

HEALTHCARE SOLUTIONS









COLLABORATIONS



Chester Bullard, CEO, Stratovize Mark Cochran, Exec. Dir, JHHC-S



For the first time ever, we have **4 generations** of employees in the workforce:

Silent Generation,
Baby Boomers,
Generation X,
Millennials

Each has various needs and wants, so we have to meet them where they are through various strategies



Large Employer Solutions

by Johns Hopkins Medicine

DECIDE Evidence-based Outcomes

✓ Lower A1C levels



- ☑ Lower blood pressure
- ✓ Increased knowledge and skills
- **☑** Better self-management behaviors





Market Facts

- Cancer claims make up 25%+ of all catastrophic claims triggering stoploss insurance: Sun Life Financial 2015
- \$1 in \$5 healthcare dollars are spent on Diabetes: ADA 2017
- Mental illness conditions cause more days of work loss and work impairment than any other chronic health conditions, including arthritis, asthma, back pain, diabetes, hypertension and heart disease: Telligen 2017
- Employees with high overall "well-being" 62% lower costs compared with employees who are suffering: Gallup State of American Workplace 2012

A SAMPLE OF WORKPLACE SOLUTIONS

INNOVATIVE PROGRAMS

The Staggering Costs of Diabetes

GROWING EPIDEMIC

Diabetes affects
29 million
children and adults
in the U.S.



That's

1 in 11

Americans.



86 million Americans have prediabetes and are at risk for developing type 2 diabetes.

> 90% of them don't know they have it.



Every 23 seconds someone in the U.S. is diagnosed with diabetes.

HUMAN COSTS

African Americans and Hispanics are almost

2x

as likely to have diabetes as non-Hispanic whites.

People with diabetes are at higher risk of serious health complications:



STROKE



BLINDNESS



KIDNEY DISEASE



HEART



OR LEGS

ECONOMIC COSTS



The total cost of diabetes and prediabetes in the U.S. is

\$322 billion.





2.3x greater than those without diabetes. Why Diabetes?

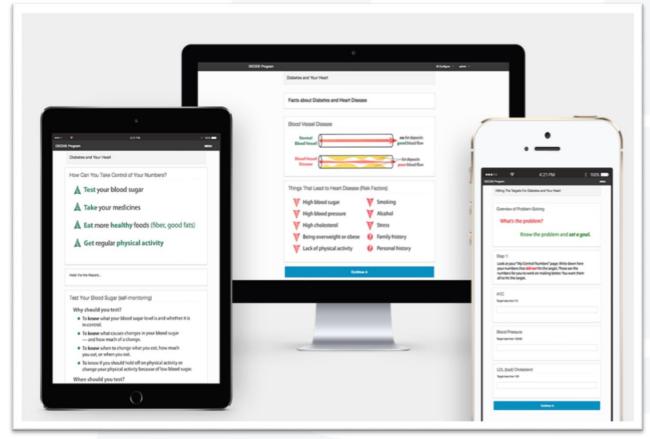
DECIDE

A Diabetes Behavioral Change Program, with proven drug-like effects.

Patients can navigate the entire program online from their smart phones, tablets, and/or computers and are notified via text or email when there is a new activity to complete. They can complete the self-paced lessons when it's convenient for them.

A novel approach to treating an evergrowing disease.

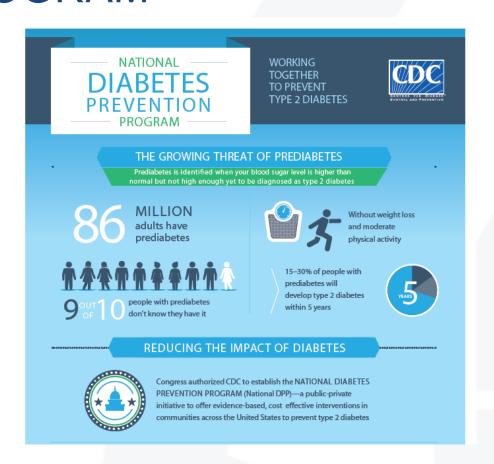
YOU DECIDE!



ACT 2: DIABETES PREVENTION PROGRAM

National Diabetes Prevention Program—or National DPP—is a partnership of public and private organizations working to reduce the growing problem of pre-diabetes and type 2 diabetes.

The partners work to make it easier for people with pre-diabetes to participate in evidence-based, affordable, and high-quality lifestyle change programs to reduce their risk of type 2 diabetes and improve their overall health.

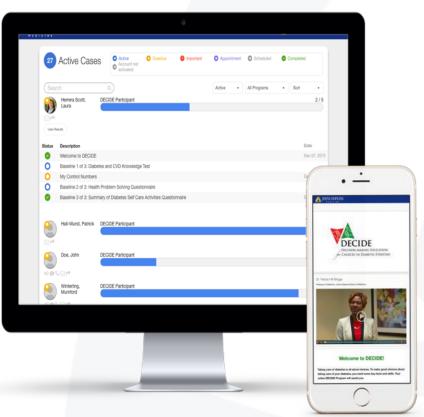




ONSITE CLINIC ENGAGEMENT PLATFORM

Connected Clinic



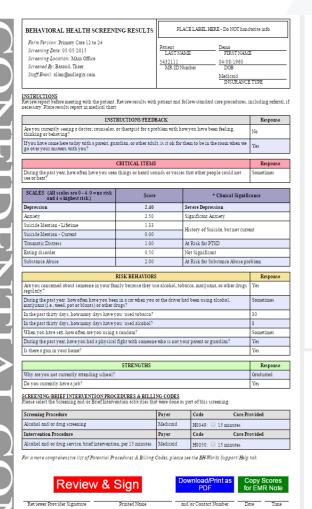




BEHAVIORAL HEALTH OUTCOMES



.... Because treating only the physical illness is like putting a bandaid on a broken bone





MANAGING CANCER AT WORK

FEATURED PROGRAM



The Reality of our future...

- 1 in 3 Women

- 1 in 2 Men

Will be diagnosed with

Chances are, this will be personal!

Managing Cancer @ Work is Your Helping Hand









@Johns Hopkins Medicine

#I hospital in the US for 22 years

59,000 employees

3 million annual patient visits

Leading US academic institution

36 Nobel Prize laureates

Pioneered procedures in breast cancer, dialysis, open heart surgery, CPR, kidney transfers, chemotherapy infusions and more

The Managing Cancer at Work Program..... How it came about.

We found that our own Johns Hopkins family faced a Cancer diagnosis, for themselves or loved ones, all too often. Left feeling lost, without answers, it was apparent that we could help.

So we did.

We've walked this road ourselves, so Managing Cancer at Work was created provide those answers, and help everyone's needs. The program provides education, resources & referrals, guidance on what to expect and how to cope along with hundreds of other topics. Our team spent years developing this program, at one of the top hospitals in the country, with renowned experts who see Cancer everyday.

Now, we want to share this program with you, and your family.

Because at Johns Hopkins, it's all about improving health and

sharing expertise.



OUR PROGRAM:

A Digital Platform Paired with A Personal Touch

Nurse Navigators

Online Web Portal





Information

Prevention

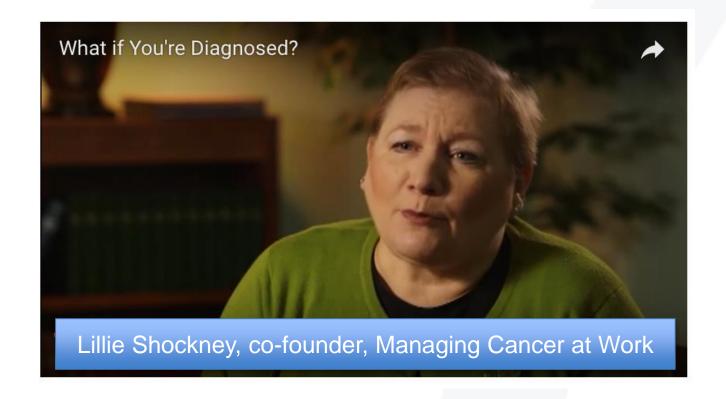
Treatment

□ Support

Who We Help

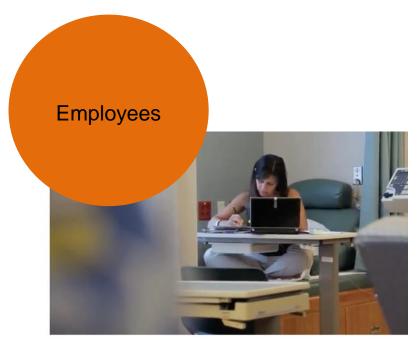


Cancer Treatment & Work

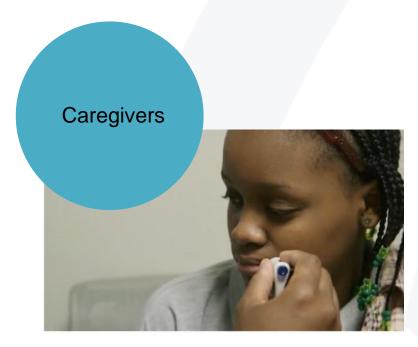


Initially there are more questions than answers.

Balancing Work and Treatment: patients and caregivers



Working During Treatment



Caregiver Stories

How We Help

Prevention &

Awareness

Survivors: life after treatment

Prepare you for expected events

Workplace Accommodations

Support Groups

Link to HealthCare Benefits

Caregiver Needs

Connect to \$\$ Resources

Medical explanations

Manager
Training &
Support

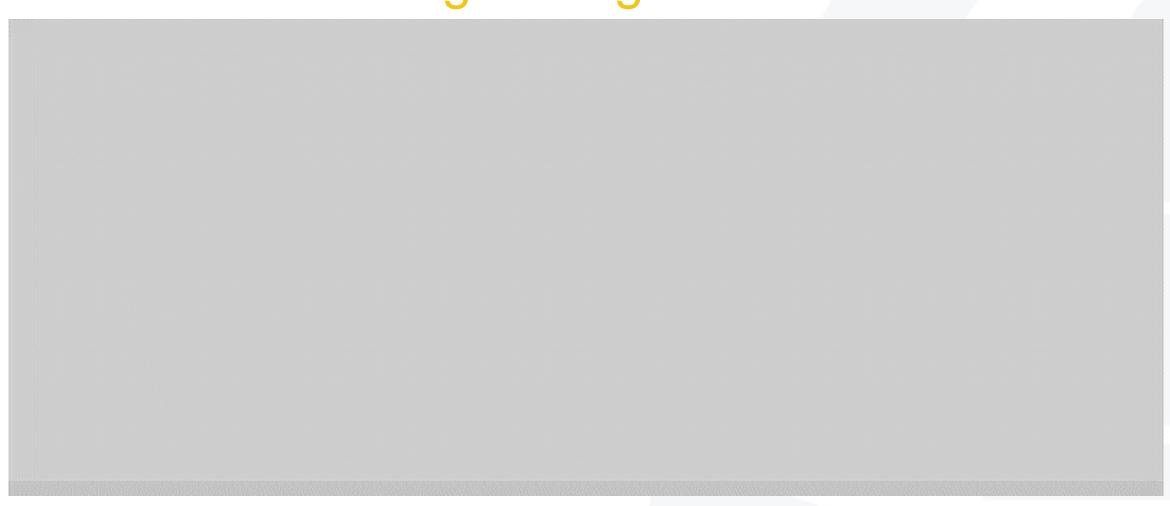
Information you didn't know you needed, but find invaluable





Financial Wellness begins with: Individual Financial Risk

Working During Treatment



Nelson's Story





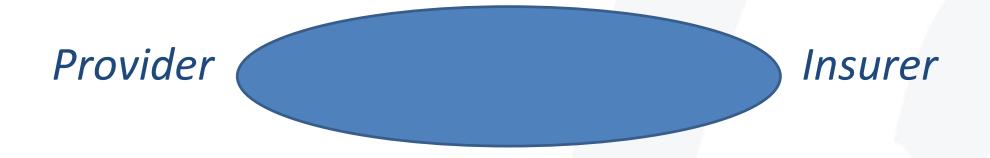


Financial Wellness begins with: Individual Financial Risk



Medical Financial Risk Impacts Everyone

Individual (and family)



Employer



The Financial Pyramid and Individual Risk

Wealth Distribution

| Estate Planning | | Succession Planning |

Speculation

| Futures | Commodities | | Real Estate | Forex |

Growth & Diversification

| Bonds | Stocks | | Mutual Funds | ETFs |

Regular Savings

| Emergency Fund | Children's Education Planning | Retirement Planning | Home Ownership Planning | Lifetime aspirations |

Protection

| Medical insurance | Critical Illness Insurance | | Wills | Disability Insurance | Life Insurance | | Debt Reduction |



Financial Impact of Cancer

- Most people diagnosed "early" will survive
- Cancer is one of the highest drivers of employer cost in self-insured health plans
- The average medical and non-medical cost for an employee with health insurance is over \$24,000
- Co-pays, deductibles, non-covered medical expenses, lost or reduced wages, lost wages of a caregiver, travel and lodging, etc.
- Most terminal or more advanced cancer patients lose their employer provided health insurance when they are unable to work
- Increased expense of Cobra and reduced taxable employer provided disability benefits (Average after tax benefit is 42% of salary)



Individual Financial Risk Assessment

- Begins with an assessment of where each individual is currently from a financial basis (Income, benefits, debt, savings, health, etc)
- Basic financial risk assessment based on employer provided benefits
- Health Insurance and associated financial exposure: Medical and Non-Medical expenses based on National Averages
- 62% of bankruptcies in the USA are due to medical debt (76% of bankrupt individuals had medical insurance when the condition presented)*

 Harvard Study; Bankruptcy in America (updated 2015)
- "True gap analysis" with appropriate levels of insured options at the individual level
- Roughly 3 in 4 workers indicate they are living paycheck to paycheck

*



Providing Information and Offering Solutions

- Educating employees about their individual financial risk through easy to understand examples (Claims and expense samples)
- Integrating employer provided benefits and actual cost and expense information
- Providing insured and non-insured options to mitigate the financial risk
- Managing Cancer at Work and Customized Critical Illness coverage
- Lump sum payments upon diagnosis
- Individual plan design based on specific needs



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