



# Game-Changing Strategies to Improve the Employee Healthcare Experience

April 22, 2024

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# Agenda

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- What is the average employee's experience with healthcare?
  - What are their largest complaints about our Healthcare system?
  - Who's to blame?
- What can we do to improve this experience?
- Success Stories
- Call to Action
- Questions



A large flock of sheep, mostly white, with one black sheep in the center. The text "DO YOU REALLY WANT TO BE AVERAGE?" is overlaid in white capital letters.

DO YOU REALLY WANT TO  
BE AVERAGE?

# Average Healthcare Experience = Below Average

- 75% of U.S. adults believe that our healthcare system is broken.
- 82% of U.S. adults believe the biggest problem with our healthcare system is cost.
- 59% of U.S. adults are often uncertain what they will pay when they seek healthcare.

-(Harris Poll, 2023)

## What grade would you give the U.S. health care system overall?

share of respondents (2,519 people surveyed)

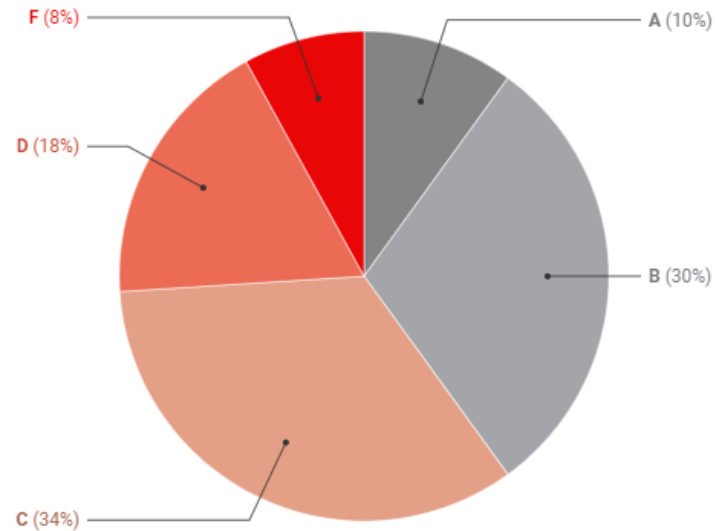


Chart: Elijah Wolfson for TIME • Source: Harris Poll

TIME

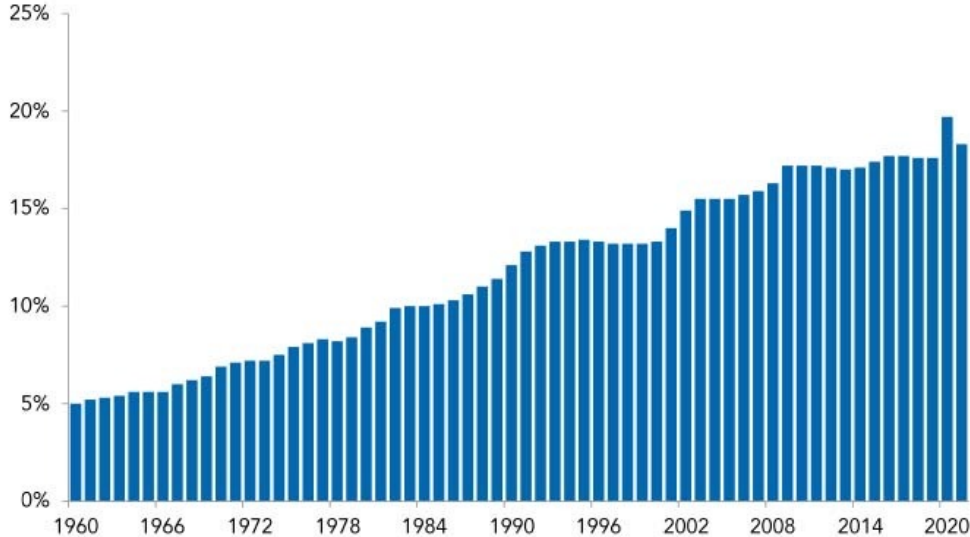


# Ballooning HealthCare Costs Across the Board



Healthcare costs in the United States have increased drastically over the past several decades

NATIONAL HEALTH EXPENDITURES (% OF GDP)



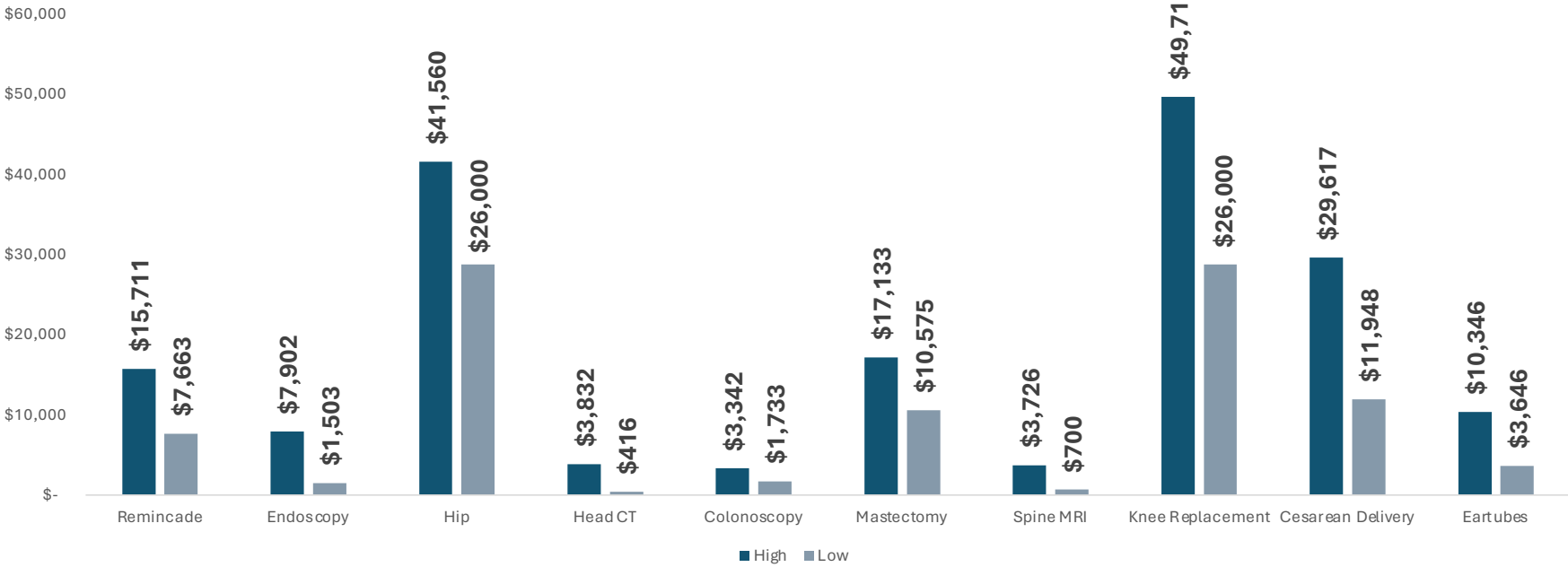
SOURCE: Centers for Medicare and Medicaid Services, National Health Expenditure Data December 2022.  
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PGPF.ORG



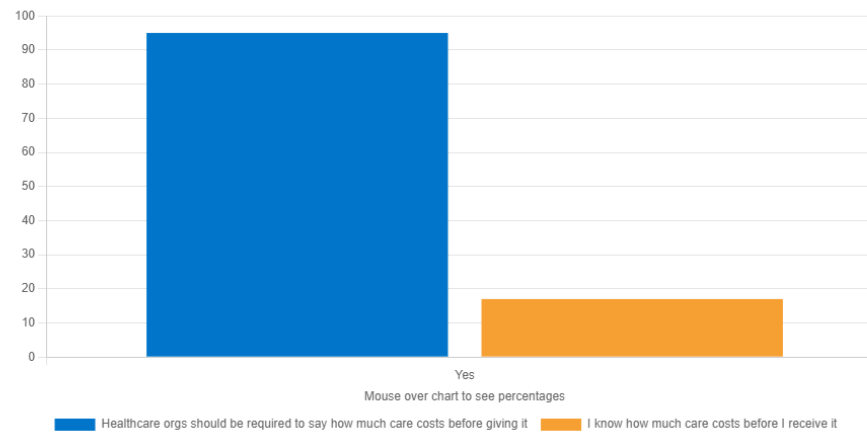
# The consumers make some good points

High v. Low Cost Providers



# Ignorance is Bliss-Costly

**95% of Americans say health providers should tell them how much their care will cost beforehand but only 17% say that happens**



-Bentley-Gallup Survey, 2024



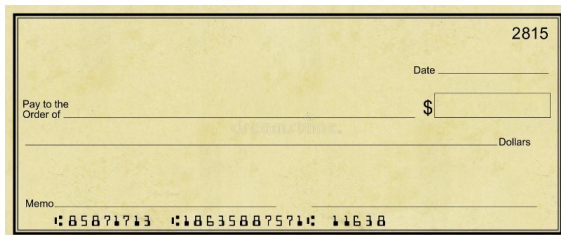


## Why Don't Employees Shop for Services Today?

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- According to Money.com, the average car buyer spent 14 hours researching, shopping, and purchasing their vehicle in 2022.
- According to AKASA (healthcare AI company), 64% of American have never shopped for prices or quality on healthcare services. Yet, 58% said they'd be encouraged to shop around if they knew the cost or quality of a procedure or service beforehand.

### WHY NOT?



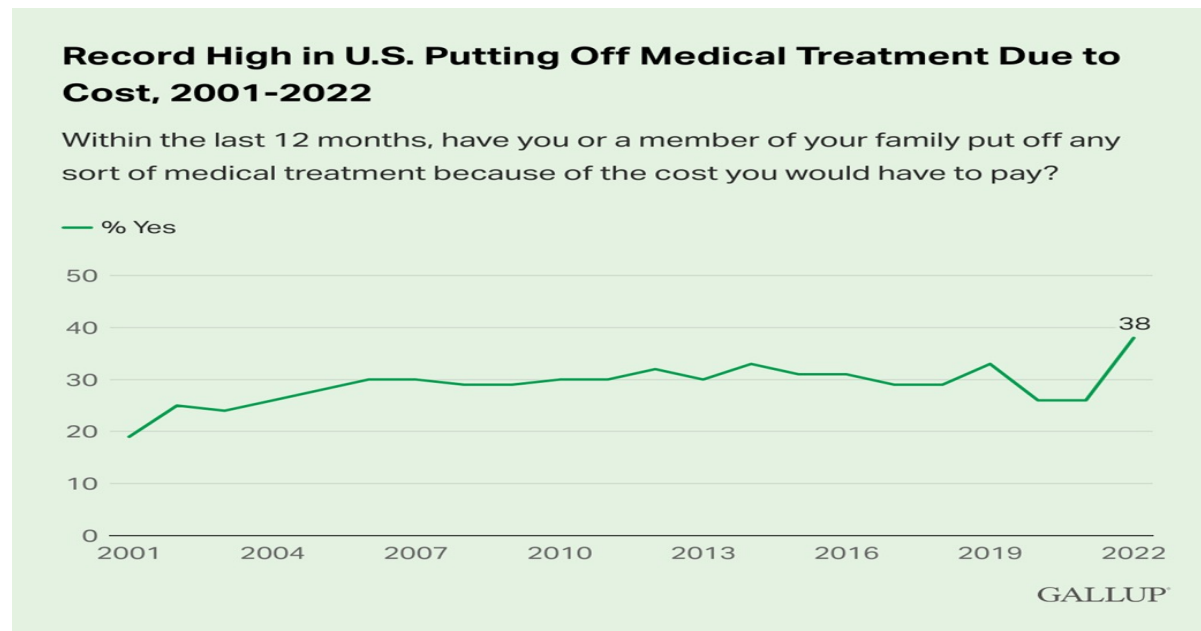
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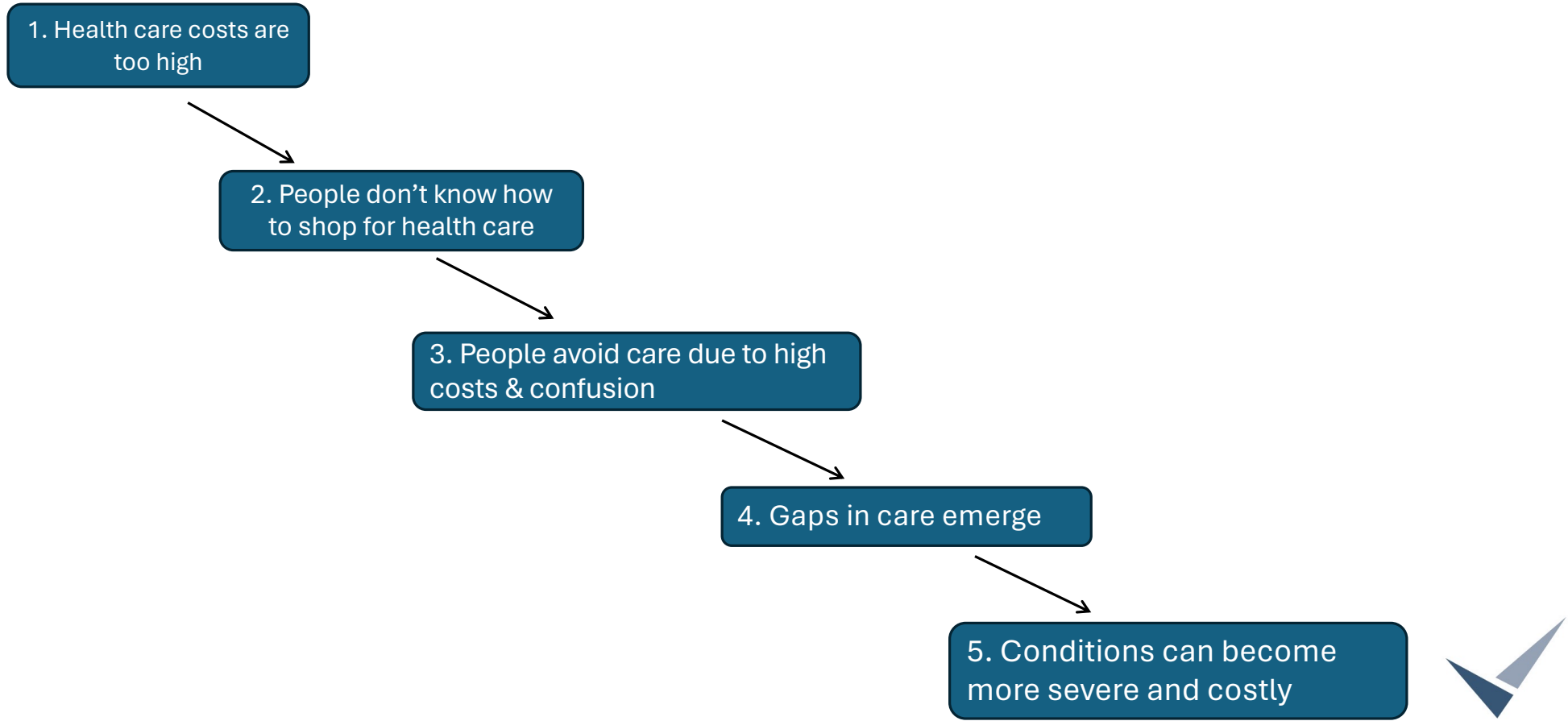
## So where does this leave the average health care consumer?

- In 2022, 38% of Americans put off treatment due to cost.
  - This was a 12% increase from 2021.
- 27% of people said the treatment they put off was for a very or somewhat serious condition.



## Current Trend

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# The Healthcare Navigation Problem & Our Solution

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## The Problem

- Unclear and Hidden Cost Information
- Uninformed Healthcare Decisions
- Surprise Medical Bills & Financial Hardship
- Avoidance of Important Care
- Health Plan Cost Increases

## Our Solution

- Simplify Consumption Resources to Motivate Use

**Forbes**

## **New Healthcare Price Transparency Rule Took Effect July 1, But It May Not Help Much Yet**

- Deb Gordon, Contributor

*Price transparency regulation on its own won't give patients access to more affordable care decisions unless these insights are delivered to patients in a consumer-friendly fashion*

Forbes, July 2022

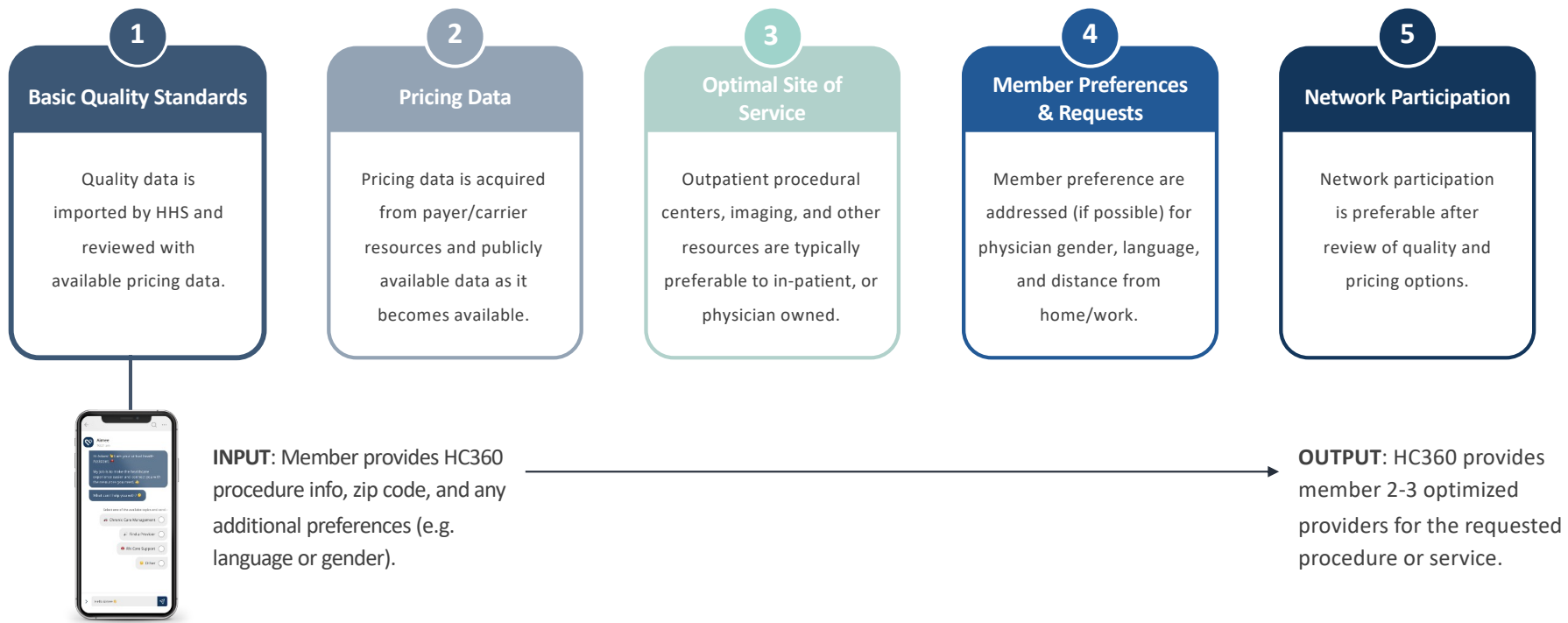




  
*my* **Advocate360**



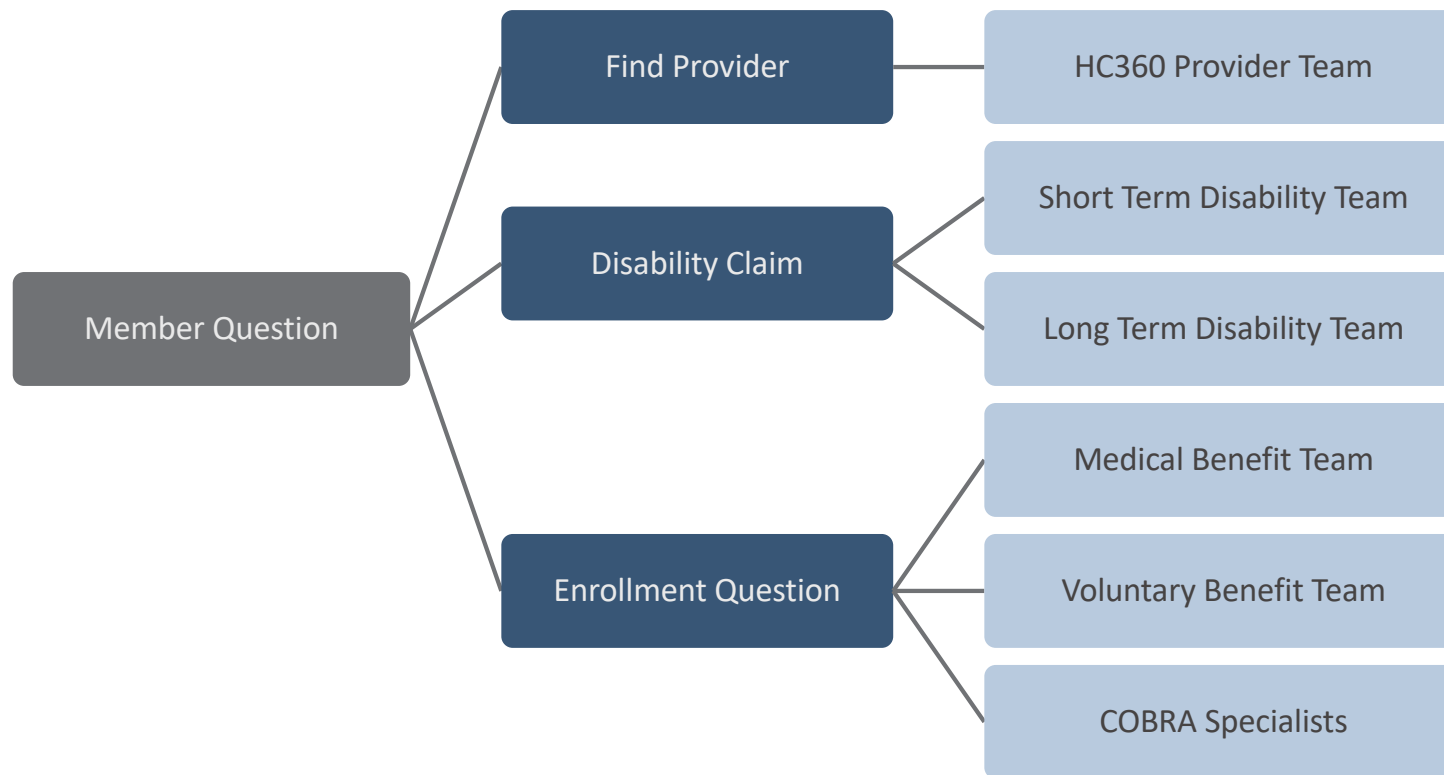
# Cost & Quality Recommendation Process – Helping Alleviate the Stress of High Cost



## THE RIGHT EXPERT AT THE RIGHT TIME – HELPING ALLEVIATE THE CONFUSION SURROUNDING HEALTHCARE

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Advanced questions directly routed to the appropriate team member





# Case Studies







# Case Study #1



## Savings Illustration: Provider Navigation

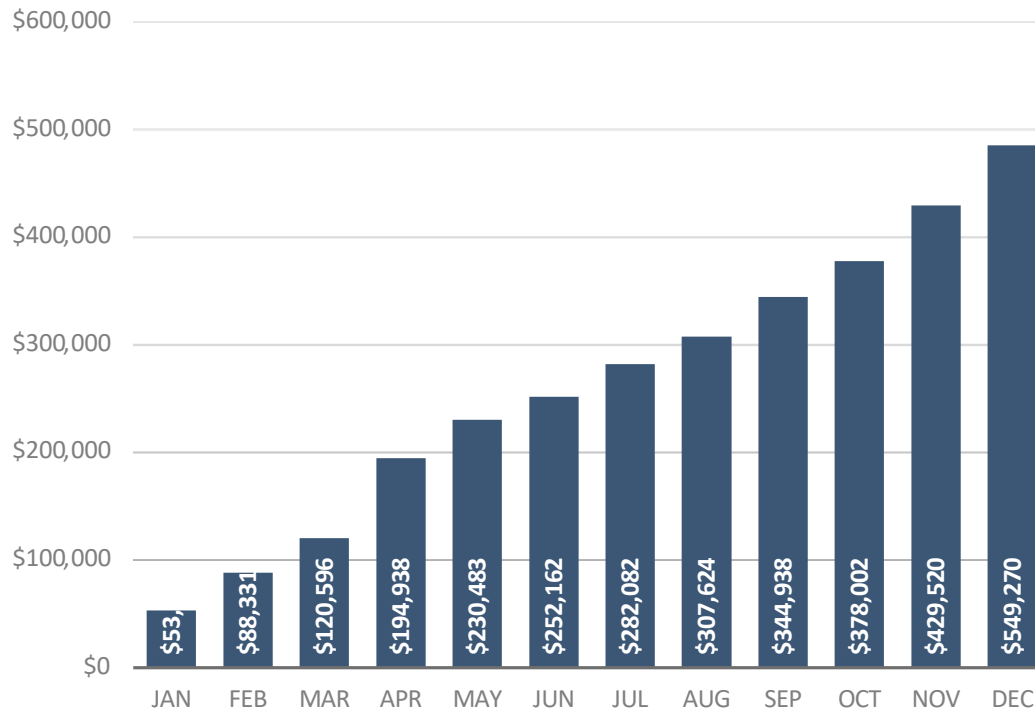


Procedure	Good	Better	Best	Savings
Colonoscopy	\$2,310 <i>St. Mary's Regional Medical Center</i>	\$2,500 <i>Conway Regional Medical Center</i>	\$1,628 <i>Central Arkansas Surgical Center</i>	\$682
Knee Replacement	\$46,910 <i>St Nicholas Hospital</i>	\$42,504 <i>Aurora Medical Center</i>	\$24,002 <i>Orthopedic Surgery Center</i>	\$22,908
MRI - Elbow	\$3,602 <i>Aspirus Stevens Point</i>	\$2,165 <i>Radiology Assoc. Wausau</i>	\$285 <i>Comp. Diag. Imaging</i>	\$3,317
CT Scan	\$848 <i>St. Johns Riverside</i>	\$653 <i>Yonkers General Hospital</i>	\$350 <i>New Century Imaging</i>	\$498



# Savings Illustration: Provider Navigation

12-Month Navigation Savings

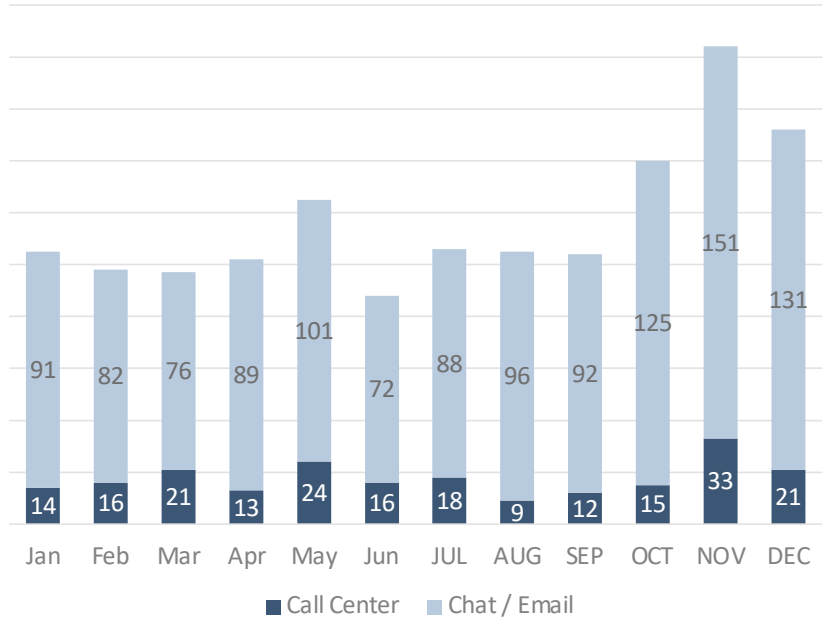


- 2,300 Employees
- \$550,000 Total Savings
- \$4,158 savings per inquiry on average
- Works in every Market
- Works with any TPA

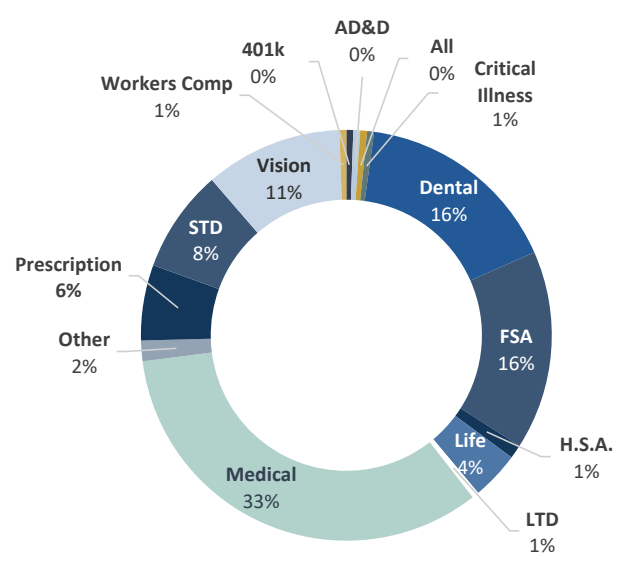


# Case Study: Member Volume

 **1,194** + 
  **212** = **1,406**  
 Email / Chat Inquiries    Call Center Inquiries    Total Interactions



42%
Target 60%
App Registration Rate



**2,339**  
 Total Invited  
  
**982**  
 Registered App Users

Benefit Inquiries



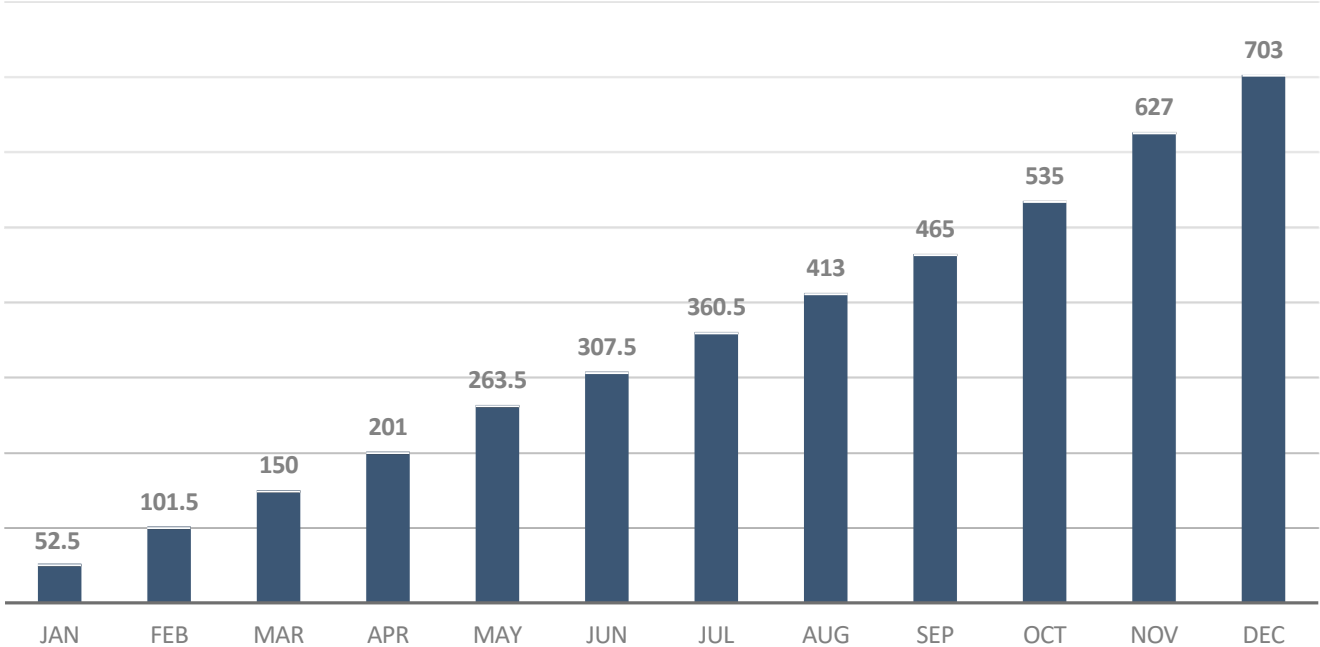
# Case Study: HR Time Savings



**\$67,785**

Rolling 12 month  
Time Savings\*

### Hours Saved



\*Estimated time savings: Factored Advocacy program interaction and work time multiplied by approximate fully-burdened HR executive compensation, benefits, and related costs. Actual client savings may vary.





# Case Study #2



## IDENTIFIED OUTREACH TARGETS (CLIENT EXAMPLE)

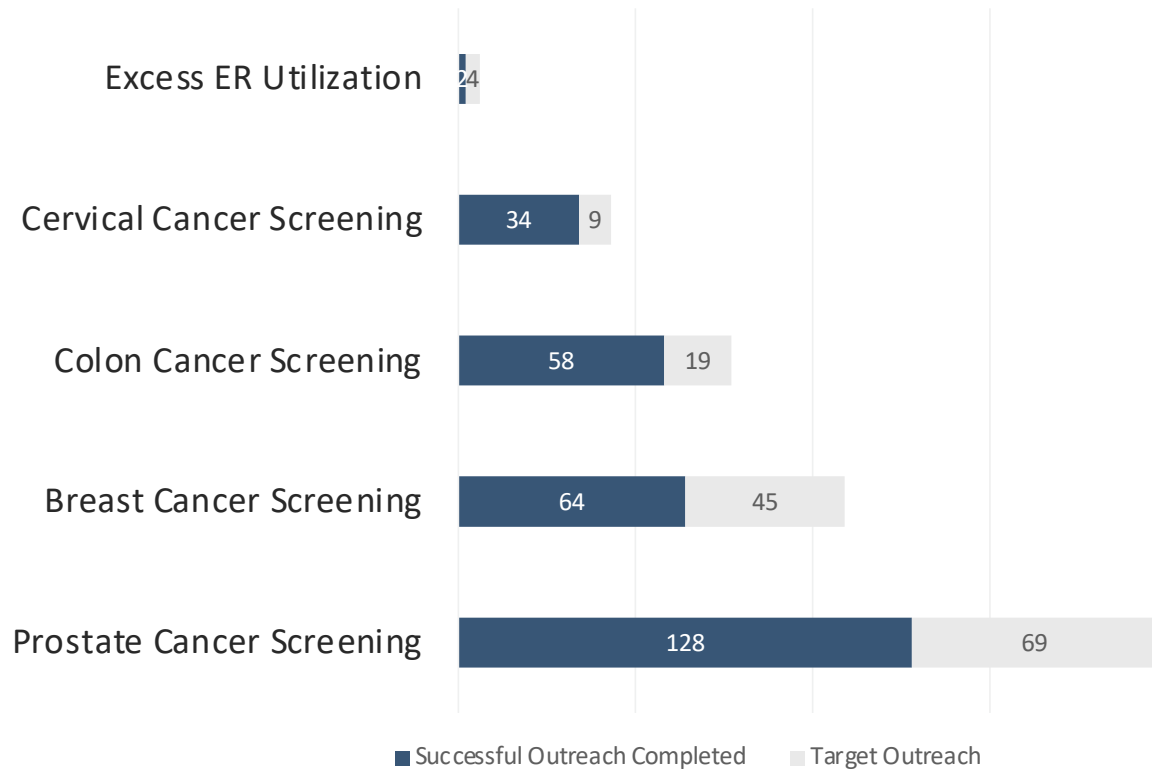
Outreach Category	Definition	# Members	% of Members
High Emergency Room Utilization	Members with >1 ER visit for each physician office visit	123	6.3%
Overdue cervical cancer screening	Women age 21-29 without cervical cancer screening in last 3 years	139	7.1%
Overdue Mammogram	Women age 50+ without mammography in last 2 years	311	15.9%
Overdue Prostate Cancer Screening	Men age 50+ without prostate cancer screening in last 2 years	332	17.1%
Overdue Colon Cancer Screening	Adults age 50+ without colon cancer screening in last 2 years	613	31.5%
Distinct Members		847	43.5%

**“There could be nearly 10,000 excess deaths over the next decade because of delayed detection and treatment of breast and colon cancers.”** Dr. Ned Sharpless, director of the U.S. National Cancer Institute<sup>2</sup>





## EXAMPLE ADVOCACY OUTREACH: LAST QUARTER ACTIVITY

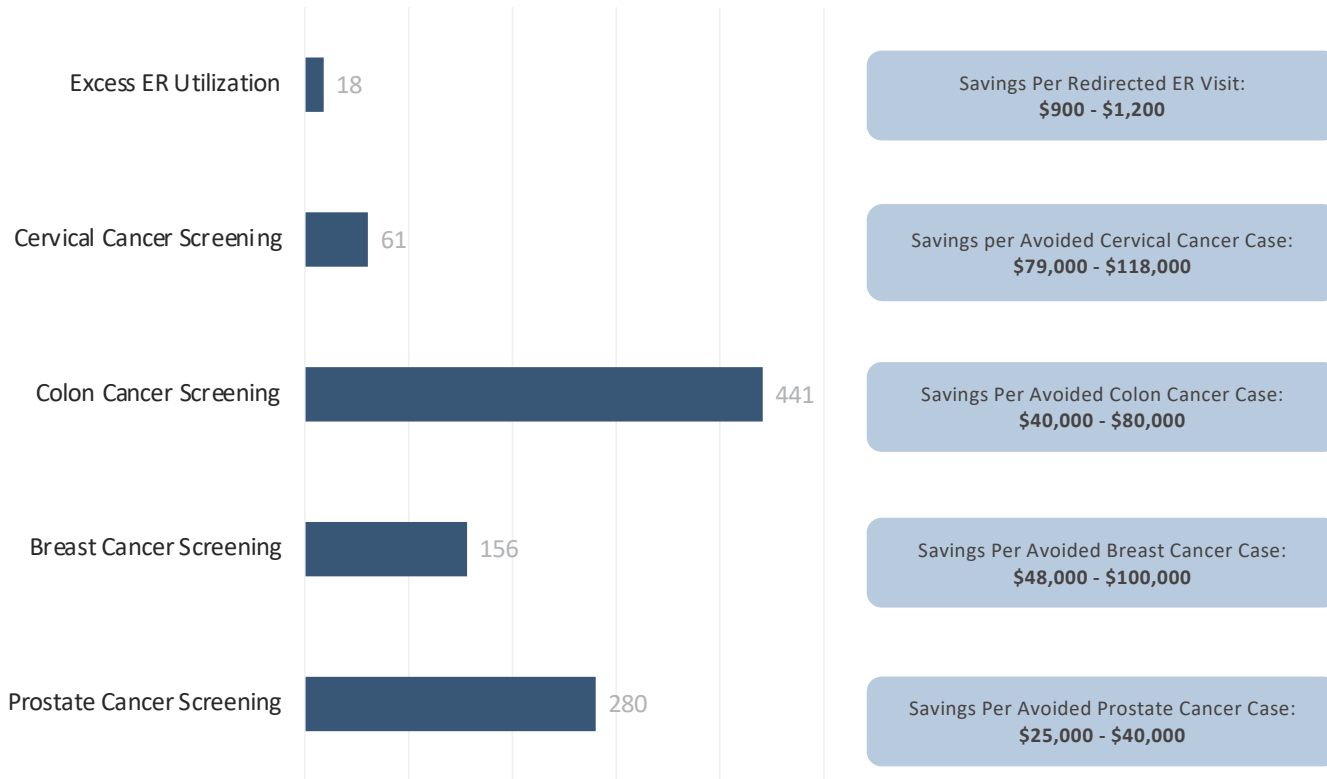


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# EXAMPLE UPCOMING ADVOCACY OUTREACH

(BASED ON 12-MONTH COMPLIANCE HISTORY)



# DISABILITY CLAIM SUPPORT GETS JASON THE BENEFITS & CARE HE NEEDS

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## Meet Jason

### SITUATION

- Jason, a veteran truck driver at ACME Trucking, was planning to have hernia surgery in two weeks. His doctor expected him to miss 4-6 weeks of work as part of the recovery. Jason called HealthCheck360 to see if his Short Term Disability policy would cover the absence.

### ACTION

- The HealthCheck360 advocate walked Jason through his Short Term Disability benefits in detail.
- Since the policy required a two week waiting period, the advocate described how Jason could use his available PTO for the first two weeks before the disability benefits began. The advocate also connected Thomas with a highly-rated physician who participated with his health plan.
- The advocate also reviewed the claim filing process with Jason, and described the maximum weekly benefit amount.
- Finally, the HealthCheck360 advocate advised Jason to review the absence with his supervisor and HR department to be sure all of the FMLA requirements were met.

### RESULT

- Jason underwent a successful hernia repair surgery and received Short Term Disability payments from his insurance company as he expected. He happily returned to work 5 weeks after the surgery.



## GETTING LEON'S SON BACK ON THE COURT WITH QUALITY CARE & COST SAVINGS

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### Meet Leon

#### SITUATION

- His teenage son injured his knee playing basketball. Leon was having trouble understanding which hospital system in their large metropolitan area was in his network. He asked HealthCheck360 for help.

#### ACTION

- The HealthCheck360 advocate quickly pointed Leon to the right section of the health plan's website to see the in-network providers.
- Together, they identified a high-quality, in-network hospital less than 5 miles from Leon's home.
- Since Leon's son would likely need a MRI, the HealthCheck360 advocate went a step further and found an in-network independent imaging center with the best price for a MRI in the area.

#### RESULT

- Leon's son got the MRI for \$640, which was \$2830 less than the PPO contracted rate at the local hospital. Fortunately, the MRI did not reveal any major damage and Leon's son was back on the court within 2 weeks.



## BENEFIT SUPPORT GETS BECKY PAIN FREE

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### Meet Becky

#### SITUATION

- Becky had been working with her health insurance company for 7 months to obtain authorization for the implantable neuro-stimulator ordered by her physician. She was missing a lot of work due to her pain and was at her 'wits end' with the process when she asked the HealthCheck360 Advocacy team for help.

#### ACTION

- The HealthCheck360 advocate reviewed the details with the utilization management team who has deep experience in this area.
- After identifying the manufacturer and other details of the requested implant, the HealthCheck360 team connected the employee and her physician with the manufacturer's reimbursement specialists who helped put together all of the necessary information for the insurance company.

#### RESULT

- One week after contacting HealthCheck360, Becky received approval from the insurance company. She soon underwent the implant procedure and returned to work without pain.



## Summary

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- Without Intervention from an experienced outside provider, navigating the healthcare system can be difficult, confusing, and costly to many Americans.
  - This process has become so difficult and expensive that more and more people are opting to forgo healthcare.
- With a healthcare navigation vendor in place, the burden of finding the best possible provider at the best price is taken off of your members' plates, so they can be assured that their making the best decisions for themselves both physically and financially.
- A navigation service with a good incentive in place can save both the member and the plan a substantial amount on healthcare spend.



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**Questions?**





## Let's Talk!

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