



mCare 

HEALTHY EMPLOYEES...

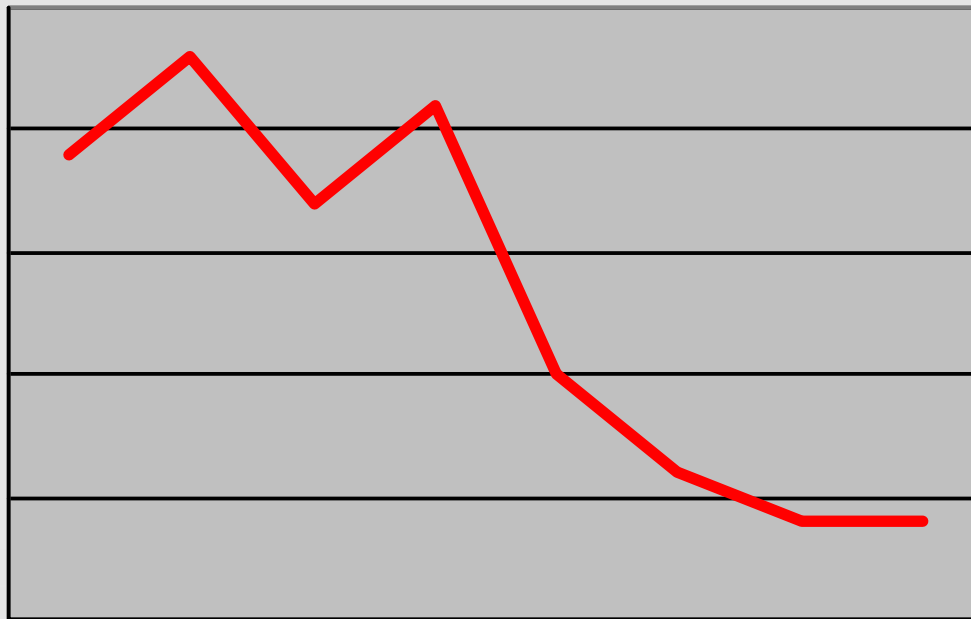
HEALTHY EMPLOYEE BENEFIT PLAN

At a point in time when...



- many employers are forced to cut benefits
- healthcare costs are increasing at 3 to 4 times the rate of inflation
- access to quality care continues to decrease

Is it possible to bend the healthcare curve in half, or flat, or even to a negative trend?






How It Works

miCare Concept



- Establish a Medical Home
- Free to members
- Quality care
- Convenient 20 minutes appointments - virtually no wait
- Acute illness management
- Chronic condition management
- Health and Wellness promotion

A doctor in a white lab coat with a stethoscope around their neck is holding a blue clipboard. The clipboard has a silver clip at the top and contains a list of medical services. The doctor's hands are visible holding the sides of the clipboard.

Types of Services

- ✓ Routine medical care
- ✓ Acute illness
- ✓ Physical exams
- ✓ Preventive screenings
- ✓ Health education/wellness
- ✓ Chronic disease management
- ✓ Laboratory
- ✓ Prescriptions

The miCare Role



- miCare recruits the providers of the clinic on behalf of the employer
 - miCare analyzes claims history and works with the employer to determine the appropriate ratio of Doctor to Mid-Level Provider
- miCare provides day to day management adhering to quality compliance
- miCare acts as a liaison to the local medical community
- miCare provides convenient hours for the employer, employees and their dependents
 - More than 80% of surveyed respondents consider miCare as their primary care provider



Making an Impact

Clinical & Financial

Actual Patient Experience



An Employee tries to get added life insurance and learns he has hypertension

Initial office visit.....\$175
Labs.....\$100
EKG.....\$70
Follow up in a month...\$100
Repeat labs.....\$100
Rx.....\$75/month

RETAIL TOTAL: \$620, two ½ days off work, a trip to the pharmacy

miCare TOTAL: \$0 cost to patient, \$129 to the plan; 40 minutes lost work time, on-site prescription dispensing, proactive management of disease, happy employee

Actual Patient Experience



A 33 year old female with painful urination -
Calls her primary care provider and is referred to
same day care.

Office visit.....	\$175
Urinalysis and Culture.....	\$35
Rx.....	\$20

**RETAIL TOTAL: \$230, ½ days off work, and a trip to the
pharmacy**

**m/Care TOTAL: \$0 cost to patient, estimated \$60 to
plan, 20 minutes lost work time, on-site
prescription dispensing, thankful
employee**

Actual Patient Experience



A 55 year old man has a skin lesion that his wife wants evaluated. They self refer to Dermatology and get an appointment 8 weeks later.

Office visit and punch biopsy.....	\$250
Pathology.....	\$200
Follow up visit for excision of skin cancer.....	\$300

RETAIL TOTAL: \$750, Three ½ days off work,

miCare TOTAL: \$0 cost to patient, \$311 cost to plan, 60 minutes lost work time, closely monitored follow-up care, grateful employee

miCare Testimonial



“I feel that miCare is a blessing!

Before, I never would go for to the doctor for annual exams. The Nurse Practitioner at miCare discovered my tumor early enough to have it treated and now I am doing great. I feel she saved my life. This is what healthcare is all about...”

School District Employee

Anticipated Health Plan Savings

- Office Visit Costs reduced by 15% - 25%
- Inpatient Hospital Costs reduced by 4% - 8%
- Outpatient Hospital Costs reduced by 5% - 10%
- Emergency Room Costs reduced by 15% - 20%
- Labs Costs are typically reduced by 5% - 10%
- Prescription Drug Costs reduced by 8% - 12%
- Loss of Work Time reduced by 50% - 75%

Long term savings are much greater as chronic conditions are more effectively managed and a culture of health and wellness develops



Demonstrated Savings by Charge Type



County Government m/Care Clinic

Charge Types	Savings After 1 Year
Office Visits	19.67%
Labs	8.40%
Prescriptions	5.56%
Wellness	19.93%
Emergency Room	31.70%
Out Patient Hospital	(-50.69%)

Private Business m/Care Clinic

Charge Types	Savings After 1 Year	Savings After 5 Years
Office Visits	28.04%	61.12%
Labs	(-27.01%)	30.46%
Prescriptions	40.17%	22.86%
Wellness	22.58%	2.28%
Emergency Room	(-16.83%)	4.38%
Out Patient Hospital	3.43%	49.13%

Savings are based on a comparison between trended costs and actual costs on a per employee per year basis. While costs have decreased, utilization of Office Visits, Labs, Prescriptions, and Wellness have increased with the addition of m/Care.



Continuum of Care

Annual Health Risk Assessment



- Cornerstone to the miCare model
 - Available to covered Employees & Dependents
 - Identifies potential health risks through biometric tests and electronic questionnaire
 - Provides baseline health information
 - Can be used as an effective means to incentivize Employees to improve health status

HRA Case Study



- Cohort of 478 Employees in a County Government
- Improvement measurements over 1 year
 - LDL – 44% of employees improved
 - Blood Pressure – 55% of employees improved
 - BMI – 43% of employees improved

HRA Case Study



- **Manufacturing Company with m/Care performed their first incentivized Health Risk Assessment**
 - 86% identified with at least 1 chronic condition
 - 45% indentified with 2 or more chronic conditions
 - 21% identified with 3 or more chronic conditions
 - Only 14% had NO health problems

This is where m/Care can greatly impact the quality of life for employees and assist the employer in mitigating the cost drivers of the health plan.

Chronic Disease Burden



- Diabetes

- Estimated annual costs for a non-adherent diabetic costs = \$8,812 per year vs. a diabetic patient that is compliant at \$3,808 per year

- High cholesterol

- Estimated annual cost for an individual with high cholesterol = \$6,810 vs. a patient that is complaint at \$3,124 per year

miCare as a Medical Home?



Chronic Disease Management - Acute Care - Wellness/Prevention

- miCare providers are able to exclusively practice medicine and not worry about administration and billing.
- miCare providers have a consistent and defined population of patients and are able to establish regular follow up and continual monitoring.
- miCare collaborates with the health plan, disease management, wellness, and other population management programs to provide integrated care.



Results

Analyzing the Results



- Utilization Report
- CPT Comparison Report
- HRA results measured annually
- Patient Satisfaction
- Financial Analysis
- Health Plan Trend Review

Long-term ROI



- Benefit plan reductions vs. clinic costs
- Reduced Cost per employee per year
- Reduction in risk factors (high cholesterol, increased BMI, high glucose)
- Decrease in number of retail office visits, ER visits, and retail lab
- Decrease in trend





miCare – the Solution.

