



HEALTH CARE & BENEFITS

Employer Health Care Costs vs. Employee Benefits

Providing access to primary and preventive care for employees can decrease employer health care costs. Executives at OurHealth and Delta Dental explain the options available for reducing or stabilizing today's health care costs without reducing benefit levels.

Q: How can increasing access to primary, preventive and dental care reduce overall health care costs?

JJ NELSON: More than access, the issue we see is people actually scheduling and attending their preventive visits. On average, we are seeing less than 40 percent of the population visiting a dentist for the recommended two cleanings and exams in a 12-month period. We know that there is a very strong correlation

between those who have regular preventive care and better overall health care metrics, which translates to lower health care costs. It is far more cost effective to prevent and/or treat a condition before it becomes a chronic condition.

JEFF WELLS: Twenty percent of your workforce drives 80% of your health care spend. Some of that expense is tied to uncontrollable events, like triplets in the NICU or a bad car accident. But a lot of it is tied to unmanaged chronic conditions, costly

ER visits and unnecessary specialty visits. Primary and preventive care is a great way to redirect all three of those contributors. Building a trusted relationship with a primary care provider allows that provider to get to the root cause of a condition, which may be able to be reversed due to better lifestyle choices. Many use the ER in place of primary care simply because they don't have that point of contact. For a self-insured employer and the patient, those ER visits can add up to huge costs. Finally, 30% of our \$3 trillion health care spend in the US is wasted on unnecessary specialty visits. Even if the visit is necessary, there can be massive price swings even inside a market like Indianapolis. Timely access to high-value primary care, whether it is onsite, near site, or virtual, is often the most important step in a patient's health care journey.

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JEFF WELLS

Q: What is the relationship between an employer's primary care costs and the overall cost of health care?

JEFF WELLS: It's widely held that as primary care costs increase, overall health care costs will decrease by up to 25%. In our health centers, we offer an advanced primary care model that includes longer patient appointments, integrated health coaching, condition management and behavioral health. Patients who engage with us cost their employers \$2,000 less per year on average than those who do not engage with us.

JJ NELSON: The cost of a company-sponsored dental plan is relatively inexpensive when compared to a medical plan, but those dollars spent on dental care can play a much larger role in a company's overall health care costs. Let's look at someone with diabetes, for example. It's an inflammatory disease. We know that if we can have a patient see a dentist four times a year for regular cleanings vs. the normal twice a year, it's been proven that by cleaning the bacteria out of the mouth more often can lead to lower blood A1C levels. Over

time, these lower A1C levels mean the patient is managing their blood sugar levels more efficiently, which will lead to lower insulin utilization, therefore a reduction in health care costs.

Q: What are the most effective methods for reducing or stabilizing health care costs without reducing benefit levels to employees?

JJ NELSON: At Delta Dental, our mission is to improve oral health in the communities we serve. This mission is at the forefront of everything we do, including our approach to innovation and our vision for our organization. We know that oral health is essential to overall health and have invested in our communities to help improve both.

We also believe in creating benefit plan designs that are evidence based. In 2005, we created the Research and Data Institute to provide researchers and scientists with resources to support high-quality, innovative research that has led to the improvement of both oral health and overall health. The results have led to many innovative and cost-saving treatments that have become universal standards of care that have been adopted throughout the field of dentistry. Again, prevention is one of the biggest factors that can reduce the overall cost of care.

JEFF WELLS: We work with more than 160 employers nationwide; some have indoor rock-climbing walls, unlimited PTO and "beer Fridays," and yet our health center ranks as the No. 1 employee benefit each year. Not only does a health center improve your benefit plan, it also saves employers an average of 17% each year on their health care costs. The reason we're able to produce those savings is by establishing relationships with the employee population that helps them better manage and avoid chronic conditions, redirect expensive ER and urgent care visits and help patients navigate the specialty referral system by providing reviews and price

Oral health isn't an isolated issue. It's connected to overall health, public health, education and economic development.

And it's why Delta Dental of Indiana is committed to building healthy, smart, vibrant—and inclusive—communities.



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comparisons to ensure they have a great experience while controlling for inflated costs.

Q: What are the benefits of offering worksite health care to employees?

JEFF WELLS: One of the biggest benefits of offering onsite, near site and virtual health care to employees is attracting and retaining employees. In employee surveys, worksite health is most often cited as the No. 1 benefit received. Another benefit is a healthier and more productive workforce. Having the convenience of a health center, with little or no wait times, longer appointment times to address health care concerns, and a trusted relationship with a provider are the ingredients that result in high patient satisfaction scores, health improvements, and overall savings to employers. In fact, we've saved employers over \$1 billion to date.

Q: What components should such a program include?

JEFF WELLS: There are five important components of a worksite health center that contribute to a modern health care experience: proactive outreach, expanded access to care, enhanced and integrated occupational health, active patient navigation, and integrated behavioral health. This integrated, wholistic approach to care is not often found in a traditional fee-for-service primary care model, which is often rooted in reactive sick care. Our proactive care model is built on a philosophy of population risk management. We predict, address, and prevent disease, so patients can live healthier lives and employers can reap the benefits of a healthier employee population and lower health care costs.

Q: What is the most important selection criteria for choosing a health center partner for your employees?

JEFF WELLS: The most important selection criteria for choosing a trusted health center partner are their care philosophy and their ability to prove healthy outcomes and return on investment with demonstrable data. A trusted partner will work with you to execute a strategy that drives health improvements and lowers your health care spend. Their care philosophy should be anchored by a patient-first approach, which includes respecting the patient's health care values and goals. We do this through our coaching methodology, which helps healthy people stay healthy and helps the at-risk

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and chronic condition population to improve their health. Having the technology to document health status and achievements along the way motivates the patients to continue their health journey and documents the results (patient health improvements, satisfaction with care, and health care cost reductions) for the employer.

Q: Explain the importance of health coaching in an advanced primary care approach.

JEFF WELLS: We believe that every interaction at our health centers is an opportunity to engage someone in their own health. How we interact with patients and build relationships with them is in our DNA. Every one of our providers and health center staff is trained on health coaching methods, so that a visit for a sore throat is also an opportunity to talk about health care concerns in general. And we recognize that change takes time, so we stick by our patients, helping them to achieve milestones small and large, and we celebrate their achievements along the way.

Q: How important is it to integrate medical and dental plans and what factors should employers consider when doing this?

JJ NELSON: Integrating medical and dental information is very important. The mouth is the gateway to the body, and during a routine dental exam your dentist also has the ability to detect more than 120 signs and symptoms of other diseases, including whether you may be at risk for certain respiratory, heart and kidney disorders. More than 90 percent of systemic diseases, including heart disease, have oral manifestations. For example, people with gum disease are twice as likely to have heart disease.

Most health plans market themselves as having an integrated approach to medical and dental care, but these plans are really nothing more than a way to identify gaps in care. These programs do a little more than identify if a member has a condition and is up to date with their preventive services. Delta Dental is creating a true integrated approach that will look at some of the more chronic comorbid conditions and address these conditions with the member, the employer, and their medical/dental provider.

Q: How can data from these types of integrations be used to create a healthier population?

JEFF WELLS: Understanding the health of a population, including the risk prevalence for chronic conditions, requires a sophisticated technology platform to collect and manage data, present it at the point of care in order to drive meaningful care decisions, and then leverage it to drive actionable behavior on behalf of the patient. Having data helps move from a reactive transactional approach to a proactive relational approach to help patients improve their wellbeing and address health care needs. Marathon Health has made huge investments in our technology, and we believe it's a powerful partner to the world-class providers we've attracted to serve our patients.

JJ NELSON: As with everything, data drives decisions. If we can focus on the sickest of the sick (those with comorbid conditions who are not receiving their regular preventive care) we believe that we can lower their overall health care costs significantly over time. It's these members who are driving the majority of an employer's health care spend. This can be accomplished by engaging the member, their health care provider, and having the support of their employer. It's essential to be able to review both claims and utilization data to determine if a member's health care costs decrease over time as they use more preventive services. ●



JJ Nelson joined Delta Dental in 2012, where he leads sales and account retention for the Indiana market. Prior to joining Delta Dental he spent 12 years as a senior account executive of sales, in both large and small group, for Anthem.



Jeff Wells is a medical doctor who spent 10 years as president and co-founder of OurHealth, which merged with Marathon Health. Marathon Health has a network of onsite, near site and virtual health centers that have delivered more than \$1 billion in health care savings for its clients.



Content paid for by Delta Dental and OurHealth.

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