



Maximizing IBI's Value to Your Company & Clients

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About IBI

National research and educational nonprofit focused on linking workforce health, productivity and business performance



1,200+ corporate members covering 20 million employees. Member engagement opportunities include:

- National Forum & regional programs
- IBIBridge
- Informative webinars on hot topics

Develop & provide industry leading:



Research



Data



Tools



Learning opportunities

So business leaders can:

- Understand the toll that illness takes on employee productivity
- Recognize the competitive advantages of investments in employee health
- Create an impactful story for senior leaders about why this holistic view is important for their business objectives



Why IBI?

CONVERSATION STARTERS

IBI provides independent unbiased research on key topics that are top of mind for your clients and their employees.

ANALYTICAL TOOLS

IBI's tools and calculators are an easy way to show benchmarking data that they won't get elsewhere. Use them to get in the door or support your client stewardship meetings.

CONNECT

Exchange ideas and solutions with IBI's 1,200+ employer and supplier members and interact with employer benefits decision makers at our annual forum, regional events, and online platforms.

RESEARCH

Help employers understand that the integration of Health, Wellness, Disability, Pharmacy and Behavioral programs is the key to meeting their business objectives while keeping employees at work and healthy.



IBI 2020 Board of Directors

ABSENCE MANAGEMENT

- Guardian/Reed Group
- Lincoln Financial
- Prudential Financial
- Sedgwick
- Standard Insurance
- Sun Life Financial
- The Hartford
- Zurich/Benefit Harbor

CONSULTANTS/ BROKERS

- AJ Gallagher
- Aon
- Mercer
- MMA-Trion
- Willis Towers Watson

HEALTHCARE

- Anthem
- Cigna
- Healthcare Service Corp
- Teladoc Health
- United Healthcare
- UPMC Work Partners

EMPLOYERS

- Bank of America
- Boeing
- Comcast
- Costco
- Grainger
- Ikea
- Progressive Insurance
- Shell Oil
- World Bank

PHARMA

- Abbvie
- Amgen
- Exact Sciences
- Johnson & Johnson
- Novo Nordisk
- Pfizer

IBI 2020 Research Agenda

COMPLETED WORK

- [Lost work time costs from employee COVID-19 cases](#)
- [The business value of the patient-provider relationship](#)
- [How employers can shape patient-centered health outcomes](#)
- [Demographic risks for disability leaves](#)

UPCOMING

- The CFO's view of workforce health and business performance
- Health engagement and operational outcomes
- Risk of Workers' Compensation and short-term disability claims associated with osteoarthritis
- Role of preventative screenings in reducing health and productivity costs
- The productivity burden of family caregiving
- Business implications of paid parental and family leave policies



IBI Tools

Tools Overview



Industry
Benchmarks



Statistical
Cost Models



Drill Down
Tools



Chronic
Conditions

Typical Use Cases

RESPOND TO CLIENT RFI

- “Our company seems to have a lot of people on disability ... what’s typical?”
- “We’re thinking of changing to a 2-week elimination period ... how is that going to affect our costs?”
- “How are we going to survive if states adopt paid leave laws?”

ANTICIPATE CLIENT NEEDS

- “Can we compare your programs to companies in your industry to help prioritize your needs?”
- “Do you know what kinds of conditions are driving your company’s lost productivity?”
- “Have you looked closely at the costs and benefits of family leave?”

INTRODUCE PROSPECTS TO THE H&P VALUE PROP

- “Do you know how much illness costs you in lost output and missed revenue opportunities?”
- “Can RTW/wellness/medication adherence programs be worth the costs?”

IBI Industry Benchmarks

HOW ARE DISABILITY PROGRAMS PERFORMING?

Industry reports and DataBase Query
show where a client stands and where to
focus on improving

IBI's Disability & Leave Benchmarking Database



DATA INCLUDED

- Short-term disability (STD)
- Long-term disability (LTD)
- Family and Medical Leave Act (FMLA)
- Workers' Compensation (WC)



QUESTIONS ADDRESSED

- How many claims? (incidence rates)
- How long is the average leave? (productivity loss)
- What are financial costs of a leave? (wage replacements)?
- What are the most common reasons for leaves? (diagnoses)
- How do claims end?



COMPARE WITHIN & ACROSS...

- Industries
- Plan designs
- Company size
- Self- and fully-insured
- Diagnoses
- States
- Sex and age groups

IBI Disability & Leave Benchmarking: Data Consortium



THE NATION'S LARGEST DISABILITY & LEAVE DATABASE

Leveraging 9+ million claims from more than 100,000 employer policies, spanning over 2,300 industry groups

- Anthem
- Broadspire
- Cigna
- DRMS
- ESIS
- The Hartford
- Lincoln Financial
- MetLife
- Prudential
- ReedGroup
- Reliance
Standard/Matrix
- The Standard
- Sedgwick
- Sun Life Financial
- Unum
- Voya
- York Risk

www.ibiweb.org/benchmarking/



IBI Disability & Leave Benchmarking

Program	# of carriers/TPAs	# of reportable industry codes	# of employer policies	# of claims
STD	15	822	41,500	2.0M
LTD	12	842	60,200	536K
FMLA	9	183	2,600	2.0M
WC	5	523	---	4.8M

Claim information: age, sex, state, diagnosis, wage replacement costs, lost work time

Employer characteristics : industry, disability plan design, covered lives



Results

SIC: Hospitals (SIC code 806)

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
New claims per 100 covered lives	8.6	7.0	0.8	3.5	10.8	14.4	731	218,922
New claims per 100 covered lives, excluding pregnancy	6.2	4.9	1.0	2.3	7.6	10.4	685	218,808
Active claims per 100 covered lives	9.7	8.0	1.4	3.9	12.1	16.4	733	218,924
New claims as percentage of active claims	84.1%	89.9%	62.2%	84.8%	100.0%	100.0%	965	249,968
Pregnancy claims as a percentage of new claims	33.6%	32.1%	0.0%	22.2%	42.9%	55.6%	930	219,518
Calendar year payments per covered life	\$323	\$210	\$27	\$86	\$360	\$604	680	179,039
Payments per closed claim	\$3,789	\$2,510	\$477	\$1,173	\$4,649	\$8,214	894	151,002
Calendar year lost workdays per 100 covered lives	289.6	220.4	34.3	106.0	348.4	522.5	727	208,637
Calendar year lost calendar days per 100 covered lives	532.3	414.8	62.7	207.6	647.0	920.3	731	218,922
Calendar year lost workdays per active claim	29.6	25.0	6.0	12.0	37.0	59.0	961	229,334
Lost calendar days per closed claim	58.1	45.0	18.0	33.0	70.0	104.0	962	217,961
Lost calendar days per closed claim, excluding pregnancy	59.0	44.0	15.0	26.0	79.0	118.0	931	151,136
Lost workdays per closed claim	33.0	26.0	7.0	15.0	40.0	64.0	960	206,153
Lost workdays per closed claim, excluding pregnancy	34.3	25.0	5.0	11.0	48.0	74.0	928	141,718
Claims reaching maximum benefit duration as a percentage of closed claims	3.5%	---	---	---	---	---	645	138,397
Percentage of closed claims converted to LTD	2.4%	---	---	---	---	---	154	55,707

Condition-specific results

SIC: Hospitals (SIC code 806)

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims	Percentage of closed claims converted to LTD	Number of Claims
Diseases of the skin and subcutaneous tissue	0.91%	0.92%	0.70%	49.1	27.2	\$2,975	4.14%	1.96%	2,339
Diseases of the musculoskeletal system and connective tissue	17.47%	17.57%	23.41%	71.9	43.1	\$5,035	6.21%	3.62%	46,190
Diseases of the genitourinary system	6.02%	5.98%	4.28%	44.6	23.8	\$2,676	1.31%	1.00%	15,024
Pregnancy, childbirth and the puerperium	30.94%	30.74%	29.66%	55.8	30.2	\$3,462	0.71%	0.43%	73,867
Certain conditions originating in the perinatal period	0.03%	0.03%	0.05%	65.3	39.5	\$4,202	17.65%	12.50%	87
Congenital malformations, deformations and chromosomal abnormalities	0.20%	0.19%	0.21%	64.3	38.0	\$4,138	10.43%	7.02%	517
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	3.04%	3.07%	2.13%	56.4	28.5	\$3,132	7.66%	6.98%	8,476
Injury, poisoning and certain other consequences of external causes	10.29%	10.28%	11.97%	65.7	38.9	\$4,421	4.53%	3.14%	26,326

IBI Statistical Cost Models

WHAT DO YOU DO WHEN CLIENTS AND
PROSPECTS DON'T HAVE DATA?

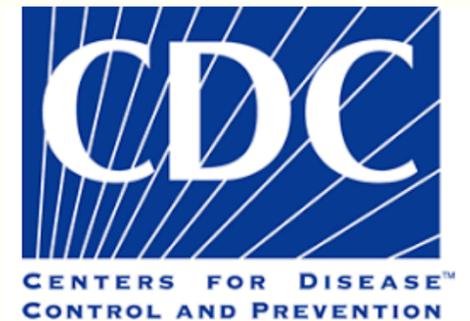
Use basic employer demographic
descriptors to change the conversation
from costs to value

Full Cost Estimator

Models lost work time, wage replacements, and opportunity costs of:

- Sick days
- STD
- LTD
- FMLA
- WC
- Presenteeism

Uses benchmarking and nationally representative data:



Full Cost Estimator

MODEL THE TOTAL IMPACT OF HEALTH ON YOUR CLIENTS' COMPANIES

INPUTS

- Industry
- Headcount
- Input adjustments
 - FTEs
 - Average wage
 - Eligibility for benefits
 - Wage replacement rates
 - Opportunity cost assumptions

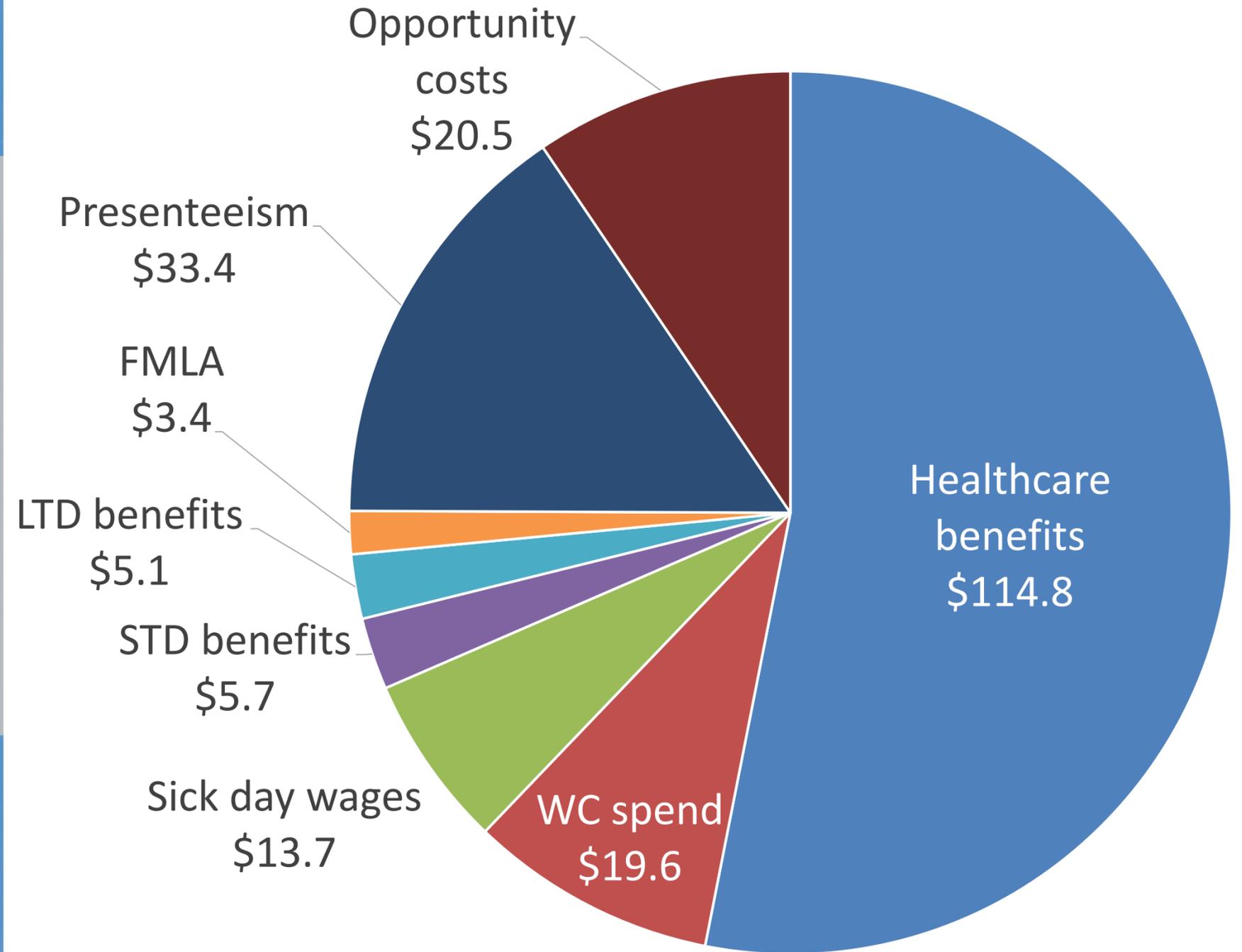
OUTPUTS

- Healthcare costs
- Lost workday and cost summary
- Lost-time details for sick days, STD, WC, FMLA, LTD, presenteeism/performance
- Full cost detailed results

<https://www.ibiweb.org/full-cost-estimator/>

Modeling the Total Impact of Illness

--15,000 LIFE HOSPITAL





Drill-Down Tools

Disability Diagnosis Analyzer

How many claims each year?

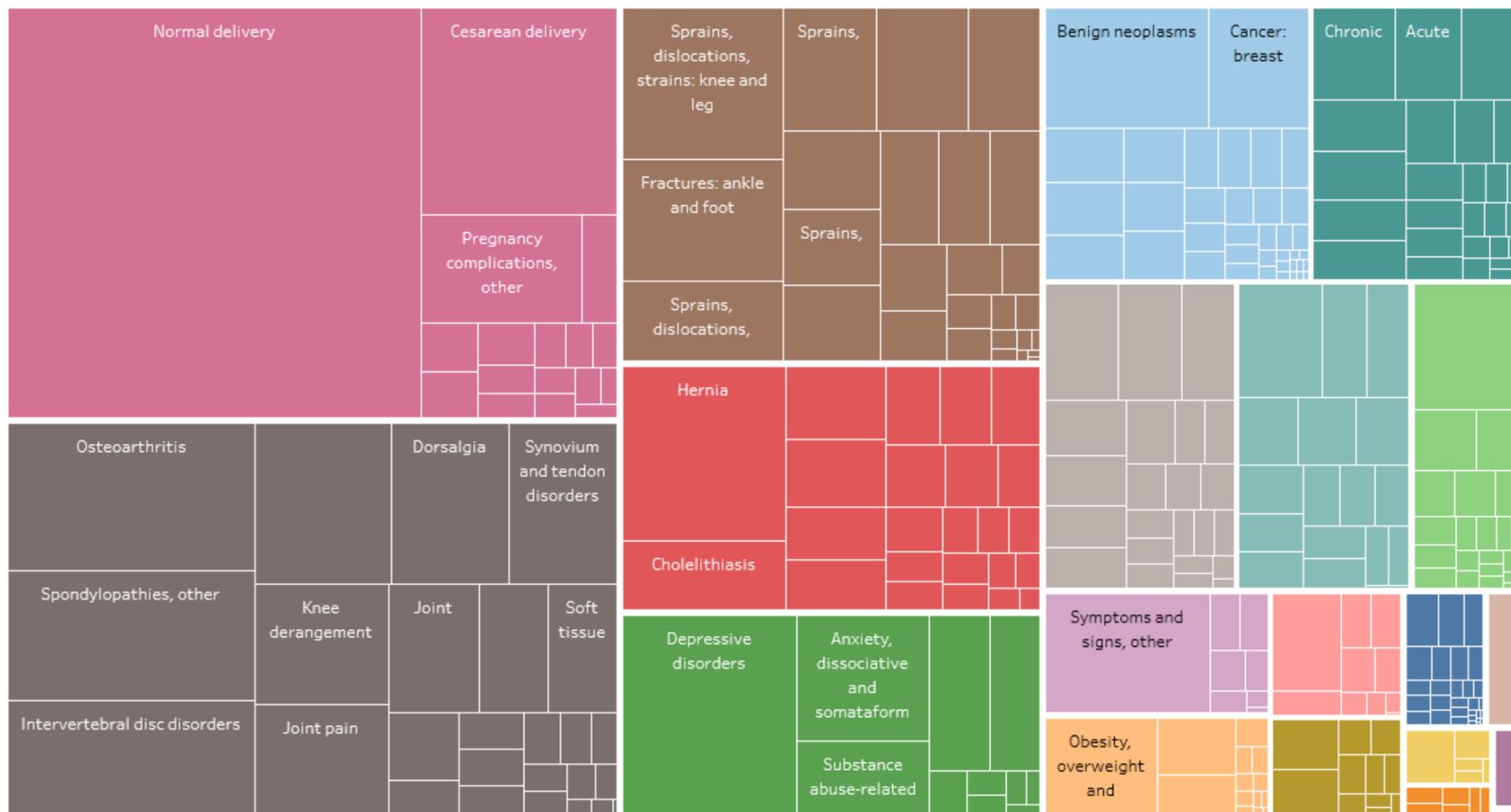
Diagnosis group	New STD claims in U.S.	Active LTD claims in U.S.
Overall	3,248K	835K
15--Pregnancy, childbirth ..	668K	22K
13--Musculoskeletal syste..	641K	252K
19--Injury, poisoning, ext..	397K	67K
11--Digestive system	277K	21K
05--Mental and behaviora..	220K	72K

Larger boxes indicate more new disability incidents each year.

New claims are estimated as the overall short-term disability (STD) claims rate, adjusted for the share of all US employees with access the employer-based STD benefits (38% in 2018). Diagnoses with <100 STD claims are not shown.

Active claims are estimated as the overall long-term disability (LTD) claims rate, adjusted for the share of all US employees with access the employer-based LTD benefits (33% in 2018).

How many leaves for specific conditions?



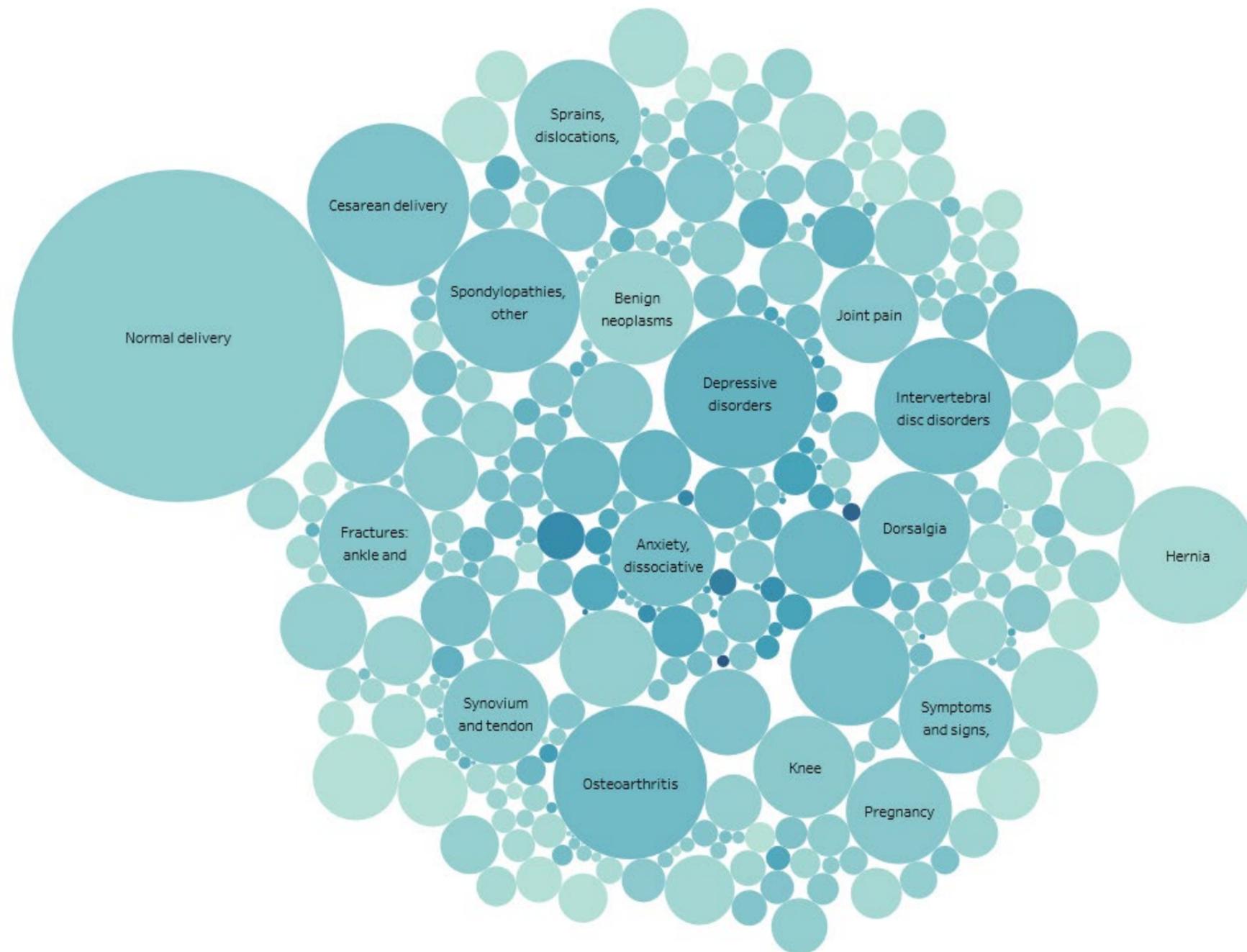
CONNECTING HEALTH TO STD & LTD

- What are the lost time impacts?
- How much do STD claims costs?
- How long do STD claims last?
- How much do LTD claims cost?
- How much do LTD claims costs?
- What are the total costs of disease?

<https://www.ibiweb.org/resource/disability-diagnosis-analyzer/>



Disability Diagnosis Analyzer



CONNECTING HEALTH TO STD & LTD

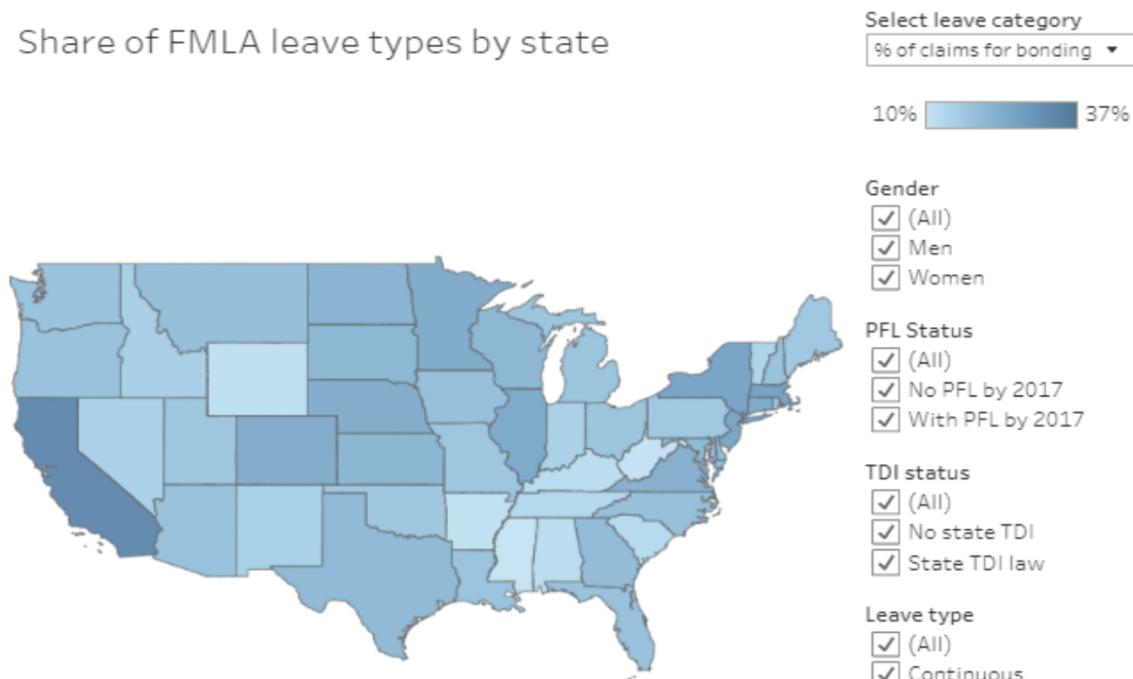
- What are the lost time impacts?
- How much do STD claims costs?
- How long do STD claims last?
- How much do LTD claims cost?
- How much do LTD claims costs?
- What are the total costs of disease?

[https://www.ibiweb.org/resource/
disability-diagnosis-analyzer/](https://www.ibiweb.org/resource/disability-diagnosis-analyzer/)



FMLA Leaves by State

Share of FMLA leave types by state



Share of leave types by PFL and TDI status

PFL Status	TDI status	Share
National avg.		21%
No PFL by 2017	No state TDI	19%
	State TDI law	25%
With PFL by 2017	State TDI law	31%

States with TDI and PFL by 2017: CA, NJ and RI
 States with only TDI by 2017: HI and NY

UNDERSTANDING WHY EMPLOYEES TAKE LEAVE & HOW IT DIFFERS BY STATE

- How do leave types differ by state?
- How do leave durations differ by state?

<https://www.ibiweb.org/resource/fmla-durations-by-state/>

Medication Adherence Savings Calculator

The Medication Adherence Savings Calculator

Disease Selector

Diabetes

USER INPUTS *

Average daily wages for employed population

Average daily benefits for employed population

Short-term disability wage replacement percentage

Percentage of employees eligible for paid sick days

Number of employees with diabetes

Adherence rate

Target adherence rate

***User input fields are optional. Default values will be used if no user values are entered.**

Calculate

ESTIMATE POTENTIAL
HEALTHCARE AND PRODUCTIVITY
SAVINGS FROM IMPROVING
MEDICATION ADHERENCE

- Diabetes
- Hypertension
- High cholesterol

<https://www.ibiweb.org/med-adherence-calculator/>

Medication Adherence Savings Calculator

PRODUCTIVITY SAVINGS ESTIMATES FROM ADHERENCE

^c Reduction in sick days if adherent	3.6
^e Sick day savings per adherent employee	\$751
^c Reduction in short-term disability days if adherent	3.7
^f STD savings per adherent employee	\$794

SUMMARY PRODUCTIVITY SAVINGS ESTIMATES

^g Adherence to medications currently saves:	\$942,167
^h If adherence increased to target rate, savings would be:	\$1,034,839
The net value of increasing to target adherence rate is:	\$92,672

Results based on 6 analyses with significant findings and 4 analyses with non-significant findings for articles reviewed in Gifford, et al. (2018). Results provided for example purposes only. Estimated savings are not guaranteed.

ESTIMATE POTENTIAL HEALTHCARE AND PRODUCTIVITY SAVINGS FROM IMPROVING MEDICATION ADHERENCE

- Diabetes
- Hypertension
- High cholesterol

<https://www.ibiweb.org/med-adherence-calculator/>

Medication Adherence Savings Calculator

HEALTHCARE UTILIZATION SAVINGS ESTIMATES

ⁱ Reduction in annual hospitalizations and emergency department (ED) visits per adherent employee	0.6
^j Average cost per episode	\$6,247
Hospitalization and emergency department (ED) savings per adherent employee	\$3,687
ⁱ Reduction in annual physician office visits per adherent employee	5.9
^j Average cost per episode	\$273
Physician office savings per adherent employee	\$1,611
^{j,k} Increase in annual prescription spending per adherent employee	\$681

SUMMARY HEALTHCARE UTILIZATION SAVINGS ESTIMATES

Adherence to medications currently saves:	\$2,816,295
If adherence increased to target rate, savings would be:	\$3,093,307
The net value of increasing to target adherence rate is:	\$277,013

ESTIMATE POTENTIAL HEALTHCARE AND PRODUCTIVITY SAVINGS FROM IMPROVING MEDICATION ADHERENCE

- Diabetes
- Hypertension
- High cholesterol

<https://www.ibiweb.org/med-adherence-calculator/>



Member Engagement

Educational and Networking Opportunities



NATIONAL HEALTH & PRODUCTIVITY FORUM

- Co-hosted by IBI & Conference Board with over 500+ employers & industry leaders in attendance
- Topic area focus:
 - Health/Wellbeing
 - Medical and Pharmacy Care/Delivery
 - Absence/Disability/Productivity
 - Data/Metrics



REGIONAL PROGRAMS

- Upcoming 2020 Regional Programs include:
 - Helping Employers Use Data & Analytics
 - Mental Health
 - Specialty Pharmacy/Biosimilars



WEBINARS ON LATEST RESEARCH

- Recent webinar include:
 - COVID-19 Leave Cost Projections
 - Building a Culture of Health
 - Aligning Patient-Centered Outcomes with Benefit Design & Strategy

<https://www.ibiweb.org/events-calendar/>



IBIBridge

ONLINE COMMUNITY FOR EMPLOYERS TO CONNECT WITH EACH OTHER ON COMMON HEALTH & PRODUCTIVITY ISSUES



ABOUT IBIBRIDGE

- Explore strategies, insights, experiences and solutions with peers
- Provide employers access to supplier member subject matter experts
- Avenue for employers to ask questions to hear what others are doing at their respective organizations



ISSUE AREAS

- Health and wellbeing
- Medical and pharmacy plan design and delivery
- Absence, disability and productivity
- Data and metrics

<https://www.ibiweb.org/ibibrIDGE/>



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information:



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