




mCare

**HEALTHY EMPLOYEES...
HEALTHY EMPLOYEE BENEFIT PLAN**

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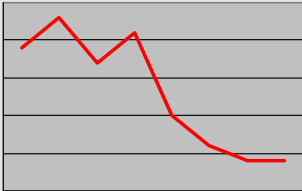
At a point in time when...




- 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

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

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How It Works

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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


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Types of Services

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

The mCare Role



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

mCare 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**

**mCare 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,

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



mCare Testimonial



**"I feel that mCare is a blessing!
Before, I never would go for to the doctor for
annual exams. The Nurse Practitioner at
mCare 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 mCare 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 mCare 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 mCare.




Continuum of Care




Annual Health Risk Assessment




- Cornerstone to the mCare 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 mCare performed their first incentivized Health Risk Assessment**
 - 86% identified with at least 1 chronic condition
 - 45% identified with 2 or more chronic conditions
 - 21% identified with 3 or more chronic conditions
 - Only 14% had NO health problems

This is where mCare 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 compliant 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

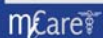


Long-term ROI



- 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.



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