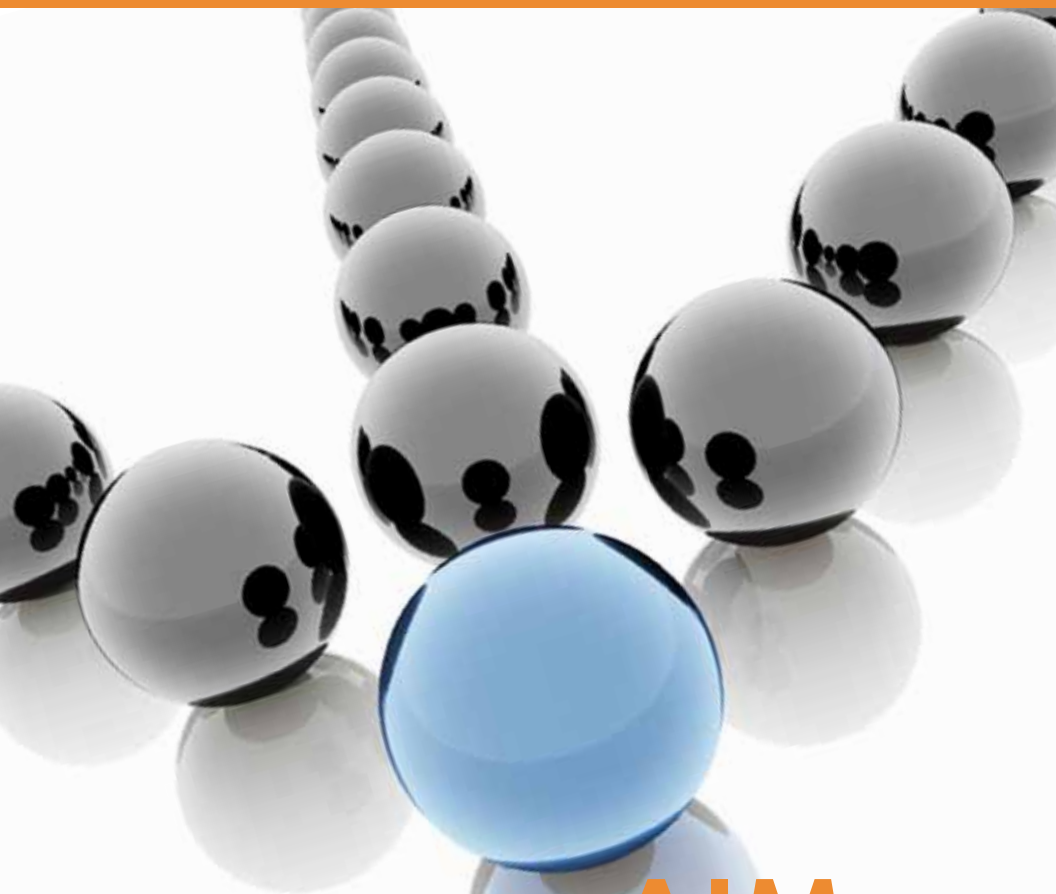


Welcome to the 2009  
HealthPartners Purchaser Symposium



Taking **AIM** at  
**AFFORDABLE**  
healthcare



## Schedule

**10:30 a.m. . . . Registration and displays**

**11:30 a.m. . . . Lunch**

**12:00 p.m. . . . Welcome and Program**

### **Keynote Speakers**

*Terry Fitzgerald*

Senior Economist, Federal Reserve Bank  
of Minneapolis

*Mary Brainerd*

President & CEO, HealthPartners

**1:00 p.m. . . . Questions for Terry Fitzgerald  
and Mary Brainerd**

**1:20 p.m. . . . Employer Panel**

**Moderator.** . *Andrea Walsh*

Executive Vice President and  
Chief Marketing Officer, HealthPartners

**Panelists.** . . *Jack Arland,*

Director, Global Benefits,  
3M

*Rachel Sherman,*

Manager of Employee Benefits,  
Anchor Bank

*Jill Hamilton,*

HealthWorks Manager,  
Hennepin County

*John Smylie,*

Chief Administrative Officer,  
SMDC Health System

**1:45 p.m. . . . Questions for the panel**





**2:30 p.m. . . . Prize Drawing Winners and Program Close**

# Improving AFFORDABILITY is the CENTER of FOCUS

Thank you for joining us at this forum for healthcare purchasers and community leaders on making healthcare more affordable.

With today's economic challenges, it's more important than ever to get the most out of your healthcare dollars. We look forward to a discussion of practical and substantive approaches to address both the cost and quality of healthcare.

## Please...

-  Visit the displays prior to the program. These displays feature solutions for improving health, engaging and educating consumers and smart benefit design.
-  Gain valuable insight from the keynote speaker, Terry Fitzgerald. Terry will discuss the current state of the economy and what it means for healthcare.
-  Hear how HealthPartners is working to improve the cost and quality of healthcare from the President and CEO, Mary Brainerd.
-  Hear practical ideas from 3M, Anchor Bank, Hennepin County and SMDC Health System on what action to they have taken control healthcare costs and learn about the additional strategies they plan to implement.

We hope you leave today's event with ideas that will work for your organization. Thank you for joining us today!

# Your guide to today's displays

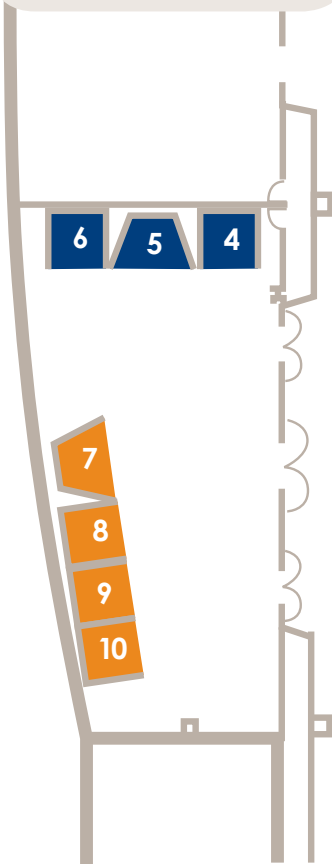
## Program

Doors Open at 11:15 a.m.



## Key

- 1 Support for Chronic Conditions
- 2 Driving Healthy Lifestyles
- 3 Convenient Worksite Resources
- 4 Communications Resources
- 5 Interactive Online Tools
- 6 Decision Support
- 7 Medical Plans
- 8 Consumer-Driven Health Plans
- 9 Dental Plan
- 10 Pharmacy Programs and Services



# Improving Health and Productivity



## Support for Chronic Conditions

Supporting members with chronic conditions improves health outcomes and impacts your bottom line. HealthPartners CareSpan® disease management services and case management programs use a personalized, systematic approach to ensure members receive the support they need. Our integrated programs empower members to self manage their condition, reduce the occurrence of preventable complications and help members stay out of the hospital.

From support for low back pain, pediatric diabetes and more, visit this booth to learn about support for members with chronic conditions.



## Driving Healthy Lifestyles

HealthPartners can help you contain costs and boost productivity with robust wellness solutions that engage your employees in permanent behavior change. From our nationally recognized health assessment to award-winning wellness programs, we package individual components into a comprehensive solution that drives results.

Visit this booth to learn about our unique approach to wellness, including Healthy Benefits, JourneyWell<sup>SM</sup>, Smart Steps, the small employer Employee Assistance Program (EAP) and more.



## Convenient Worksite Resources

HealthPartners offers you an integrated solution to worksite health. From bringing seminars or onsite clinics to your workplace to managing your employees' disability programs or tracking FMLA absences, HealthPartners offers you a coordinated approach to ensure consistent appropriate use of care and services. The result — better health outcomes and increased productivity for employer and employee alike.

Visit this booth to learn how we can raise convenience to a whole new level! You'll learn about our integrated disability management services, new FMLA services, Well@Work onsite clinic, EAP and more.

# Engaging and educating consumers



## Communications Resources

Successful engagement starts with clear, targeted communications. HealthPartners provides you with resources to share helpful, actionable health tips and plan information with employees using toolkits available to employers at **healthpartners.com/employer**. Stop by to learn more about the engagement toolkits available to employers online; plus, hear about the other communications resources you get with HealthPartners.



## Interactive Online Tools

The tools at **healthpartners.com** provide HealthPartners members with simple access to the information they need to make quality and cost effective healthcare decisions any time of day. New this year, members can log on to shop and compare prices of nearly 100 common healthcare services offered by 500 clinics and hospitals in the Twins Cities metro area. Visit this booth to see a hands-on demonstration of this and other tools available to your employees.



## Decision Support

Consumers often face tough healthcare and treatment choices without the education and support they need. HealthPartners decision support resources are designed to educate members, help them weigh the pros and cons of their options and assist with a step-by-step decision-making process that aligns with their values and personal preferences. Research shows that members who use decision support are more satisfied with their experience and tend to choose more conservative care, reducing misuse or overuse of services. Visit this booth to learn more about the decision support resources available to all members.

# Simple, smart benefit design



## Medical Plans

A smart plan design can maximize your cost savings while providing affordable care and coverage for your employees. HealthPartners offers a wide range of medical plans with affordability in mind. From a tiered benefit design to a plan that offers three office visits a year with no member out-of-pocket cost, there's a plan design to fit your company needs. Plus, as an alternative to COBRA, we offer a variety of individual plans.

Visit the medical plans booth to learn how you can develop a plan design that works for both your company and employees.



## Consumer-Driven Health Plans

Consumer-driven health plans have been proven to contribute to lower healthcare costs and to engage consumers in their healthcare. HealthPartners offers a full line of consumer-driven health plan solutions, focused on cost savings and effective healthcare consumerism. With HealthPartners, you can choose to offer a Health Savings Account (HSA), Healthcare Reimbursement Account (HRA) and/or Flexible Spending Account (FSA) that is completely integrated with your health plan.



## Dental Plans

With Minnesota's largest dental PPO network, and integrated medical and FSA coverage, HealthPartners dental plans can help you create a strong benefits package for your employees while keeping costs to a minimum. Learn more about HealthPartners dental plans, and consider the benefits of having a one-stop shop for all of your medical and dental needs.



## Pharmacy Programs and Services

HealthPartners is the national eValue8 benchmark for pharmaceutical management for the fourth straight year. In 2008, HealthPartners commercial pharmacy trend was the lowest in more than a decade at 0.3 percent. Learn about the programs and services available to your employees that help control your costs.

## About the speakers



### Terry J. Fitzgerald

**Senior Economist**

**Federal Reserve Bank of Minneapolis**

Terry joined the Federal Reserve Bank of Minneapolis in 2001 as a visiting scholar, and in 2006 he accepted a full time position with the Bank. Previously he worked as a research economist with the Federal Reserve Bank of Cleveland, and as a professor of economics at St. Olaf College. Terry has more than 20 years experience with the Federal Reserve.

Terry's research focuses on macroeconomics and economic growth. His work has appeared in professional journals and in publications of the Federal Reserve Banks of Chicago, Cleveland, and Minneapolis. His most recent research topics include: the current recession in historical perspective; the economic progress of middle America; and the impact of WalMart openings on Ninth District county economies.

Terry holds a B.S. in economics from the University of Iowa, and a Ph.D. in economics from the University of Minnesota.



### Mary Brainerd

**President & Chief Executive Officer**  
**HealthPartners**

Mary Brainerd is President and Chief Executive Officer for HealthPartners. As president and CEO, she leads one of the largest healthcare organizations in the country, comprised of more than 700 physicians and 9,600 total employees who serve patients and members at more than 70 locations. She has held this position since 2002 and has been with HealthPartners since 1992.

Mary was recently named "Executive of the year" by Minnesota Business Journal. In 2005, she was recognized as one of the top 25 women in healthcare by Modern Healthcare. She has received several other awards, including the University of St. Thomas Award for Ethical Leadership.

Mary holds a Master's degree in business administration from the University of St. Thomas and a Bachelor of Arts degree from the University of Minnesota.

# About the panelists

## Jack Arland

Director, Global Benefits, 3M



A recognized leader in research and development, 3M produces thousands of innovative products for dozens of diverse markets. 3M's core strength is applying its more than 40 distinct technology platforms – often in combination – to a wide array of customer needs. With \$25 billion in sales, 3M employs 79,000 people worldwide and has operations in more than 60 countries.

Jack Arland is the Director of Global Benefits at 3M. In this role, he is responsible for strategy, design, administration and insurance activities for the benefit programs, relocation and EAP activities of 3M's global operations. Jack has over 20 years experience analyzing benefit costs and designing benefit plans and is a certified Six Sigma Black. Jack is a member of the MN Community Measurement Board of Directors.

### The challenge

- Benefit spending capped at rates lower than industry-average trend rates
- Employees see that benefits have been cut while cost increases continue
- Addressing issues in multiple locations with diverse work environments

### The solution

- Created a consistent health and wellness brand – Healthy Living Resources
- Offered an employee incentive for biometrics and health assessment completion
- Offered a field location budget incentive for their active support of healthcare initiatives
- Promoting consumerism with deductibles and coinsurance
- Implemented a consumer-directed health plan with a Health Savings Account
- Offer an onsite fitness facility and a Frequent Fitness program to promote physical activity
- Offer onsite urgent care clinic and on site pharmacy

### The results

- 50% of employees throughout the United States earned the incentive for the biometrics screening and health assessment
- 3M's healthcare costs have been relatively flat for the last five years
- Employee survey responses indicating their medical plan is good or very good over the last five years have consistently been 75% or better

### Advice for other employers

- Create cohesive messaging around benefits and continue to communicate
- Engage all aspects of the system in change – employer, employees, health plan and care delivery
- Work to manage both the supply and demand for healthcare

### Looking forward

- Asking for employees to take an active role in their health and healthcare
- Working to reduce the demand for care
- Continue to be active in the national debate on healthcare

## About the panelists<sup>(continued)</sup>

### Rachel Sherman

**Manager of Employee Benefits,  
Anchor Bank**



Anchor Bank is a family-owned, privately held, Minnesota-based national bank located in the Twin Cities area. Since 1963, Anchor Bank has been building its reputation as a customer-focused community bank. Today, there are 17 banks, investment and trust services and almost 400 employees throughout the Twin Cities.

Rachel Sherman is the Manager of Employee Benefits at Anchor Bank. Rachel has been in the Human Resources industry for over 10 years and has worked at a variety of large and mid-sized organizations. She has been instrumental in controlling benefit costs and implementing wellness programs for Anchor Bank.

#### **The challenge**

- Rate increases above the industry standard
- 75% of population uses benefits
- Employees have a sense of entitlement to benefits

#### **The solution**

- Focused approach to total health management
- Implemented a high deductible health plan with a health savings account (HSA)
- Implemented HealthPartners Healthy Benefits, a program that ties health improvement programming with a benefit differential

#### **The results**

- 75% of eligible participants completed the first step of Healthy Benefits, a health assessment
- Mainly positive feedback from employees about the investment in health and wellness

#### **Advice for other employers**

- Develop a strategy for wrapping all health management programs together
- Implement a strong and diverse communications plan
- Promote and offer disease management programs
- Get support from senior leadership

#### **Looking forward**

- Strengthen total health plan management strategy through continued review and measurement
- Focus on keeping healthy people healthy

## About the panelists<sup>(continued)</sup>

### Jill Hamilton

#### HealthWorks Manager, Hennepin County

Hennepin County is the largest county in Minnesota and is part of one of the nation's major metropolitan areas. Hennepin County currently has 8,000 employees.

Jill Hamilton is the HealthWorks Manager at Hennepin County. In the 18 months since Jill started at Hennepin County, clinic utilization and program participation has doubled. She regularly conducts lectures and workshops on health and fitness throughout the country. Jill holds master's degree in Health Promotions and Exercise Physiology from the University of Cincinnati.



#### The challenge

- High prevalence of employees who are overweight or obese
- Environment that is slow to change with a large union population
- Addressing issues in multiple locations with varying work environments

#### The solution

- Created a branded culture of wellness – HealthWorks
- Opened an onsite clinic in the Government Center for employees and their adult dependents
- Offered a health assessment and health improvement programs to employees and their adult dependents with participation tied to a benefit differential
- Schedule outreach programs and health screenings to accommodate all three shifts

#### The results

- HealthWorks made 21,156 employee connections in 2008
- Reduced the average cost for conditions treated at the onsite clinic by 9% (when compared to treatment at a traditional clinic)

#### The results (continued)

- 47% increase in the number of employees receiving wellness coaching who met or exceeded the Surgeon General's guideline for physical activity
- 67% of employees who work with the HealthWorks Registered Dietician have improved their health status (decreased cholesterol, lowered blood pressure, decreased body fat)

#### Advice for other employers

- Develop a branded culture of wellness
- Engage internal communications and focus on consistency and frequency
- Reach out to employees with programs and information, don't expect them to come to you

#### Looking forward

- Exploring further data integration to demonstrate savings from health and wellness initiatives
- Implementing a focused approach with site-specific programming
- Helping employees understand the connection between health behaviors and healthcare costs

## About the panelists<sup>(continued)</sup>

### John Smylie

**Chief Administrative Officer,  
SMDC Health System**



SMDC Health System is a non-profit healthcare organization serving 450,000 residents of Northeastern Minnesota, Northwestern Wisconsin, and the Upper Peninsula of Michigan. The system is the largest healthcare provider in the region with four hospitals and 12 regional clinics. The system employs about 7,000 healthcare professionals.

John Smylie was appointed SMDC's chief administrative officer in May 2006 after serving as Executive Vice President of the Duluth Clinic since 2005. Prior to joining SMDC, Smylie spent 19 years at the Marshfield Clinic where he served in executive positions in regional clinic operations and five years as CEO of Security Health Plan. Smylie received his BBA from the University of Wisconsin-Milwaukee and earned a master's degree in Public Health and Administration from the University of Minnesota in 1995.

#### **The challenge**

- Increasing premiums for healthcare, squeezing benefit and wage dollars
- Implementing changes with 23 labor groups
- Influencing employees to take steps to improve their health

#### **The solution**

- Engaging employees to participate in lowering healthcare costs
- Implemented Healthy Benefits, a program that ties health improvement programming with a premium differential
- Contracting with Duluth Clinic for care coordination and disease management

#### **The results**

- In the first four weeks, over 1,500 SMDC employees completed the first stage of Healthy Benefits
- Almost 900 have enrolled in an online, phone or disease management program – high level of interest

#### **Advice for other employers**

- Have a multi-year plan, but act now to implement programs that will manage trend and improve health in the future
- Foster corporate culture of health awareness, employee involvement and personal accountability
- Change the environment to support your goals
- Don't underestimate the need for a clear, direct message sent multiple times in a variety of ways
- Always consider your audience in communications campaign and utilize site champions where needed

#### **Looking forward**

- Continue Healthy Benefits program in 2010 and modify to include covered spouses
- Reward personal accountability through premium differentials
- Better manage plan trend through programs and benefit plans that encourage consumer involvement
- Use health assessment results to assist in determining future programs

## About the panelists (continued)

Andrea Walsh

**Executive Vice President and  
Chief Marketing Officer, HealthPartners**



Andrea Walsh is Executive Vice President and Chief Marketing Officer at HealthPartners. She is responsible for health solutions, health plan and care delivery marketing, sales, customer service, corporate communications, government relations and public affairs. She has been with HealthPartners since 1994 in a variety of roles.

Andrea received her Bachelor of Arts degree in Business Administration and English at the University of Kansas and her law degree from the University of Minnesota.







**Thank You!** HealthPartners Purchaser Symposium would not be possible without the help and support of many wonderful volunteers, partners and sponsors.



For more information, please visit [healthpartners.com](http://healthpartners.com)

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