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Target: Global Wellness

By Scott Heimes, Chief Marketing Officer, WebMD Health Services

For most multinational organizations, wellness programs have been largely limited to their North American operations, but this is beginning to change. As we researched our multinational clients' needs, we discovered some significant expectations for global wellness that are guiding our approach. > [Read Article](#)



BEST PRACTICES Q & A

Focus on Biometric Screenings

Biometric screening collects objective population health data that can be tracked over time and used to deliver personalized health interventions. Following a few best practices can make your biometric screening more effective for participants and your wellness program.

> [Read Article](#)

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Beaumont Health System Keeps Wellness Fresh Over the Years

Beaumont Health System has maintained a robust corporate-wide wellness program since 2005, but it never stands still. The program continues to evolve to keep it fresh and compelling for employees and their families. Those efforts pay off with increased participation and improved outcomes.

> [Read Article](#)

PRODUCT SPOTLIGHT

Coverage Advisor

WebMD's updated Coverage Advisor helps employees make better, more-informed benefits decisions – and can provide significant ROI to client organizations. Outcomes research from Fidelity Investments shows the significant impact of Coverage Advisor on health savings account contributions and high-deductible health plan choices.

> [Read Article](#)

UPCOMING EVENTS

WEBMD WEBINAR

Designing Effective, Scalable Onsite Wellness Programs

Thursday, October 13
2:00 p.m. ET

[Register](#)

CONFERENCES

NEBGH - New Strategies to Engage Challenging Employee Populations

September 27, 2011
8:00 am – 12:00 p.m.
New York, NY

<http://nebgh.org/events/>

25th National Conference on Health, Productivity and Human Capital

October 25 – 27, 2011
Boston, MA

<http://businessgrouphealth.org/meetings/11HPHCconference/index.cfm>

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To address rising U.S. healthcare costs, wellness programs have become common elements of the benefits plans for most large American companies. For most multinational organizations, wellness programs have been largely limited to their North American operations but this is beginning to change. At WebMD, we've been anticipating this evolution. As we researched our multinational clients' needs, we discovered some significant expectations for global wellness that are guiding our approach.

Wellness Objectives Are Different Outside the U.S.

In the U.S., the number one reason employers implement a wellness program is to reduce healthcare costs; internationally, that reason fell near the bottom of the list. This reflects significant differences in how healthcare is paid outside of the U.S., where companies are less likely to be responsible for employees' healthcare.

Internationally, employers have different reasons to provide wellness programs. Many are looking to improve employee morale and retention by providing programs similar to those offered to U.S. workers. In addition, common North American health risks – such as obesity, stress, low physical activity, and poor nutrition – are becoming more prevalent elsewhere in the world. Multinational organizations have realized that they need to help employees worldwide manage their health risks in order to improve overall worker productivity and reduce presenteeism. For many companies, there is also an expectation of parity across locations, and a desire to understand health risks and productivity impacts across the entire population, not just certain geographies. These desires are driving requirements for global wellness program implementation.

Global Roll-out Strategy Requirements

When companies are ready to take their wellness program global, they often want a global roll-out, not a program that is staged from one geography – and language – to the next. They are also extremely sensitive to where and how employees' personal health data is transmitted and stored. In many parts of the world, population health management experience is several years behind that of U.S. companies. While North American wellness programs have evolved to include strategic plan designs and comprehensive interventions such as health coaching, online and offline health management programs, targeted messaging, and outcomes reporting, international programs are typically focused on population health risk assessments and related health content. Similarly, wellness incentives are well-entrenched in the United States, but cultural expectations across geographies make them less important for many locations where worker attitudes may range from employer distrust (which incentives may not address) to dutiful compliance even without incentives.

For most international locations, the most important issue is to address productivity and presenteeism impacts by helping employees understand health and lifestyle issues and begin to take accountability for managing their risks.

While return-on-investment isn't a primary motivator – at least, not right now – many employers believe that providing parity in wellness program availability across geographies is simply the right thing to do.

What Companies Want in a Global Wellness Solution

In our research, we learned that an online health and wellness portal solution is among multinational organizations' top requirements. They want access to a health risk assessment that is localized to match not only language requirements but also to meet cultural sensitivities, such as those around alcohol use. Once companies have information on population risks, they typically want to address productivity and presenteeism issues related to lifestyle choices by providing ongoing content and information on how employees can address their risks.

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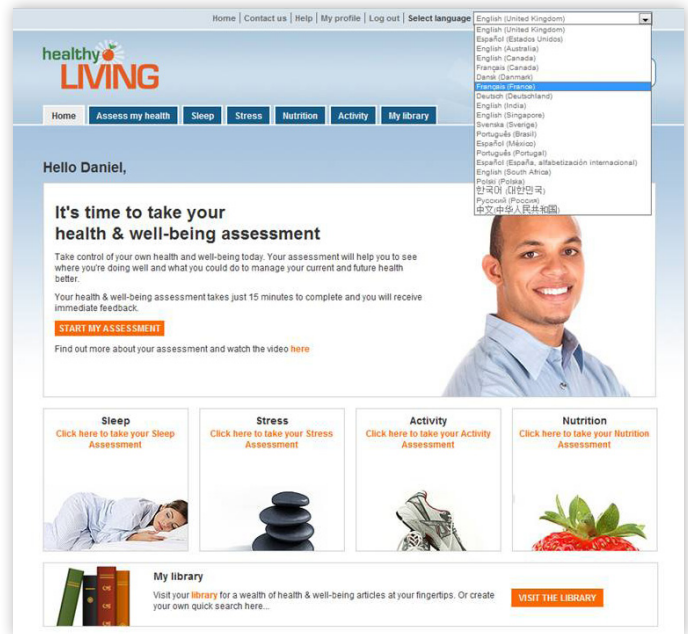
The WebMD Approach

After extensive evaluation, WebMD has entered into a partnership with **vielife**, a global provider of health risk assessments (HRAs), content, and tools that operates in 25 countries. We now offer our multinational clients a co-branded WebMD and **vielife** online portal that supports both single sign-on and eligibility files in more than 20 languages, with more in development. **vielife** provides translated, localized, and customizable HRAs that are sensitive to local cultures, mores, and compliance standards. Included localized elements are the initial HRA, four Targeted Risk Assessments specific to nutrition, physical activity, stress, and sleep – top health concerns in international markets – as well as health content for each topic and e-mail messaging to encourage engagement. With independent Health Information Products certification (Health Appraisal and Self-Management Tools) from NCQA (National Committee for Quality Assurance), **vielife**'s Health Risk Assessment (HRA) and wellbeing programs for sleep, stress, physical activity and nutrition, are recognized to help large organizations improve the health and productivity of their employees and promote healthier lifestyles. Additionally, the **vielife** HRA correlates with the World Health Organisation's Health and Work Performance questionnaire.

Global data is stored in the United Kingdom, with the local standards of each country applied to the data if they differ from the UK Data Protection Act – arguably the strictest global standard.

Ultimately, we expect to see international wellness programs follow similar paths as those taken by U.S. companies, including incentives and program-based resources such as coaching. In the meantime, we continue to research and anticipate the global wellness needs of multinational organizations so that we're ready when you are.

Contact your WebMD account manager today to see how the WebMD global solution can help you optimize employee wellness worldwide, and stay tuned for an upcoming webinar on this topic.



WebMD international users select their language from the home page and are then directed to the appropriate version of their company's Health Risk Assessment.

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BEST PRACTICES Q&A

Focus on Biometric Screenings

Biometric screening is a short health examination that determines a person's risk level for certain diseases and medical conditions such as blood pressure, cholesterol (HDL and LDL), blood glucose, and body mass index (BMI). Organizations often provide biometric screening to employees and health plan members as part of an overall culture of health and to support population health management interventions and outcomes. Chris Donovan, director of product strategy for WebMD Health Services, recently presented a webinar on biometric screening. You can access the archived webinar [here](#), and read on for Chris's best practices.

How Important is Biometric Screening to an Organization's Wellness Program?

There are several important reasons to offer biometric screening. First, it gives you objective data that is more accurate and reliable than self-reported information. You can track this data over time and use it to deliver more timely and personalized health interventions. Screening also alerts individuals who might not otherwise be aware of their health risks, and lets you direct them to appropriate programs. With information and support, they can become more accountable and engaged in healthy lifestyle choices – often earlier than they might have without the screening.

BIOMETRIC SCREENING PITFALLS TO AVOID

- > Inadequate planning time
- > Lack of communications/incentives
- > Inefficient scheduling
- > Inadequate onsite facilities
- > Lack of internal champions
- > Lack of senior management buy-in
- > No follow-up after screening

What are Some Best Practices in Incorporating Biometric Screening into a Wellness Program?

We focus on three key steps to success:

First, define your process. Set short- and long-term objectives for how you'll use the information you collect. Research screening partners (the company that will actually perform the tests) and evaluate the participant experience they provide and their staff qualifications. Decide who, what, and how to test. For instance, you'll need to choose between fingerstick and venipuncture (needle) for certain blood tests, and there are pros and cons for each. You may also need to consider home tests or tests from care providers for offsite employees or dependents.

Second, make the participant experience as positive as possible. That starts with up-front engagement and communications and includes addressing privacy and confidentiality concerns. Getting senior leadership involved is a big plus. Make sure participants have minimal wait time and paperwork along with one-on-one screening, and get results – and supporting information – to them quickly.

Finally, be ready to effectively leverage the data you gather. Report, measure, and refine your approach. Integrate what you learn into your wellness offerings. And seize the "teachable moment" with participants.

WebMD Talks About that "Teachable Moment" Quite a Bit – How Does that Fit with Biometric Screening?

There are a couple of typical approaches to biometric screening. One approach moves participants through a series of stations for each biometric test. One downside of this approach is increased wait times, as it forces participants to wait in multiple lines throughout the process. More importantly, participants are moving quickly to a different person for each test, so they don't have a single point-of-contact to help them learn more about their health at that teachable moment – a time when they're already thinking about their health and lifestyle and have access to a professional.

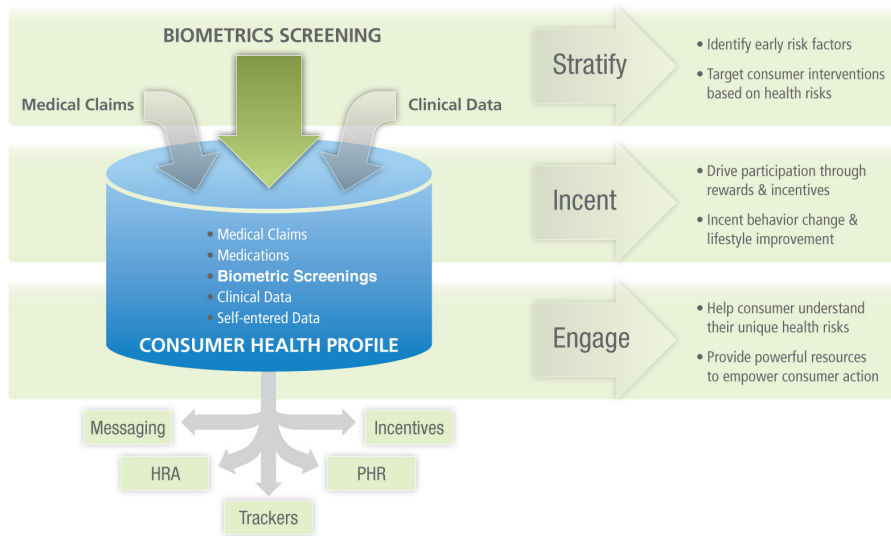
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We believe a single-station screening – in which a single professional performs all the tests for each participant – is a best practice. During the encounter, the health professional can establish trust and rapport, answer questions, and provide guidance. Participants who discover health risks can immediately get support and be directed into appropriate programs or care right away. It's private, efficient, and cost-effective.

How Should Biometric Data be Used to Measure Accountability and Outcomes?

We're big proponents of reporting, measuring, and refining as a best practice to keep wellness programs on track. With biometric screenings, you have objective, reliable data that gives you a clear picture of your population's health status and risks. You can easily identify the most prevalent conditions to target, and with year-over-year biometric screenings, you can measure the effectiveness of your interventions and refine them over time. Our clients are able to track costs and savings over time to see clear outcomes and return on investment.

For more information on how to incorporate biometric screening into your wellness program, download our [archived webinar](#).



Enable a Robust Consumer Health Profile

Incorporating screening data into a consumers health profile increases your ability to more accurately stratify a population and enables you to target interventions based on a consumer's specifics risk factors.

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Beaumont Health System Keeps Wellness Fresh Over the Years

Beaumont Health System employs more than 18,000 people in over 50 sites of care across the Metro-Detroit area and has a long history of employee wellness initiatives. Early activities were focused within individual facilities, but in 2005 Beaumont launched myOPTIMAL HEALTH as part of an organized effort to oversee wellness across all of its hospitals. Since then, Beaumont has consistently evolved its wellness program to keep it fresh and compelling for employees and their families. Those efforts pay off with continuous improvement in participation and outcomes.

METs Program Drives Continuous Improvement

Beaumont's initial myOPTIMAL HEALTH program included a health and benefits portal, health coaching, smoking cessation programs, and incentives. This was a robust and evolving program, but Beaumont management wanted more. In 2009, senior management challenged myOPTIMAL HEALTH staff to "develop a clinically sound wellness program that engages employees and establishes measurement criteria that can be used across Beaumont Hospitals in every way business is conducted." The solution developed was called METs, for "metabolic equivalents," and was a way of comparing the level of exertion and energy spent when people of different weights perform the same physical activity. Based on research that showed that exercise capacity is inversely associated with healthcare costs, employees' MET scores were found to be a significant predictor of healthcare costs, and a way to measure health improvements over time.

"Focusing on individual components of biometric screening isn't enough," says Tom Spring, program manager for myOPTIMAL HEALTH. "The MET program is key to taking a big picture approach with a metric on how you're managing your overall health. Our goal was to improve our overall MET score by one point, which we expect will reduce our healthcare costs by five to seven percent and reduce mortality by 12 to 17 percent. And we can gain ground just by avoiding the typical 10 percent metabolic loss per decade. Our population is getting older, and if we can bend that curve the other way, we'll have a successful program – and that will show up on bottom line as well."

Incentives Evolve Over Time

Before the MET program was established, Beaumont offered \$120 per year as a premium credit for completing the WebMD HealthQuotientSM (HQ) health risk assessment, and achieved 45 percent program participation by employees. Beaumont raised the incentive to a \$240 annual premium credit for completing HQ, and an additional \$240 credit for completing a biometric screening. This change brought participation up to 60 percent, but less than five percent of eligible spouses and domestic partners voluntarily participated.

"Incentives are a big part of our programming," says Spring. "The key is to be progressively more aggressive in what we're asking people to do to earn those incentives year after year. If you continue to offer the same incentive without an increase in requirements, you'll lose the interest of those who want to make a difference in their health, and only keep those who are just responding to the reward."

To raise spouse and employee participation, Beaumont offered a combined \$480 annual premium credit to employees who completed both the HQ and biometric screening, and whose covered spouse or domestic partner also completed the HQ. In addition, myOPTIMAL HEALTH participants can earn points for health-related activities, and can convert those points for up to \$100 in rewards.

Monthly, Weekly, and Daily Communications

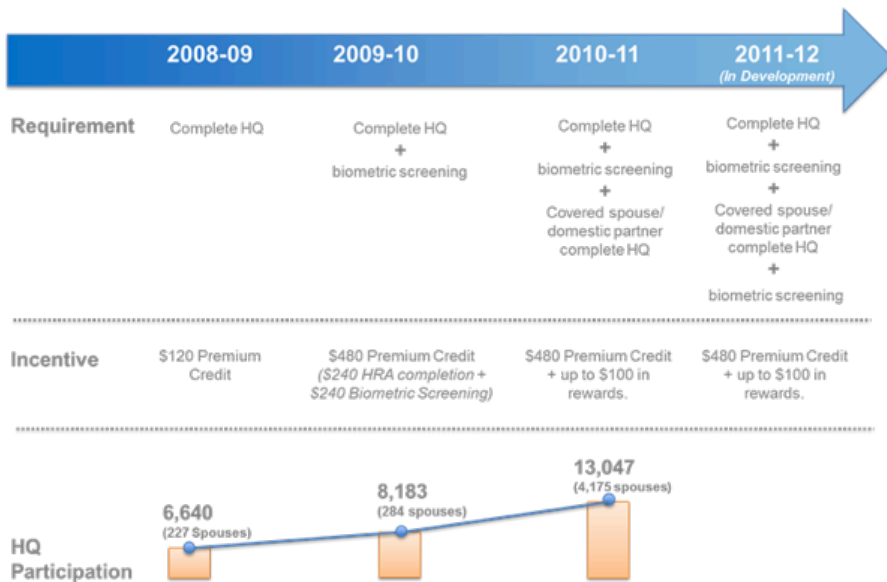
Beaumont takes no chances that employees might not hear about the MET program and available wellness resources. The MET acronym is communicated as a three-part approach to health: Measure, Energize, and take Time. Employees hear about it through a wide range of corporate and divisional communications, including newsletters, e-mail, intranet, web portal, flyers, banners, signs, and events. Communication campaigns are clear about what the company expects from employees, while using creative, fresh, and updated approaches to keep them engaged. A three-year strategic plan includes education and awareness, targeted interventions, communications, incentives, and measurement programs.

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Outcomes Show Significant Changes

Beaumont measured health risk changes in a cohort study over a three-year period, from 2008 to 2010. During that time, Beaumont has seen significant reductions in overall risk counts and in specific risk groups for participants who completed HQ all three years. In that time, Beaumont saw an impressive \$386 per-person per-year medical cost savings among the cohort population (including medical claims, absenteeism, and presenteeism).

Incentive Design Boosts Participation



In addition, from 2009 to 2010, participation in the HQ increased significantly – by 57 percent. This was largely driven by the increase in spouse participation. The jump in HQ participation introduced 4,864 new participants into the myOPTIMAL HEALTH program, who will now be more aware of their risks and will receive information, tools, and resources to make improvements so they can prevent more serious illness and future large claims. And the aggregate data provided to Beaumont gives the organization valuable information on where to invest in relevant condition management programs.

Fresh New Changes in the Works

Going forward, Beaumont has launched programs focused on coronary artery disease (CAD), diabetes, chronic low back pain, asthma, and chronic obstructive pulmonary disease (COPD) and is adopting WebMD lifestyle coaching and specialty tobacco cessation coaching for employees and spouses.

**WEBMD NAMED
MOST TRUSTED
CONSUMER BRAND**

WebMD recently was named the most trusted U.S. brand for a second consecutive year according to the latest data from TrustR, a global study of 50,000 brands conducted by Millward Brown for WPP. The 2011 study and related report, “Beyond Trust: Engaging Consumers in the Post-Recession World”, conducted by Millward Brown, is based on global consumer research contained in the proprietary BrandZ database. Since BrandZ’s creation 13 years ago, over 2 million consumers and B2B customers across more than 30 countries have weighed in on thousands of brands.

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PRODUCT SPOTLIGHT

Coverage AdvisorSM

Open enrollment can be challenging for employees, and frustrating for organizations that don't see appropriate utilization of health savings options and consumer-driven plans. WebMD's Coverage AdvisorSM application can make next year's choices – including mid-year life events such as pregnancy or marriage – easy for employees to manage so they're more engaged in healthcare decision-making. In the process, employees can make more informed decisions on options such as high-deductible plans and health savings accounts. Outcomes-based reporting also indicates that decision-support tools such as Coverage Advisor can have a significant impact on benefit election choices that can save companies money.

Enhancements and New Functionality Make Coverage Advisor Even Easier to Use

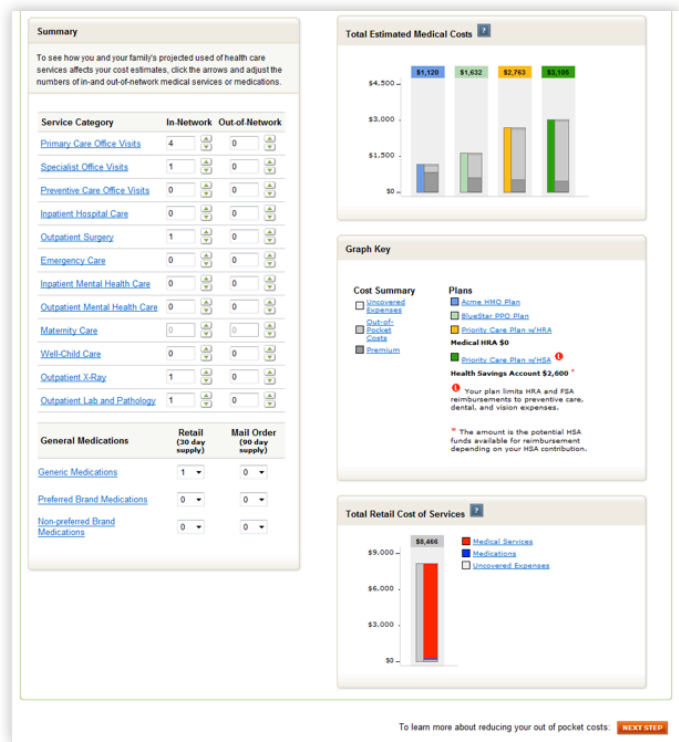
Coverage Advisor gives employees and their families personalized, at-a-glance cost comparisons across available health plan options that let them estimate their upcoming medical expenses and choose the best plan for their needs. Coverage Advisor integrates specific information such as gender, geographic location, and plan eligibility and lets users quickly click through estimates of anticipated healthcare services for each covered family member. Dynamic side-by-side views of benefit plans include co-pays and pharmacy and hospitalization coverage. These estimates are easy to change to provide "what-if" scenarios based on anticipated use of a wide range of healthcare services and to explore high-deductible health plan (HDHP) options and health savings accounts (HSAs).

Coverage Advisor now offers users the choice to auto-populate information from the previous year, including family details and past utilization details, to make it even easier to use. As part of the WebMD behavior change platform, it's tightly

integrated with the WebMD Health ConciergeSM, engagement hub, and rewards applications to help keep employees engaged and making good healthcare decisions all year long.

Fidelity Investments Shows Consumer Choices Better Match Goals with Coverage Advisor

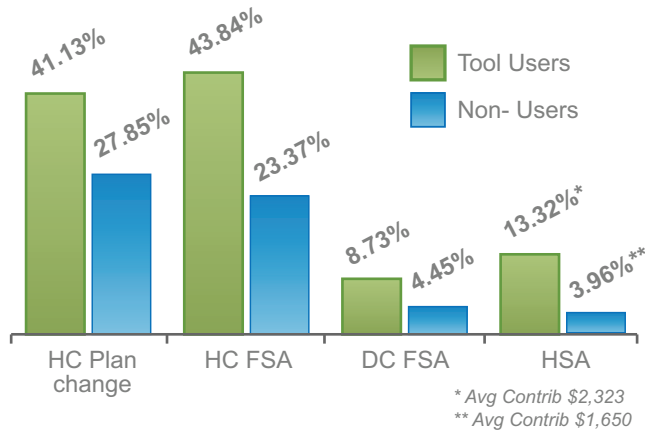
Fidelity Investments recently shared research outcomes that illustrate how effective Coverage Advisor has been in helping clients meet their benefits objectives. (See our [archived webinar](#) "Empowering Consumers to Make Better Care and Benefit Decisions.") In a book-of-business analysis, Fidelity showed that individuals who used Coverage Advisor were significantly



Benefit decision tools have a high impact on medical election choices Coverage Advisor offers at-a-glance comparisons of health plan options based on anticipated use of healthcare services.

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more likely to change their medical plan, enroll in healthcare and dependent care flexible savings accounts (FSAs), and make higher contributions to their health savings accounts (HSAs). One Fidelity client, who sought to increase migration to high-deductible health plans (HDHPs), found that Coverage Advisor users were more than three times more likely to do so. As more employees participate in HSAs with pre-tax wages, organizations can see significant tax savings that can help offset employee health benefits and wellness program costs.

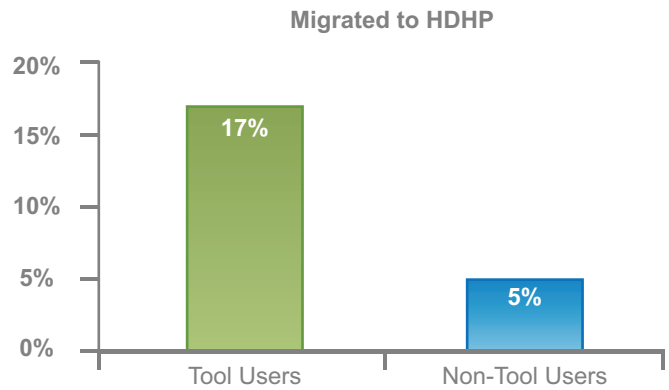


Benefit decision tools have an impact on election choices with tax savings advantages.

Benefit Decision Tools - Users vs. Non-users for 2010

- > Medical plan changes are 1.5X higher for tool users
- > HCA and DCA enrollments 40%-50% more likely for tool users
- > HSA elections 3X higher for tool users
- > HSA contributions higher for those that use the Retirement Healthcare Calculator

Fidelity Client Case Study Shows Decision Tools Have a High Impact on Plan Choice



Benefit decision tools have a high impact on medical election choices.

Benefit Decision Tools - Users vs. Non-users for 2010

- > A primary benefit objective of this large plan sponsor is greater migration to a HDHP
- > Migration from other medical plan to HDHP is more than 3x greater for tool users

Contact your WebMD account manager for more details about Coverage Advisor and its recent enhancements.