

Health, Wellness, and Insurance Committee

Meeting Summary of Meeting w/MMO – Oct. 8, 2009

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This is a brief summary of a presentation given by Medical Mutual of Ohio (MMO), our health insurance claims administrator, to inform us of the results of the analysis of two sets of data by MMO:

- 1) A predictive modeling analysis, based upon our actual claims in the past twelve months, which is used to predict our risks looking twelve months forward into the future
- 2) The aggregate results of the Health Screenings and Health Risk Assessment (HRA) completed in February 2009 by about 30% of BGSU employees enrolled in the BGSU Health Care Plan.

The complete results were provided in booklet form to the members of the BGSU Health, Wellness, and Insurance Committee and Well Aware.

Predictive Modeling

A small percentage of the population uses the most health care resources. Predictive modeling attempts to mitigate risk by identifying lifestyle choices associated with risk. As the age of our population increases, our risk increases. In this model, an average risk score is 1. A score of 7 means a person is 7 times more likely to incur health care costs.

- o 20% of our population has a risk score of > 1.70
- o 80% score < 1.70
- o The gender of our population is just about evenly split (no change over last year)
- o 46% of lives covered by our health care plan are BGSU employees
- o 19% are spouses
- o 35% are children – already low risk
- o By age, 36% are age 45-64
- o The average risk score for all lives covered at BGSU is 1.20
- o 20% have an average risk score of 3.34 (down from 4.49 last year)
- o The risk scores for chronic diseases identified in the report (high cholesterol, coronary artery disease, diabetes, heart failure, asthma/COPD, and depression) are lower compared to MMO's Schools Business Unit and Book of Business. Only high blood pressure is greater than MMO's Book of Business, but it's still lower than MMO's Schools Business Unit.
- o The prevalence of chronic conditions like high cholesterol, asthma, and depression was higher for BGSU than for the Schools Business Unit and the Book of Business. The prevalence of high cholesterol decreased from 11.7 last year to 9.6 this year. High blood pressure rose from 12.6 last year to 13 this year.
- o A primary risk factor is the one condition that carries the most amount of health risk for an individual. Those whose primary risk factor was depression rose from 3.1% last year to 9.3% this year.
- o Diabetes is the chronic condition that poses the greatest risk for our population.

Health Risk Assessment (HRA)

The following are highlights from the HRA and annual health screenings:

Our top five risks are

- 1) Lack of physical activity 62%
- 2) Stress 58%
- 3) Body Mass Index (BMI) 45%
- 4) Blood Pressure 16%
- 5) Existing Medical Conditions 14%

Percentage of population in risk categories (focus wellness programs should include low risk group)

Low – 53%

Med – 35%

High – 12%

Employers do not see individual information from HRA. They receive aggregate only.

Lifestyle choices are the #1 factor in chronic disease.

63% of ppl who completed the HRA reported that they have high blood pressure.

68% are overweight or obese.

Employee resources are the Employee Assistance Program (counseling), MMO disease management programs, and case management for acute catastrophic conditions (cancer, for example). The Nurse Line is another resource that is underutilized.

The report identified actionable risk areas: high blood pressure, weight, exercise, preventative screenings, depression, stress, and condition management. A list of recommendations was included:

- 1) Program development
- 2) Education/Awareness
- 3) Significant Trends