

HEALTH ENGAGEMENT REDEFINED.

How Cigna's health engagement model can help organizations improve health – and ultimately lower costs.

Challenge:

Defining and measuring engagement

Employee health engagement is considered a critical component to building and sustaining a healthy, productive and cost-efficient workforce. The belief is that if employees are highly involved in their health – and taking action to understand and improve their health status – then their productivity and performance will improve. And those improvements can not only help reduce overall health costs, but also help organizations lower overall operating expenses.

To date, there has been no clear definition of what optimal health engagement looks like. Nor has there been an industry-wide agreement on how to quantify and measure engagement. Every health plan quantifies and measures it differently. That makes it challenging for employers and plan sponsors to assess whether their benefit programs are truly having a positive impact on employee behaviors that can lead to better health and lower costs.

Solution:

Cigna's new science-based approach

Cigna recently adopted a new approach to measuring health engagement that creates a clear definition of what constitutes “optimal” health engagement. We now provide a scientifically-grounded, step-by-step blueprint to structure – and measure – the multiple employee touch points and actions that reveal whether benefits are truly driving positive health engagement.

This new approach is designed to uncover more opportunities – immediate and long-term – to maximize optimal health engagement. So clients can get the best return on their health benefit investment. Now and in the future.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Making it easier for customers to engage

Over the past few years, Cigna has been evolving the way we engage our customers in health programs and services. Instead of the more traditional emphasis on chronic or at-risk populations, we've shifted our focus to supporting well-being across the entire population.

Customers have different needs and different ways they prefer to meet those needs. And most people engage with their health differently at different stages of their life. With this understanding, Cigna is taking a more holistic approach to health engagement that is also more consistent and grounded in established scientific principles.

We are also developing more compelling ways to motivate people to become more engaged with their health, including the Cigna Health MattersSM gamified digital health assessment, incentives for meeting healthy goals,* pursuits, challenges and more.

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Why we measure engagement differently

Our old definition of health engagement focused only on how specific groups of people engaged with specific programs. And engagement was only measured by tracking telephone or digital interactions.

The new definition is more comprehensive. It now looks at how all members of the workforce – sick, at risk or healthy – engage in health programs.

We are also changing the way we define, measure and report on health engagement. Using established theories of health and illness behavior as the foundation, we've made it easier for individuals to engage with us in the ways they prefer. Then track their engagement in two key areas:

- ▶ **How they connect.** We track interactions by phone, digital activity, onsite and doctor visits, and more.
- ▶ **How they behave.** We track the health activities each customer completes in their journey of health.

Combined, this information is used to create a comprehensive total engagement metric.

Why this new approach matters

Cigna's new approach to measuring health engagement provides clients with detailed, actionable intelligence about their health plans, including:

- ▶ How well their current benefit programs are motivating healthier behaviors
- ▶ Short and long-term opportunities to drive engagement and ultimately lower benefit costs

Our new customer engagement model uses the following established theoretical concepts of health and illness behavior to define the best ways to engage customers in healthy behaviors:

- ▶ **Health Behavior** (Alonzo 1993)¹ – Health behaviors are activities taken by a person believing himself or herself to be healthy for the purpose of preventing health problems.
- ▶ **Illness Behavior** (Mechanic 1961)² – Illness behaviors are the ways in which symptoms are perceived, evaluated, and acted upon by a person who recognizes pain, discomfort, or other signs of organic malfunction.
- ▶ **Stages of Illness Model** (Suchman 1965)³ – This is what occurs from illness detection, to health care contact, to return to healthy status, or continuing in chronic status, or when dealing with serious illness that may lead to death.

1 Alonzo, A.A. 1993. Health Behavior: Issues, Contradictions and Dilemmas: Social Science and Medicine, 37: 1019-1034.

2 Mechanic, D. and Volkart, E.H. 1961. Stress, Illness Behavior and the Sick Role. American Sociological Review, 26: 51-58.

3 Suchman, E. 1965. Social Patterns of Illness and Medical Care. Journal of Health and Human Behavior, 6:2-16.

* Incentives may not be available for all populations, please check with your account manager

How we measure and optimize health engagement

Under Cigna's new model, we use information from a number of sources to measure and report engagement.

What follows is a step-by-step blueprint to achieve optimal health engagement and measure it accurately and consistently.

STEP 1:

What do people need? How do they want to get it?

Cigna is revolutionizing the way we use predictive modeling to identify customers and engage with them. At the heart of this new approach is the Cigna Health Matters Score^{SM*}, which integrates the information we have about our customers to optimize the way they interact with Cigna.

The Cigna Health Matters Score^{**} is a predictive modeling tool that calculates the best ways to connect with customers, making it simpler to:

- Prioritize each customer's individual health risk(s)
- Predict the best ways to connect and engage with them – by phone or email for example.
- Guide customers to a preferred health program (digital or telephone coaching for example) to improve engagement



STEP 2:

Where are they now? Who needs the most help?

At any point in time, a customer's health will fall into one of these categories:

- Healthy
- Healthy, but at risk for developing illness
- Chronic condition
- Acute illness
- Combination of these

Employee health assessments provide some information about the current state of a population's health. But we don't rely only on self-reported risk factors. To get a more accurate and realistic picture of employee health, we can also link engagement to health status using a well-tested industry methodology that defines groups that are clinically similar.

The five population segment classifications are:

- Healthy
- Minor illness
- Major illness/maternity
- Chronic condition
- Non-user of health services

By looking at past claim data and comparing it to the five categories, we can link engagement to health status. This gives us a more accurate assessment of a population's overall health.

* Cigna Health Matters Score, patent pending, file date August 4, 2014.

** Cigna Health Matters Score may not apply to all clinical programs.

STEP 3:

What are they doing when they're healthy?

Health behaviors are the actions a person takes to maintain their physical and emotional health and also lower risks to health caused by a chronic condition.

There are two types of health maintenance actions:

- › Health protection behaviors are actions taken to maintain and improve health
- › Health detection behaviors include taking tests or screenings to identify illness

In our new engagement model, customers are considered engaged when they have completed two or more health maintenance actions.

For example:

- › Completing a biometric screening
- › Setting a prevention or detection goal during telephone coaching
- › Calling Cigna's 24-hour health information line
- › Setting or meeting a digital challenge or pursuit

STEP 4:

What are they doing when they're sick?

Illness behaviors are actions a person takes to support daily care for chronic conditions, to prevent acute illness from becoming worse, or to slow/stop the progression of chronic conditions.

Health improvement actions include:

- › Taking action or changing behavior to improve the current illness (illness behaviors)
- › Taking action to detect and protect themselves from other illnesses. (health behaviors)

In our new engagement model, customers who are experiencing an illness are considered engaged when they complete two or more health maintenance activities from Step 3 **or** one or more health improvement actions.

For example:

- › Taking part in a case management program
- › Having hospital pre-admission and post-discharge counseling
- › Participating in Cigna's cancer support program
- › Progressing towards or meeting a digital goal for managing Diabetes



STEP 5:

How do we know it's working?

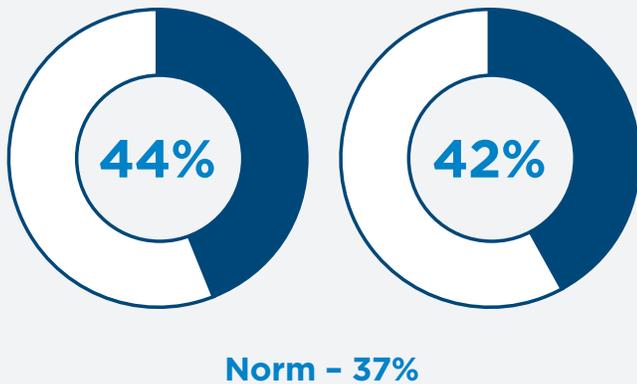
As part of redefining the concept of health engagement, we have redesigned client reporting to provide clear, actionable information about health engagement.

Client reporting now includes data on:

- › Health maintenance engagement
- › Health improvement engagement
- › Total employee engagement

Cigna Health Matters - Engagement Index Summary

Total health engagement as a % of population



Comments

- › Cigna's Health Matters Engagement Index provides greater insight into engagement across all of the health and wellness programs and services Cigna offers
- › In the current period 42% of the total population has engaged in two or more Health Maintenance actions or one or more Health Improvement actions. This is a decrease of 2% from the base period of 44%. This compares to a norm of 37%
- › When engagement is split into Health Maintenance and Health Improvement activities, 39% of the population has completed 2 or more Health Maintenance activities, and 6% of the population completed 1 or more Health Improvement activities during the current period, compared to 41% and 6% respectively in the base period
- › When the population is split into segments, the Healthy*** segment had the greatest overall engagement at 54% for the current period

Engagement by behavior type and population segment

Segment	Health Maintenance (HM) (2+)			Health Improvement (HI) (1+)			Total Engagement (2+ HM or 1+ HI)		
	Base	Current	Norm	Base	Current	Norm	Base	Current	Norm
Chronic Illness	48%	46%	45%	13%	15%	14%	55%	53%	52%
Major Episode* / Maternity	51%	51%	46%	8%	4%	5%	54%	52%	48%
Minor Episode**	49%	45%	46%	0%	1%	1%	49%	46%	46%
Healthy***	57%	54%	46%	2%	0%	0%	59%	54%	46%
Non User	4%	3%	3%	0%	0%	0%	4%	4%	3%
Total	41%	39%	35%	6%	6%	5%	44%	42%	37%

This is a sample report, for illustrative purposes only.

*Major Episode >\$500 per episode

**Minor Episode <\$500 per episode

*** Healthy - only preventive claims

Turning insight into action

With a clear picture of how engaged an employee population is with their health, we can use this data to benefit both the employee population and our client companies.

For employees.

Cigna health coaches can use this information to personalize their outreach and interactions with each individual. The goal of coaching is to provide the education, motivation and support people need to reach their unique health goals.

Summary

Cigna is using a science-based approach to structure and measure health engagement to provide a more consistent and accurate way to drive health improvement. Our new structure and ways of measuring will allow us to be more consultative with our clients. We can now help them design more personalized and effective benefits programs that can address the unique needs of people across their entire population. And that will lead to better overall employee health, productivity, performance and ultimately overall cost savings. Now and in the future.

For companies.

Clients can leverage this information to gain the insights they need to create a positive culture of well-being in the workplace and refine wellness and incentive strategies* that will drive higher engagement and greater health improvement. Clients can also use the engagement reporting in conjunction with other consultative analytics to gain further insight into their overall benefit plan.



[Contact us to learn more](#)

Cigna's new health engagement model was introduced on January 1, 2015 and is now available to a majority of U.S. clients with 250 or more employees and will be available to Cigna's Select Segment January 1, 2016. For more information about Health Matters, Cigna's suite of health engagement solutions, contact your broker or Cigna account representative.



*Incentives may not be available for all populations, please check with your account manager.

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