

## CIGNA Health Risk Assessment

*CIGNA has joined the University of Michigan Health Management Resource Center (UM-HMRC), one of the nation's foremost authorities on worksite health promotion, in a collaborative effort to transform the way American businesses approach health risk management. With this arrangement, CIGNA gains the **exclusive** rights to the University of Michigan's proprietary **Trend Management System**.*

Through this new affiliation, CIGNA will offer its customers and members a health risk assessment system unparalleled in the industry, and health improvement capabilities unmatched in the marketplace.

Together, CIGNA and the University of Michigan are committed to helping American businesses improve the health of their businesses by improving the health of their employees.

### A holistic approach

The UM-HMRC health risk assessment (HRA) and associated Trend Management System give CIGNA the unique ability to use HRA responses to analyze how current health risks impact future health status, costs, productivity and disability. The HRA questions are the result of 30 years of research connecting an individual's health status to health utilization and cost. And information obtained through these

questions enables CIGNA to strategically and proactively call on our broad array of Health Advocacy interventions, to effectively and efficiently address, reduce and reverse specific risks.

As we use this holistic approach with more and more members, we also will begin to see improved health across our membership base – as well as reductions in disability costs and lower overall benefit expenses.

### Simplified health questionnaire

The health risk assessment is short, simple and easy to use. Questions have been carefully selected and worded to help uncover the multiple components of health risks, including:

- Existing medical conditions and health risks;
- Perceived health risks; and
- Behavioral risks such as smoking, over eating and seat belt use.

Collectively, these questions provide a holistic view into an individual's

health risks and provide the basis for a personalized health profile.

After members take the online Health Assessment, individuals who may benefit from a program to address health behaviors immediately receive an online invitation to enroll in an online coaching program. Throughout the program, participants receive targeted communications to ensure they stay engaged. And after they complete the program, they receive a congratulatory message encouraging them to continue their health improvement efforts.



*A Business of Caring.*

## Sophisticated data management

As the participant goes through online coaching, the Trend Management System analyzes the incoming HRA data to identify opportunities to engage the participant in our clinical programs. Based on the participant's risk and the health advocacy programs available, engagement might range from an invitation to enroll in a disease

management program to an outreach call from a Health Advisor for ongoing health and wellness coaching.

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## What are the advantages?

### For employers:

This research-based HRA and its accompanying analytics provide employers with better actionable information by:

- Identifying the most appropriate health strategies to support the population.
- Monitoring and evaluating an employee population's health, health changes and engagement of health management programs over time.
- Analyzing current health risks and their impacts on future health status, costs, productivity and disability.
- Incorporating risk profiles from previous HRAs taken by CIGNA members. For new accounts, risk profiles can include results from HRAs that individuals took as members of their former benefit plan (as an optional service).

### For employees:

This Health Assessment creates a deeper understanding of health risks and offers effective solutions by:

- Using sophisticated analysis to prioritize and direct employees to the most effective interventions.
- Offering an interactive consumer experience that encourages active, ongoing engagement.
- Providing immediate, proactive communication with targeted multi-session online coaching modules designed to drive behavior change.
- Engaging employees proactively in a full range of clinical programs, including online coaching, disease management, smoking cessation, pharmacy, and more.

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## Which employers benefit the most?

Employers looking for ways to simultaneously optimize the health of their employees and control rising health care costs will benefit most. Through our HRA, CIGNA can forecast

costs and health status, identify health improvement strategies, and recommend services that will benefit employees and deliver the most efficient and cost effective care.

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