Good Health *Is Good Business*

Statistical Analysis for

San Joaquin Valley Insurance Authority - 2012 Health Evaluations

Report created on March 16, 2012

Quality Survey Results

|		
Was the blood drawer courteous?	100%	Yes
Was the blood drawer professional?	100%	Yes
Was the blood drawer's appearance professional?	99%	Yes
Overall, was the program of value to you?	99%	Yes

Total number of respondents: 426

Members

	Age 40+	Repeat participation
752 Total	63.3%	0 (0.0%)
183 Males	63.4%	0 (0.0%)
569 Females	63.3%	0 (0.0%)

2 spouses participated

Interesting Insights About Your Company

Lab tests on file	29,780
Average BMI (Female / Male)	29.6 / 29.1
Percentage of smokers	9.6%
Percentage of members referred to a physician	57.4%
Members at risk of a heart attack over the next 10 years	110
Average number of days of exercise	2
Members actively taking steps to improve their health	243
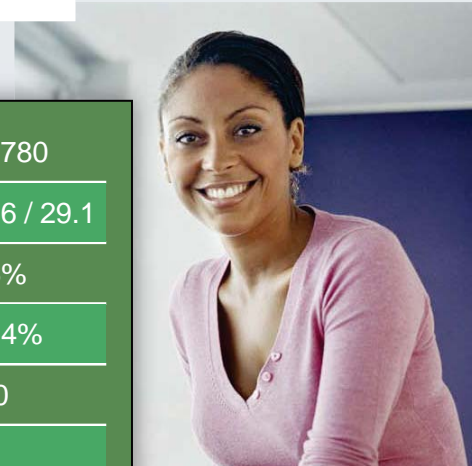
Web Site Usage

Members registered	566
Information bulletins sent per member *	0
Member visits *	2,355
Items researched per visit *	13

* in last 12 months

Newly Discovered Conditions		Very Serious
Anemia	25	4
Blood Pressure	32	3
High Cholesterol	60	18
Diabetes	9	0
Kidney Disease	5	2
Liver Disease	35	2
Thyroid Disease	9	0
Metabolic Syndrome	181	-

Newly discovered means our testing uncovered an abnormal medical condition that was not entered on the member's medical history.

Very serious refers to conditions that require immediate medical attention. IHS medical staff has communicated with the people in this group to follow up with their physicians.

Very Serious Results

Anemia	4
Blood Pressure	6
High Cholesterol	43
Diabetes	0
Kidney Disease	3
Liver Disease	2
Possible Cancer	25
Thyroid Disease	2
Other (Muscle, Bone, Autoimmune Disease, Parathyroidism, adverse reaction to medication)	1

Mental Health

	Mild	Moderate	Serious
Anxiety	39	64	22
Depression	37	34	21
Stress	24	18	22
Problem Drinking	N/A	N/A	30

This section highlights members who tested abnormal and are not on medication. Medication has been recommended.

New Medication Requirements

Diabetes	11
Blood Pressure	20
Cholesterol	48

IHI Yearly Trends

Average IHI Scores
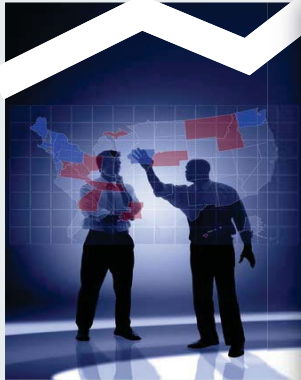
Health Evaluation Periods

		11/01/2011 - 03/09/2012
🟧	Your Company	-2
🟦	Peers	12
🟥	Healthiest Companies	-2
🟩	IHS Clients	4

What is IHI?

The IHI (Interactive Health Index) was designed to help members understand where they stand for future risk of coronary heart disease and diabetes. The index is comprised of five modifiable risk factors: smoking, glucose, blood pressure, triglycerides and LDL cholesterol – all potential causes of serious health problems.

Your Company's IHI Scores

Your company's average IHI score is 0; which puts your overall population in the low risk category.

|	Your Company	Peers	IHS Clients
High Risk (IHI 26+)	15%	26%	19%
Moderate Risk (IHI 1 to 25)	16%	22%	19%
Low Risk (IHI -20 to 0)	69%	52%	62%

Why are we doing it?

Heart disease is the #1 cause of death in the U.S. and also the #1 cause of high medical cost. Luckily, heart disease and diabetes are avoidable. People who meet their goals have a greatly reduced risk of heart disease and diabetes.

IHI Improvements

	Regressed	Same	Improved	Total *
Blood Pressure	-	-	-	0
LDL Cholesterol	-	-	-	0
Glucose	-	-	-	0
Triglycerides	-	-	-	0
Smoking	-	-	-	0

* Total number of members asked to improve based on their last health evaluation
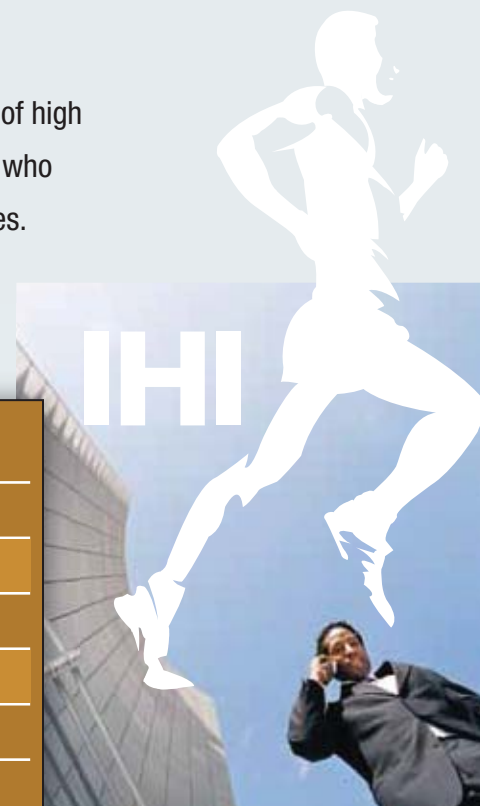
Productivity – Avoidable Estimated Annual Workdays Lost Per Person

Employee productivity is directly related to the overall financial health of your organization. While sick days contribute to reducing productivity, in most cases sick days are just the tip of the iceberg. Employees who have chronic illnesses and come to work every day (presenteeism) can have a significant negative impact on productivity. Symptoms (headaches, shortness of breath, fatigue, dizziness, lethargy, etc.) can have a proportionately negative influence on your bottom line. This year's health evaluation program has identified those employees who could contribute to this difficult business problem. Fortunately, IHS will continue to communicate with your employees and encourage them to comply with our recommendations. Active disease management services can also contribute to minimizing the potential impact of presenteeism. The following charts will give you a perspective on where your company ranks in avoidable presenteeism.

Your company compared to your peers

Lowest   Highest

2.29   13.00

Days Lost   Days Lost

4.04

Your company compared to ALL IHS clients

Lowest   Highest

1.77   14.20

Days Lost   Days Lost

4.04

Excludes spouses

7

Quality – Avoidable Poor Quality

Is anything more important/critical to your company? Did you know that every aspect of your product, sales and service is directly influenced by how your employees feel while they interface with clients, touch your product or attempt to sell new business? We believe that employees who are forgetful, tired, have difficulty concentrating or remembering, and are irritable are not good for business. IHS has identified some (don't you wish that everyone had participated?) of these people. Our programs will reduce your risk in this area. Poor quality is avoidable!

Risk Index

Your company compared to your peers

Lowest	Highest
66	297

265

Risk Index

Your company compared to ALL IHS clients

Lowest	Highest
20	392

265
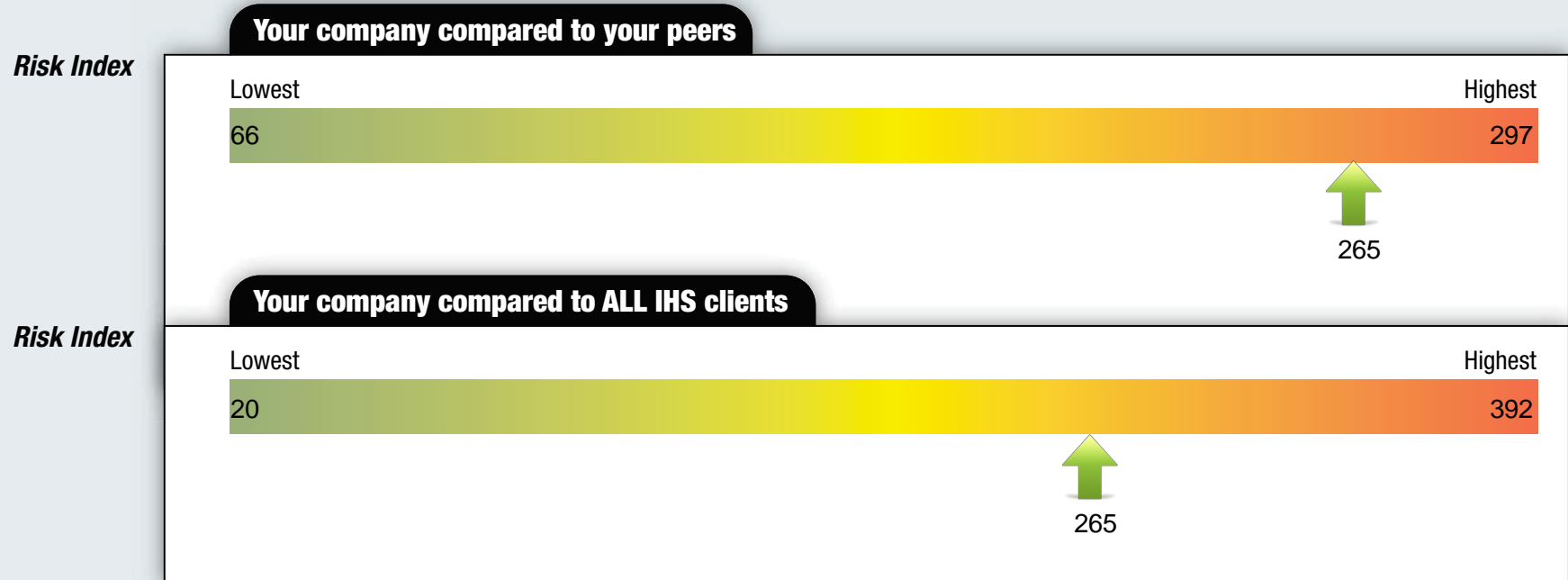
Excludes spouses

Workers' Compensation –
Avoidable Accidents Influenced by Disease Symptoms

Since workers' compensation costs, and general liability, are based on past experience, future expense exposure can be minimized by reducing the number and severity of accidents. Symptoms associated with active diseases (fatigue, dizziness, blurred vision, lack of concentration, etc.) can have a dramatic "cause and effect" relationship to accident rates. IHS has identified employees who have diseases that exhibit symptoms that can contribute to high accident rates.

We have also adjusted the probability of accident occurrence by the seriousness of the disease. The diseases that we have focused on include: problem drinking, sleep apnea, diabetes, hypothyroidism and depression. The following analysis looks at your company's risk of accidents that may be influenced by symptoms associated with these controllable medical problems. Your company's risk is compared to risks of peer companies and also to the aggregate risks of all companies in the IHS database. This analysis is unique to IHS.

Risk Index

Your company compared to your peers

Lowest Risk   Highest Risk

133   415

376

Risk Index

Your company compared to ALL IHS clients

Lowest Risk   Highest Risk

53   454

376

Excludes spouses

Medical – Avoidable Annual Medical Costs

Typically, annual medical costs can be reduced by proactive intervention at the beginning stage of the disease process. Proper management of medical problems and by adherence to lifestyle guidelines can reduce medical costs.

IHS has identified members who have an identifiable disease. We have also considered the seriousness of the disease. The following graph provides an estimate of the potential annual avoidable costs on a per person screened basis. Healthiest companies have the lowest avoidable costs.

Your company compared to your peers

Lowest Risk   Highest Risk

$1,891 $8,512

$2,802

Your company compared to ALL IHS clients

Lowest Risk   Highest Risk

$1,744 $9,579

$2,802

Estimated Avoidable Annual Medical Costs
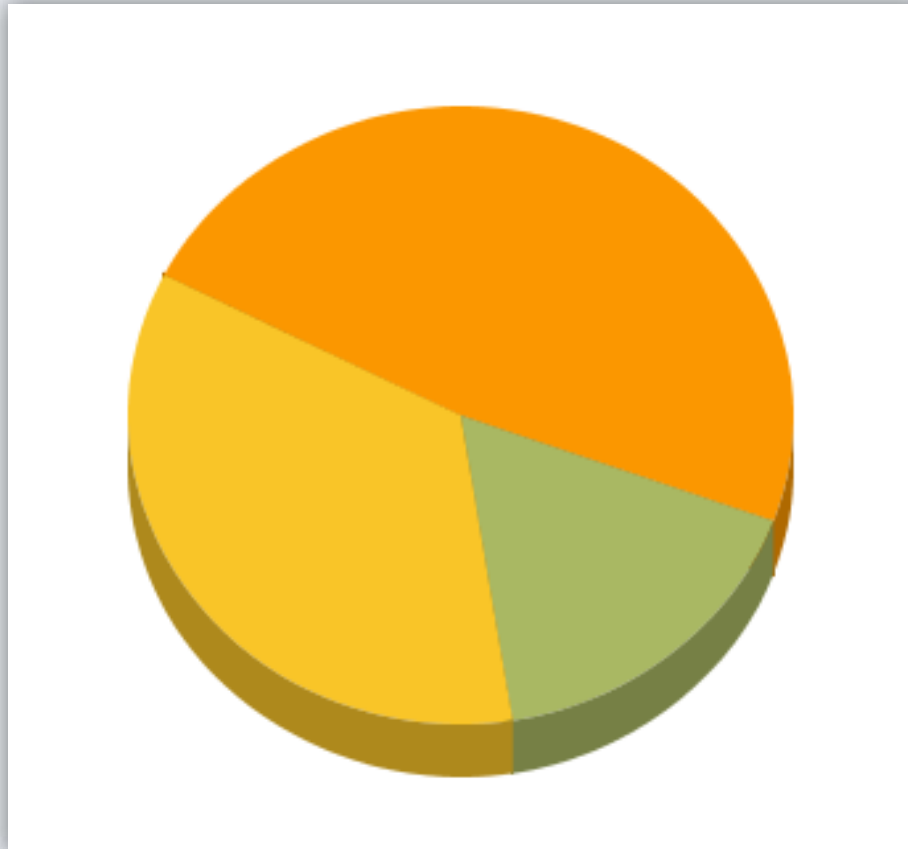
Unhealthiest medical plan members (Top 15%)
34 members
$29,866 per person
$1,015,475 total

Moderately unhealthy medical plan members (Next 35%)
77 members
$9,583 per person
$737,900 total

Healthiest medical plan members (Remaining 50%)
641 members
$552 per person
$354,000 total

Physician Link

Number of people enrolled	232
Number of records provided to physicians	237
Number of additional tests	1
Number of follow up reminders	0
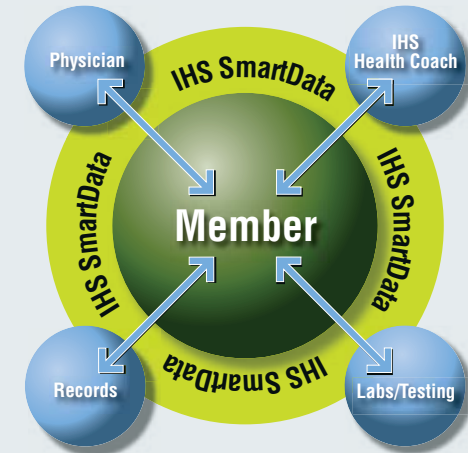
Smart Testing

Diabetes can have a major impact on employee productivity and health care costs. The results of the A1c test show how well those who self-reported themselves as diabetic are managing their condition, and identifies those who are newly discovered diabetics and pre-diabetics. Newly discovered means no history of diabetes was indicated but the A1c results indicate diabetic or pre-diabetic range. An A1c >= 7.0% indicates a greater risk of diabetes-related complications.

EXAMPLE

A1c Testing Results

35% of the members received an A1c test	Members	Provided Results to Physician	Current Estimated Costs *	Preventable Future Costs *
Diabetic range A1c >= 6.5%	17%	37%	$930,000	N/A
Pre-diabetic range A1c = 5.7%-6.4%	53%	34%	$143,000	$2,860,000
Normal range A1c <= 5.6%	30%	9%	N/A	$79,500

* According to the Centers for Disease Control 2007 and American Diabetes Association 2007: On average a pre-diabetic costs the medical plan approximately $500 per year, and a diabetic's direct (medical) and indirect (disability, productivity, quality) costs are approximately $10,000 per year.

Highlights EXAMPLE

Diabetics (self-reported)
16% of A1c recipients
- 48% not in control (A1c > = 7.0%)
- Average BMI 32

Newly Discovered Diabetics
6% of A1c recipients
- 15% had a normal fasting blood glucose (<100 mg/dL)
- 47% had a pre-diabetic fasting blood glucose (100 - 125 mg/dL)
- 35% members with A1c >= 7.0%
- Average BMI 32

Pre-diabetics (excludes self-reported diabetics)
47% of A1c recipients
- 59% had a normal fasting blood glucose (<100 mg/dL)
- Average BMI 32

Potential for becoming next group of diabetics - opportunity for preventative course of action

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Interactive Health Solutions, Inc.

3800 North Wilke Rd., Suite 155

Arlington Heights, IL 60004

800.840.6100

F: 847.590.0267

www.interactivehs.com