

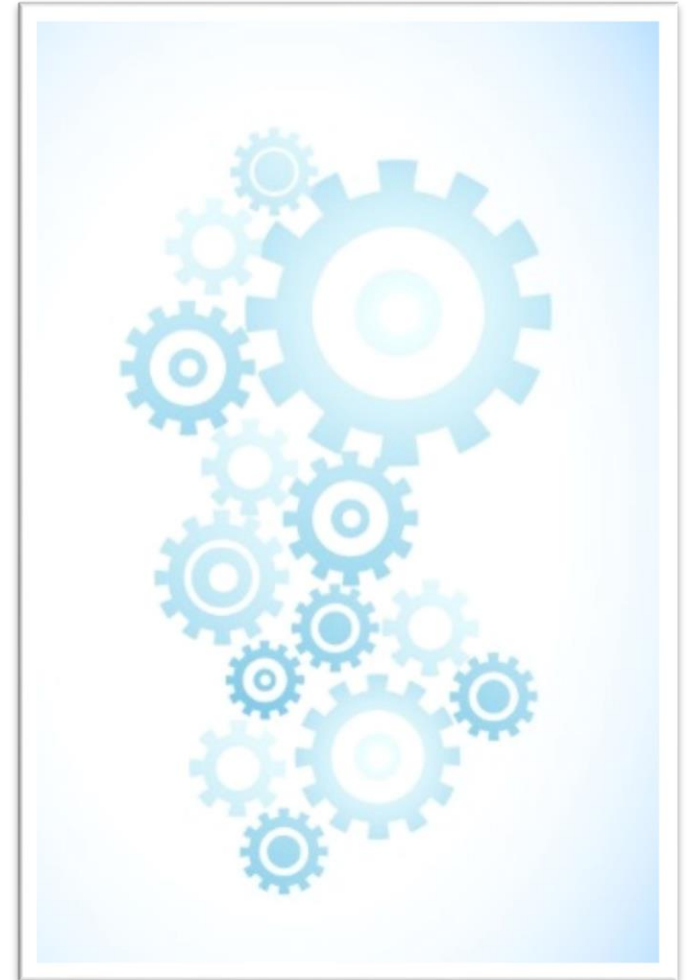


# How to Deliver a Health-Contingent Plan Design



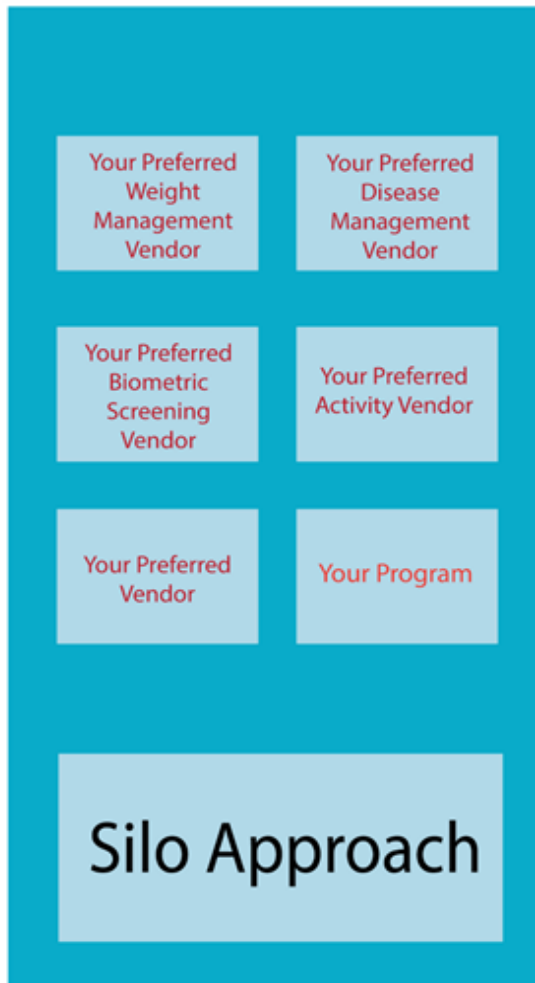
# Objectives

- Overview of FitLyfe
- Value Proposition of Health-Contingent Plans
- Core Elements of Outcomes Models
- How Technology Drives Plan Execution

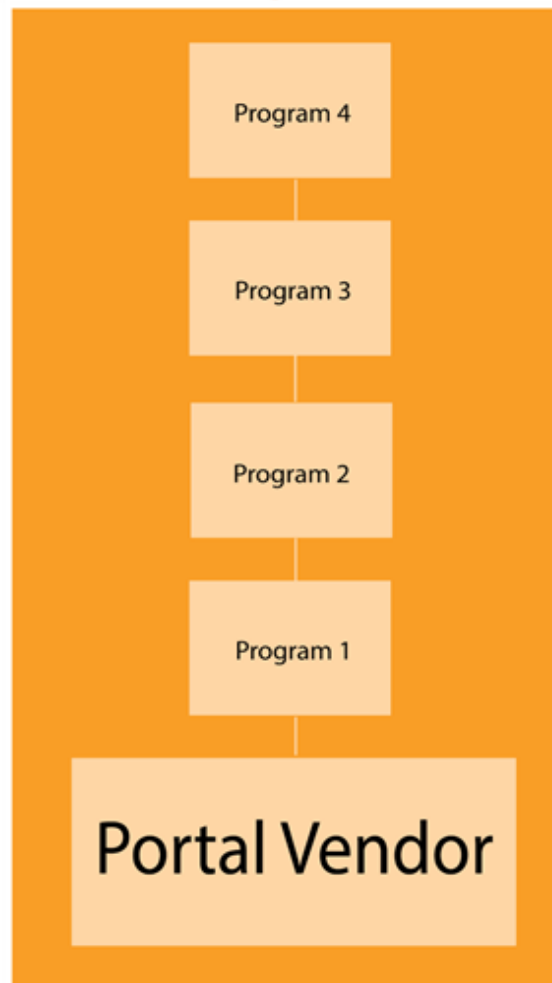


# The Wellness Management World Today

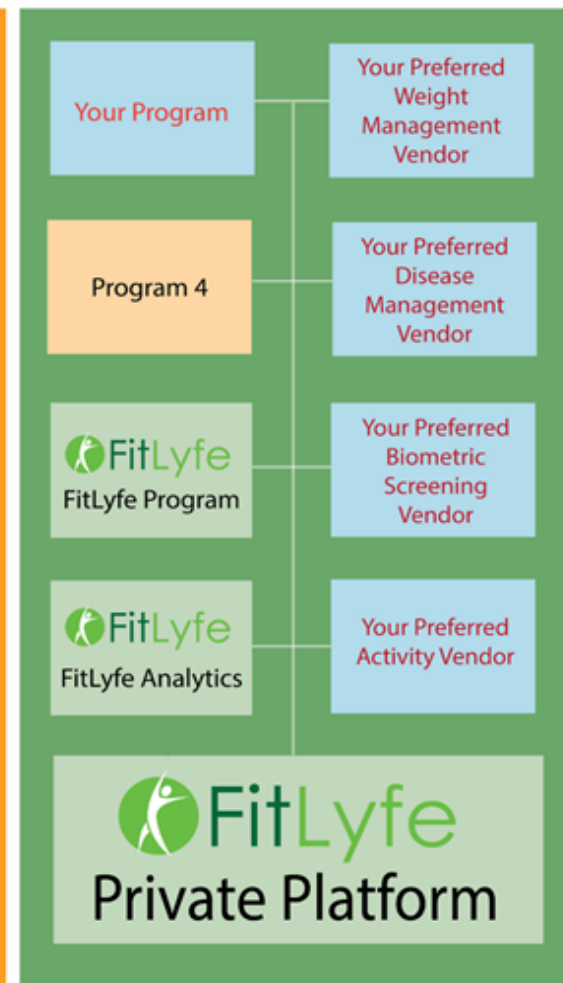
## Hard to Manage



## Limited Program Options

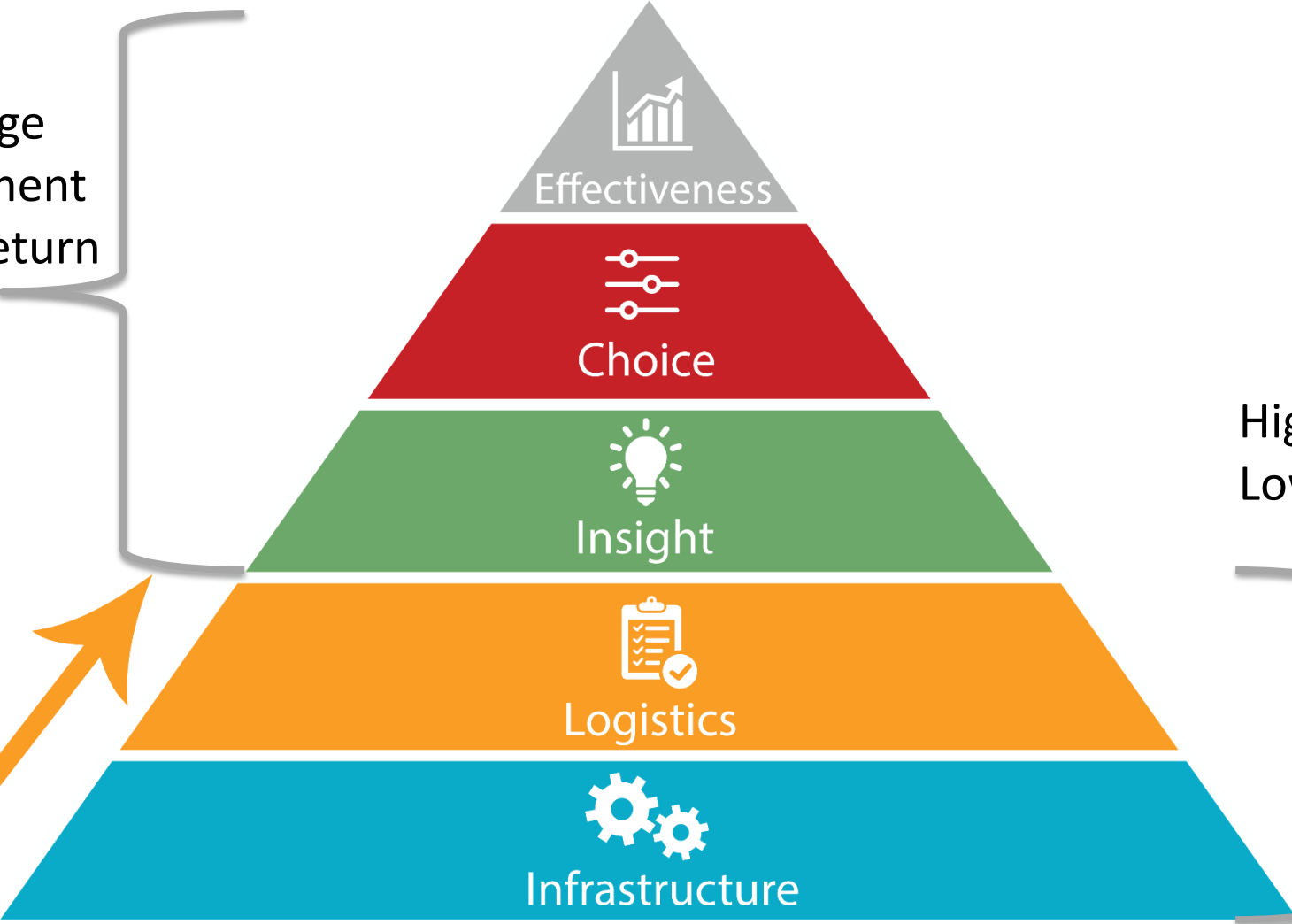


## Best of Both Worlds



# The Big Pay-Off

Coverage  
Investment  
High Return



High Cost  
Low Return

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# Features of Activity Versus Outcomes Plans

Feature	Activity Plan	Outcomes Plan
Incentives Offered	✓	✓
Health Activities, e.g. HRA, Biometrics	✓	✓
Risk Reduction Focused		✓
Year-Over-Year Improvement		✓
Identifies Gaps in Care		✓

# Regulatory Entities

- Must comply with guidelines from
  - U.S. Department of Labor
  - U.S. Department of Health and Human Services
  - U.S. Department of the Treasury, Internal Revenue Service Division
  - U.S. Equal Employment Opportunity Commission
  - Patient Protection and Affordable Care Act of 2010

# Health-Contingent Plan Value Proposition:

- Results driven
- Greatest focus on risk reduction
- Measures year-over-year improvement/decline
- Greatest degree of personalization and return on investment
- Best way to establish and monitor the effects of a culture of health and wellbeing

# Health-Contingent Plan Composition:

- Must meet standards or reasonable alternative standards
- Example of biometrics to capture medically validated risks
  - BMI
    - Range between 18.5 to 24.9
    - Alternative standard example options for members failing primary standard could be: completing 10 weight management meetings, completing 7 coaching sessions, etc. Must be reasonable and readily visible to the member
  - Other risk factor types may include the following, which must have standards and reasonable alternatives as exemplified for BMI
    - BP
    - Cholesterol
    - Glucose
- Requires comprehensive technology and engagement to deliver program
- Monitors year-over-year member and aggregate results



# Supporting Technology Must...

- Be regulatory compliant
- Fully support plan strategy and goals
- Provide a highly customizable experience at the plan sponsor level
- Capture metrics and provide year-over-year analytics
- Allow for processing of incentives





Thank You  
Q&A