

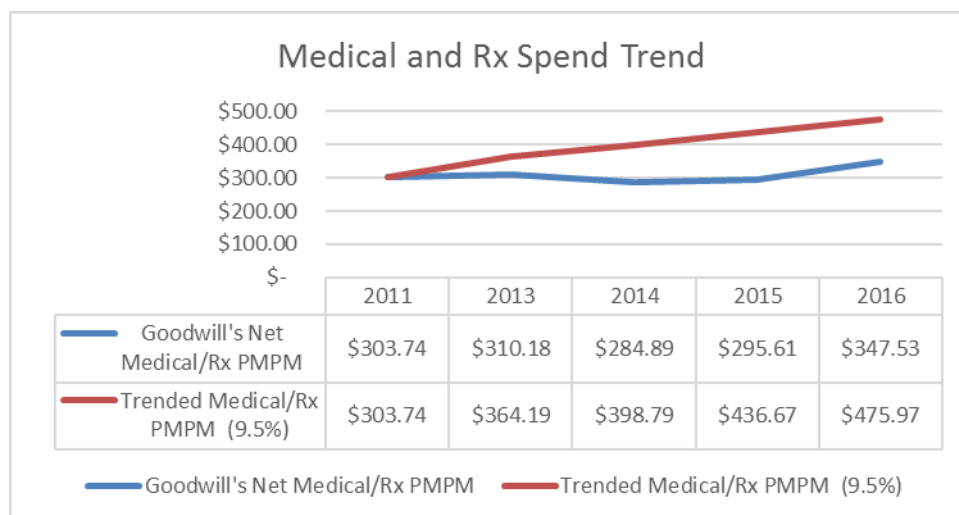
## Successful Program Management, Goodwill Industries of Central Indiana

What if your CFO wants you to control the cost of medical spend, but your company is hiring people with poor health literacy and potential medical needs? With a group that carries significant medical risk, it is critical to use data to effectively align resources with the needs of the population. Goodwill Industries of Central and Southern Indiana has found that their group's medical risk significantly increases simply through ordinary staff turnover, yet Goodwill has found an approach to providing medical benefits that are appropriate for their population and provides cost efficient and effective access to medical care.

Goodwill's mission is to "change lives every day by empowering people to increase their independence and reach their potential through education, health and employment". Since health is an essential component in fulfilling this mission, Goodwill was willing to explore unique solutions. While most companies were shifting costs using high deductible health plans, they determined the best approach was to provide coordinated primary care. In 2011, Goodwill created a top-tier Primary Care Network which permitted employees to utilize AHN primary care providers and any accompanying lab services without cost and provided nurse coaches onsite to help navigate an individual's health journey.

### PLAN FINANCIAL PERFORMANCE

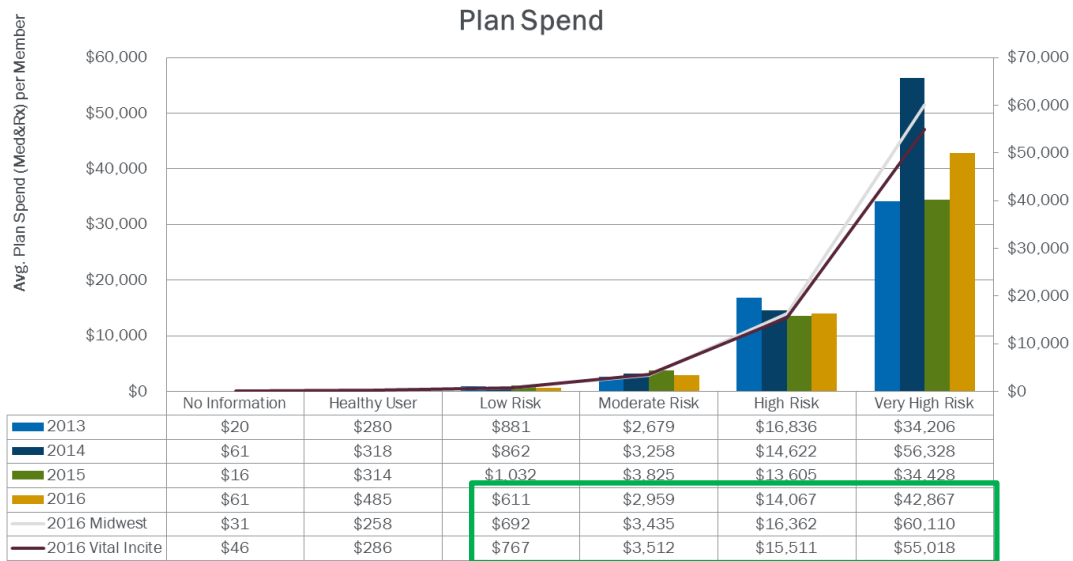
The cost of the plan, net of stop loss reimbursement in 2013 was \$310 pmpm and in 2016 at \$347. The illustration below shows that the rate of increase in the cost of the Goodwill plan has been able to remain 27% below the UHC market over the last 6 years, using a trend of 9.5%.





## Population Health Solutions

Goodwill has also become more cost efficient than other employers in Indiana and our benchmark book of business.



These results are significant, especially given that Goodwill has a 33% turnover within their health plan each year. The majority of their new hires may not have an understanding of how to effectively use the healthcare system and may not have had access to care prior to receiving benefits at Goodwill. So, how has this group accomplished this?

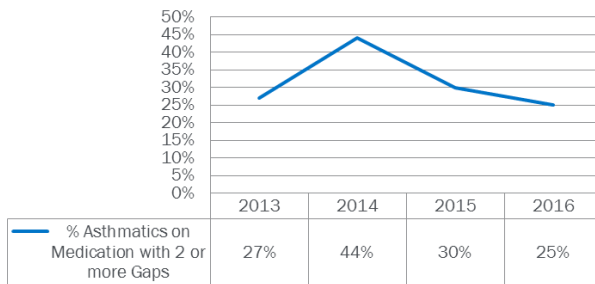
### FLEXIBLE PLAN DESIGN REMOVES BARRIERS

Since Goodwill was able to create a top tier network for primary care and related lab services which was accessible at no cost to the employee, a significant barrier to care was removed. Individuals were motivated to follow up with their condition management and preventative services, and avoid Emergency Room visits, which are crucial to controlling expense. In addition, AHN and Goodwill utilized nurse coaches who travel to worksites and meet with employees monthly during work hours to help answer questions and monitor medication adherence, and reach out to employees who have not followed up with care.

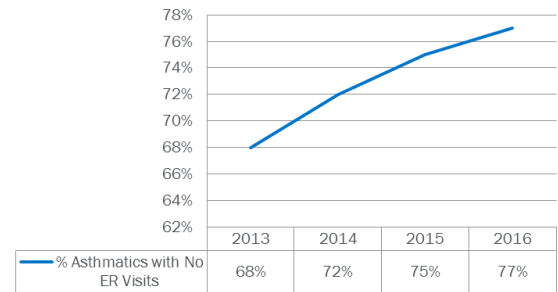
The illustrations below show a significant improvement in both ER and medication adherence among asthmatics in the group.



### % Asthmatics on Medication with 2 or more Gaps



### % Asthmatics with No ER Visits



## CONNECTING TO PRIMARY CARE AND ENCOURAGING PREVENTATIVE EXAMS

Since this group carries significant medical risk, the data showed that compliance with preventative exams was critical to identifying disease and fostering relationships between primary care physicians and employees and their families. To that end, Goodwill provided meaningful incentives to encourage participation in annual preventative physicals (for all years except 2014), which positively impacted participation.

	Adult Physical Employees and Spouses				Vital Incite Book of Business			
	2013	2014	2015	2016	2013	2014	2015	2016
#Eligible	994	1,158	1,186	1,142	78,542	116,499	118,568	119,584
#Compliant	728	373	599	763	25,691	41,273	43,305	46,099
% Compliance	73%	32%	51%	67%	33%	35%	37%	39%

The improved care coordination has controlled the percentage of persons who become high cost claimants each year and Goodwill has shown that significantly better follow up with care for persons with identified risk.

Risk Category in 2015	% of Individuals not following up with care in 2016	
	Goodwill	Benchmark
Moderate Risk	1.72	2.58%
High Risk	0.99%	1.27%
Very High Risk	0.00%	0.62%
Total	1.54%	2.22%

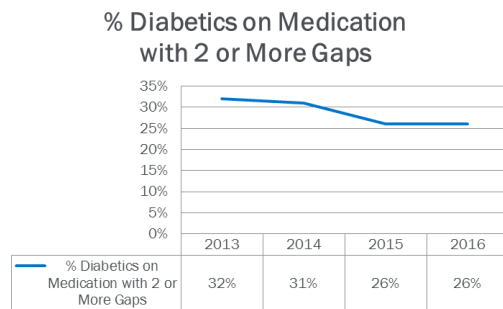
## UTILIZING NURSE COACHES

The goal of the nurse coaches program is to improve identification of disease, improve disease management and monitor outcomes, which has been critical in driving the program's success. The nurse coaches focus in part on reducing medication gaps for diabetics and helping patients more effectively manage their disease. Goodwill has improved identification of the disease and is better than benchmark in collecting A1c values (31% to 16%) to monitor successful control of the disease, and they constantly refine their program to further improve outcomes.



Diabetes Control	2014	2015	2016	Current Benchmark
# ID with Diabetes	111	116	131	
% of Population ID	8%	8%	9%	11%
CDC Prevalence Rate				9.7%
% Diabetics with A1c in Risk Year	2%	17%	31%	16%

The nurse coach program has been proven to improve medication adherence and reduce medical spend.



### MEASURING SUCCESS

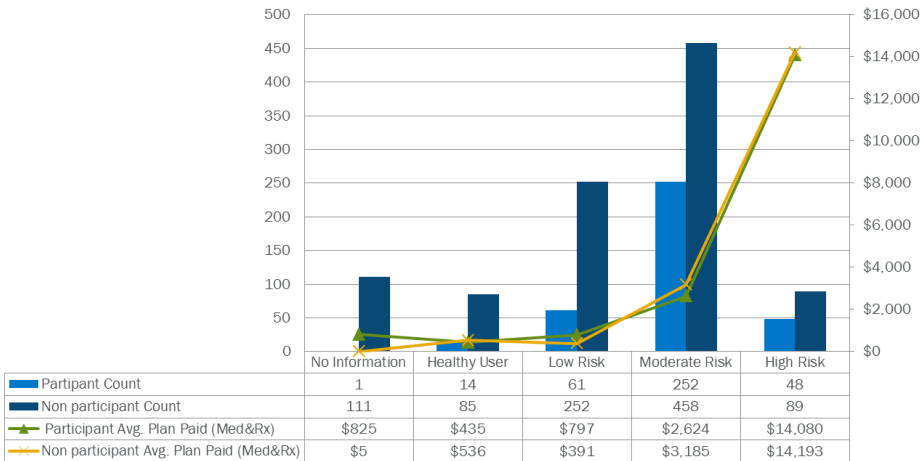
Goodwill continues to monitor the impact of its plan, and has found that those that utilize the top tier network have decreased their ER utilization even though the group has significantly more medical risk than the non-participating members.

	AHN Primary Care Participants			AHN Primary Care Non-participants		
	2014	2015	2016	2014	2015	2016
Adults >= 21	374	377	401	1,042	1,110	1,056
ER Visits >=1	19%	16%	12%	15%	16%	18%
ER Visits >=2	4%	3%	2%	5%	5%	6%
No Generalist Seen %	0%	0%	0%	49%	43%	38%
Prospective Risk	1.56	1.38	1.43	1.05	1.08	1.22

Goodwill has also found that employees participating in the top tier network benefit are more cost efficient compared to others with similar risk.



## Population Health Solutions



The overall program, including the extensive communication and educational efforts put forth by Goodwill's HR team, has been able to improve the overall use of their health benefits, even with only partial participation in the voluntary top tier primary care network and nurse coaching program.

	Goodwill				Vital Incite Book of Business			
Adults >=21	2013	2014	2015	2016	2013	2014	2015	2016
Adults >= 21	1,256	1,416	1,488	1,457	102,750	147,056	150,247	154,461
Act Ingredients >=12	8%	8%	7%	7%	11%	11%	12%	11%
ER Visits >=1	16%	16%	16%	16%	14%	13%	14%	13%
ER Visits >=2	5%	4%	4%	5%	4%	4%	4%	3%
No Generalist Seen %	27%	36%	32%	28%	49%	43%	42%	34%
Prospective Risk	1.16	1.18	1.15	1.28	1.24	1.35	1.44	1.48
Avg. Gross Plan Paid (Med&Rx)	\$4,045	\$4,399	\$3,812	\$4,285	\$4,027	\$4,245	\$4,785	\$5,014
Gross Plan Paid (Med&Rx) PMPM	\$413	\$433	\$386	\$444	\$395	\$406	\$461	\$492

Goodwill of Central and Southern Indiana has demonstrated that even with a group that carries significant medical risk, it is possible to use data to cost effectively direct resources to the priority needs of the population. Through improved disease identification, care coordination, medication adherence, and outcomes monitoring, both high risk patients and others can better utilize their healthcare benefits. Given that Goodwill is an employer who will continue to hire persons with poor health literacy, continuously improving the impact of their investment in healthcare benefits will be critical to their future success.

For further information, related to managing your health plan outcomes, visit [www.vitalincite.com](http://www.vitalincite.com).

