



Brilliant Performance. Proven Results.



## RESULTS REPORT

San Joaquin Valley Insurance Authority  
2013 Health Evaluations

## Quality Survey Results

Was the blood drawer courteous?	98%	Yes
Was the blood drawer professional?	97%	Yes
Was the blood drawer's appearance professional?	95%	Yes
Overall, was the program of value to you?	96%	Yes

Total number of respondents: 291



## Members

	Age 40+	Repeat participation
716 Total	63.3%	278 (38.8%)
204 Males	63.7%	68 (33.3%)
512 Females	63.1%	210 (41.0%)

3 spouses participated

## Interesting Insights About Your Company



Lab tests on file	28,293
Average BMI (Female / Male)	30.3 / 29.9
Percentage of tobacco users	8.5%
Percentage of members referred to a physician	57.3%
Members at risk of a heart attack over the next 10 years	136
Average number of days of exercise	2
Members actively taking steps to improve their health	252



## Website Usage

Members registered	645
Information bulletins sent per member *	0
Member visits *	1,112
Items researched per visit *	7

\* in last 12 months

## Newly Discovered Conditions

## At Risk

Anemia	16	2
Blood Pressure	36	1
High Cholesterol	62	12
Diabetes	13	4
Kidney Condition	3	1
Liver Condition	31	1
Thyroid Condition	7	0
Metabolic Syndrome*	197	-

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

\* Metabolic Syndrome is a condition defined as having at least three of these risk factors (large waist measurement, elevated triglycerides, low HDL cholesterol, elevated blood pressure, or high glucose). Metabolic Syndrome increases an individual's risk of having a heart attack, stroke or developing diabetes.



At risk refers to conditions that require immediate medical attention. Interactive Health medical staff has communicated with the people in this group to follow up with their physicians.



### At Risk Results

### Critical

Anemia	2	2
Blood Pressure	8	4
High Cholesterol	36	2
Diabetes	8	8
Kidney Condition	4	1
Liver Condition	1	1
Possible Cancer	1	1
Thyroid Condition	3	3
Other *	4	4

\*: Muscle, Bone, Autoimmune Disease, Parathyroidism, adverse reaction to medication

### Mental Health



	Mild	Moderate	Serious
Anxiety	30	32	15
Depression	35	38	17
Stress	30	22	11
Problem Drinking	N/A	N/A	22

This section includes members who are aware of their condition and tested out of range, but are not currently on medication for the condition.

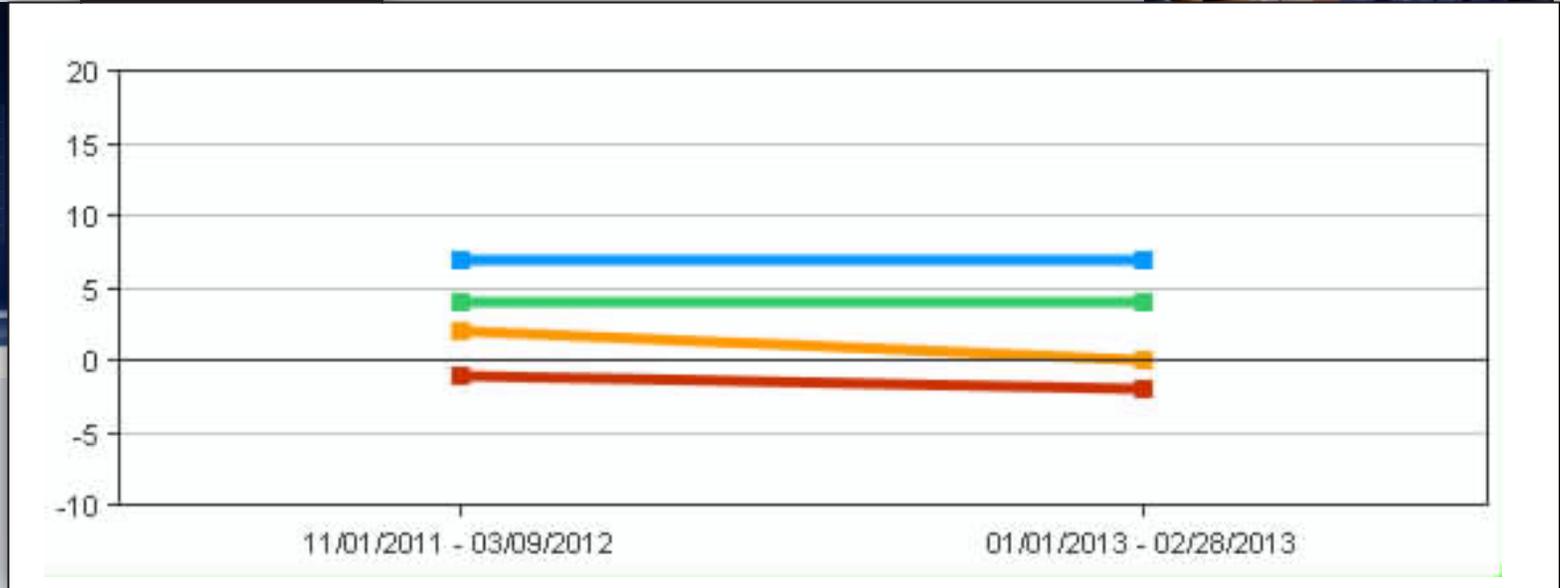
### Medication Considerations

Diabetes	8
Blood Pressure	10
Cholesterol	45

# IHI Yearly Trends



## Average IHI Scores



## Health Evaluation Periods

	11/01/2011 - 03/09/2012	01/01/2013 - 02/28/2013
<span style="color: orange;">■</span> Your Company	2	0
<span style="color: blue;">■</span> Peers	7	7
<span style="color: red;">■</span> Healthiest Companies	-1	-2
<span style="color: green;">■</span> IHS Clients	4	4

## Your Company's IHI Scores

The average IHI score for these members is 0, which puts this population in the low risk category.

	Your Company	Peers	IHS Clients
High Risk (IHI 26+)	13%	23%	19%
Moderate Risk (IHI 1 to 25)	16%	18%	19%
Low Risk (IHI -20 to 0)	71%	59%	62%

## 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 composed of five modifiable risk factors: smoking, glucose, blood pressure, triglycerides and LDL cholesterol – all potential causes of serious health problems.

## 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	2 (7%)	0 (0%)	26 (93%)	28
LDL Cholesterol	12 (24%)	4 (8%)	34 (68%)	50
Glucose	13 (22%)	5 (8%)	42 (70%)	60
Triglycerides	12 (21%)	14 (25%)	31 (54%)	57
Smoking	0 (0%)	18 (75%)	6 (25%)	24

\* 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, Interactive Health 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



### Your company compared to ALL Interactive Health clients

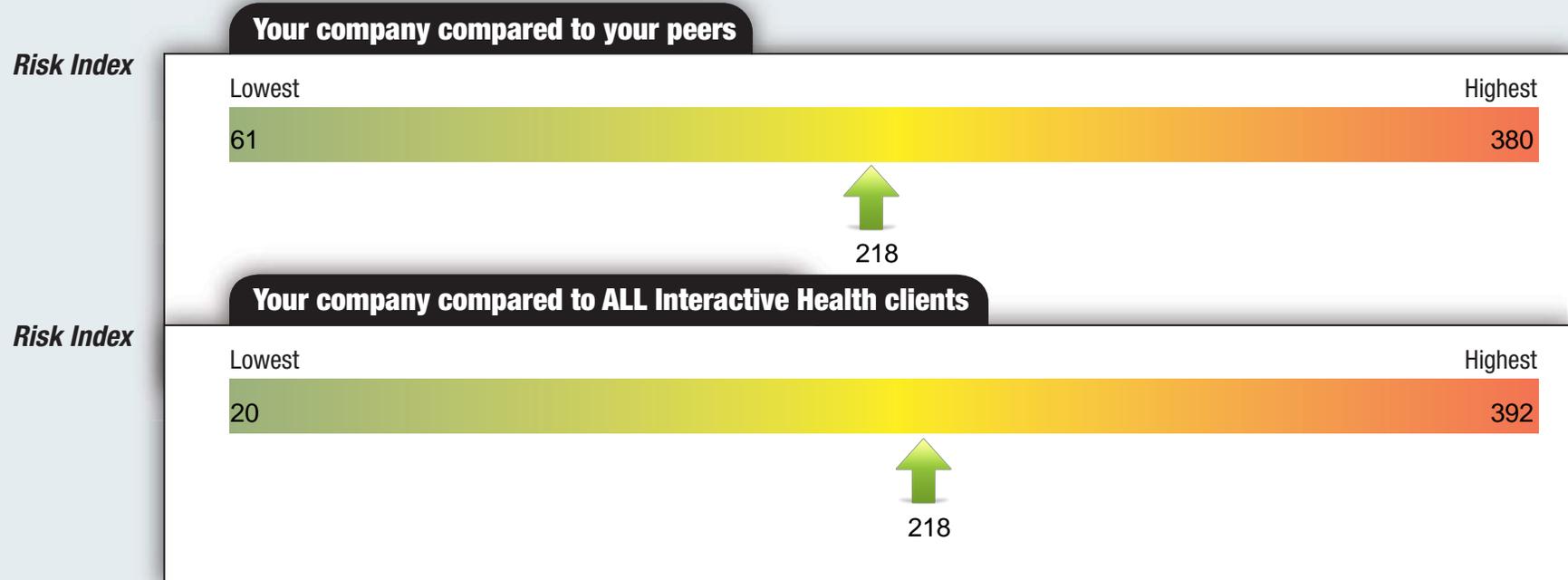


Excludes spouses

## 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. Interactive Health 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!



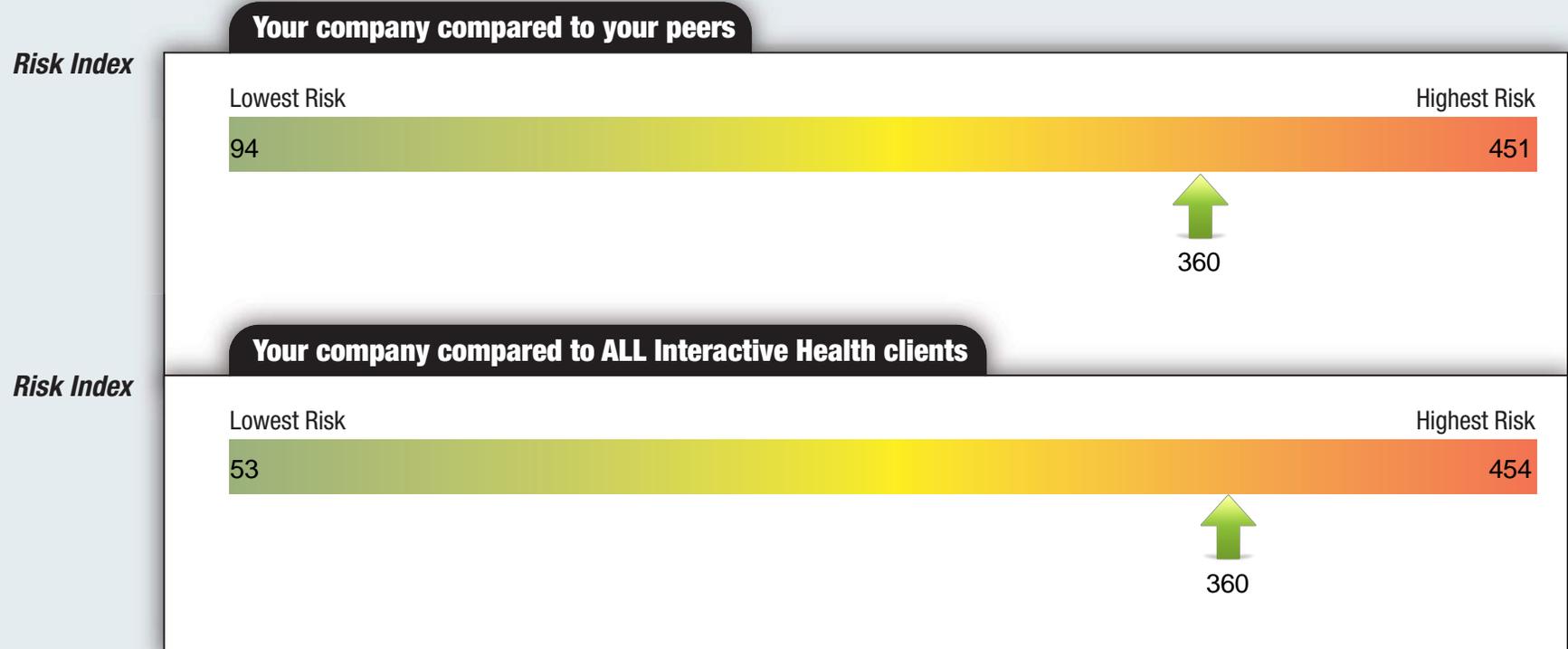
Excludes spouses



## 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 with accident rates. Interactive Health has identified employees who have diseases which 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 Interactive Health database. This analysis is unique to Interactive Health.



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 adherence to lifestyle guidelines can reduce medical costs.

Interactive Health 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.

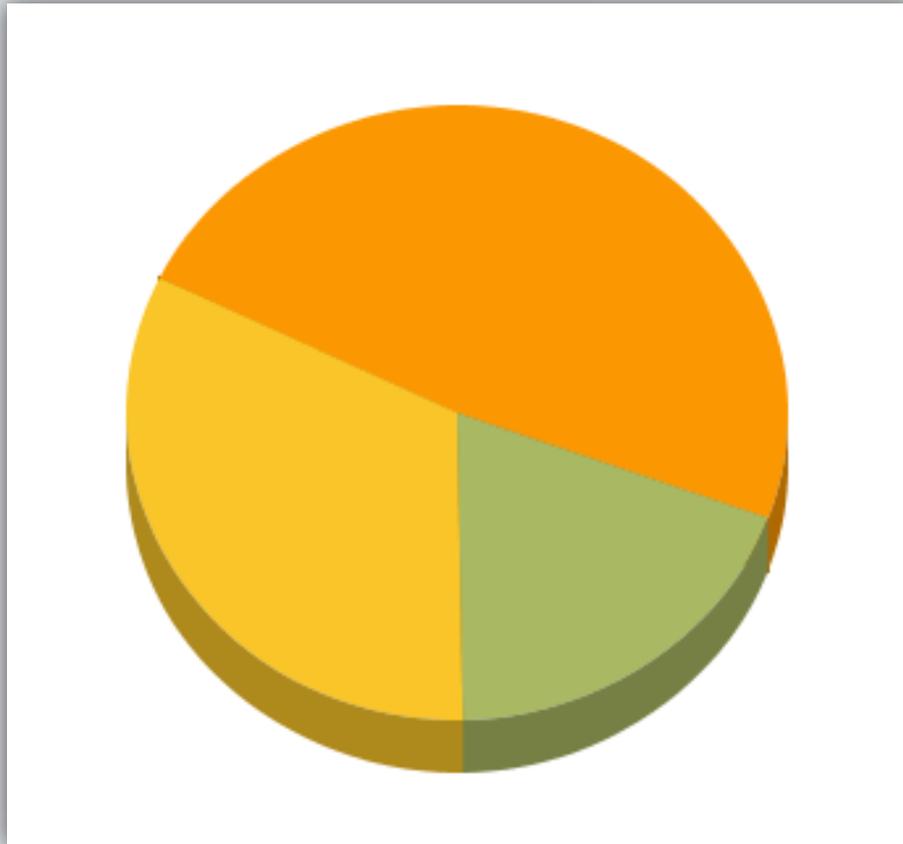
### Your company compared to your peers



### Your company compared to ALL Interactive Health clients



# Estimated Avoidable Annual Medical Costs



**Unhealthiest medical plan members (Top 15%)**

33 members  
\$29,021 per person  
\$957,700 total

**Moderately unhealthy medical plan members (Next 35%)**

76 members  
\$8,523 per person  
\$647,800 total

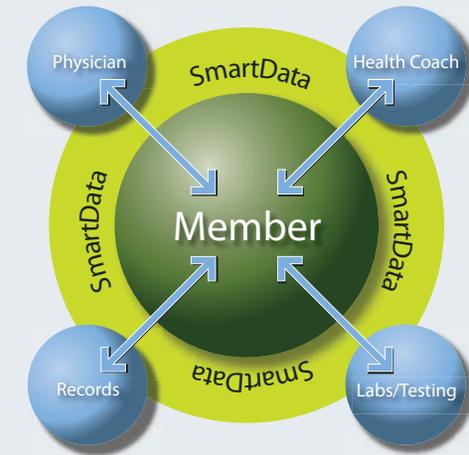
**Healthiest medical plan members (Remaining 50%)**

607 members  
\$625 per person  
\$379,900 total

Sources: Cecil Textbook of Medicine, 19th Edition W.B. Sanders Company, Philadelphia, the Healthwise Knowledgebase, NCEP Adult Treatment Panel III Report 2001  
NHLBI - Framingham Heart Study - Estimating Coronary Heart Disease (CHD) Risk Using Framingham Heart Study Prediction Score Sheets 2002, Outcomes Research -  
The Health Status of the United States Workforce, Institute for Health and Productivity Studies, Cornell University. The above are not precise numbers. They are estimates  
based on the number and severity of untreated medical conditions discovered. INTERACTIVE HEALTH DOES NOT MAKE MEDICAL DIAGNOSES.

## Physician Link

Number of people enrolled	309
Number of records provided to physicians	327
Number of additional tests	0
Number of follow up reminders	104



## 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 that self-reported themselves as diabetic are managing their condition and identifies those that are newly discovered diabetics and pre-diabetics. Newly discovered means no history of diabetes were indicated, but the A1c results indicate diabetic or pre-diabetic range. An A1c  $\geq 7.0\%$  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 $\geq 6.5\%$	17%	37%	\$930,000	N/A
Pre-diabetic range A1c = 5.7%-6.4%	53%	34%	\$143,000	\$2,860,000
Normal range A1c $\leq 5.6\%$	30%	9%	N/A	\$79,500

\* According to the Centers for Disease Control 2007 & 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  $\geq 7.0\%$ )
- 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  $\geq 7.0\%$
- 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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