New 'Wellness Score' from Cigna Can Forecast Health Risks Years in Advance

BLOOMFIELD, Conn., April 08, 2008 - What if you could see into the future and know more now about the things you’re doing - or not doing - that are likely to result in health risks and health care expenses down the road? Cigna is giving its members the ability to do just that by launching its sophisticated, "next generation" health assessment and predictive capabilities. Cigna is also coupling these capabilities with new online health coaching programs in the areas of sleep, stress, nutrition and physical activity that help motivate and support people to address these risks.

Based on more than 30 years of research by Professor Dee W. Edington, Ph.D., and researchers at the University of Michigan Health Management Research Center, the system, called the Trend Management System, analyzes an individual's responses and clusters them into four main categories: low risk, risk-taking, biometric and psychological. It is programmed to recognize 34 dangerous risk combinations and predict - with an accuracy rating of 83 percent - how likely an individual is to face health problems that could lead to high health care costs in the next few years.

The analytics can help identify - in priority order - those risks or behaviors that an individual should address to prevent future health issues. The analytics also rank order individuals to help Cigna better identify which individuals should be offered health coaching first, and help coaches determine the best approach to take to address an individual's health issues.

"Taking a health assessment can be a good way to help people think about how their lifestyle could impact their health today and in the future," said Keith Dixon, Ph.D., president of Cigna's health solutions unit. "But the key to better health is action. That's why our new health assessment system, online coaching courses and entire suite of health programs focus on helping people take action, week by week, one small step at a time, to make changes that will have lasting impact."

According to a recent Cigna survey, Americans are ready to know about their health risks and would be motivated to make healthy changes based on that knowledge. Eighty-seven percent of survey respondents said they would value getting information that can predict risk for developing health problems, and 94 percent said they would be motivated to make healthy lifestyle changes if the assessment showed they were at medium or high risk for developing health problems.

Cigna's online or paper health assessment is an extensive yet simple questionnaire that asks an individual a variety of biometric, health and lifestyle questions. Included are topics such as blood pressure and cholesterol; smoking, exercise and sleep habits; diet and alcohol consumption; perception of health and stress; quality of life issues; seatbelt use and other behaviors; and questions about dental care, medications and vaccinations, and how illness and other factors have affected productivity and time off from work.

The system immediately creates a personal health assessment profile, which displays an overall wellness score from 50 to 100 and identifies the top three risks most likely to affect the individual within the next few years. The report offers recommended behavior changes to reduce the risks, and also tells individuals what they're doing well right now.

Then, based on individual results, some are immediately and proactively invited to participate in one or more six- to eight-week online coaching programs focused on stress, sleep, nutrition or physical activity. Others are invited to participate in one-on-one coaching or counseling. The system, along with the existing Cigna suite of services, provides the most appropriate action for each individual.
The new analytics also have benefits for Cigna's employer customers. By understanding the overall health status of its entire employee base, an employer can tailor individual and population-based health and wellness programs to address those risks. For example, based on the health assessment results and trend analysis, an employer might introduce population-based programs such as healthier food choices in the cafeteria or a "know your numbers" program, or implement exercise and stress management programs that are provided at the individual level. The ultimate goal is a healthier and more productive employee population, which will result in lower medical, disability and lost-time costs.

"Health assessments are powerful tools that enable an employer to assess the health status of its workforce while also helping employees become more actively engaged in their own health and wellness," said Andrew Scibelli, manager, employee health & well-being, Florida Power & Light Company. "A well-designed assessment helps employers implement targeted health and wellness programs that improve employee health, increase productivity, and ultimately drive down health care costs for both the employer and its employees."

"It is very gratifying to see a major health service company like Cigna put our 30 years of research into action to effectively improve the health and well-being of millions of Americans," said Dr. Dee W. Edington, director of the University of Michigan Health Management Research Center. "This is a major step forward in helping employers create a culture of health in the workplace."

Dr. Edington's research shows that health costs, including both medical and disability, increase as the number of dangerous risk combinations increase. Through coaching and other health interventions, shifting an individual from the high number of dangerous risk combinations category to the low dangerous risk combinations category can save as much as $4,078 in annual costs. According to Edington, the earlier individuals are engaged in their health status, the sooner risks are minimized and health care costs are reduced. Edington's research also shows that employee productivity decreases as health risks increase. Employees at medium or high risk are less productive than employees with low risk.

"The secret is in knowing which risks are critical to address in order to reduce the number of dangerous risk combinations, and the Trend Management Systems allows us to identify those key risks," said Cigna's Dixon.


About Cigna HealthCare

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1 Survey for Cigna by TSC, a division of Yankelovich, March 2008. Telephone interviews conducted March 14-17, 2008.