



Health Service Company Leads by Example

Multi-year health and productivity strategy focuses on improved health for the whole population and saves almost \$6 million in 2009.

Situation

As a leading health service company, CIGNA provides a full portfolio of health care expertise, with coverage and solutions to help the people we serve improve their health, well-being and sense of security.

CIGNA employees are located in offices throughout the U.S., and the majority participate in a CIGNA medical, dental and disability plan. Like most companies, CIGNA faced rising health care costs for employees. Health care costs were being driven up by a lack of engagement in health maintenance and improvement. A high incidence of disease and health risks such as obesity, cardiac, diabetes and pregnancy complications were negatively impacting health, productivity and costs.

The challenge was to improve the bottom line by driving and supporting employee engagement and accountability.

A continued approach

Key to addressing the challenge was the creation of a company-wide culture of health in 2009.

CIGNA's culture of health is a completely fresh workplace mindset that supports and works toward dramatic improvement in employee health. It is much more than a poster of the food pyramid in the cafeteria or a corporate gym discount. Supported by the organization's leaders and demonstrated throughout the ranks of the organization, it is part of the company's mission and is ingrained in the company culture.

True to its mission to improve the health, well-being and sense of security of all it serves, CIGNA supports a culture of health by providing a tobacco-free workplace, offering weight management programs and paying the cost of preventive care as part of their benefits program. CIGNA also offers healthy meal options in the cafeteria, lactation rooms for new moms and a safe place to walk and exercise onsite.

Performance Results

Over a four-year period, the company made measurable improvements in employee awareness, participation and ownership of health and health care decisions. In 2009, this yielded savings of almost \$5.8 million in avoided or unnecessary medical costs. It's important to note that CIGNA's Healthy Life strategy is a multi-year approach. Monitoring outcomes and adjusting accordingly has allowed CIGNA to make improvements to the program as employee health and wellness evolve, just as they do with their client companies.

- Participation in the high-risk maternity program increased from 40% to 55%, helping to drive an estimated \$6,300 savings per participant.
- CIGNA's core clinical programs have generated more than \$5.8 million in avoided costs/savings while improving the health and well-being of their workforce.
 - Well Informed Gaps in Care: More than \$1 million in savings



- Inpatient case management: \$1.8 million in savings
- Specialty case management: almost \$3 million in savings
- Integrated Personal Health Team: single point of contact for all employees and family members that ensures each person receives the education, attention and coaching needed to optimize their health.

High Performance Health Solutions

To promote and encourage all employees to participate in health improvement, CIGNA coordinated wellness and health plan activities into a single branded offering named Healthy Life. Introduction of a new benefit plan design, plus health advocacy products and services helped fuel improvements in health awareness, overall health improvement and more informed health spending.

Solutions included:

- Customer-directed health plan with incentives
- Required annual Health Assessment
- Health Advisor® – health and wellness coaching
- Healthy Pregnancies, Healthy Babies® – high-risk maternity program with a \$150 incentive for enrolling in the standard program during the first trimester and \$75 for enrolling during the second trimester
- Tobacco cessation, weight loss, and health screening incentives that can result in a payroll cost reduction of over \$800 a year for each employee
- Cost and quality tools: a suite of financial tools and communications to better inform and engage, from pre-care cost and quality information to post-care reconciliation and tracking with Quicken Health Expense TrackerSM, and simplified communications in between.

Impact of the Changes

Health Risk Awareness: Required annual Health Assessments, onsite biometric screenings, regional health fairs and ongoing communications significantly improved employee awareness of their health risks. The Health Assessment, in particular, is a crucial starting point for everyone as they work towards improving their health. It gives individuals a clear picture of their current health, and a plan for improving it in the future. In addition, a Health Assessment informs people of helpful incentive programs and coaching resources available to them.

Through all of these offerings, employees became more aware of their opportunities for health improvement support. On average, 60% of employees participated in the health fairs and half completed a biometric screening.

Employee Engagement: As employees became involved with the program, they were more likely to kick bad habits like smoking, stick with their maintenance drugs and get regular checkups. The programs were also better understood. When an employee did get sick, they were more familiar with support services like case management, more likely to take advantage of the services and usually getting better faster and staying healthier.

Site-specific targeted interventions helped the company increase participation in health improvement programs. Currently, 90% of those who qualify actively participate in a disease/condition management program:

- 55% participate in the maternity program
- 33% participate in the shape-up weight loss program (CIGNA Challenge)
 - One-third of workforce participated (8,600 employees)
 - Goal was to get moving, lose weight, have fun and live healthier lives

- Results: Over 10 weeks, teams logged the equivalent of 30 years' worth of exercise (15,872,420 minutes); 10 tons of weight lost
- Use of preventive care services also jumped 30% in two years, with breast cancer screenings up 4% over national screening rates¹
- Prescription drug costs increased due to better adherence with maintenance drugs (diabetes, asthma and high blood pressure). At the same time, the use of generic drugs went up by 3%, saving \$2.98 million

Clinical Health Improvement: Over a five-year period, the company has seen measurable health risk reductions and improvements in health status across the population. Today, 94% of those engaged in the programs participate in calls with personal health coaches, and 76% met their goals or made measurable progress.

Productivity: Improvements in health have translated to gains in productivity, with the company seeing a 4% decrease in short-term disability claims.

The National Business Group on Health has awarded CIGNA a Platinum Award – its highest honor – for three years in a row, for exceptional commitment to a healthy workplace and for helping employees and their families make better choices about their own health and well-being.

CIGNA has been accredited by the CEO Cancer Gold Roundtable for its focus on risk reduction through lifestyle change, early detection and quality care.

	OPPORTUNITY/GOALS	STRATEGY	IMPACT
Segments of the Population	Support the Healthy and At-Risk Population <ul style="list-style-type: none"> • Improve risk identification/awareness • Increase preventive services 	Mandatory Health Assessment Targeted Advocacy Solutions and Benefit Strategy	<ul style="list-style-type: none"> • 27% increase in use of preventive care services • 78% breast cancer screening rate (7% above national average) • 85% advocacy referrals generated by health assessment
	<ul style="list-style-type: none"> • Support employees who have chronic conditions • Reduce cardiac, diabetes and obesity-related costs 	Targeted Advocacy Programs	<ul style="list-style-type: none"> • 90% participation • \$2.30 saved for every \$1 invested
	Support the population with Acute/Episodic conditions <ul style="list-style-type: none"> • Reduce high-risk maternity care costs 	Targeted Advocacy Solutions	High-Risk Maternity Program <ul style="list-style-type: none"> • 40% participation • Saved \$6,300 per participant
	Support the population with Acute/Episodic and Chronic conditions <ul style="list-style-type: none"> • Improve use of Centers of Excellence 	Targeted Advocacy Solutions and Benefit Strategy	<ul style="list-style-type: none"> • Centers of Excellence facilities utilized 26% of the time (versus 6% BOB)
Low Engagement		Targeted Advocacy Solutions	<ul style="list-style-type: none"> • 60% participate in health fairs; half complete biometric screening • 20% in weight loss program
High Medical Cost Trend		Targeted Advocacy Solutions	<ul style="list-style-type: none"> • Overall 4:1 ROI

¹2009 Hedis® results

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