



Leveraging Health and Wellness Data with Incentive Design as a Foundation for Value-Based Benefits



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**American Century
Investments**



Who is American Century Investments

- **American Century Investments®**, a premier investment manager headquartered in Kansas City, Missouri.
- **James E. Stowers started the company, along with other investors, in 1958 with \$107,000. We now manage over \$65 billion in assets.**
- **Mr. Stowers is also the co-founder of the Stowers Institute for Medical Research.**
- **Fortune's 100 Best Places to Work for nine years**



Why are we participating in KC²

Mid-America Coalition's mission aligns with our beliefs:

- **Investing in “prevention” – free screenings, free physicals, and free immunizations**
- **The strategy of keeping the healthy, healthy**
- **Collaboration – vendors and community working together**
- **The power of data to shape and guide your strategy**



Data used to evaluate health management strategy

Medical plan performance reports:

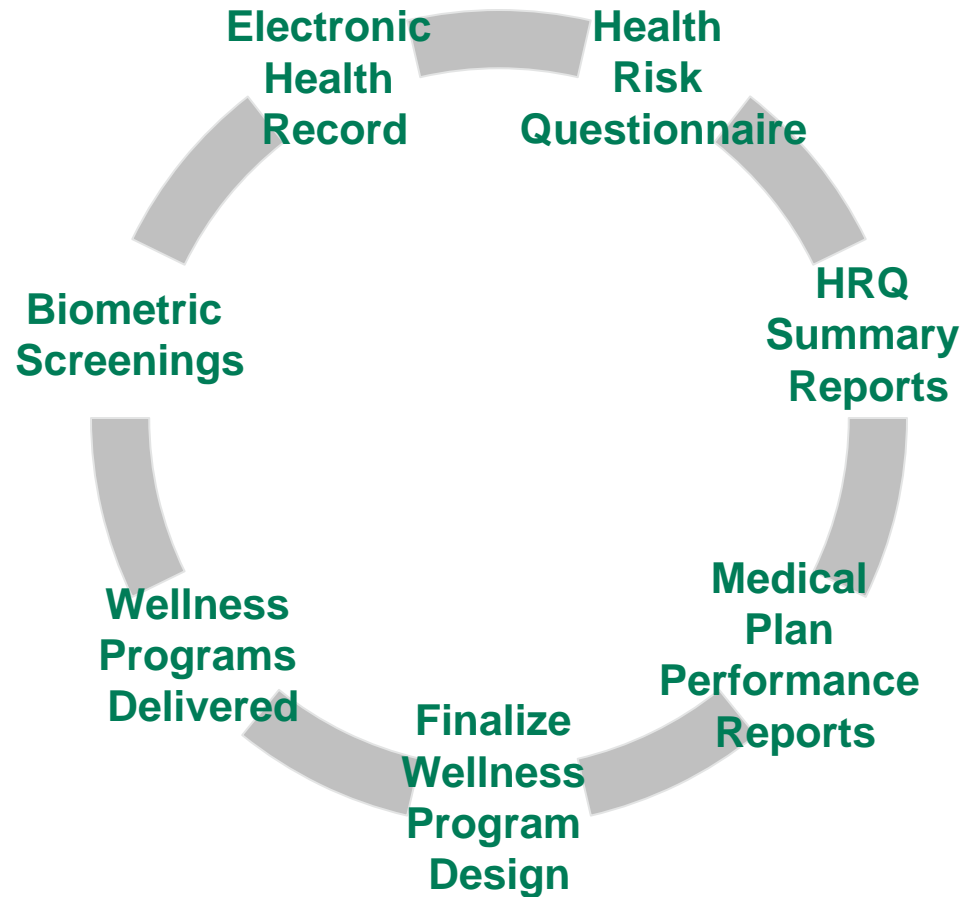
- Utilization by diagnostic categories
- Prevention & Standards of Care compliance
- Cost tracking
- ACI healthcare spend versus national trend

Healthtrack Wellness Program reports:

- Health Risk Questionnaire Summary
- Wellness Participation and Risk Change
- Risk Transition
- Screening Data
- Saint Luke's Value and Satisfaction Survey

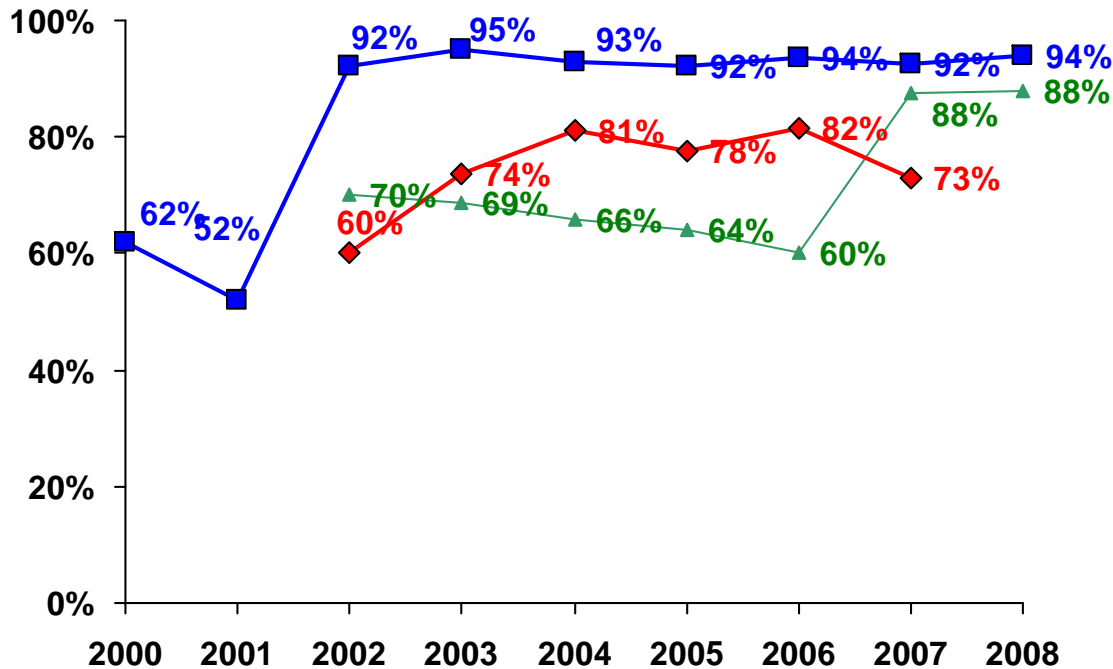
Benchmarking plan value and design

Cycle of Wellness Programs and Data



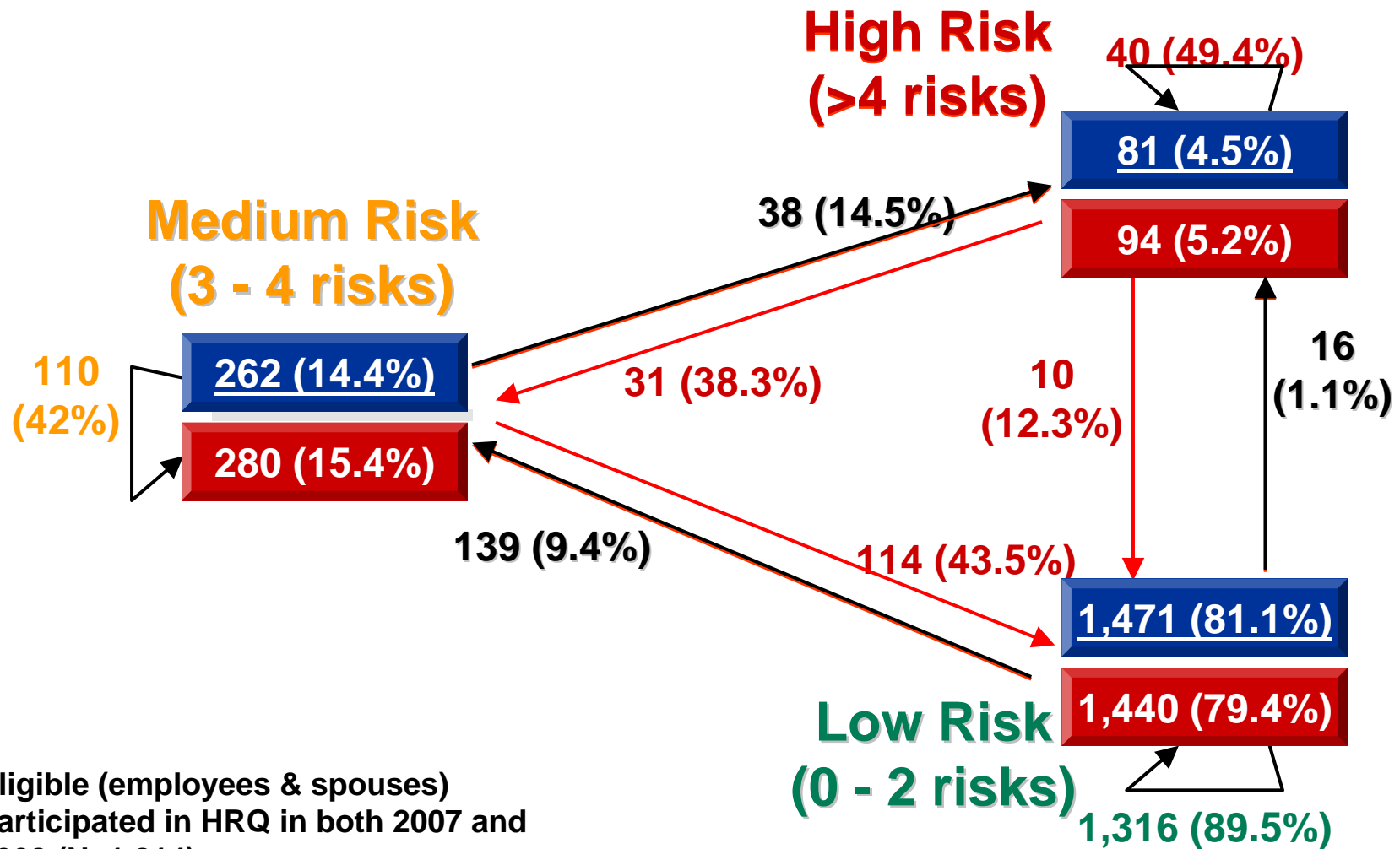
Participation in Wellness Programs and Health Risk Questionnaire (HRQ)

Participation in the HRQ improved when the incentive became a discount on medical premiums in 2002 and when spouses received an additional premium break in 2007.



American Century Investments' Risk Transitions

2007 – 2008



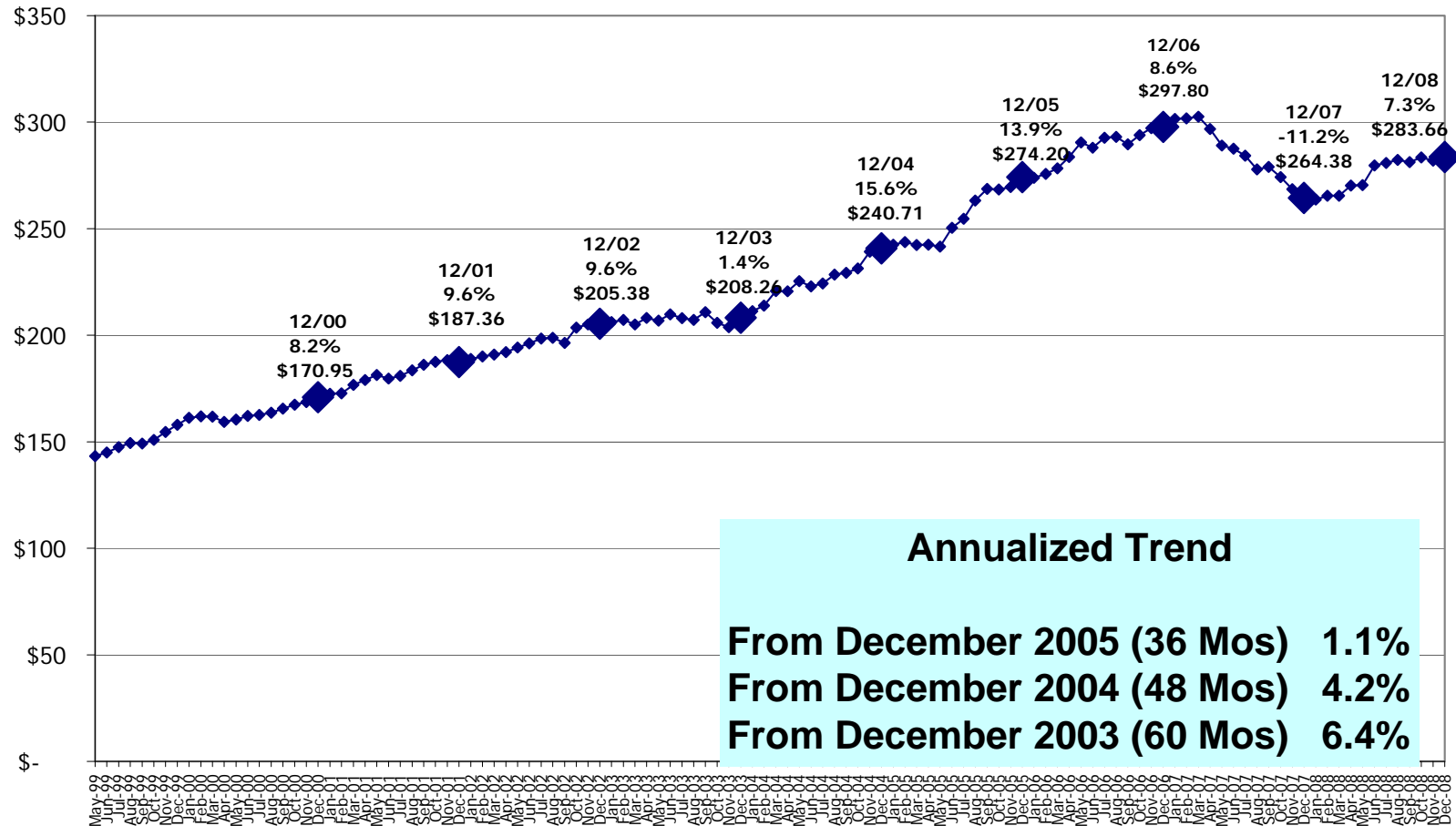
Eligible (employees & spouses) participated in HRQ in both 2007 and 2008 (N=1,814).

Since 2002, we have decreases in medium & high risks while our average age increased 3.6 years

American Century Investments' Employee Risk Stratification 2002-2008									
	2002	2003	2004	2005	2006	2007	2008	Goal	Norm
Low Risk (0-2 risks)	73.6%	77%	77.9%	78.1%	78.4%	80.4%	79%	>75%	60-65%
Med Risk (3-4 risks)	19.0%	16.7%	15.9%	15.9%	16.1%	14.1%	16.2%	<20%	20-25%
High Risk (5+ risks)	7.4%	6.3%	6.2%	6.0%	5.5%	5.5%	4.8%	<10%	10-15%
Average Risk	1.7	1.6	1.5	1.5	1.5	1.5	1.4	1.5	
Average Age	37.7	39.6	39.5	39.9	40.8	41.4	41.3		

Healthcare Spend History 1999-2008

Per Member per Month Spend



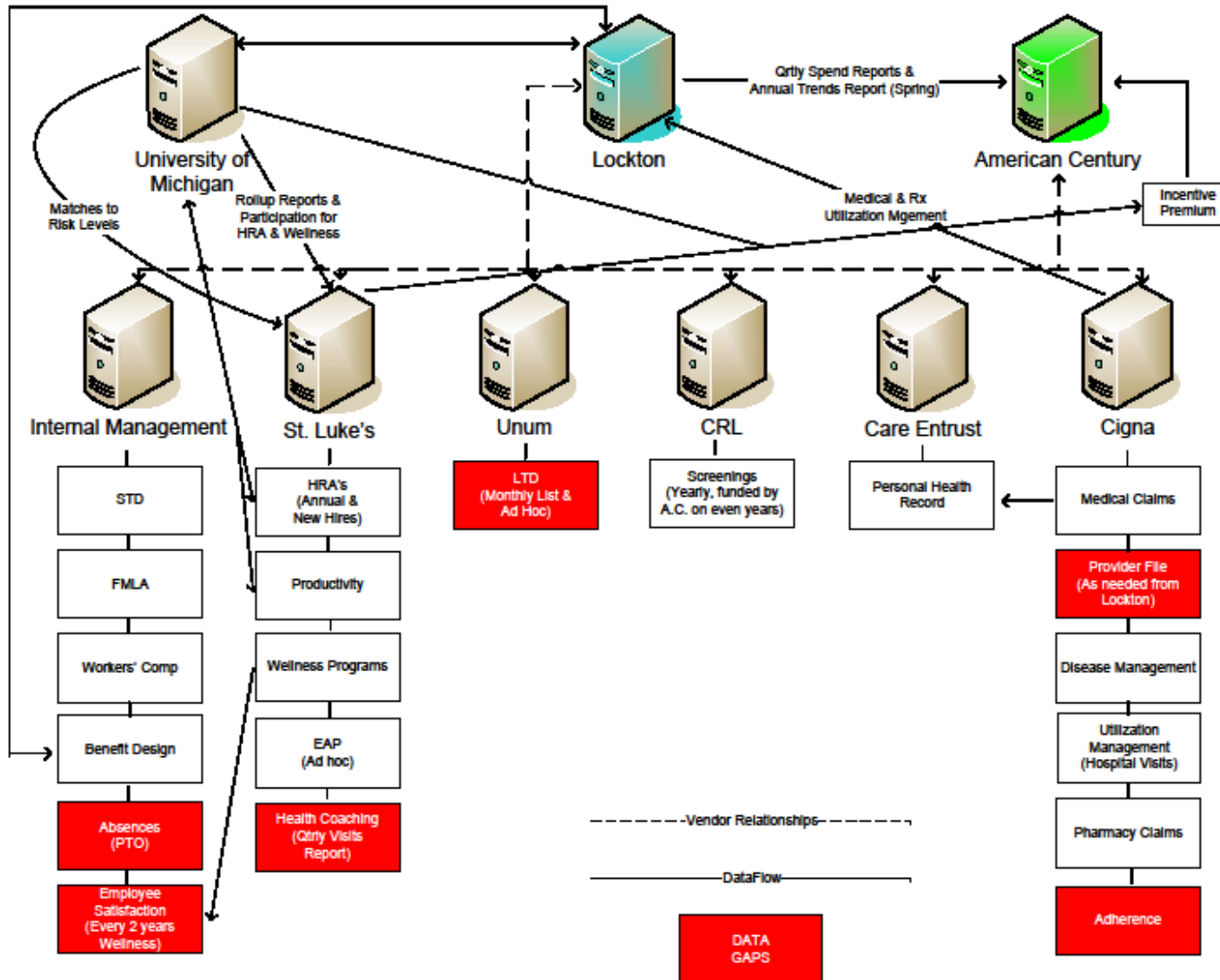
2008 Health Risk Results Are Used to Shape Future Programming

Metric	Employees	Spouse/Plus Ones	Overall
Participation Rate	94%	79%	87.8%
Low: (0- 2 risks) Med (3-4 risks) High (5+ risks)	Low Risk 79% Medium Risk 16.2% High Risk 4.8%	Low Risk 81.5% Medium Risk 13.1% High Risk 5.4%	Low Risk 79.9% Medium Risk 15.1% High Risk 5.0%
Wellness Score	88.9	89.3	89.1
Health Risks Prioritized for an Individual	Zero Risk Management Body Weight Physical Activity	Zero Risk Management Body Weight Physical Activity	Zero Risk Management Body Weight Physical Activity
Health Risks by Prevalence in Population	Body Weight 34% Stress 17% Blood Pressure 16%	Body Weight 28% Physical Activity 13% Blood Pressure 13%	Body Weight 32% Stress 15% Blood Pressure 15%
Self-Reported Health Problems	Allergies 37% High Cholesterol 24% Back Pain 13%	Allergies 33% High Cholesterol 17% Back Pain 13%	Allergies 40% High Cholesterol 21% Back Pain 13%
Least Compliant Preventative Health Services	Flu Shot 53% Tetanus Shot 48% Rectal Exam 44%	Flu Shot 69% Rectal Exam 46% Tetanus Shot 46%	Flu Shot 60% Tetanus Shot 47% Rectal Exam 45%
Top 3 Behaviors participants plan to change during the next six months	Increase Activity 78% Lose Weight 71% Reduce Fat/Cholesterol Intake 61%	Increase Activity 74% Lose Weight 65% Reduce Fat/Cholesterol Intake 53%	Increase Activity 76% Lose Weight 69% Reduce Fat/Cholesterol Intake 58%

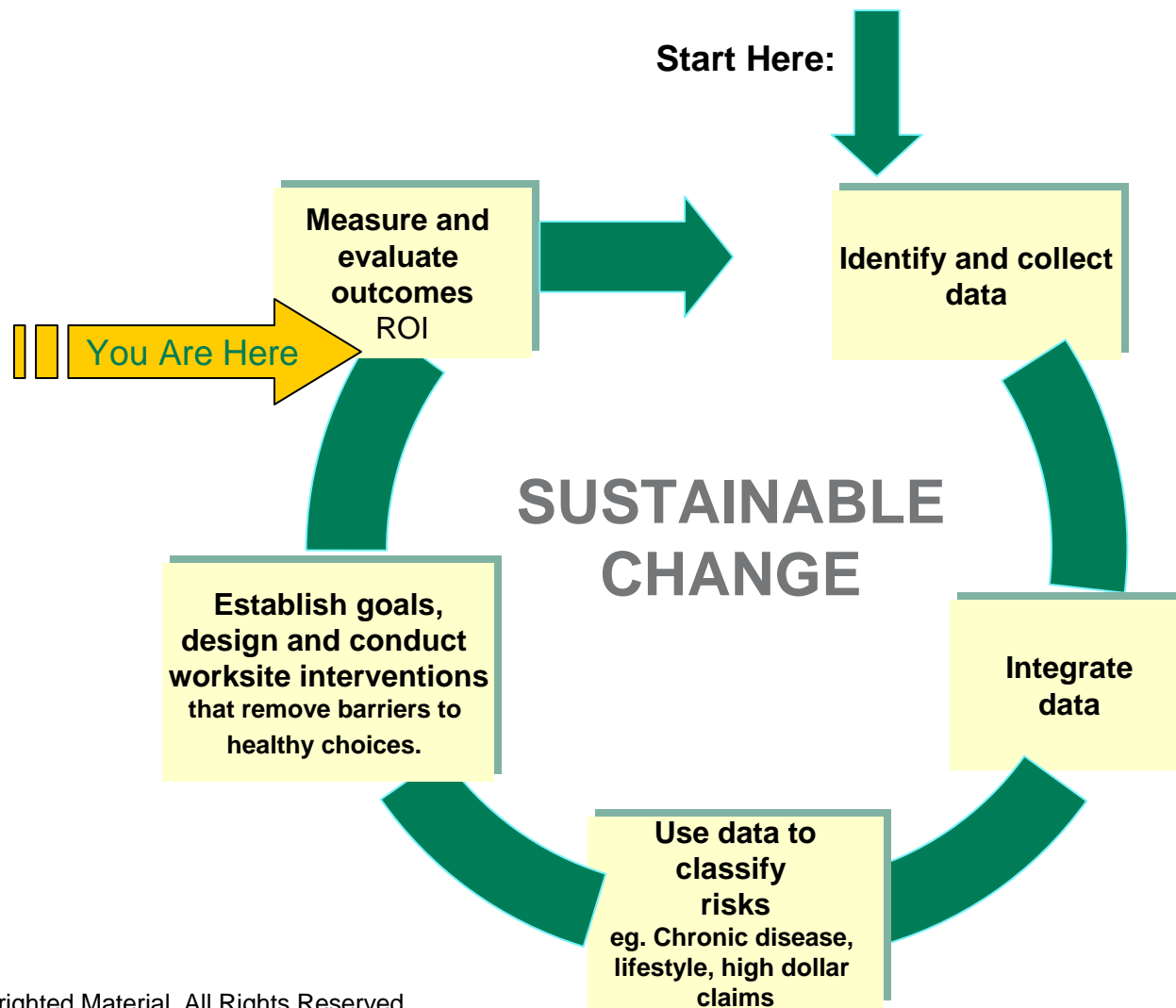
Preventative Services: Non-Compliance

Metric	Recommended	Employees	Spouse/Plus One
Blood Pressure Screen: Age 19 +	Every 2 years	3.1%	4.1%
Cholesterol Screen Male age 35 – 65	Every 5 years	4.0%	5.5%
Cholesterol Screen Female age 45 – 65	Every 5 years	2.2%	4.8%
Colon Cancer Screen: Age 50 +	Every 3 years	39.4%	39%
Dental Exam – all ages	Annually	14.2%	14.7%
Flu Shot: Age 50 +	Annually age 50 and older	53.4%	69.1%
Rectal Exam: Age 40 +	Every 2 years age 40 and older	44.4%	46.2%
Mammography Screen Female 40 – 69 years old	Every 1-2 years age 40 and older	9.3%	13.3%
Pap Test Female 19 – 65 years old	Every 3 years after age 19	3.6%	3.2%

Data Map Emphasizes Need for Vendor Collaboration



Process of Applying Value-Based Benefits



Questions



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