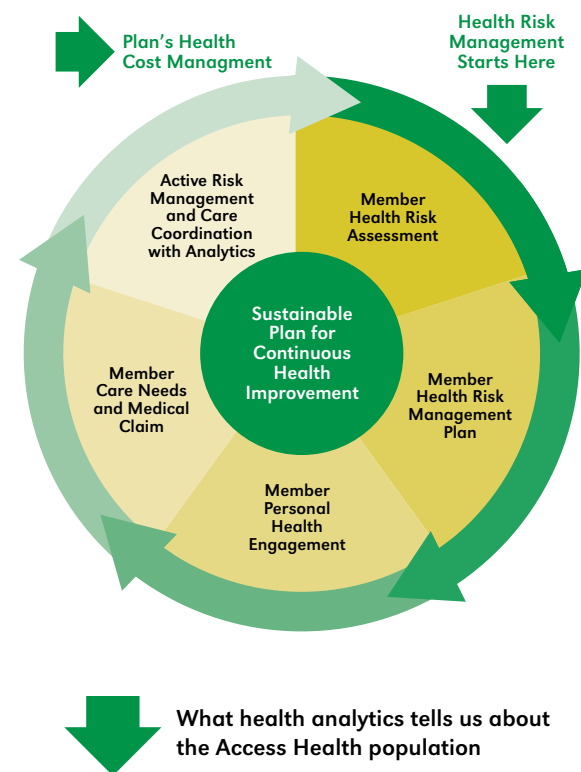


Health Risk Management Process

Health Analytics

Access Health uses the Johns Hopkins analytics and predictive modeling software to identify and stratify health risks on an individual and group basis. The data is clustered into Adjusted Diagnostic Groups (ADGs) to determine the health status and risk at both the individual and group levels. Using the ADGs, the analytics software can predict which members are likely to be hospitalized in the coming 12 months and what the underlying causes will likely be. This enables the care managers to engage these individuals in the CHI Program that is designed to reduce the likelihood of hospitalization and improve the individual's health status. The diagram on this page illustrates how Access Health employs health analytics.

Continuous Health Improvement Process



Health Conditions

| Condition | Total Cases |
|------------------------------|-------------|
| Hypertension | 304 |
| Disorder of Lipid Metabolism | 279 |
| Depression | 214 |
| Low back pain | 162 |
| Rheumatoid Arthritis | 121 |
| Persistent Asthma | 113 |
| Diabetes | 93 |
| Hypothyroidism | 60 |
| Seizure Disorders | 51 |
| COPD | 22 |
| Ischemic Heart Disease | 19 |
| Congestive Heart Failure | 15 |
| Glaucoma | 14 |
| Bipolar Disorder | 11 |
| Osteoporosis | 7 |
| Chronic Renal Failure | 6 |
| Parkinson's Disease | 3 |

Access Health Services

- Educational courses
- Face-to-face health coaching
- Community resources
- Prescription assistance
- Advocacy and support
- Chronic condition case management

Services provided to manage risk

Predicted Total Cost — July 2013-June 2014

| High Total Cost Probability | AH Members |
|-----------------------------|--------------|
| 80% or Higher | 7 |
| 60%-79% | 9 |
| 40%-59% | 22 |
| Less than 40% | 1,216 |
| Total | 1,254 |

Complete within:

Set Date

1 Month

3 Months

6 Months

9 Months

12 Months

12 Month Plan

CHI Program Requirements

Enrollment into the CHI Program

- ✔ Complete **all** enrollment paperwork and turn into the HR office

Biometrics Screening

- ✔ Complete the biometric screening on site, in our office, or have the form filled out by your physician

1st Health Coach Meeting

- ✔ On-site meetings with your health coach are offered during the 2nd month and must be completed by the 3rd month

1st Health Course

- ✔ All 1st year members must take the Health Talk course
- ✔ If member uses any form of Nicotine, their 1st health course must be The Nicotine Transition course (TNT)

Establish a PCP (Primary Care Physician)

2nd Health Coach Meeting

- ✔ On-site meetings with your health coach are offered during the 8th month at your workplace and must be completed by the 9th month

Complete a Physical

- ✔ If a physical has not been completed in less than 3 years, one must be set as the health goal and completed

2nd Health Course

- ✔ Determined best course for accomplishing your health goal with your health coach during your meetings

**All requirements must be completed by the due date in order to be eligible for the CHI Program.*



Who We Are – The Access Health Story:

Access Health is a community-based Accountable Care Organization (ACO) developed by innovative community partners in September 1999 as a private non-profit, community-sponsored health coverage plan. Long before the federal health reforms of "Obamacare," our community began offering affordable health coverage to uninsured low-income individuals working for small businesses.

Access Health is a public-private partnership organized as a non-profit 501(c)(3) entity with governance provided through a collaborative community Board of Directors. Over the years, the Access Health Board has included plan members, providers, and business and civic leaders. The multi-share financial support for the plan is from members, hospitals, local employers, and civic organizations.

Continuous Health Improvement (CHI) Program

Access Health's CHI Program focuses on improving the health of the employee population. The program is based on working in partnership with Access Health to better the health of your employees, their families, and the community as a whole.

We work with each person to create a personalized plan based on their current health status and to reduce their health risk factors. The staff at Access Health have expertise in many areas such as Exercise Science, Nutrition, Tobacco Cessation Education, Stress Management/Behavioral Health, Diabetes, Asthma, COPD, Cardiovascular Education, Nursing, and much more.



Continuous Health Improvement (CHI) Process



Population Health Management

Population health management was formulated a decade ago and involves improving health outcomes of the group as a whole by identifying, monitoring, and addressing the health needs of individuals within the group. Access Health was a pioneer in using population health management for the uninsured residents in Muskegon County, Michigan. This program has helped thousands of individuals to become healthier by making small, positive health changes that have made a big, local health impact.

Health Coaching and Wellness Programs

Health coaches work directly with each participant throughout the process to ensure achievement of the member's optimal health status by creating a health improvement plan tailored to individual needs and circumstances. Each participant meets with their health coach face-to-face at least twice a year. Health coaching can be offered on-site at the company.

During the CHI process:

- Individual data is collected from HRAs, biometric screenings, and claims data when available.
- The data is analyzed using the Johns Hopkins health analytic software.
- Member and group risks are identified and stratified using a predictive modeler.
- Individual health plans are developed for all participants with their health coach during their face-to-face meetings that happen at least twice a year.
- All participants are engaged in health education and activities that help improve their health outcomes and sustain long-lasting change.
- Health coaches and specialists connect with the higher and moderate risk members to help them manage their health risks.

Who's Eligible to Participate?

Eligibility standards are created on a per-company basis. The design for the CHI Program can be modified to fit into the culture of each company. Typically, the program is offered to employees and spouses who are enrolled in the medical health plan, which in turn has an emphasis on overall health care cost reduction. We encourage the participation of spouses in the program because they are a large influence on the health care costs and the lifestyle of the family. In order to improve the health of the whole workforce, employees not enrolled in the medical health plan may be eligible to participate.

CHI Program Incentives

Research has shown that the most effective means of achieving results in participation is to use both incentives and consequences – the “carrot and stick model” – to obtain maximum buy-in and behavior change. To make sure that each participant achieves success in their health improvement journey, companies have provided incentives to employees and employees' spouses who participate in the CHI Program. Each program can be tailored on an individual basis in terms of how the incentives are awarded.

Educational Health Courses and Resources

Access Health offers free health courses as part of the CHI Program. We have courses in disease management, behavioral health, healthy lifestyle, and nicotine transition. With courses taught by nurses, certified trainers, and staff specializing in exercise, physiology, and nutrition, we help participants manage diabetes, asthma, heart diseases, hypertension, mental health, substance use, and chronic pain.

Disease Management

- **Personal Action Towards Health (PATH)** is a Stanford University class taught by master trainers focused on managing diabetes and pain. Classes include symptom management, nutrition, exercise, communication skills, relaxation techniques, goal setting, and problem solving.
- **Healthy Heart Seminar** is a lifestyle seminar for heart disease risk factors.
- **Stress Management** is a course on how to manage stress and chronic diseases.
- **Asthma Education** will teach participants skills to manage asthma led by a certified asthma instructor.
- **COPD** will teach participants how to minimize exposures, medications, and treatments, and teach how to manage COPD with breathing techniques.
- **Diabetes Prevention** explains diabetes and the healthy lifestyle choices needed for prevention.
- **Diabetes Management** educates participants to know their numbers, know nutrition, know healthy steps, and know options.
- **Shopping & Cooking for Diabetes** will teach participants how to make everyday eating decisions simple and healthy.
- **Metabolic Syndrome** teaches participants the risk factors that lead to metabolic syndrome and basic steps to prevent and treat the condition.

Healthy Lifestyle

Nutrition

- How to eat healthily on a budget
- How to make healthy choices at restaurants
- How to set goals and overcome obstacles
- How to know what's healthy

Physical Activity

- How to enhance the body and mind on a daily basis with movement and activity
- How to incorporate stretching into your daily routine
- How to avoid injuries from exercise
- How to set goals and overcome obstacles
- How to get a total body workout with one affordable piece of home gym equipment

Health Enhancement

- Get the most from your health care system by being your own healthcare advocate
- Men's health education
- Learn how stress affects your mind and body and how to limit stressful events
- Learn tai chi and Qigong to enhance health and healing
- Learn how to make the most of who you are and stop self-defeating behaviors
- Learn the short and long term effects of alcohol on your body's organs and the symptoms of withdrawal

The Nicotine Transition Course (TNT)

- Held once a week for four weeks
- Led by a certified tobacco cessation facilitator
- Discover the physical and psychological effects of tobacco use
- Transition planning
- Group support
- Progress is tested with carbon monoxide evaluations
- Education materials provided
- Medication support following completion of the course

Behavioral Health

Resources

- Internal screening to identify members at high risk for mental health and substance use issues
- On-site staff certified psychiatric nurses, master-level psychologists, and social workers
- Coordination with Community Mental Health, West Michigan Therapy, Catholic Charities of West Michigan, and Mercy Life Counseling to provide therapy, substance use treatment, and outpatient/inpatient services

Services

- Medication review
- Evaluation tools
- Case management
- EZ-Analytics Software for early identification for risk management of mental health disorders including cost analysis, hospital/readmission, and medication support
- Coordination of care with primary care physician

Courses

- Grief Management
- Stress Management 1 & 2
- Long-term Effects of Alcohol and Drugs