



The Impact of a Tele-Behavioral Solution on Short-Term Disability & Performance

Integrated Benefits Institute 2017



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Roadmap for Today's Presentation



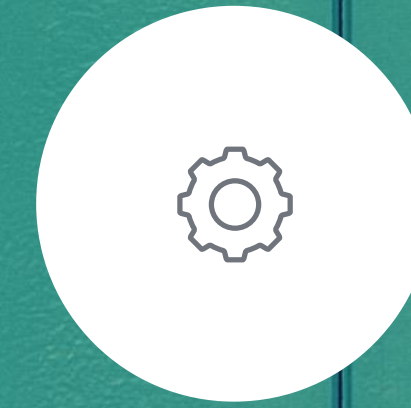
Background and Scope of the Problem

The Impact of Behavioral Health



The CarMax Story

One Employer's Behavioral Health Journey



Innovation in Behavioral Health

Exploring an innovative tech-enabled behavioral health solution to improve quality, cost, and reduce disability



Looking to the Future

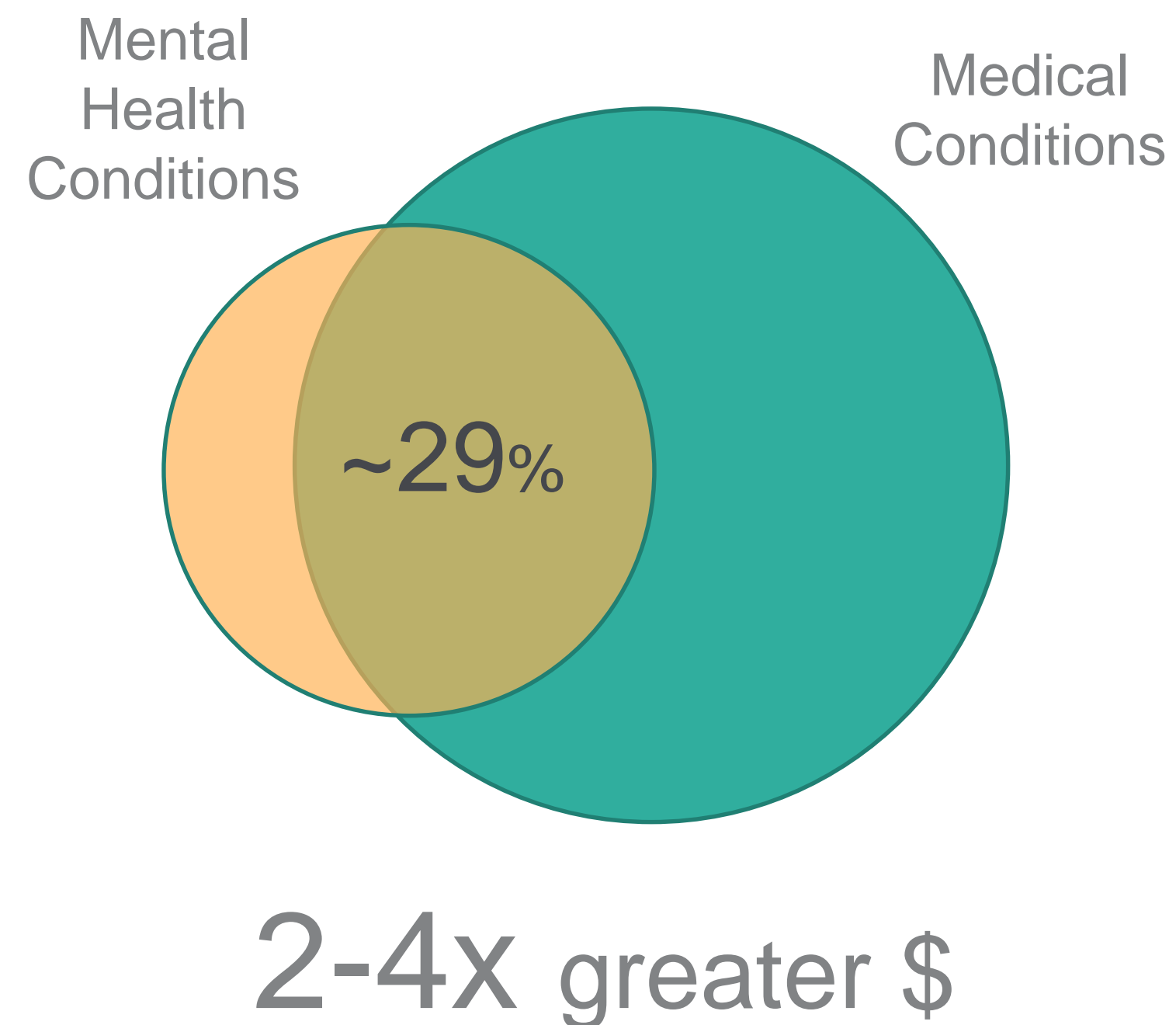
CarMax, Aetna, and AbleTo: Next Steps in Collaboration

The background of the slide features a photograph of a person standing on large, dark rocks in the ocean. The person is seen from the waist down, wearing shorts. The water is calm, and the horizon is visible in the distance. A semi-transparent blue overlay covers the entire image, creating a monochromatic effect.

Background: The Scope of the Problem

The Scope of the Problem

Behavioral health has a dramatic impact on health and total cost of care



Sources:

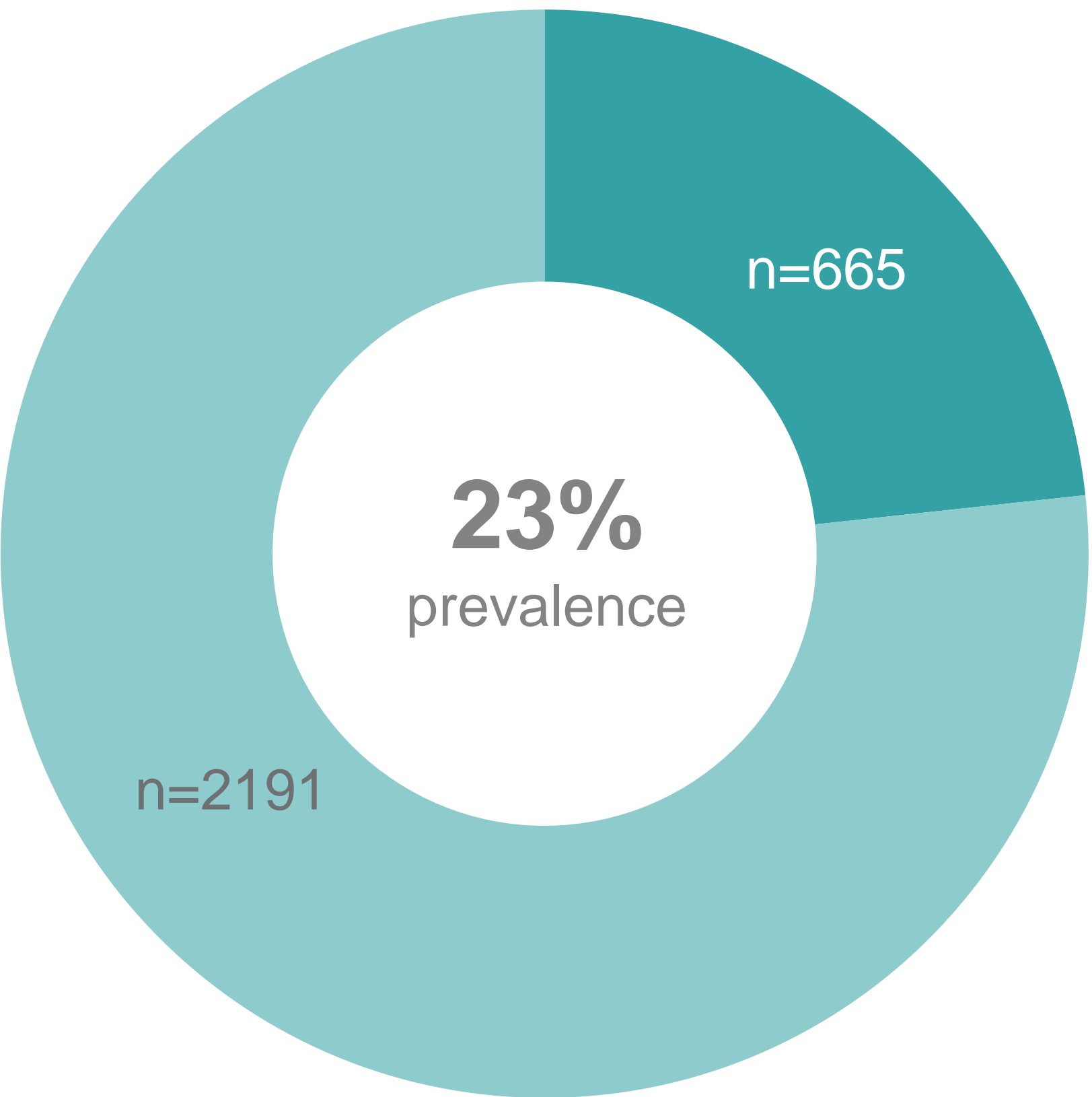
Fig 1: <https://www.nimh.nih.gov/health/statistics/prevalence/any-mental-illness-ami-among-us-adults.shtml>

Fig 2: http://www.integration.samhsa.gov/workforce/mental_disorders_and_medical_comorbidity.pdf

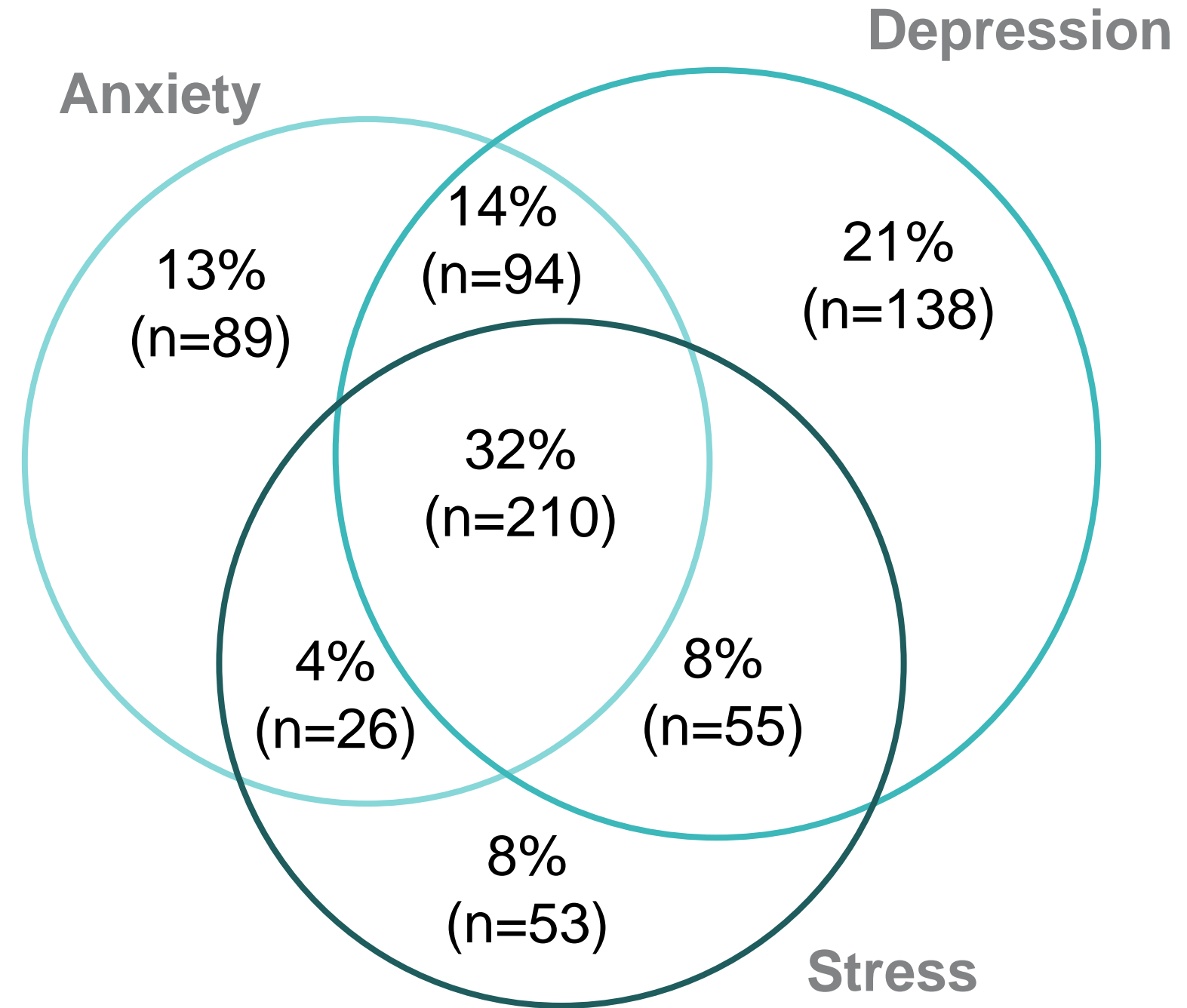
Fig 3: Greenberg PE, et al. The Economic Burden of Adults With Major Depressive Disorder in the United States (2005 and 2010). J Clin Psychiatry. 2015; 76: 155-162.

High Prevalence of Behavioral Health Issues among Those with Employer-Sponsored Health Insurance

Depression, Anxiety, and/or Stress
Prevalence (n=2856)



Among those with Depression, Anxiety,
and/or Stress (n=665)

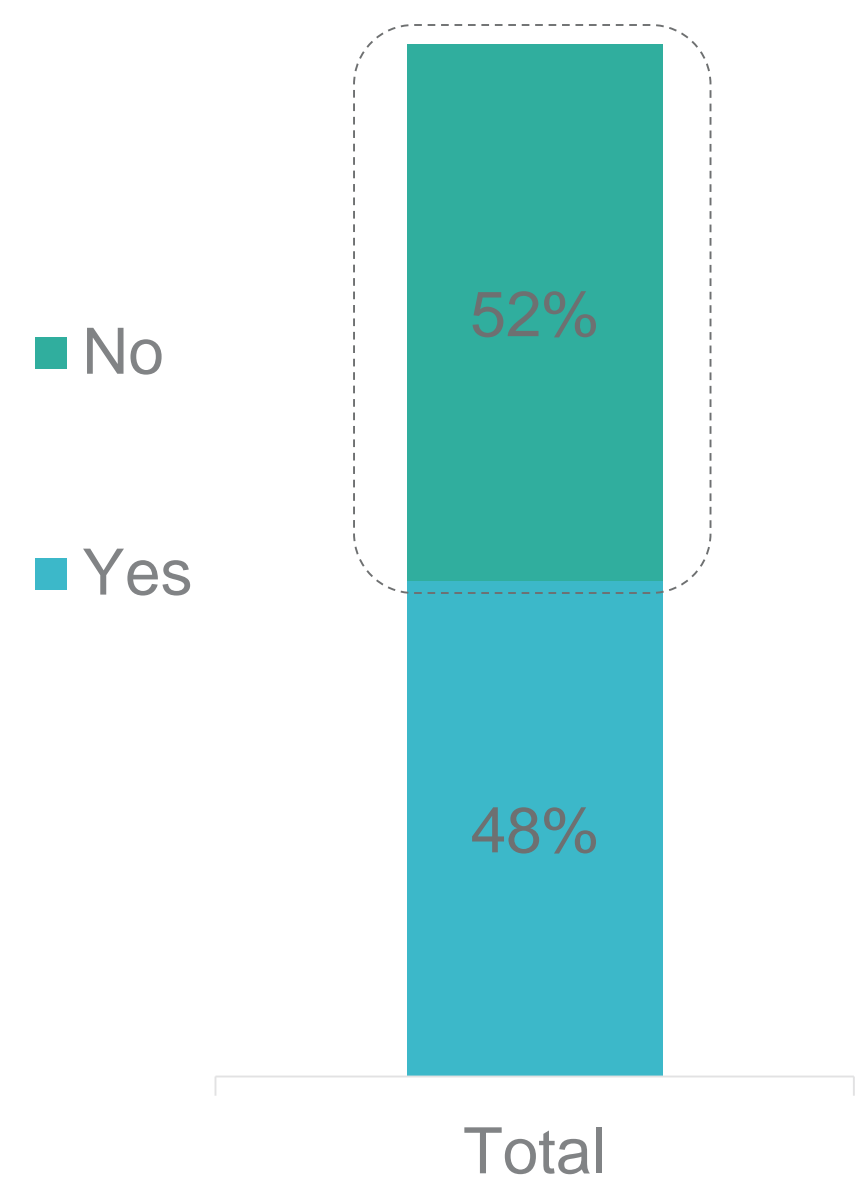


Combination of all three behavioral health
conditions most common

Recognition of Depression, Anxiety, or Stress is Modest

Only half of all respondents have officially been diagnosed by a healthcare professional

Diagnosed By Health Professional

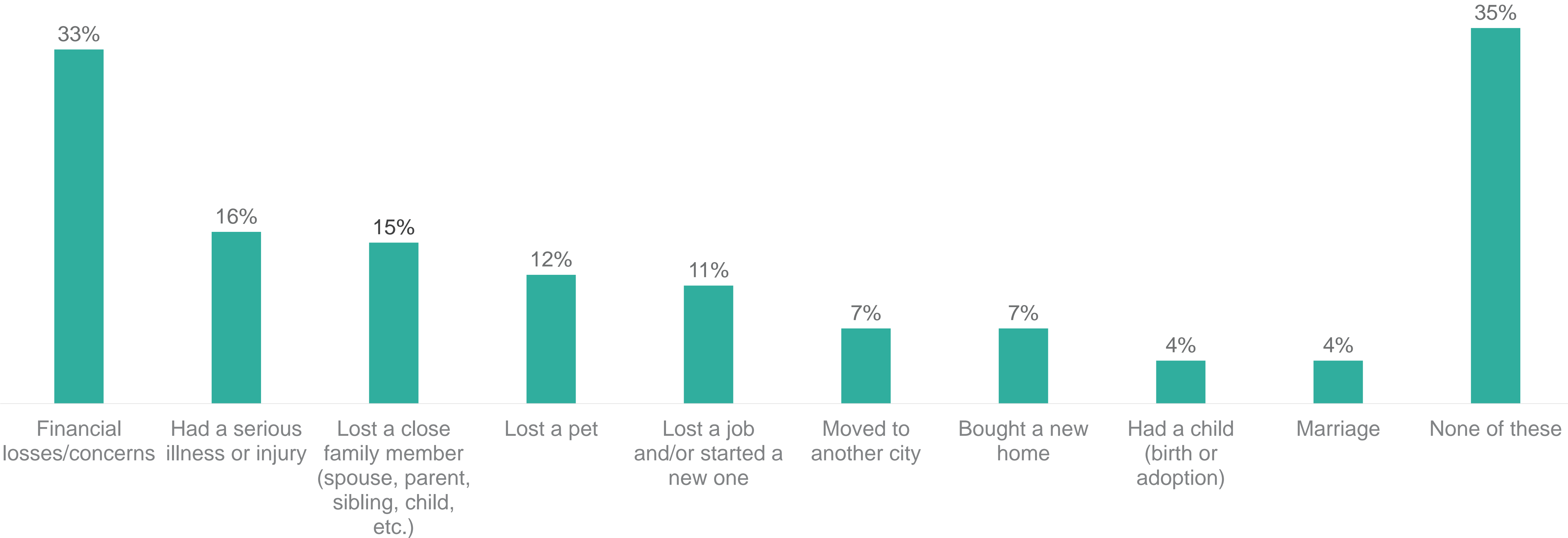


Self Diagnosis of Depression, Anxiety, or Stress

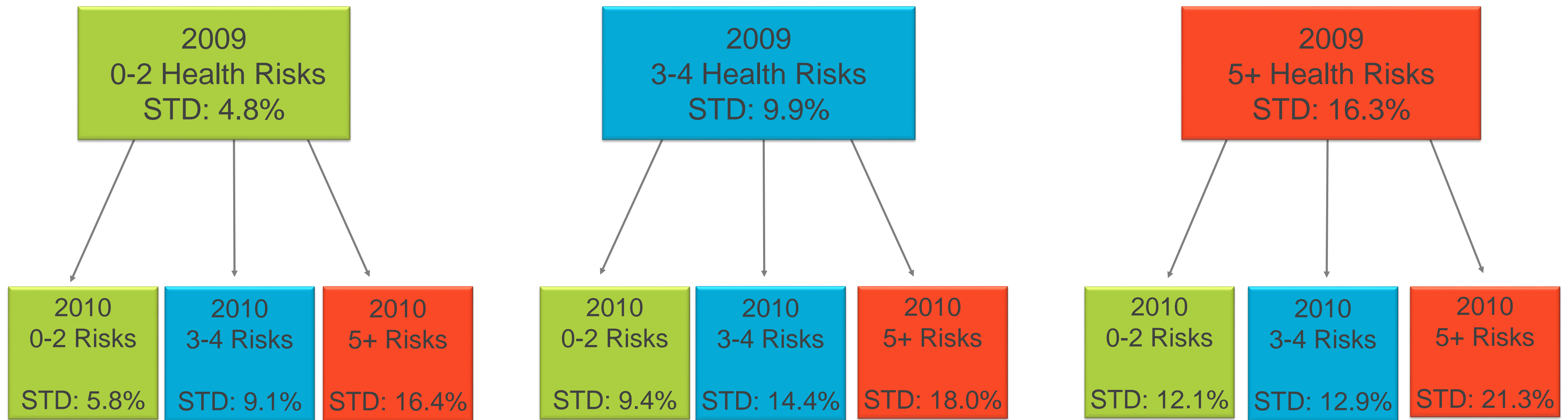


65% Have Suffered a Serious Life Event in the Past Year

Major events experienced in past year

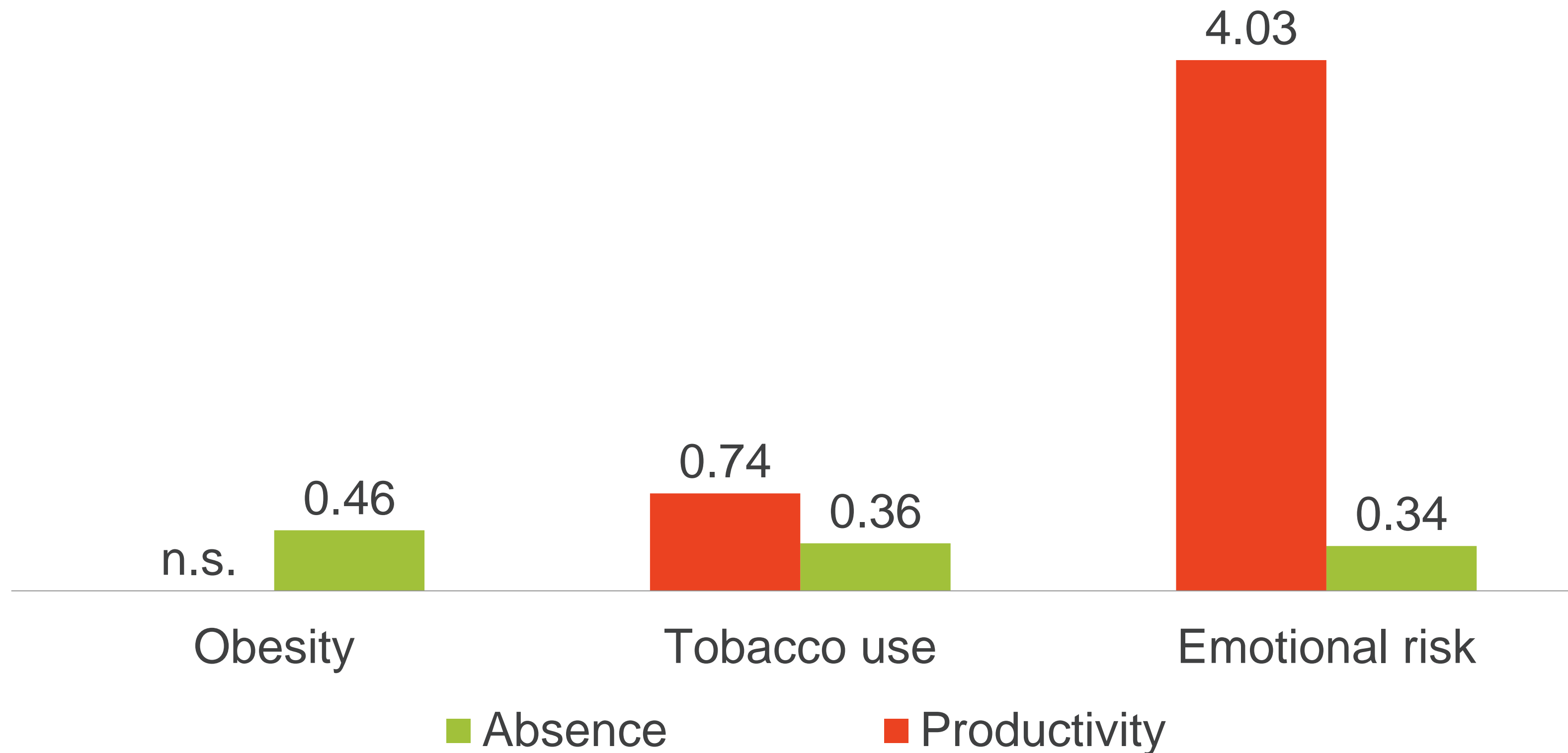


Health Risk Change the Importance of Co-Morbid Health Risks & Disability IR



Source: Burton et al. Evaluation of a comprehensive employee wellness program as an organization with consumer-directed health plan. JOEM 2014;56:347-353.

Absence Days Due to Health Risks (per at risk EE)

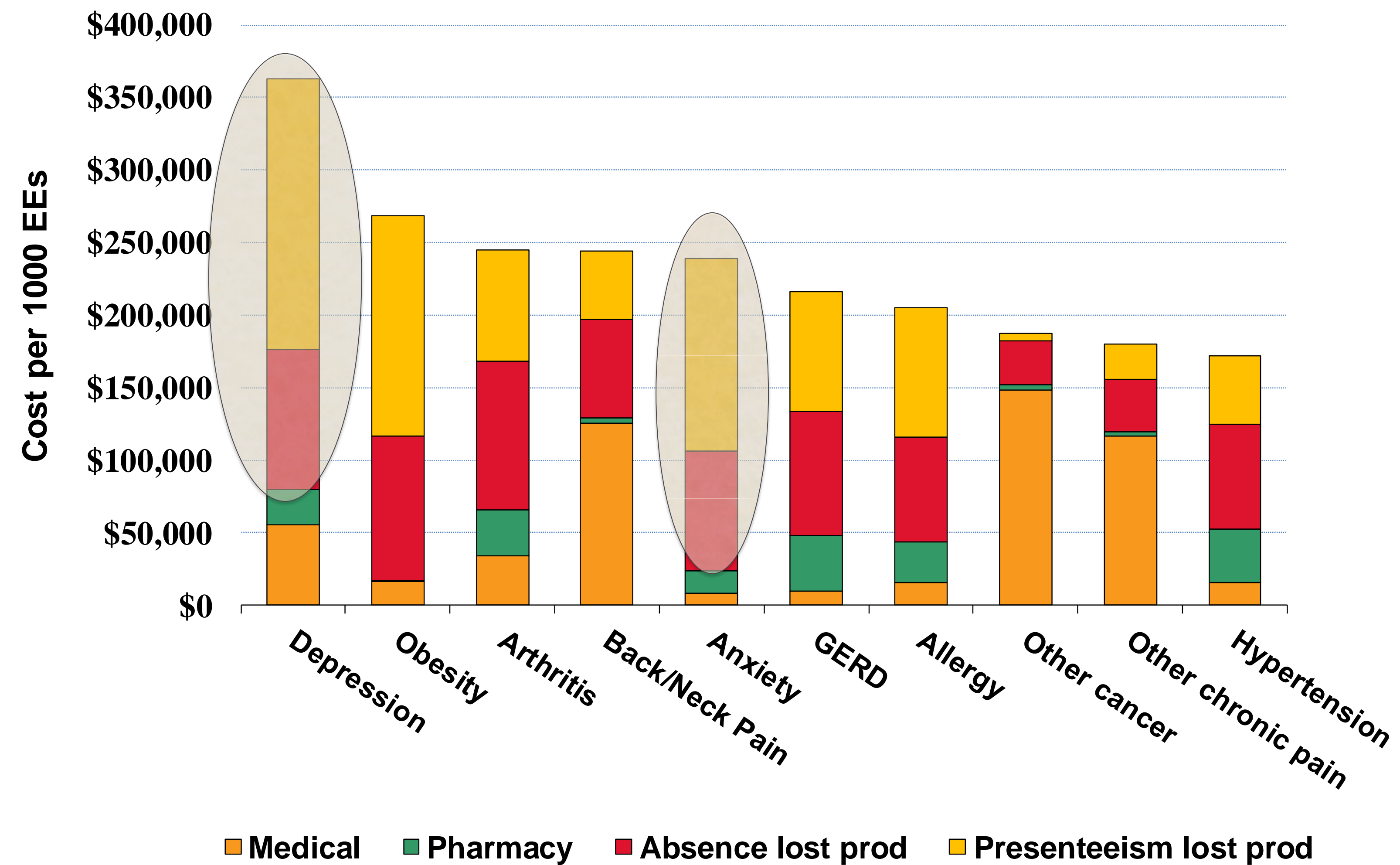


n.s. = not statistically significant

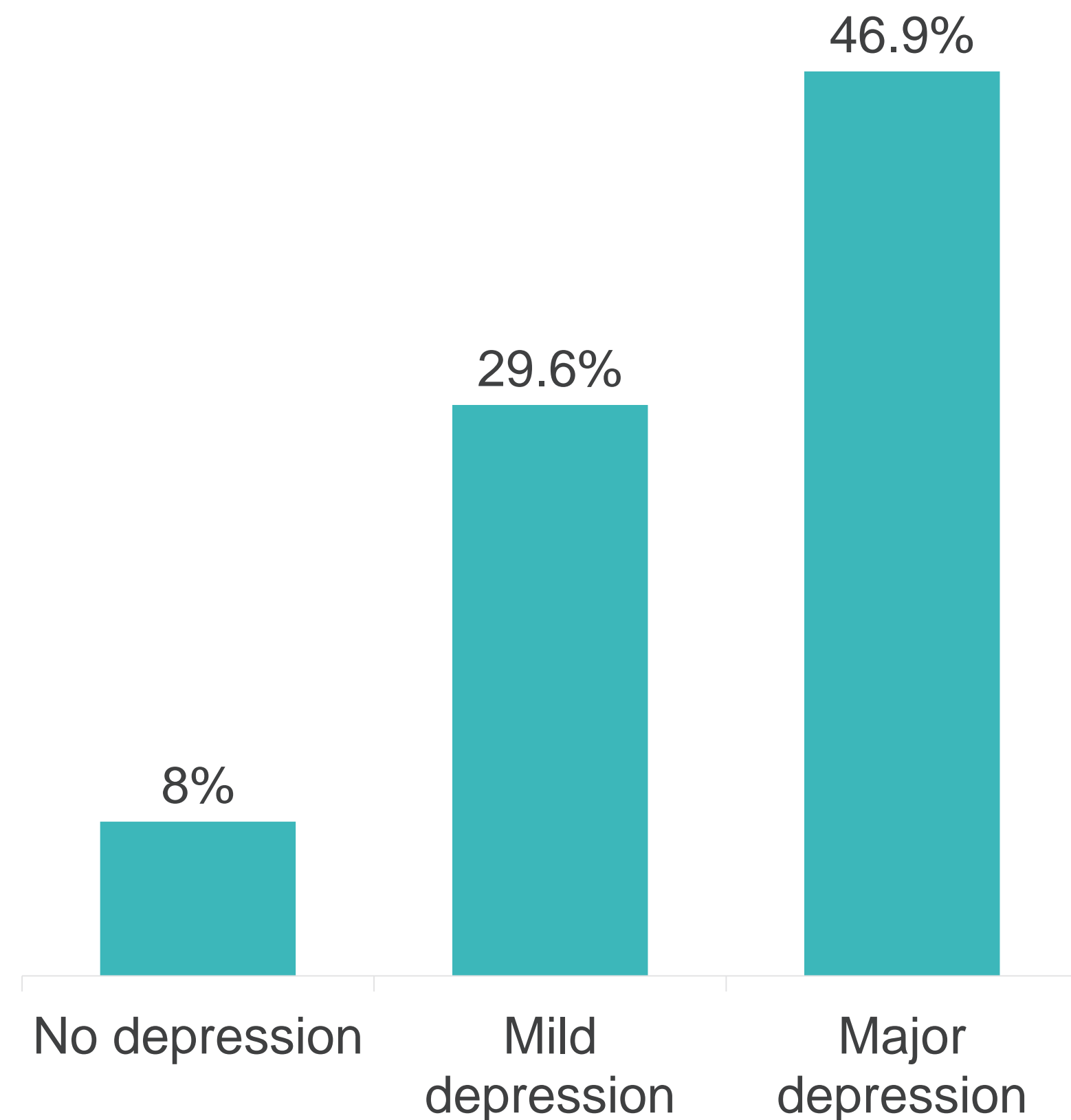
Source: Kirkham H, et al. Which modifiable health risks are associated with changes in productivity costs?

Population Health Management. 2015;18:30-38.

Going Beyond Medical & Pharmacy to Absence and Presenteeism



Depression Associated with Worse Employee Productivity



- Depression closely linked to lower employee work productivity
- More severe depression tied to worse productivity
- Employers lose 27 work days per employee with depression per year
- Cost of depression greater than the cost of many common medical conditions

Behavioral Health and Disability

- Workers with depression have 1.5x – 3.2x more short-term disability days than other workers during a 30-day period¹
- Depression plus a medical condition (e.g. chronic pain) is associated with significantly more disability days than the medical condition alone²

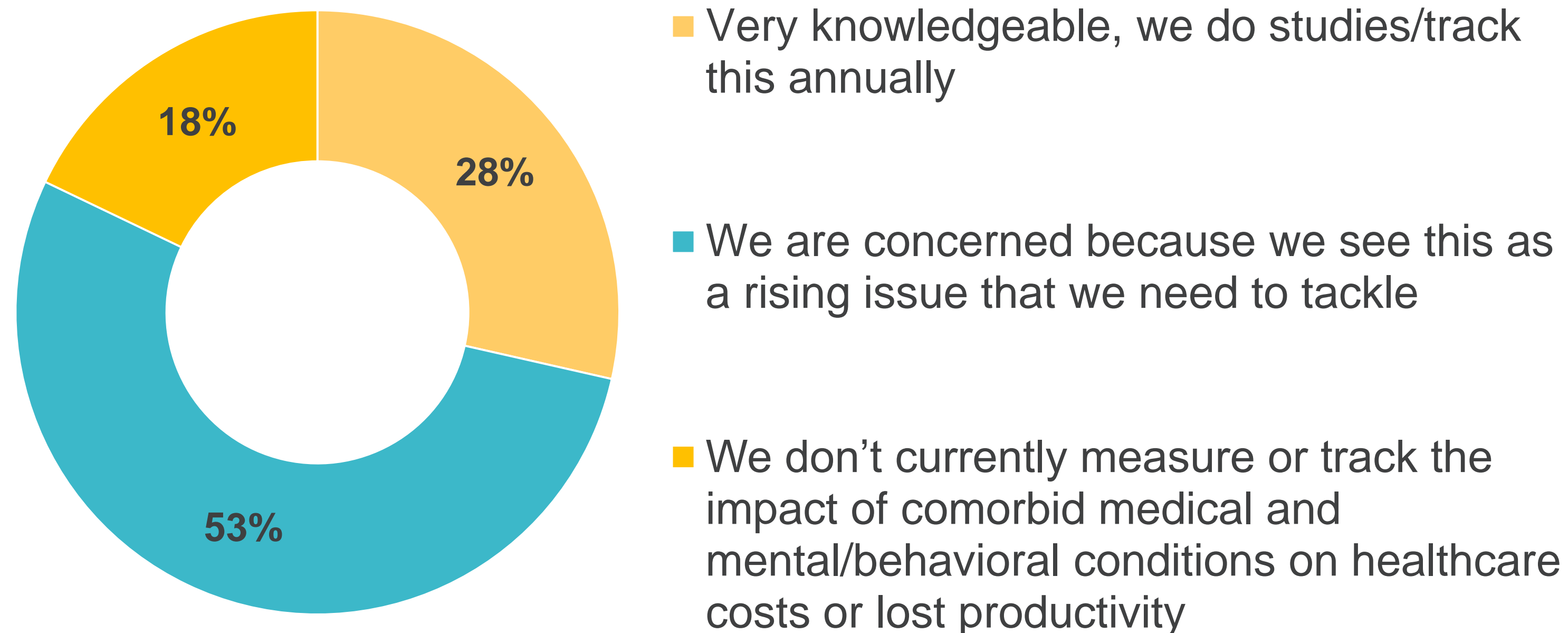
1. Kessler RC et al. Depression and the workplace: effects on short-term disability. *Health Affairs* 18(5): 163-171; 1999.

2. Bair MJ, Wu J, Damush TM, Sutherland JM, Kroenke K. Association of Depression and Anxiety Alone and in Combination with Chronic Musculoskeletal Pain in Primary Care Patients. *Psychosomatic medicine*. 2008;70(8):890-897.

Appreciation of Avoidable Healthcare Costs Due to Behavioral Health Conditions Among Benefits Managers

1 in 4 respondents report tracking this information on an annual basis, but 1 in 6 do not currently measure the impact of mental health conditions on healthcare costs or lost productivity

Awareness of Mental Health's Impact on Total Healthcare Costs



Key Mental Health Legislation Considerations for Employer Benefits Managers

- Affordable Care Act
- American with Disabilities Act
- Mental Health Parity & Addiction Equity Act
- Family Medical Leave Act
- Federal Drug Testing Act

A person is standing on a series of large, dark rocks in the ocean. The person is wearing shorts and is barefoot. The water is calm, and the sky is a light blue. The entire image is covered with a semi-transparent blue overlay. The text "The CarMax Story: One Employer's Experience" is written in white, bold, sans-serif font across the middle of the image.

The CarMax Story: One Employer's Experience

Making a difference in the health of our Associates...

- While we celebrate the accomplishments we've made in the last five years, the need to maintain our momentum around our health and wellness programs remains strong.
- Looking at the coming 3-5 years, we need to continue our focus on improving our benefit cost framework, optimizing our benefits impact to the business and turning our workforce into a more engaged, empowered, healthy and productive powerhouse.



Competitive plan offering

A view of our accomplishments...so far

- Implementation of steering committee of business leaders to drive strategy
- Development of short and long-term objectives for health and wellness programs
- Selection of new vendors – Medical, Rx, transition leaves administration services to integrated health platform
- Implementation of multi-channel telehealth solutions
- Successful overhaul of plan offering and wellness incentive programs
- Tobacco-free workplace
- Robust member communications strategy to engage associate and spouse/domestic partner

CARmax[®]



A changing company ***in a changing business environment***

- Average annual headcount growth = 3-10%
- Store growth 89 in FY09 to 173 at FYE17
- Introduction of new store formats
- Healthcare Reform
- **Mental Health: Changing regulatory environmental & social awareness**
- Widespread changes in employer health plan offerings and strategies to manage costs



Bending the cost curve

Business impacts

- Maintain health plan trend below national norms (average)
- Focus on integrating wellness into corporate culture
- Population health improvements
- Implemented integrated leave administration with health plan
- Improved plan offering supports our ability to “attract and retain” associates



Bending the cost curve

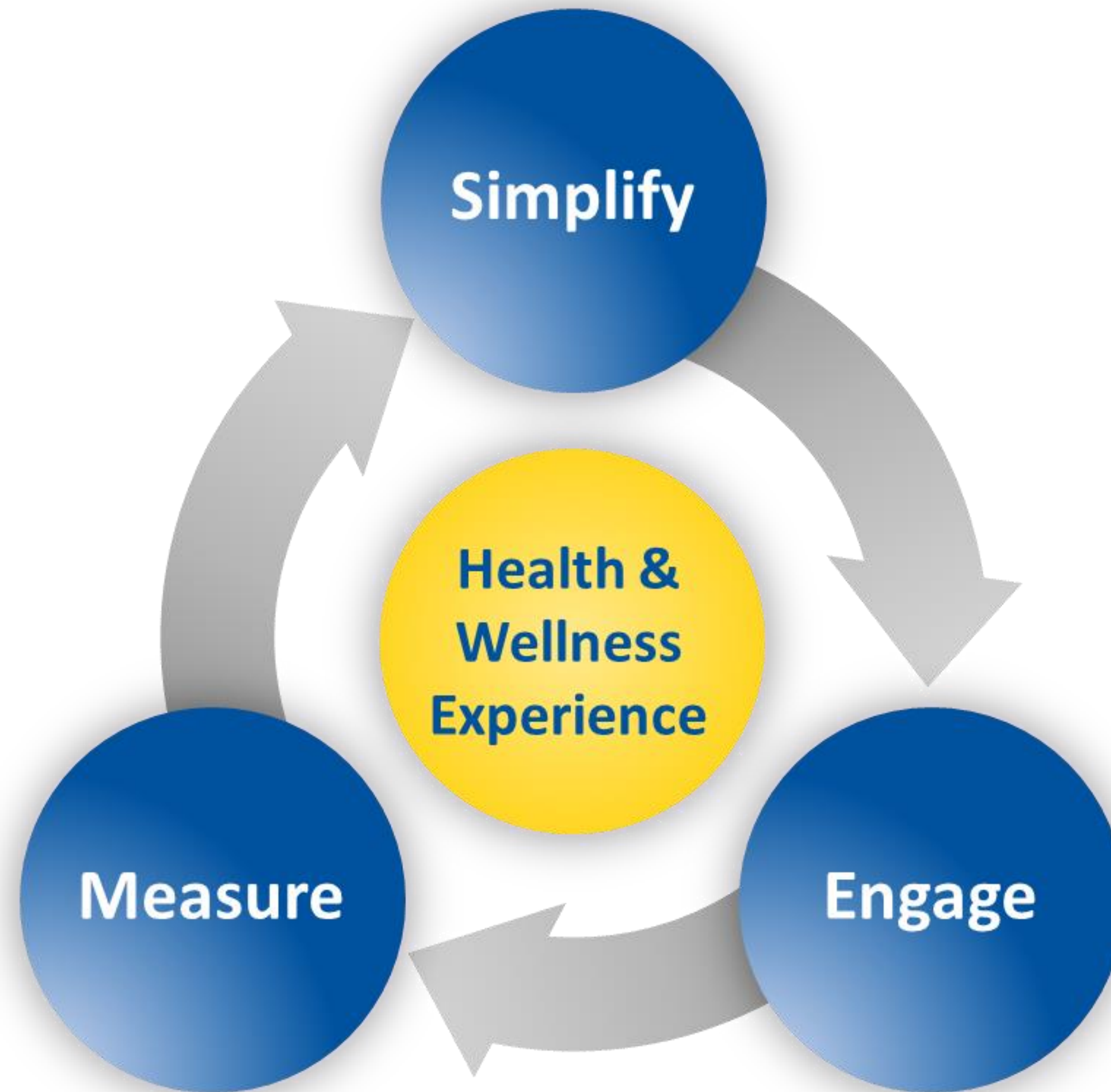
Associate impacts

- Choice of health plans — increased plan design options “Affordable” health plan options
- Increased engagement in health plan programs, consumerism and wellness programs
- Enhanced member experience & improved employee performance through Aetna One Premier & telehealth strategies
- Better consumers of health care — choosing the right providers and levels of care



Strategy Focus

These focus areas are key to shaping our 3-year strategy



Defining Each Focus Area

Strategic focus	Expectations
Simplify	<ul style="list-style-type: none">• Simplify plans & programs, communications and expectations• Align incentives to Associate engagement
Engage	<ul style="list-style-type: none">• Wellness (including emotional well-being) interwoven in culture from top down• Implemented telehealth program for both urgent care and emotional health• Encourage engagement in health improvement programs, e.g., weight loss• Reduced tobacco use in workforce
Measure	<ul style="list-style-type: none">• Timely and understandable results• Predictable & sustainable measures• Inclusion of leaves & absence measurement

Health, absence & productivity

...while staying true to our foundational goals...

Bend the cost curve

Member health improvements

Promote member consumerism

Competitive plan offering

Health, absence and productivity improvements



Health, absence & productivity

...and five key objectives

Know your numbers

Relationship with a Primary Care Provider

Appropriate preventive screenings

Quit tobacco use

Right care — right provider — right time — right place



- Aetna One Premier Integrated Platform
 - Health Plan & leave integration
AbleTo, RFL & Behavioral Health Condition Management, Tele-psychiatry, Aetna Disability Behavioral Health Unit & Healthy Lifestyle Coaching and Care Management
- Aligned Wellness Incentive
 - Medical Plan Credit & Associate and Spouse, \$600/year ea.
 - Biometric Screening (MetS— blood pressure, triglycerides, glucose, HDL cholesterol, waist circumference)
- Associate education and engagement

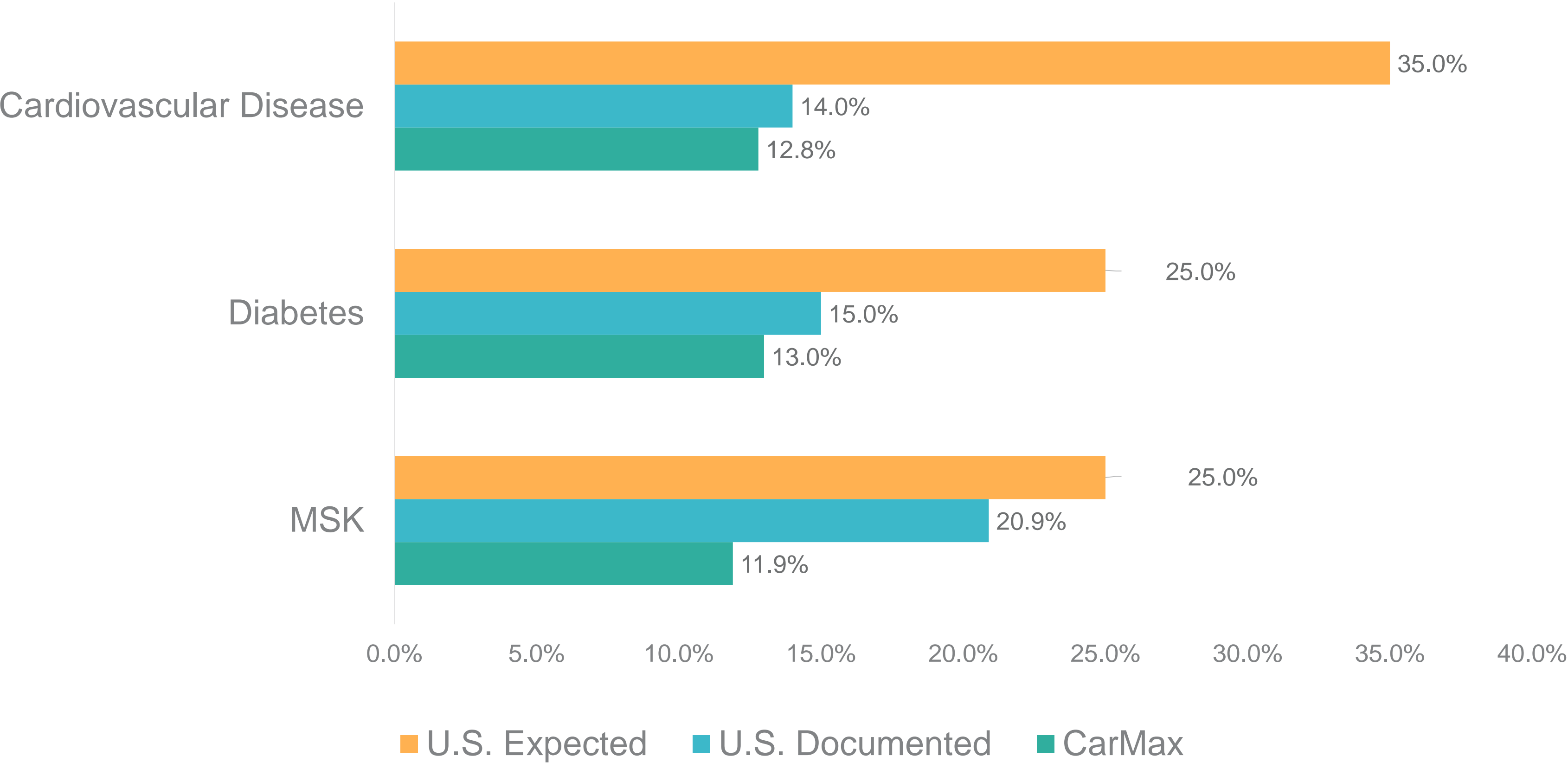
CARmax[®] Measuring Our Success



- Financial (Cost and Utilization)
 - Are we bending the cost curve? How does our trend compare to industry norms?
- Population Health
 - Are our Associates and spouses getting more (or less) healthy?
- Member Engagement
 - Are we seeing improved engagement in the health and wellness programs offered?
 - Is engagement influencing the health of our members?
- Integrating Health, Absence & Productivity
 - Is the integration of Leaves Administration providing value to the Associate and the Company?

Prevalence of Depression among CarMax Members with Chronic Medical Conditions

(One year sample Sept 2015-Aug 2016)



1. J. Katon W. Epidemiology and treatment of depression in patients with chronic medical illness. Dialogues in Clinical Neuroscience. 2011;13(1):7-23.
2. Melek S, Norris D. Chronic conditions and comorbid psychological disorders. Milliman. 2008.

CarMax

Paid data March-Nov.
2-months run out

\$52M

Medical
Costs

\$1.3M

BH
Costs

2.5%

BH Cost as a %
of Medical

43%

% OON
BH Spend

\$4725

PMPY
Members
w/ BH

\$3232

PMPY
All-members

1824

Members
With
Depression

X

\$2629

Est. \$ losses
Presenteeism
for each Member
w/ Depression

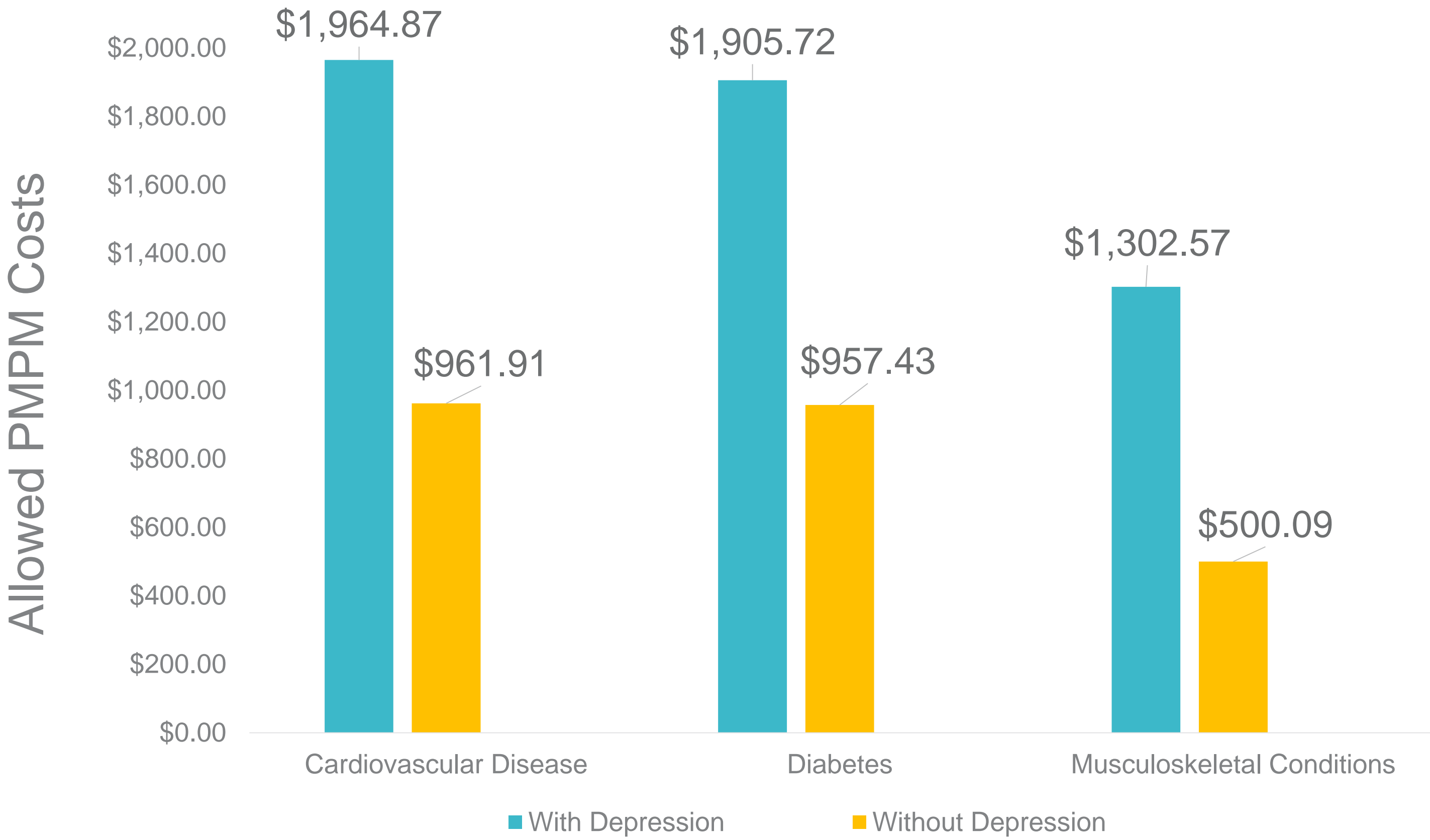
=

\$4.8M

Est. \$ losses
Presenteeism for
All Members
w/ Depression

CarMax Members with Depression Have Higher Total Medical Expenditures

Combination of Physical + Mental Health Conditions Leads to Double Cost of Care



CarMax Integrated Health & Disability

Top 5 Short Term Disabilities

Ranked by Claims Volume	CarMax (Overall)	CarMax (W/IHD)	Aetna One Premier BOB	IBI Benchmark
	Avg. Days	Avg. Days	Better (-) or Worse (+)	Better (-) or Worse (+)
Musculoskeletal (N=392)	70.73	78.73	+3.39	-8.59
Obstetric Care (N=143)	59.71	55.22	+3.97	-0.25
Digestive Disorders (N=113)	37.71	31.70	+0.03	-9.82
Mental Health Disorders (N=105)	64.59	61.75	-6.10	-7.05
Rheumatologic Disorders (N=54)	71.74	68.57	-3.63	-23.72

A person is standing on a rocky shore, looking out at the ocean. The image is overlaid with a semi-transparent blue filter. The person is in the center, with their legs and feet visible. The ocean is in the background, and there are several large rocks in the foreground and middle ground.

Exploring Innovative Solutions to Address Comorbid Behavioral Health

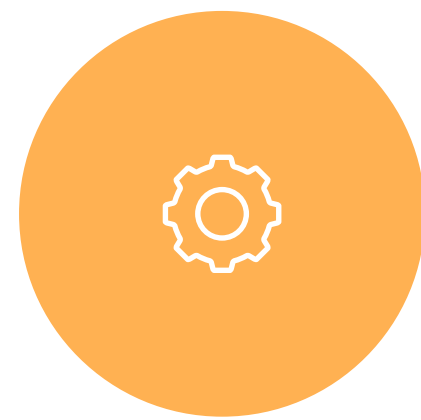
An Innovative Solution: Technology-Enabled Behavioral Health Care

AbleTo focuses on improving overall medical outcomes and lower cost by solving four key behavioral health challenges faced by health plans and employers today



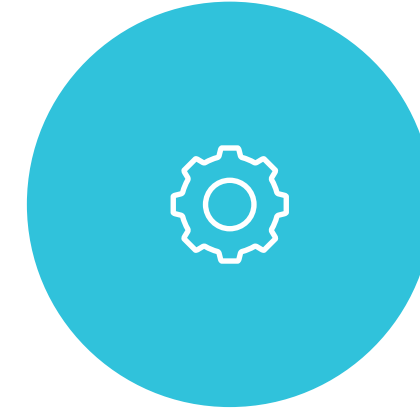
Identify & Engage

Identify and engage members with medical and behavioral challenges



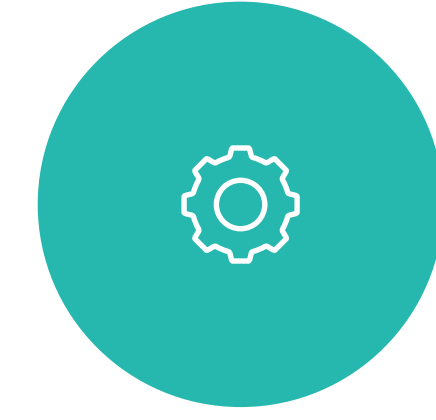
Assess & Triage

Determine the appropriate behavioral health resource



Access & Quality

Ensure access to high quality, evidence-based care



Outcome & Costs

Improve clinical outcomes and reduce healthcare costs

Private, One-on-One, Online Coaching and Therapy. Anytime, Anywhere.

[GET STARTED NOW](#)

1 in 5 adults are likely to struggle with their emotional or mental health each year.

Decades of research shows that this negatively impacts their physical health, home life, and work life. Still, less than half of those with a need receive the care they deserve, often because they are too busy, unable to find an affordable treatment option, or worry about how friends and family will react.

The AbleTo Solution

AbleTo provides a concise, personalized program that's proven to help people regain balance in their emotional health and well-being. Sessions are delivered by professional therapists and coaches – privately and one-on-one – via phone or video chat.

Learn techniques for managing stress and setting personal goals, and improve your mood and outlook on life.

How It Works

1

Tell Us About Yourself

Fill out a questionnaire with your specific needs and get matched to the right care team.

2

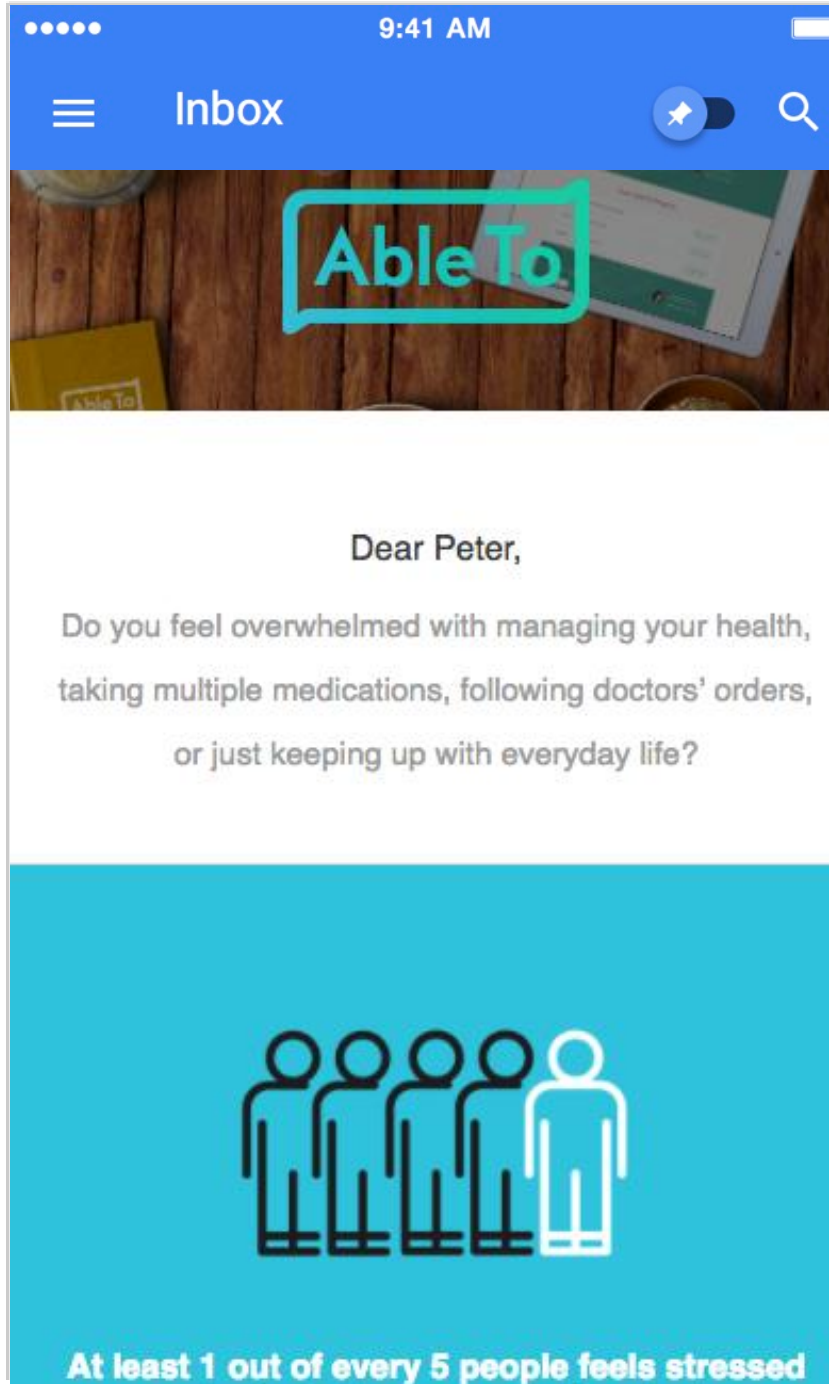
Meet Your Team

One-on-one sessions with your team via video chat or phone from the comfort of your home.

3

Get a Personal Program

Set goals, and build a personalized program that will keep you motivated to the finish.



IDENTIFY & ENGAGE



Analytics and Proactive Outreach

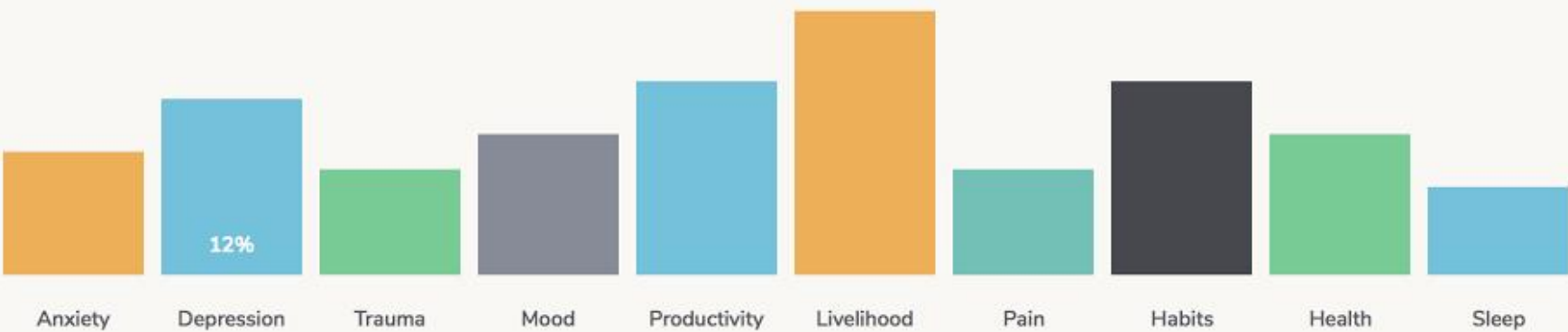
A multi channel engagement approach targeted towards high cost, high risk members likely to need behavioral health support.



Care Coordination Platform

Enabling simplified clinical referral to AbleTo, tracking of referrals, progress, and outcomes, and coordination and integration of care.

Your Custom Care Profile



You are at risk for symptoms of Physical Pain and Depression

That means you're susceptible to increased medical visits and loss of productivity at work or at home. This may seem scary, but don't worry because you're not alone. AbleTo

Get started with AbleTo and take the first step to begin not only

Schedule Your

Don't take our word for it, people have enrolled with



Jessica Jones
Mother of 3

"Some awesome testimonial this person



Luke Cage
Construction Worker

"Some awesome testimonial this person

AbleTo

In general

How would you say your health is?

Poor

Fair

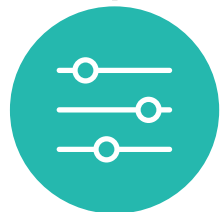
Good

Very Good

Excellent

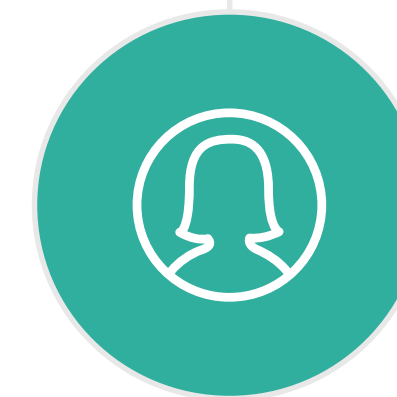
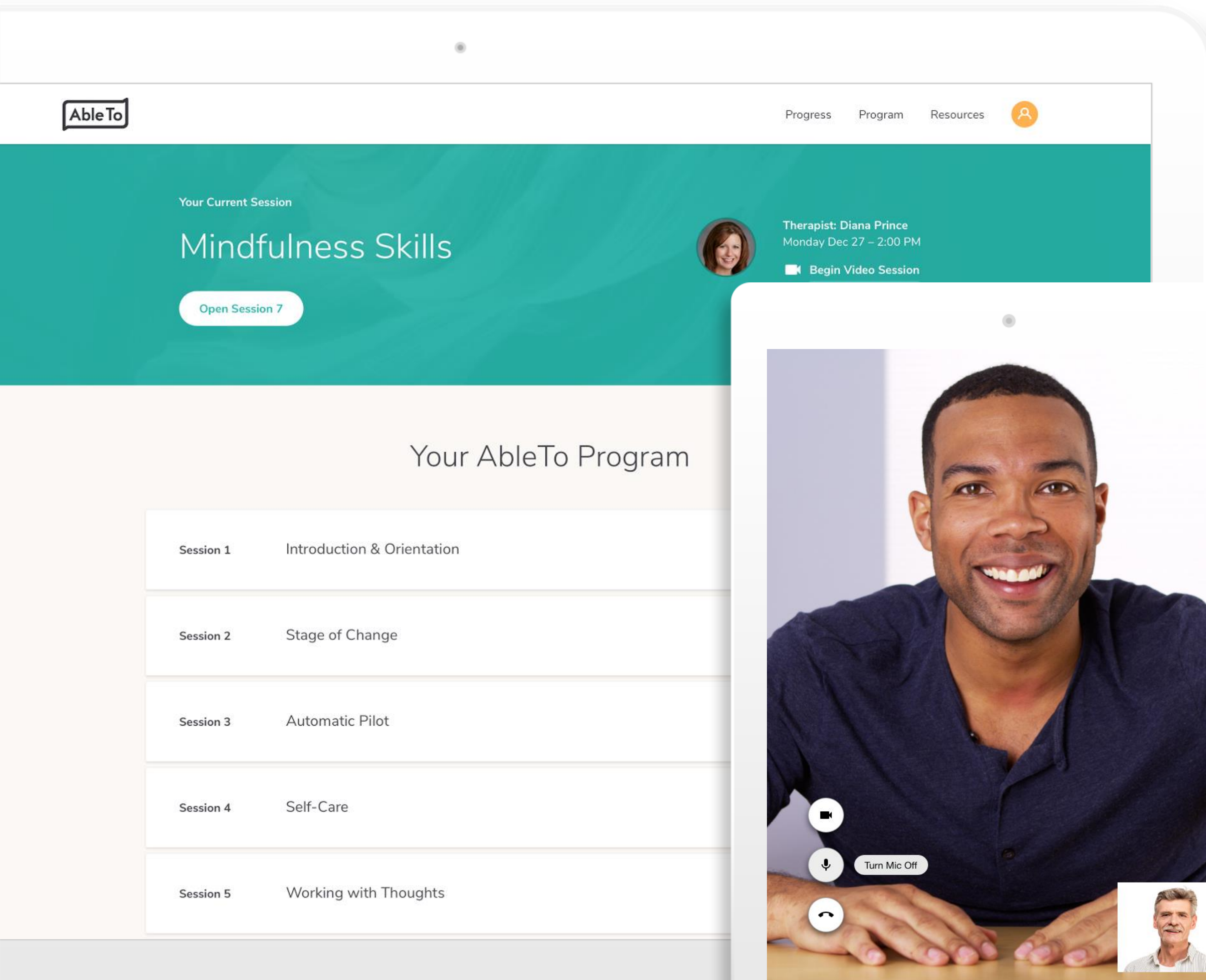


TRIAGE



Onboarding and Triage

A fully digital sign up flow to schedule an Initial Consultation and drive more engagement by setting expectations and personal goals before enrollment.



TREAT



Patient Portal

Access to streamlined program tools, self assessments and video experience.



Phone or Video Sessions

Simplified access on mobile devices.

Relentless Pursuit of the *Quadruple* Aim

Improve Clinical Quality



- Evidence based
- Protocol driven
- Curated network
- Integrated

Optimize Patient Experience



- 24/7
- Next day
- Remote
- Customized
- Digitally supported
- Patient satisfaction

Lower Cost of Care



- Reduced spend
- Fewer & shorter hospital admissions
- Medication adherence

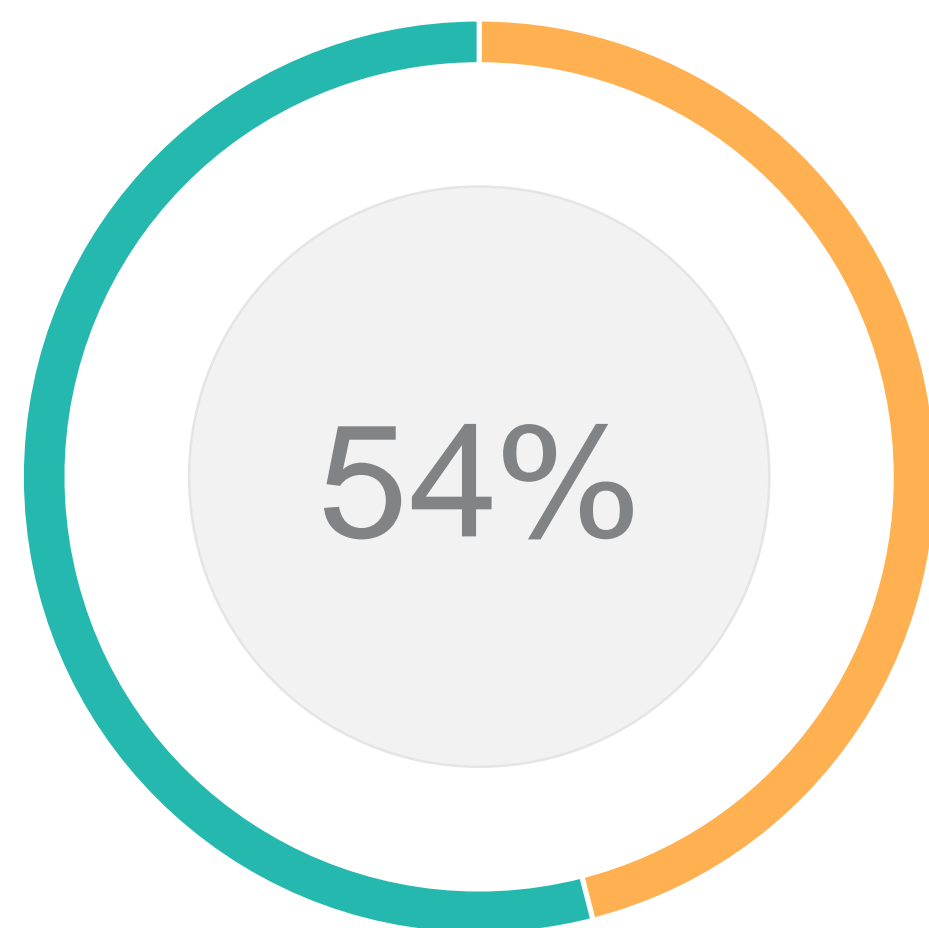
Enhance Provider Experience



- Outcomes driven
- Supported
- Simple
- Built to scale

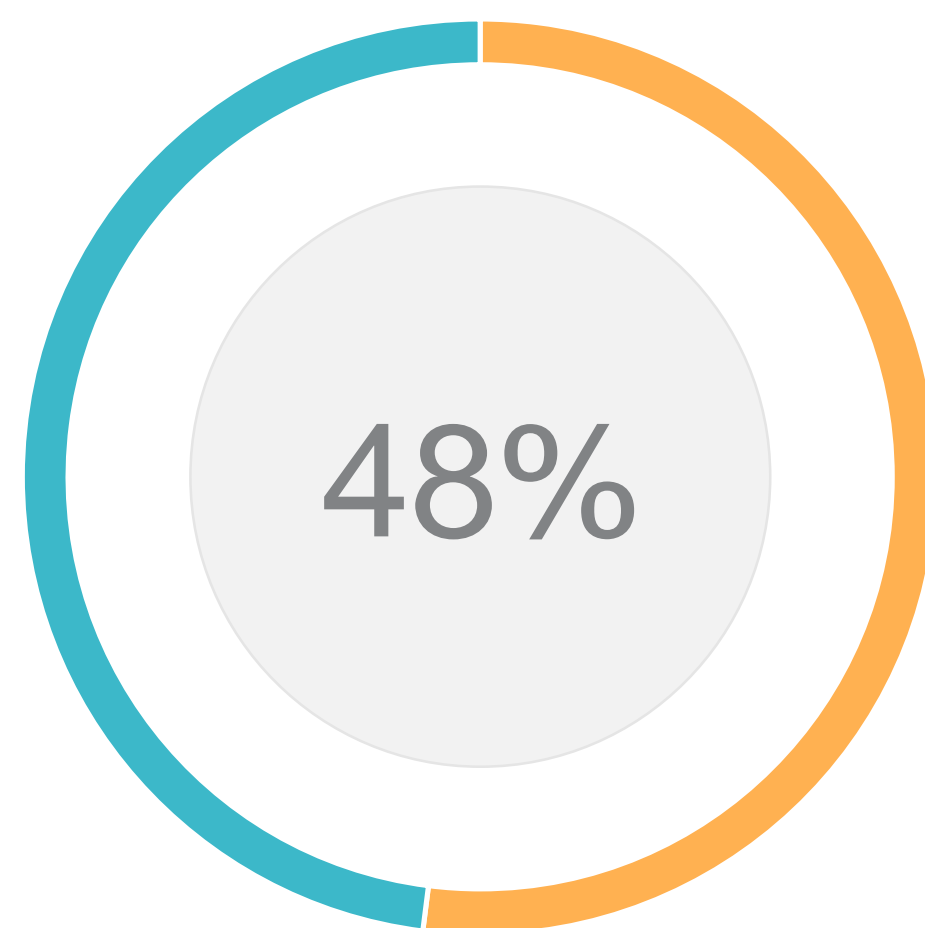
Clinical Benefits of a Technology-Enabled Behavioral Health Solution

Clinical Outcomes, Medical Utilization, and Patient Satisfaction



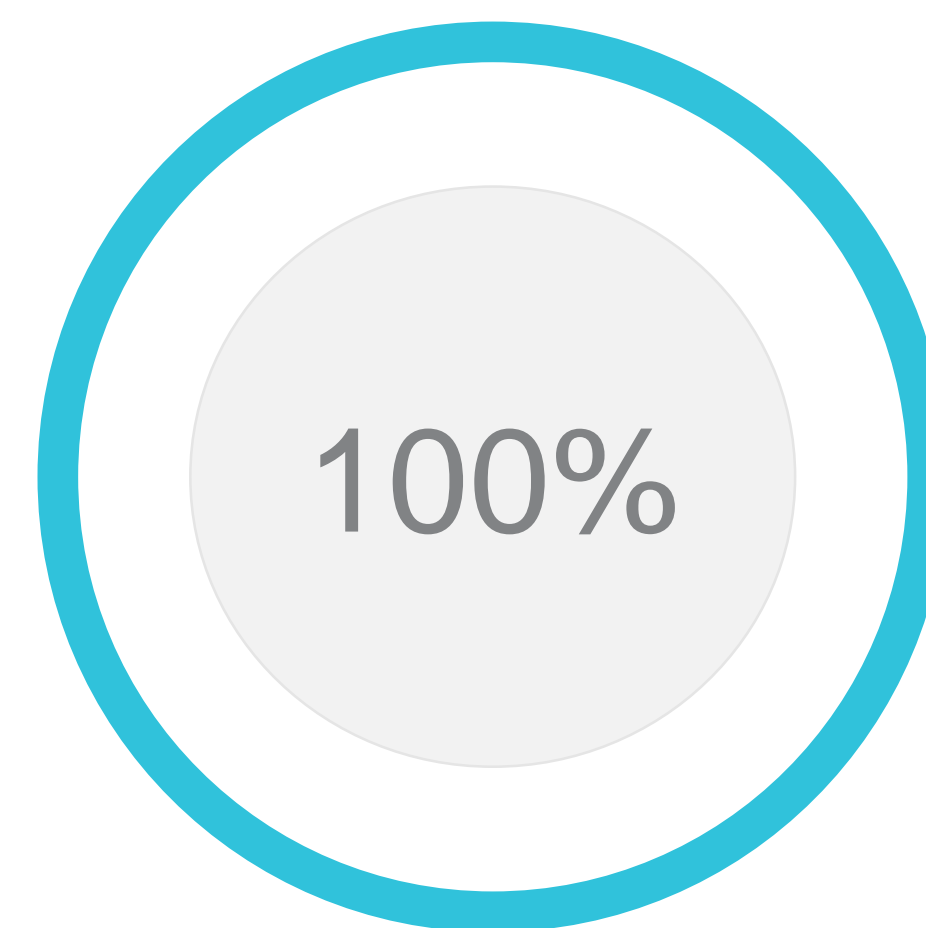
**Reduction in
Depression Severity**

Among Depressed AbleTo
Program Graduates



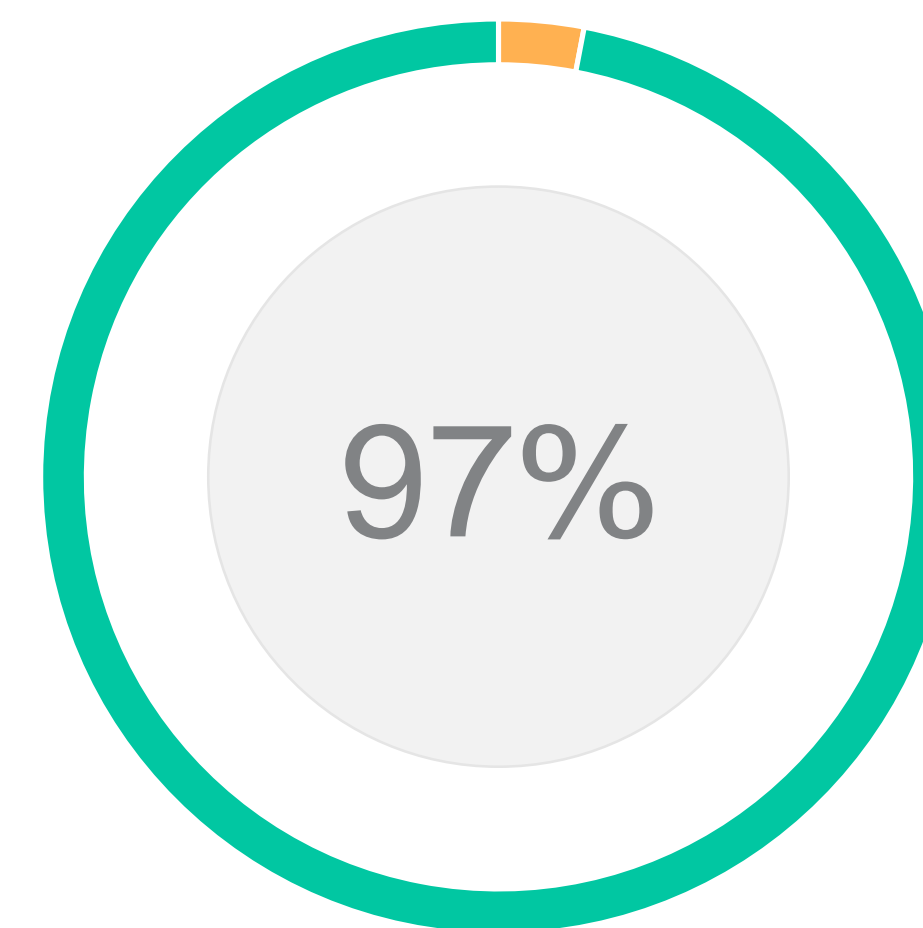
**Fewer Hospitalization
Days**

Among Cardiac Program
Participants



**Improved Diabetes
Self-Management**

Frequency of blood sugar testing
and lower AM blood sugar levels



Patient Satisfaction

8 of 8 when asked “How likely
would you be to recommend this
program to another?”

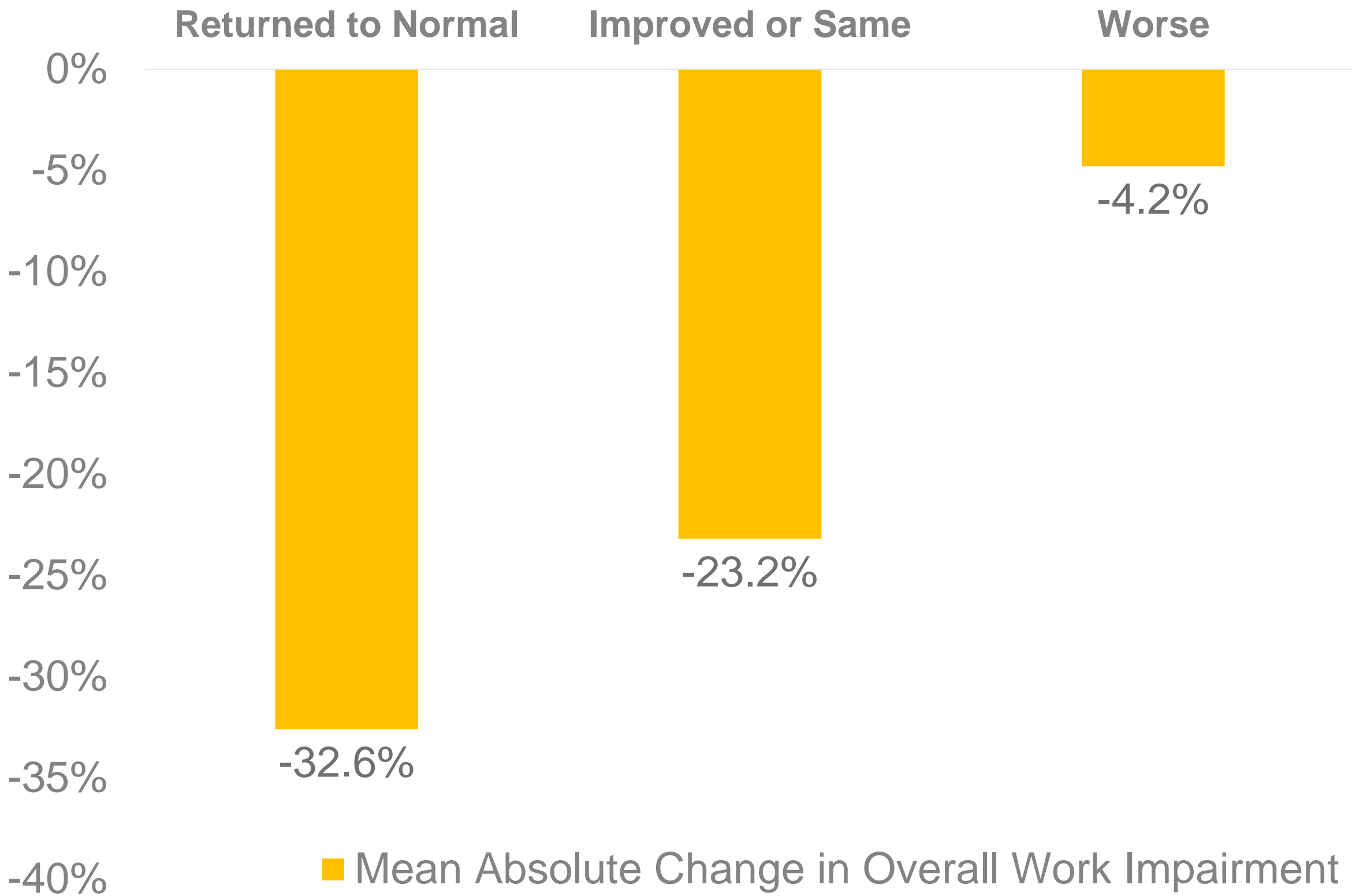
Impact of Addressing Behavioral Health on Employee Productivity and Disability

Significant Improvement in Employee Productivity

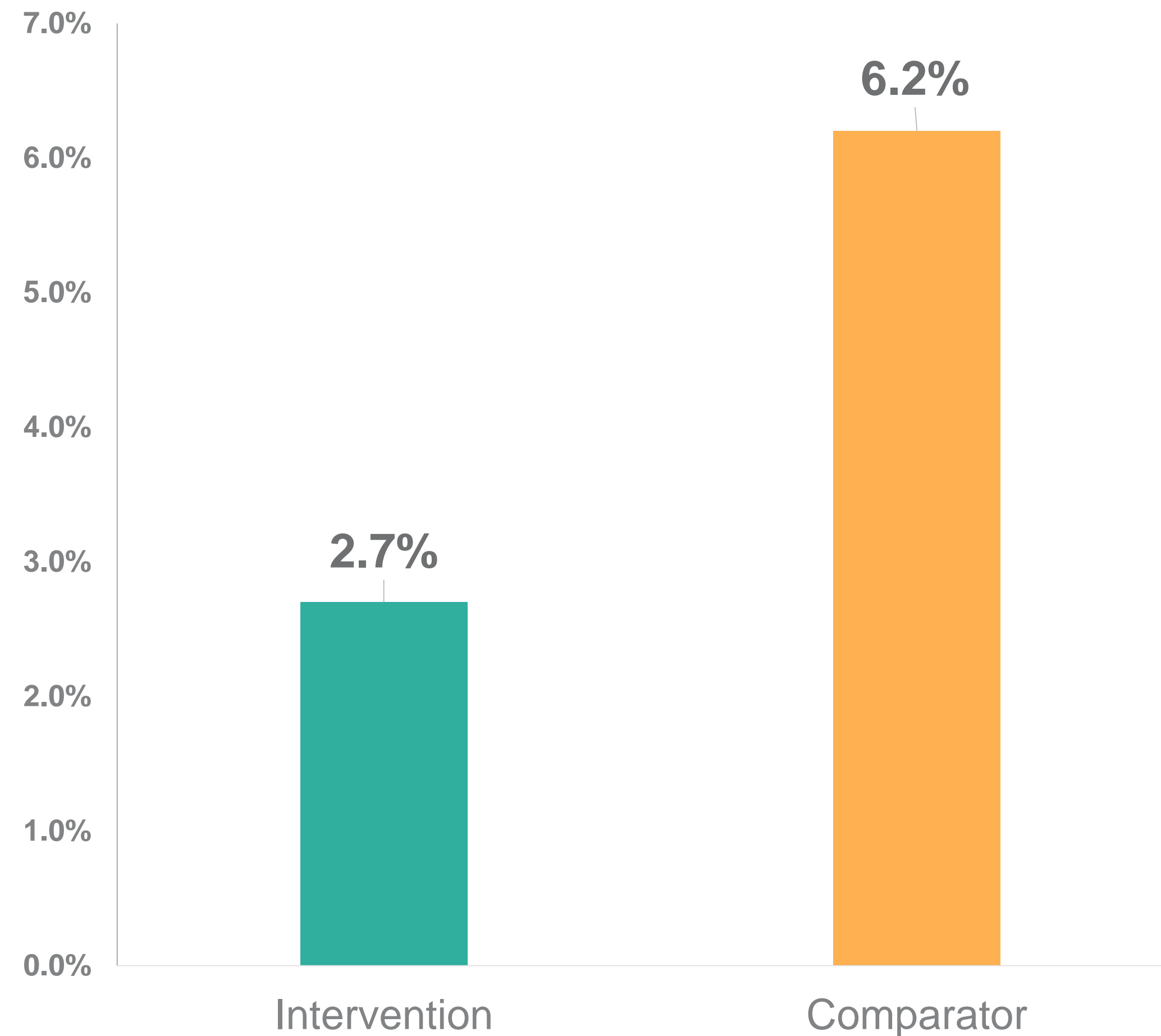
Work Productivity and Activity Impairment ¹	Baseline	Graduation	Individual Change	
	Mean (SD)	Mean (SD)	Absolute Mean (SD)	Percent
Absenteeism (%)	55.8 (40.2)	19.4 (36.1)	-36.4 (43.5)	-55.0%
Presenteeism (%)	48.0 (29.9)	22.1 (29.4)	-25.8 (33.5)	-43.2%
Overall Work Impairment (%)	50.7 (31.2)	23.9 (30.7)	-26.8 (35.6)	-35.4%
Activity Impairment (%)	51.4 (25.3)	22.8 (25.1)	-28.6 (30.2)	-46.9%

¹ Absenteeism n=168; Presenteeism n=393; Overall Work Impairment N=429; Activity Impairment N=458.

Improved Depression is Associated with Improved Work Productivity



Emerging Evidence: Tele-Behavioral Health Therapy Program Can Impact Disability Incidence Rate



Significantly Fewer Disability Claims in a 6-month Follow up Period

Best Practices to Maximize Program Value

- Minimal or zero cost to employee
- Partner integration
- Training and bi-directional referrals
- Multi-channel member engagement
- Emphasize confidentiality and privacy in communication
- Activate program graduates with “Stories Like Me”

CarMax's Journey: Next Steps



Summary

Recognize the scope of the problem: medical + behavioral health conditions Chronic conditions • Work productivity • Total cost of care

Impact of innovative behavioral health solutions
Medical utilization • BH • Work productivity • Disability

Appreciate CarMax's experience
Best practices • Proactive next steps

HDMS Acknowledgement

Chris Donahue, Vice President and General Manager of the HDMS employer market leads the account management team for CarMax. With 17 years' experience in the industry, Chris' executive leadership includes guiding strategic discussions from data analytics for improved outcomes.

Susan Evans, Senior Director, Client Services with nearly 30 years of experience in health care information and analytics. Susan currently has strategic oversight to the CarMax account, leading her client services team to drive best in class solutions to large employer clients.

Brittany Hardaway, Business Consultant, works day to day supporting CarMax through HDMS' premier solution for delivering industry leading technology and decision support tools that drive improved business outcomes.

