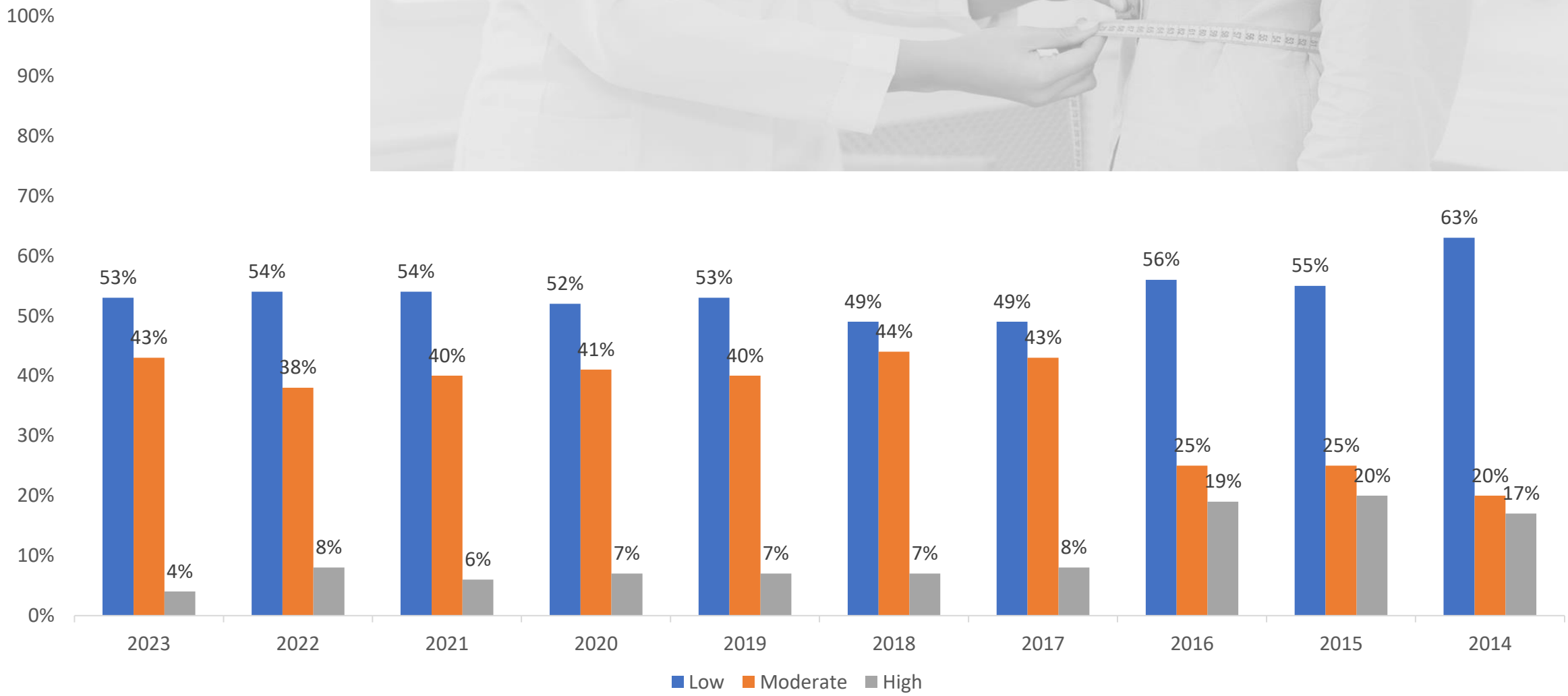


HIGH RISK AWARENESS

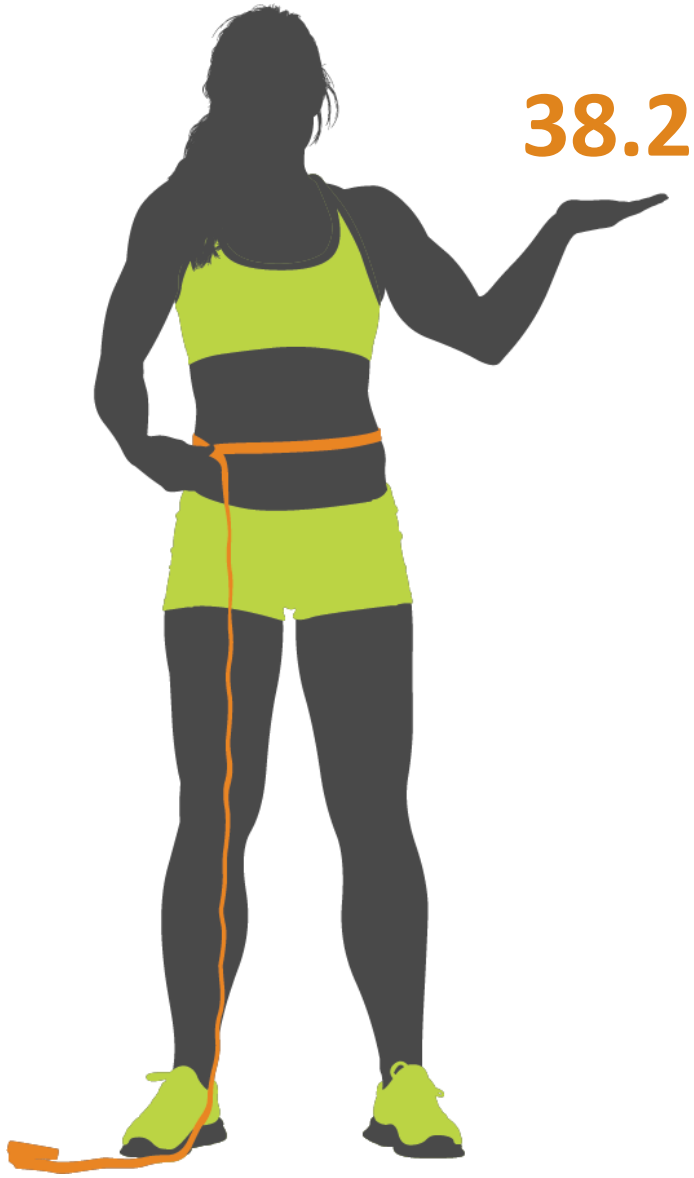




BODY COMPOSITION: BODY MASS INDEX



AVERAGE WAIST CIRCUMFERENCE BY SEX

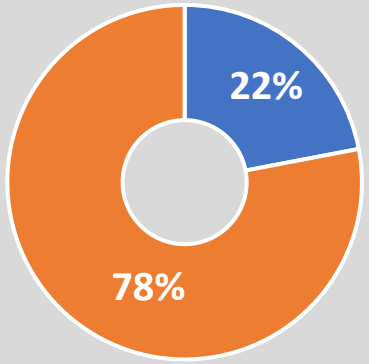


38.2

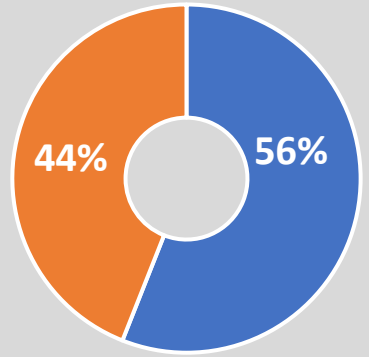
39.1

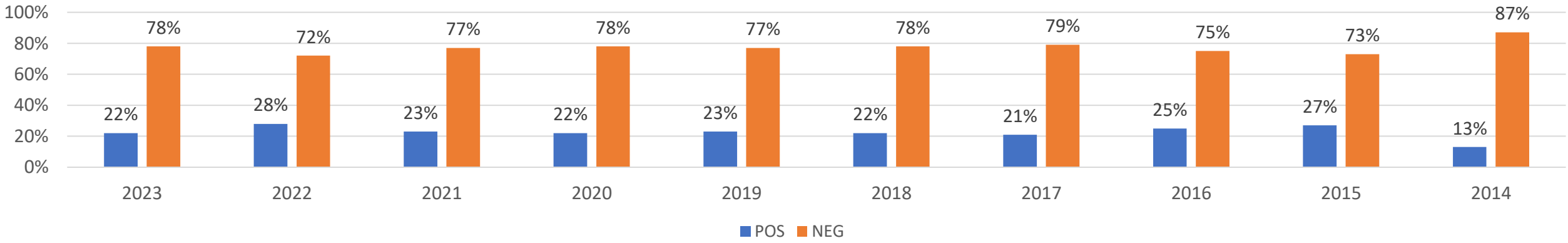
NICOTINE USE

TESTED POSITIVE



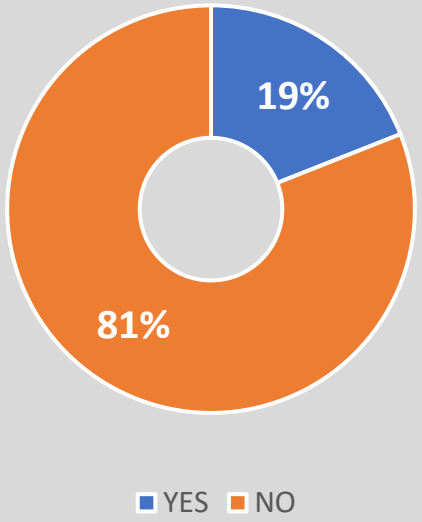
INTERESTED IN QUITTING



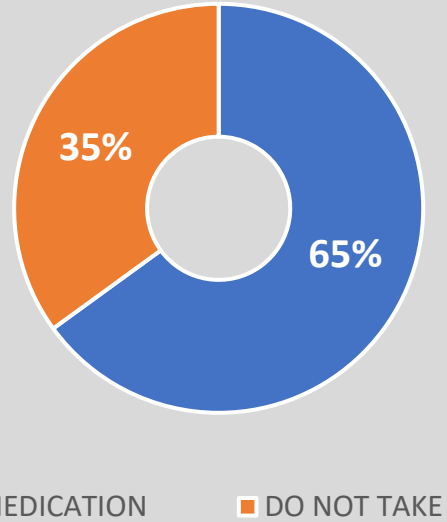
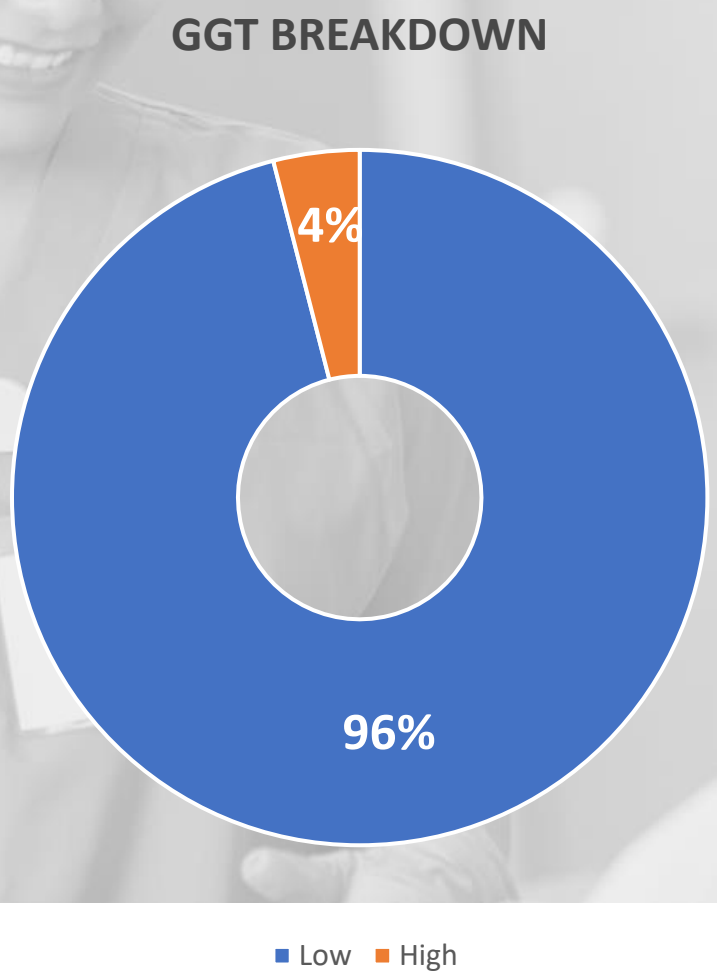


MENTAL HEALTH

REPORTED EXPERIENCING ANXIETY AND/OR DEPRESSION



SELF-REPORTED MEDICATION STATUS



GAMMA-GLUTAMYLTRANSFERASE (GGT) TEST RESULTS