

Optimize Results

...through Better Health,
Quality Care & Wellbeing

For a culture of wellbeing, rapid, sustained savings and other successes → *leaders and priorities matter.*

More than wellness is required for results within the first year and each subsequent year.

Since 1983, HPN's been empowering those we serve with the knowledge, skills and support that help to optimize the use and quality of health care, wellbeing, performance, financial trends and other valued results, benefiting all involved – over 1,000 groups and over 1 million families to date... *and counting.*

Your Goals are Our Goals



- Join hundreds of employers, unions, health plans and other groups relying on HPN for their secure, custom population health and wellness management portal and data warehouse platform – getting portals up within as few as 3-5 days, and changes made in minutes to hours.
- Join hundreds of groups who've received top training and decision tools – yielding rapid results (year 1) that continue 5+ more years.
- Join groups moving to HPN for wellness screenings for any size location, in homes, with preventive care options – that upload results into HRAs and incentives rewarding key actions and other goals.
- Join the groups using HPN's 35+ years of research, consulting, IT, communications and evaluation expertise in population health, care and wellbeing solutions – for trusted, experienced, versatile support.



- Join HPN groups with health cost trends that have remained lower than 8-15 years ago – *without decreasing benefits* – and other meaningful trends.



Solutions that Work

Employers • Unions • Health Plans
• Health Systems • Partners & Networks

and, with ACA

ACOs • Medicaid & Medicare Plans
• Pathways Community HUBs

Life, Time & Money Saving Research – *often overlooked*

Low Hanging Fruit [^]

- Up to 98,000 people die from medical errors in U.S. hospitals – AND – over 100,000 people die each year from medication errors. That's over 500 people (enough to fill a jumbo jet) a day of lost lives. **What would the FAA do?**



Many more are affected by needless complications, pain, suffering, disabilities and expense due to lack of preventive care, poor care coordination, delays in needed care, errors, fraud and other poor quality care.

- Over 60% of adults do not practice the recommended early detection guidelines... delaying earlier care that may be needed, would get better outcomes and be less costly.



- There were 136.3 million visits to emergency rooms in 2011; up from 103 million in 1998. Millions are not emergencies and involve needless excess costs (versus other care options).

- Each year, an estimated 5-30% of health care dollars result from avoidable medical errors, medication errors and issues, misdiagnosis, complications, non-compliance with recommended care, delays in care and other poor quality care. **Patients and families can help prevent many of these.**

What's 5-30% of total paid claims or total premiums?

What's 5-30% of personal out-of-pocket expenses per family each year?

- The influence of personal choices on the top 10 causes of premature death ranges 23-70% depending on the illness or injury. (*Prevention Update guide, page 16*)

Surveys Keep Showing [^]

- Over 90% of employees want support to avoid medical errors, get good health care, improve early detection and medical outcomes, and avoid needless risks and costs.



- Over 90% want support for better health and wellbeing spanning many areas – for themselves and their families – including their financial wellbeing now and in retirement years.

Results Differ Widely: Some Groups > Others

Better Results

Some of the groups served by HPN get better results than all the others.

What are they doing?

- They have an approach that includes wellbeing yet starts in a place that may seem surprising.
- HPN shared that the *low hanging fruit* for rapid results is to help everyone and their families handle health problems better and to help them get “no regrets” health care – *as soon as possible*.
- Together, we worked fast to empower everyone with the knowledge, skills, tools and actions needed to improve their use and quality of care.
- At specific times, the focus shifts toward:
 - Monitoring health & wellbeing
 - Seasonal risks, updates & tips
 - Prevention – illness, injuries, other risks
 - Physical health & wellbeing
 - Intellectual & emotional wellbeing
 - Resilience, creativity & spirit
 - Relationships & connectedness
 - Work, family & community life
 - Financial wellbeing
 - Life stages, changes & events
 - Other personal assets (know-how, skills, strengths, actions) that can contribute to valued goals & results.
 - Group-specific tools & resources for a-k
- With each year and step, these organizations and leaders receive key support to successfully implement and administer their approach to population health and wellness.

The support and approach each year is driven by their vision, priorities, resources, ongoing data, research and improvement opportunities.

Widespread Results

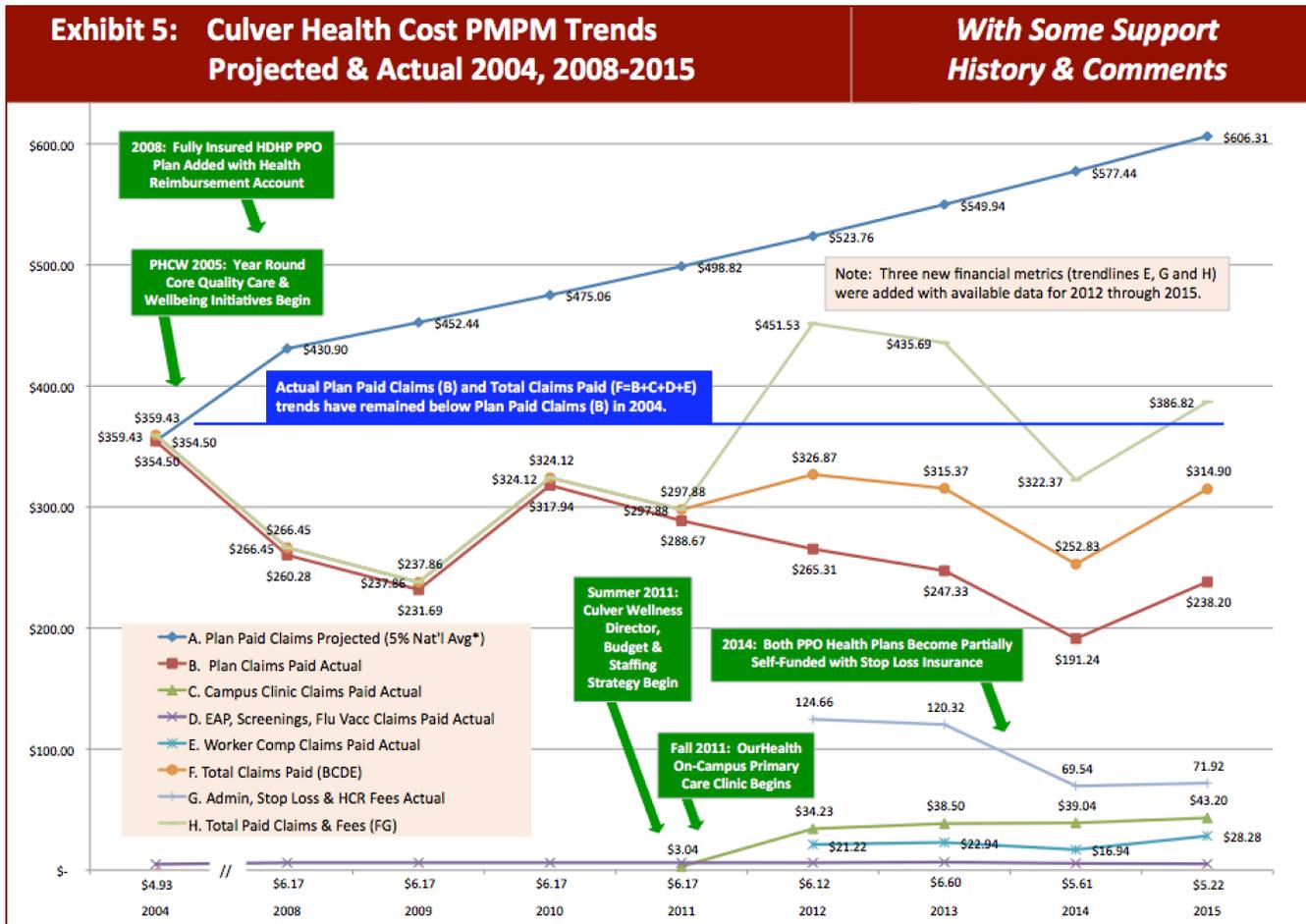
These groups and have experienced rapid and lasting health cost control, improvements in the areas of wellbeing noted above and other measures of success.

Everyone continues to benefit – employees, families, employer, health plan, providers and community.

Culver 10+ Years: Actual Trends Mid-Size, Self-Funded Group *

* Culver Academies | Culver.org | Culver, IN

Served by HPN since 2005. See HPN.com for additional details and results.



PHCW Benefit Initiative Starts in 2005	Engagement Every Year since 2005	Other Key Trends Over the last 10+ years
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This group's approach to population health, care and wellbeing (PHCW) begins as described on page 2 and other pages in this document.

Periodically, other support and changes are implemented to improve access and quality of preventive and primary care, benefit design, worksite, phone and online support.

Excellence, caring relationships and outreach, community building, collaboration, ethics, leadership and *doing the right thing* are some of the many values reflected in initiatives, meetings, conversations, stories and elsewhere.

95-100% of employees and spouses complete a mix of core actions specific to each year – e.g., Health Power Assessments, wellness screenings, completing certain e-learning lessons, and having a primary care provider.

60-70% of employees take other actions each year to learn more, track preventive care, physical activity and other actions toward better care, healing and wellbeing.

Community building and outreach is ongoing including the addition of collaborative international service project trips and a summer mini-triathlon for all ages attracting participants (local, other states and countries) that grows in numbers every year.

Catastrophic cases begin to decrease in number and severity.

Utilization and other patterns in claims and other health measures begin to improve.

PMPM costs drop below the rates in 2004, staying lower ever since. Potential out-of-pocket expenses mitigated by other benefits and support. Benefits improved.

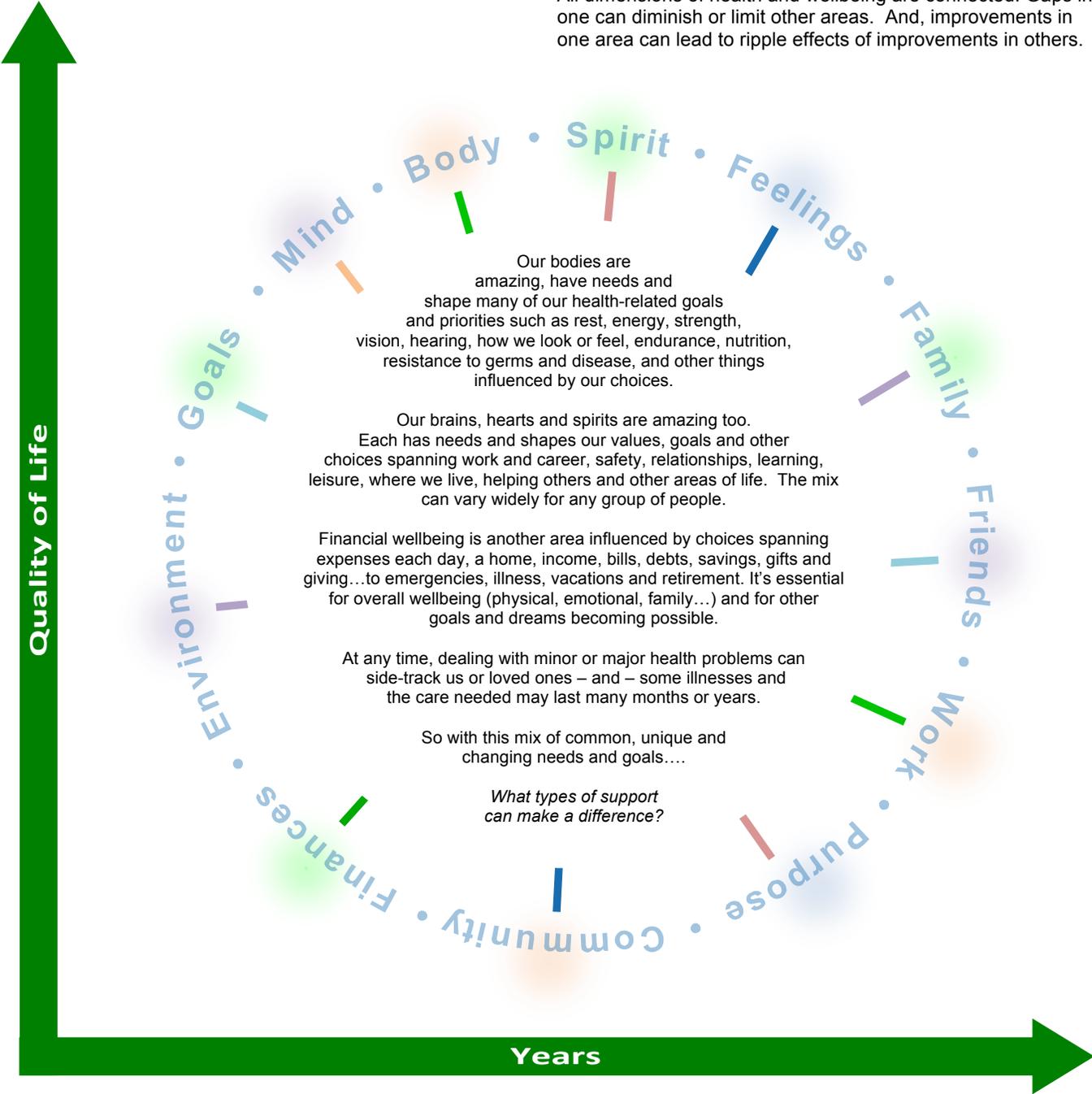
The culture of wellbeing is pervasive in leadership, the entire workforce, mission, priorities, support, relationships, role models, celebrations, stories, community involvement and many other ways.

The Whole Person Matters • Each Person Matters

As you know, each person’s needs, goals and priorities vary over time –and– they vary from person to person. Majorities within any population share some of these in common, while others are unique to each person and their current situation.

The most effective population health and wellbeing initiatives provide the support to help meet each person’s needs, goals and priorities – the right support to help all in ways that matter.

All dimensions of health and wellbeing are connected. Gaps in one can diminish or limit other areas. And, improvements in one area can lead to ripple effects of improvements in others.



Benefit from Proven Support, Experience & Ongoing R&D

HPN has been in the trenches for over 30 years keeping up with the research, scraping our knees, and burning the midnight oil – seeing what works, some surprises and ways that yield better results.

This can be good for you. We offer every group we serve our collective know-how and support options that have been tested over and over – in some cases by 1,000's of organizations and millions of people and their families.

The results experienced flow from the mix of support, implementation, ongoing metrics, related data, improvements, as well as those inspiring and leading all involved.

You decide. Use a specific support component –or– a strategic mix of many, collectively to optimize the speed, scope and longevity of desired results.

HPN works with you to find, tailor and implement the ideal mix that can best reach your goals.



Online Support – WMS 2.0

Wellness Management System



This robust, flexible web-based technology suite enables each organization to fully administer their population health and wellness benefits and initiatives in one place.

It's the most recent release of an evolving platform that began over 25 years ago to help individuals, families, employers, administrators and clinical staff providing education, HRAs, screening results, incentive programs, coaching and other outreach.

Single site login capabilities with other HIPAA BAs add to the tools, convenience and benefits listed below. It's HIPAA, HITECH, GINA and FCC-compliant.

It can simplify your administrative functions, communications and reporting. The WMS provides secure access to PHI, options for incentive programs, forms and benefit information.

The WMS is a time-tested, flexible system to optimize support at 3 levels:

- A → Employee (plan member) and family;
- B → Employer, health plan and other administrators; and
- C → Clinical and other health support staff.

It includes access to a powerful suite of learning and decision tools and resources that are updated throughout the year.

It helps administrators and clinical staff track and monitor their programs to ensure compliance and optimal results.

IT ALL ADDS UP – WMS BRINGS

- Improved decision making in health, care and wellbeing
- Improved use of health care, benefits and other resources
- Enhanced compliance tracking and data analysis
- Improved communications
- Improved integration, administration and reporting
- Better cost control, efficiencies, savings and other results

SECURITY & PRIVACY – MARKS OF EXCELLENCE

We've earned the confidence of some of the best medical centers and hospital systems in the world as we serve them, their employees, other employers, Medicaid and other populations.

We are vigilant meeting or exceeding compliance with all related regulations for the protection of privacy and PHI in all we do. See hpn.com for more details about our protocols including testing and outside audits noted below.

FOR EMPLOYERS & HEALTH PLANS

Tailored access to content and tools by login and eligibility privileges allows for content to vary for full-time, new hires, worksites and/or other groupings needed.

FOR ACOS, MEDICAID PLANS, MEDICARE PLANS & PATHWAYS COMMUNITY HUBS

Tailored access, assessments, content and functions vary by age considering parent/guardian/POA relationships, FCC regulations, social services risks and care coordination risks and needs.

Universal, customizable Medicaid HRAs and other health assessments for all ages – with parents and guardians able to complete these for children (to newborns) and individuals with intellectual and developmental disabilities (IDDs).

Options: Add advanced tools for highly targeted outreach (e.g., preventing catastrophic claims), care coordination, training of community health workers, data gathering during home visits, other reporting needs for billing and grant funding.

A → FOR EMPLOYEES & FAMILIES ^

- Mobile optimized access to health and medical decision content and tools including the award-winning, URAC-Accredited Healthwise® Knowledgebase
- Access to over 1,200 e-lessons and 500+ videos on prevention, disease management, tests, treatments and other health, care and wellbeing topics
- Health centers and smart decision tools on over 170 elective care decisions
- Access to personal HRA and wellness screening results, incentive/reward tracking and other tools
- Wellness screening results are uploaded (from lab) or entered manually into HRAs

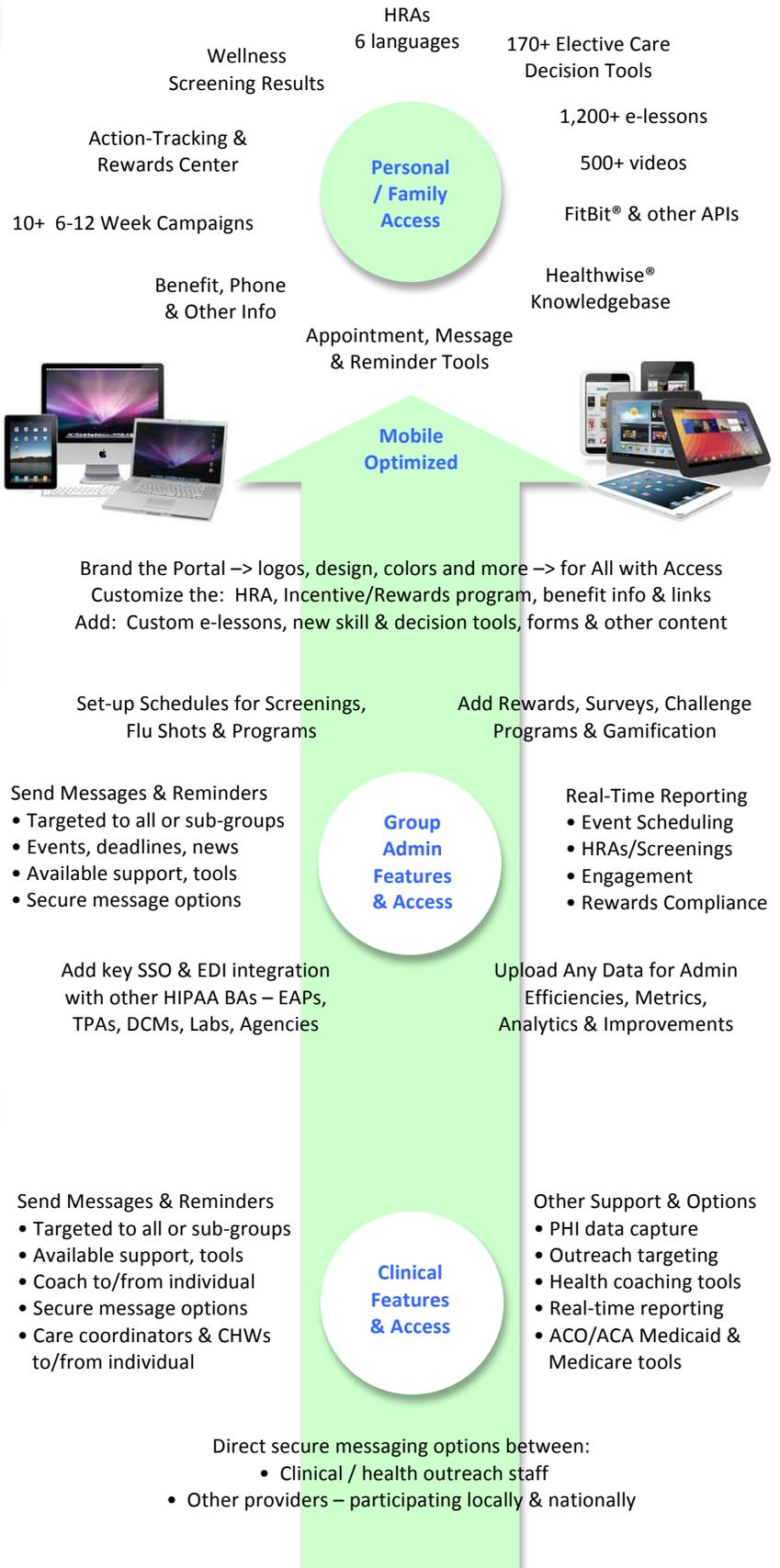
^ Or, health plan members & families.

B → FOR EMPLOYER, PLAN & OTHER ADMINISTRATORS

- Custom portals and tools branded to the organization, benefits, support services and resources
- Options to integrate with existing EAP, network, other benefits, forms and links
- Abilities to create tailored incentive programs, track compliance and reminder options
- Upload claims to integrate with incentives for preventive care, clinical outreach and added metrics/analytics

C → FOR CLINICAL / HEALTH STAFF

- Data analytics for targeted messages, coaching and other clinical outreach
 - Secure messaging, options to assign eLearning lessons and schedule appointments
 - Clinical access is subject to protocols determined by each group, related HIPAA BAs and regulations
- Medical Staff
 - Care Coordinators
 - Population/Public Health Specialists
 - Health Coaches
 - DCM Coaches
 - EAP & other staff
 - Community Health Workers
- MD, DO, NP, MSN, RN, OHN, MSW, PhD, PsyD, MPH, MA, RD, ATC & other experts



DATA, SPEED & ANALYTICS

- Secure HIPAA/HITECH-compliant data warehouse to store and analyze each individual's and group's desired PHI, biometric screening, HRA, claims, incentive compliance and survey data.
- Real-time personal reports and administrative reporting, event scheduling and other tools.
- Standard and custom aggregate reporting options including time1-time2 report options.
- 8 standard stratification models for targeted outreach.
- Options to add additional stratification models and rules for targeted outreach.

Training & Tools for Rapid, Lasting Results – some within 3-12 months

Core Skills & Decision Tools

A key to rapid results is everyone having effective skills and tools to seek and receive good health care, using them, and then bolstering the others needed for earlier detection, prevention and wellbeing goals.

Savings from the better use and quality of care begin the first year and continue from these and other better trends. The tools last 5 or more years, with skills lasting a lifetime.

The 6 trainings and tools (ABCDE) on these pages can help you JUMP-START population-wide improvements in actions that can lead to immediate, widespread results that last for years.

Including...
1,200+ e-lessons,
500+ videos &
other tools

A → HANDLING HEALTH PROBLEMS – Better than Ever

This training helps improve confidence with decisions about when to call 911, see a doctor or emergency room and with care at home or on vacation. This leads to fewer unnecessary visits to the doctors and emergency rooms, earlier visits for problems needing care and up-to-date quality care at home – starting year 1.

- It includes the world's leading, award-winning **Healthwise® Handbook** with guidelines on when to call a doctor, home treatment and prevention of over 200 common health problems. Now in the 18th edition, over 28 million and growing are in homes helping families, year after year. Also available in Spanish and retiree editions.
- Other decision tools include a *Health Problem Worksheet*, *Ask-the-Doctor Checklist*, 2 wallet cards and an instructional reminder bookmark. Also available in Spanish.
- Training options include tool-specific e-lessons, webinars, onsite trainers, trainer kits, videos on the WMS –and– over 300 other e-lessons on self care-related topics.



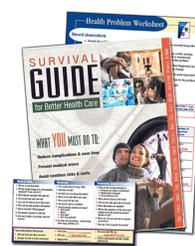
Your WMS portal also has this content, related links, e-lessons and videos.

Recommended
1st program.

B → GETTING GOOD SAFE HEALTH CARE – What You Can Do

What can each person do to prevent medical errors, complications and avoid other needless health care related risks and costs? This program is all about learning what actions are required to avoid poor quality care and get good quality care, better outcomes and the related benefits and savings.

- Materials include a 50-page guide, *Ask-the-Doctor Checklist* and 2 wallet cards.
- Training options include 21 e-lessons around the guide, webinars, onsite trainers, trainer kits, over 40 guide-related videos and interviews on the WMS –and– over 600 other e-lessons on diagnoses, tests, treatment options and other health care topics including living wills.



Your WMS portal also has this content, related links, e-lessons and videos.

Recommended
2nd program.

C → EARLY DETECTION TIPS & TOOLS – for Wellbeing throughout Life

Monitoring the right things each day, month and year can result in many good things from better prevention to earlier, more successful and less costly handling of health problems, which is the focus of this training. This program can help improve self-exams, participation in screenings, risk assessments and preventive care.

- Materials include a 12-page guide with options to add a reminder poster, instructional bookmark on skin cancer and *BodyStat* wallet card.
- Training options include 5 e-lessons around the guide, webinars, onsite trainers, trainer kits, over 30 guide-related videos and interviews on the WMS –and– over 50 other e-lessons on early detection and related medical tests and exams.



Your WMS portal also has this content, related links, e-lessons and videos.

Ideal anytime
within the first
2-3 years.

Reminder Wallet Card <i>for better health care and results</i>	Before Call or Visit	During Call or Visit
Observations 1. What's wrong? When did it start? 2. Has this happened before? Any patterns? 3. What makes it better or worse? 4. What might be causing it? 5. Do family or friends have the same symptoms? 6. Any other health problems? 7. Are you taking any medicines, special foods, vitamins, or herbs? 8. What are the vital signs — temperature, pulse, color, blood pressure and breathing? 9. What's already been done for it?	1. Is this the right doctor? If not, who is? 2. Is he/she in my health plan network? 3. Mentally rehearse your visit. <i>If you had 1-2 minutes, what would you say?</i> 4. Why am I calling or seeing the doctor? <i>(be main reasons)</i> 5. Review your observations. 6. What else should I discuss at this time: • Early detection tests? • Immunizations? Other concerns? Use these helpful resources	1. Share observations. 2. Ask about tests being recommended. 3. What is the diagnosis? 4. What does it mean? 5. What else could the problem be? 6. What should I do or not do? • Activities? Treatments? • Precautions? Warning signs? 7. Ask about proposed treatments. 8. How can I prevent this in the future? 9. When should I check back? Why? 10. What else should I know?

Put branding, phone #s &/or other info here, on books, guides, posters, presentation slides & other strategic places.

Customization Trainers & Trainer Tools

All trainings and tools are easily customized. Add branding, a URL, phone numbers, inserts and/or other options available. For each topic, 30-60 minutes is ideal for a trainer-lead program with any size group. Use HPN's trainers or trainer kits and support for internal trainers.

Other materials, 1,200+ e-Lessons & Trainers

The Wellness Management System has over 1,200 e-lessons, medical databases and decision tools on each of these core skills and many other topics. We create custom e-lessons on insurance 101, annual enrollment and other topics that improve efficiencies, compliance & goals.

Ask about other trainings and tools on stress and resilience, heart health, body metrics, nutrition, women's health and many other topics.

D → PREVENTION UPDATE – A Guide to Living Well in Today's World

Use this program to provide inspiration and powerful insights on dimensions of health, quality of life, and how key actions and other factors can influence wellbeing now and throughout life. By increasing powers for success with personal goals – it offers something for everyone.

- The 18-page guide shares updates on 100 top actions that can help achieve many personal goals for health and wellbeing – from less illness, injuries, stress to greater resilience, quality and years of life.
- Insert options include summary chart/poster for work and home, guides for parents and success with goals.
- Options to train and inspire include 7 e-lessons, webinars, onsite trainers, trainer kits and *Stacking the Deck* movie (with Nia Vardalos of *My Big Fat Greek Wedding*) on the WMS –and– over 110 other e-lessons on prevention and wellbeing related topics.



Ideal anytime within the first 2-3 years.



Your WMS portal also has this content, related links, e-lessons and videos.

E → BATTLING GERMS AND INFECTIONS Prevention & Control – at work, home & ...

Infections can lead to misery, suffering, missed work, school, lost wages, high-risk pregnancies and babies, disabilities and death. These are all costly consequences and the risks vary by the germ, the person, people at work and home, and available resources. The right actions can help to prevent, resist and stop many infections from doing more harm.

- This 18-page guide includes facts and tips to break the chain of infections at work, home, on vacations and elsewhere. It helps people learn how to prevent and reduce the spread of over 25 common infectious diseases and conditions – improving overall germ resistance and infection fighting abilities.
- Training options include 7 e-lessons flowing from the guide and over 120 others on specific germs, infections, prevention and treatments. Webinars, onsite trainers and trainer kits are also available.



Ideal before and during cold, flu and pneumonia seasons, and for outbreaks.



Your WMS portal also has this content and related links in addition to the e-lessons.

F → MAKING ENDS MEET & DREAMS COME TRUE – Guide to Financial Wellbeing

Over 90% of surveyed workforces report financial issues as the # 1 or 2 source of stress – e.g., unexpected expenses, debt, late paying bills, insufficient savings, insufficient savings for retirement, bankruptcy... with ripple effects on marriage, family, housing, physical health, work, goals and other areas of life. See page 13 for related statistics.

- This 127-page guide has easy-to-use practical tips and tools to improve financial skills, goals and wellbeing.
- The online Financial Wellness Center is the easiest way to help everyone bolster skills and success with goals at their own pace with 50 mini-lessons plus links to calculators, more tools, scam alerts and downloadable pdfs and excel templates for use at home.
- Training options also include custom 401k/403b e-lessons, webinars, onsite trainers and custom retirement planning workshops/retreats.



The earlier these resources are available, the better for savings and compound growth opportunities.

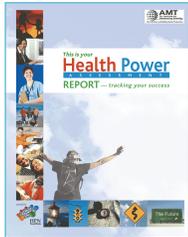


Add the Financial Wellness Center to your WMS portal for 50 additional e-lessons plus downloadable pdfs and excel templates.

Or, link to the FWC from your own portal.

Personal Awareness & Support Components – Options & Benefits

HRAs & Other Assessments



The right assessments (health risks, wellbeing & other) can help to improve health, resilience, peace of mind, and the prevention of illnesses and injuries each year. The Health Power Assessment (HPA) does all of these and more.

It spans 65+ actions, conditions and other risk measures. It takes 5-10 minutes to complete via online, paper and mobile app options.

Includes options to upload or enter biometrics of up to 40 or more blood chemistries from wellness screenings.

Personal reports are upbeat, educational and improve actions to reach many personal goals. Instant online reports link to more improvement tools and resources. All related blood chemistries have easy-to-understand explanations with talking points for follow-up if needed.

In-depth group reports help with planning, outreach and tracking success.

Customization options include adding logos, key phone numbers, inserts with reports, and cover designs. Other options include adding questions, and more advanced custom personal and group reports.

Key Options & Features

Standard versions for adults and dependents ages 18 & older — in 7 languages

Versions for Medicaid & Medicare

- For all ages with options for parents, guardians and POAs to complete for those under 18 to newborns, and those with IDD
- English and Spanish

Personal reports

- Variable length –e.g., 4, 12, 16 pages for reports being printed and mailed
- Add inserts to reports being mailed
- Reinforce group-specific support
- Online integration with e-lessons and URAC-accredited health content
- Education on every blood chemistry included from a wellness screening

Other Assessments

- Targeted & Population-Wide Planning Surveys
- Wellbeing Snapshots
- Stress, Nutrition, SF12, other areas
- Patient Activation (PAM) and Care Pathways

Wellness Screenings



These wellness screenings are a resource for people to measure their health and wellbeing in 60 to 100+ ways – helping them to monitor wellbeing, risks and changes that can be improved or may require follow-up.



The earlier detection and follow-up can help to get and stay in healthy zones for blood pressure, cholesterol, blood sugars and other measures, improve treatment outcomes and reduce the incidence and severity of catastrophic health problems and related costs.

Immunization rates can be boosted by offering certain vaccines during worksite screenings and through other options tailored to your group. Exploring the options, with coordination and communications are ways HPN can help.

Convenience & Speed

- Wellness screenings can be offered at work, at home, the doctor's office and walk-in centers.
- Worksite screenings average 12-15 minutes per person and can scale staffing to reach 300 or more per day
- In most cases, access results online within 3-5 days and receive printed reports shortly after
- Remote option is ideal to reach small locations, those working at home and spouses. Other options for using walk-in clinics.

Savings

- Options for no minimums and no charges for travel
- Automated reflex testing limits blood tests based on protocols
- Uploading screening results into HRA (noted above) included
- Other savings from efficiencies and lower COGs (lab, reports and other fees)



Personal & Group Reports

- Same features as HRA reports (noted above)

Immunizations

Personal Support

Coaching & Other Experts

Call, Visit & Care Review Options

Certain types of health coaches and other experts can help people meet their goals for better health, care and wellbeing earlier and more successfully.



All personal support options can be used for self-referrals. Some options offer proactive outreach after a wellness screening, HRA and/or based on claims.

Personal support can help people reduce the risks of avoidable problems, set-backs, expenses and other regrets through key questions, research, resources, encouragement and other appropriate assistance.

Health and financial coaching can be done via phone and/or onsite options at work.



Personal support options are tailored for every client.

Most Common Coaching Options

- Employee & Family Assistance (EAP)
- Health & Wellbeing Coaching
- Financial Counseling and Coaching
- Targeted Risk/Disease/Condition Support Options
- Healthy Pregnancy, Baby & New Moms
- Health Care Navigation, Care Counseling, Care Coordination & Care Advocacy Options
- Best Doctors® – Find a Best Doctor, Ask-A-Doctor plus Care Reviews & Research for Best Care Options

Access Varies x Type

- EAP services are 24/7 phone support and include options ranging from 3-7 visit models (with local in-network professionals).
- Most common times for health coaching via phone are M-F from 7am-9pm.
- Most common times for all other support options are M-F days with some evening options and 24/7 message center.



Boosting / Accelerating Engagement & Results



Incentives, Rewards & Fun



The right incentives can help accelerate widespread adoption of key actions that result in better health, care and bottom-lines.

HPN's 30+ years of experience and research offers you incentive program insights and options that can yield high engagement rates of 95-100% and optimized results – year 1 and beyond.

Each incentive program is customized for every client.

Administration and success is easy through the WMS (pages 6-7) and communications support tailored to your insights on what best fits your organizational needs, abilities and culture.



Most Common

- Annual incentives to optimize key actions associated with key goals and results
- 6-8 challenge programs focused on walking, hiking, bicycling, running, etc. and/or other actions for physical health and wellbeing
- Monthly challenges focused on a specific area of health and wellbeing – e.g., nutrition, financial
- Early bird rewards – for those getting things done before a deadline

Other Important Rewards

- Recognitions – e.g., volunteers, best efforts, most improved, top buddies, top teams, health heroes, most helpful, testimonials
- Celebrations – e.g. recognitions, end of year, successes, good news, kick-offs of new year or new service, etc.

Communications



Strategic communications is crucial to building trust, bridges, relationships, engagement and better results.

Add HPN writers and designers to your team for customized:

- Booklets, posters and forms
- Newsletters, articles & inserts
- Labels & wallet cards
- Brochures, letters & other media launching:
 - ✓ Wellness benefits
 - ✓ Rewards & challenge programs
 - ✓ Support services, tools & resources
- Online communications – web, email and secure messaging



All of these can help reach employees/members and families with valued news, information and reminders that help foster a caring culture and better results.

Effective Communications Helps

- Generate positive interests and motivation
- Many to remember important points and dates
- Boost participation and engagement
- Minimize questions and tech support
- Anticipates FAQs
- Makes complex things interesting and easier to understand
- Remind people of phone and other support resources in the most effective places
- Boost and maintain high usage of key resources & related results for 5 or more years.
- Share news, results, stories & celebrations.



Other Vital Ingredients



What are other ingredients capable of contributing to environments and cultures at work, home and in the community that foster good health, safety and wellbeing?

What's the right mix of benefits, health and safety policies, equipment and other resources that can add to convenience, efficiencies, greater success with tasks and people feeling valued and cared about in meaningful ways?



Who and how many are leading the way and walking the talk?

How are unique needs met that can help people get through a difficult situation or achieve a challenging dream or goal?

What's available now and how is it being reinforced? What can be improved or added to make a difference?

HPN can help explore these and other considerations to address needs, goals, remove barriers and other ways to optimize engagement and results – sooner than later, year after year.

What Else Can Make a Difference?

- Benefit mix available – types & design
- OSHA-related safety standards and practices met
- Other policies re: PTO, illness, return-to-work, work/family, flex work schedules & locations, EAP, substance abuse, driving, volunteering, etc.
- Good communication at work & with teams
- Planning teams & processes including CQI
- Good role models – all levels
- Ways people treat one another
- Work-related skills, training & equipment needs
- Higher tables for standing meetings
- Adjustable height work stations and chairs
- Treadmill work stations
- Fitness areas, equipment, classes, events, centers
- Other support resources – nutrition, creativity, education, events...and other considerations depending on the workplace, jobs and people
- Onsite primary care clinic – if appropriate

The Powers of Integration – Putting It All Together

Results are driven by the support components in place that help to achieve the related goal(s). Individual components help to varying degrees depending on the component and goal(s). Results improve as the related mix of components improves and as access and integration improves – e.g., timing, cross-reinforcement.

Many support components contribute to many other goals and results as noted for the 6 shown on these pages. Certain core trainings and tools contribute to many or most goals. A portal can contribute to even more or all of them depending on support included and design. Newsletters with tailored articles can as well. Others are more specific in how they contribute – e.g. incentives and the related targeted needs and actions.

Nationally only 11-17% of adults use preventive care benefits each year. This trend persists even when co-pays are waived for preventive care.

HPN clients see targeted preventive care skyrocket to 70-100% within the first year of integrated strategies that included most components noted here.

Boosts in immunization rates, earlier detection and treatment lead to fewer, less severe illnesses and better healing – especially catastrophic cases.



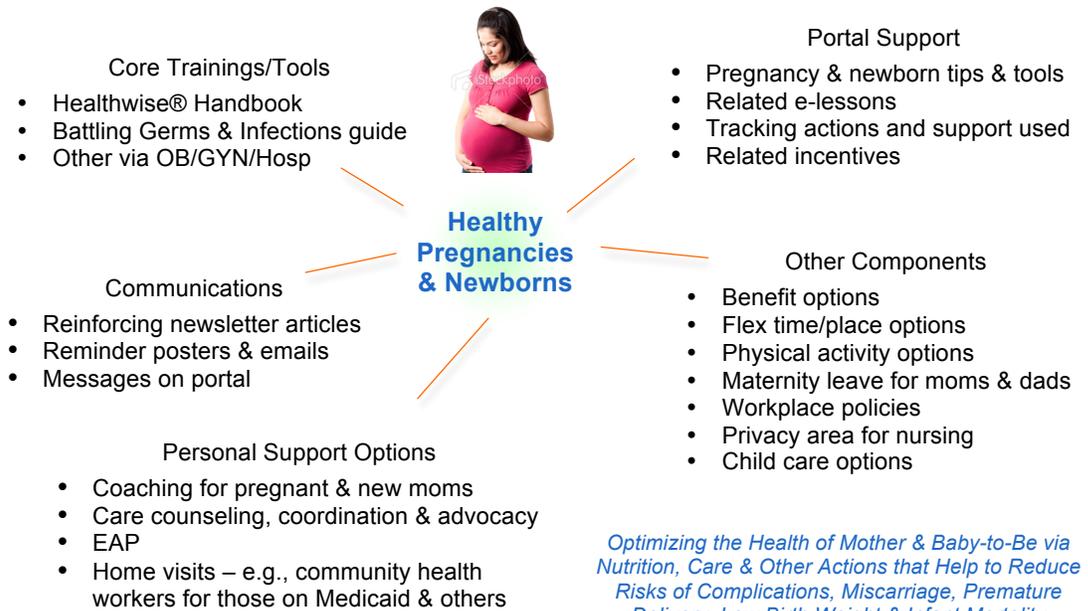
Proactive Care that Can Help in the Prevention &/or Treatment of Many Threats to Health – Sooner than Later with Better Results

High-risk pregnancies and newborns affect emotions, families, work and budgets in costly, sometimes tragic ways.

An infant born too early can involve weeks to months in neonatal intensive care & \$100,000-\$1,000,000+ in costs – for each infant.

In addition to a new mother, post partum depression can affect the wellbeing of the newborn and entire family.

Getting the recommended nutrition, visits, other care and support while avoiding certain medicines, germs, alcohol, tobacco, toxins and other actions during and after pregnancy are essential for the health and wellbeing of each mother and child.



Optimizing the Health of Mother & Baby-to-Be via Nutrition, Care & Other Actions that Help to Reduce Risks of Complications, Miscarriage, Premature Delivery, Low Birth Weight & Infant Mortality

Some of the opportunities are noted on these pages. Others are on pages 2, 3, 16 and as more is learned about each group.

Observations, teams, benefits, claims, survey and other data can reveal more opportunities.

Saving Lives, Time & Money

Combine the right mix of support shown on these and other pages. Use good timing and integration to optimize efficiencies, funding, results and other successes.

See HPN.com for other results experienced by top clients over the past 30 years.

5-30% of any group's annual health costs may be due to needless health care, medical errors, risks, delays, care gaps, hospital borne infections & other poor quality care.

See the research on pages 2 & 12 for more details about the causes & solutions.



Core Trainings/Tools

- Same as preventive care (page 12)
- Ask-the-doctor checklist
- Guide for better health care
- Battling germs and infections



Communications

- Reinforcing newsletter articles
- Reminder posters & emails
- Messages on portal



Personal Support Options

- EAP
- Care coordination
- Best Doctors

No Regrets Health Care

- ### Portal Support
- URAC-accredited care content
 - Quality care tips & tools
 - Related e-lessons
 - Tracking actions and support used
 - Related incentives

Other Components

- Same as above
- Benefit coverage rules requiring targeted pre-notification
- Benefit coverage rules requiring engagement with care counseling & coordination support outreach

The Right Care at the Right Time & Place with No Regrets about Decisions Regardless of Outcomes

Higher levels of stress are associated with higher health costs, absenteeism, less productivity and higher risks for specific physical illnesses, burnout and other emotional and behavioral issues.

Common sources of stress include:

- Financial issues
- Personal or family illness
- Relationship issues
- Aging parents & other work/family issues
- Concerns about children
- Changes - type, number
- Legal issues
- Crime, threats, fears
- Low self-esteem
- Noise, sleep, nutrition, gaps in support, skills...

Core Trainings/Tools

- Healthwise® Handbook
- Financial wellbeing
- Adapting to stress
- Other – HRA & survey-driven



Communications

- Reinforcing newsletter articles
- Reminder posters & emails
- Messages on portal

Personal Support Options

- EAP
- Health coaching
- Financial coaching

Stress & Resilience

- ### Portal Support
- Stress & Resilience tips & tools
 - Related e-lessons including financial
 - Tracking actions and support used
 - Related incentives

Other Components

- Benefit options
- Flex time/place options
- Physical activity options
- Ergonomic options
- Workplace policies
- Adding opportunities for fun, helping others & building community at work, home...



Greater Resilience, Confidence, Insights, Resourcefulness, Support Seeking & Other Abilities for Stress-Related Changes, Challenges & Goals

81% of those surveyed identify money as a major source of stress in their lives.

71% do not have a formal investment plan to help them reach their goals.

41% of respondents 25-69 years old who are contributing to a retirement plan do not feel prepared for retirement.

68% have trouble saving for retirement

60% have credit card and other debt

50% struggle with basic living expenses (e.g., food, housing, transportation to work)

45% struggle with medical expenses

8% are in bankruptcy

5% are dealing with identity theft

Core Trainings/Tools

- Financial wellbeing / Making Ends Meet & Dreams Come True
- Retirement planning
- Healthwise Handbook
- Getting good safe care
- Other – survey-driven



Communications

- Launch brochure
- Reinforcing newsletter articles
- Reminder posters & emails
- Messages on portal
- Scam alerts

Personal Support Options

- Financial coaching
- EAP
- Benefit support lines

Financial Wellbeing

- ### Portal Support
- Financial wellness center with:
 - 50+ e-lessons
 - pdfs & excel templates
 - custom lesson on 401k/403b plan
 - Adding other custom lessons on insurance, other benefits, enrollment
 - Tracking actions and support used
 - Related incentives

Other Components

- 401(k)/403(b) plan
- Other benefits that can help financial wellbeing of employees/families

Performance issues when employees face financial challenges:

77% Heighted stress levels

33% Absenteeism/tardiness

59% Inability to focus on work

28% Physical health

35% Morale problems

18% Relationships with co-workers

Greater Financial Peace-of-Mind & Savings for Goals Each Year & Retirement



Research, Expertise, Network & Metrics – Available as Needed

Strategic Planning, Research & Consulting

Discovery & Design
Implementation
Optimization

HPN's team of experts can help leaders and leadership teams in the design and/or ongoing improvement of health, care and wellness strategies, specific components and benefits that can yield the best outcomes.

In addition to population health, care and wellbeing, their research and expertise spans health-related policy and benefit design – including incentive programs that help ensure achieving your engagement, learning, quality, savings and other goals.

Information Systems, Technology & Portal Support

HPN's IT team is talented, innovative and fast.

In addition to the WMS (pages 6-7, 8-9 and 12-13), they've helped many clients web-enable many things that used to be done on paper – improving speed, accuracy, peace of mind and freeing up administrative time for other tasks and goals.

Clinical apps for laptops and tablets have been developed for clinical staff doing wellness screenings at locations with no cell or wi-fi signal –and– others for community health workers doing visits to the home – all are HIPAA/HITECH compliant.

Evaluation & Metrics Support

Our evaluation expertise, standard and custom metrics, the WMS platform, tools, analytics and support are available to strategically plan, document and optimize the annual targeting, processes, impacts and outcomes of your strategy and programs. Aggregate, administrative, T1T2 reports and dashboards add to insights and brainstorming at meetings for progress, adjustments and improvements of strategy and support.

Support options include claim analytics, planning surveys, interviewing, focus groups, impact-outcome surveys, SF6, SF12, integrating with other proprietary assessments such as the Patient Activation Measure (PAM).

Training Solutions

HPN can save every client time and money in health and benefits education with standard and custom presentations, programs, e-learning, streaming media and access to a swat team of experienced trainers if needed to reach locations with live trainers.

Some clients have sent HPN trainers to reach employees at worksites in every state (except Hawaii and Alaska – although we were willing), to Mexico and Canada. Groups with internal trainers, use HPN instructor training and presentation tools.

Partner Network

HPN works with some great EAP, disease management, care coordination, health coaching, financial counseling, and collegial health and wellness organizations including health and medical content partners and publishers. Some clients ask for recommendations, others recommend ones to add.

Groups Served

Employers with 5 to >150,000 employees
Self-Funded & Fully Insured Health Plans
Hospitals & Health Systems
ACOs & ACEs
Pathways Community HUBS
Schools – Public & Private
Municipal & County Employers
Unions
All Major Carriers
Faith-Based Health Plans
Other Health Promotion Colleagues

Some of the Research We Consider

Population Health
Wellness & Wellbeing
Health & Illness Behavior
Diffusion Adoption & Social Change
Behavioral Economics
PRECEDE-PROCEED model
Health Communications
Web Design
Health Promotion
Human Performance
Root Cause Analysis
Family Systems
Public Health
Health Risk Management & Loss Control
Financial Health & Wellbeing
Pathways Community HUBS
Care Pathways
Health Sciences & Quality Care
Human Factors Engineering

Available at HPN.com

Papers & Presentations
Funnel Planning Model for PHCW Management
More Client Results



Helpful Links
More About Support & Service Options
Library – Recommended Books

Myth or Truth ?

The right incentives can lead to 90-100% of targeted participation (engagement or compliance) and related optimum results.

True. The right incentives can accelerate results by getting 90-100% of a group to take the actions (every year) that contribute to those results. Related value and requirements are keys to degree and effectiveness.

Other groups are seeing 90-100% engagement and optimum results (like Culver, page 2) without incentives.

Not that we know of. Without incentives, it may take 5-20 or more years for 60% or more of a group of people to adopt key actions needed for specific results.

The more a group invests in population health, the greater the results.

True & False – it depends. As a general rule, 2-6% of medical benefit costs provides sufficient funding – if invested in the right support mix.

Most groups need more claims and other data before they can do anything that will help control health costs.

Not true. Enough is known from research on pages 2, 4 and 8-11 that most groups can do some things now that can start yielding key results the first years. Claims and other data can help with improvements and optimization.

There's no need for paper anymore. Online support by itself gets the best results. The books and materials on pages 8-9, printed newsletters and screening reports mailed to the home no longer help individuals/families and do not help to optimize results.

False. Newsletters mailed to the home reach the entire family (vs emails and pdfs to the employee). Mailed screening reports help improve results, follow-up and mitigate risks. There are many studies to date showing the effectiveness of the Healthwise Handbook and other guides as printed tools. There are none yet (that we know of) verifying the effectiveness of these as online tools. A right mix of paper and online yields better results.

Leadership Team – Experience and Areas of Focus

ERISA & TAFT-HARTLEY GROUPS & POPULATIONS

	Teams		Workplaces			Benefits & Other Groups			Operations				Years Experience
	Clinical/Content Experts R&D / Training / Comm.	Employers Unions	Hospitals & Health Systems	Self-Funded Fully Insured Medicaid	ACOs Pathways Community HUBs	IS, Portals & Platforms Engineering Analytics Compliance Strategy, Sales, Partners							
Bob Gorsky, PhD	Y Y	Y Y Y		Y Y Y	Y Y	Y Y Y Y	39+						
Joan Cantwell, MA RN OHN	Y Y	Y Y Y		Y Y Y		Y	36+						
Greg Kirschner, MD MPH	Y Y		Y	Y Y Y	Y		36+						
Gary Tagtmeier, CPA	Y Y	Y Y Y		Y Y		Y	39+						
Jim Brashear	Y					Y Y Y Y	31+						
Barb Crowell, MS		Y	Y			Y Y Y Y	25+						
Ben Gorsky		Y Y Y		Y Y		Y Y Y Y	8+						

COMMUNITY PLANS, POPULATIONS & GROUPS

Bob Harnach	Y Y		Y	Y	Y Y	Y Y Y Y Y	35+
Sarah Redding, MD MPH	Y Y		Y	Y	Y Y	Y	33+
Mark Redding, MD	Y Y		Y	Y	Y Y		33+
Anne Siefert, MEd	Y Y			Y	Y		33+

Key Contacts

- Bob Harnach for hospitals, ACOs, Pathways Community HUBs, Medicaid, training & funding support options
- Ben Gorsky for population health support options – all workplaces, workforces & partner groups
- Gary Tagtmeier for financial wellbeing research, education & coaching support options – all groups
- Bob Gorsky for population health, care & wellbeing research, consulting & support options – all groups

Over the Past 30+ Years → Group after Group Show Results

Some of the better trends we've documented together include:

- Fewer unnecessary trips to doctors and emergency rooms
- Detecting health problems earlier and handling them better before they become serious and costly
- Making prudent effective diagnosis and treatment decisions
- Improved prevention, health status and resilience
- Avoiding needless medical errors, complications, other poor quality care AND avoiding the related human suffering, deaths and added costs each year
- Reducing absenteeism and other impairments and threats to optimal productivity
- Fewer and less severe catastrophic cases, and lower risks for illnesses and injuries in current and future years
- Lower paid claims, stop loss and out-of-pocket expenses

Call us or visit HPN.com

For more results experienced by:

- **Employers of 10-50,000+ Employees**
- **Schools & Municipalities**
- **Unions**
- **Hospitals & Health Systems**
- **Pathways Community HUBs**
- **ACOs & ACEs**

For more details about:

- **Any Support Component**
- **Design – Strategy, Incentives...**
- **HPN**
- **Presentations & Updates**

Get Started with HPN for Results that Matter – to Everyone

Population Health is our only business – through better health, care, healing and wellbeing

- You can capitalize on our experience and insights working with over 1,000 groups
- You can benefit from HPN's cumulative years of research, experience, results and innovation
- HPN's ongoing research and improvements help everyone served to optimize results and success
- We believe that each client should have their solution integrated and tailored to meet their needs

Your savings can begin immediately and continue...

- Through lower COGs for online support, wellness screenings, materials, admin and other support
- Through lives saved and years of productive lives preserved
- Through the savings described on these pages – out-of-pocket, plan, stop loss and other savings
- Through the feedback and testimonials from employees and families



For more
details ...

To share needs
& goals ...

For solutions
that work ...

visit → hpn.com
call → 630.941.9030