



Less than 1% medical cost trend – there is a way



You've pulled every lever to control healthcare spend, but your medical cost trend is still around 5%. You can do much better.

Medical cost trend before plan design changes...¹

6%

...and after plan design changes²

5%

Medical cost trend with high-touch, high-tech advocacy³

<1%

Why aren't your levers enough? Employees aren't engaged.

It's hard to influence employees...



of employers using incentives to get employees to use health programs **are reevaluating due to lack of traction in changing employee behavior.**⁴



of employees say they have **never used the health-related programs available** to them through their employers.⁵



employers say **high-cost claimants are a significant issue** to their organization, but less than half plan to address, citing lack of employee engagement as a barrier.⁶

...which puts your business at risk.



Productivity losses linked to absenteeism from illness or injury cost employers \$1,685 per employee annually.⁷



Benefits are critical to acquiring and retaining talent: Professionals can earn 50% more salary over their career by job hopping every two years but bad attrition can mean six to nine months of salary down the drain.⁸

The problem isn't the consumer, it's the system.

No matter what incentives you put in place, the problem remains: the healthcare system was not designed around the consumer, creating a complex web that is too difficult to navigate, driving inefficiency, waste and bad outcomes.

UNNECESSARY REFERRALS ARE ON THE RISE

100%+ INCREASE



in referrals for biopsies among self-referring physicians, 2004-2010⁹



71%

ER visits are unnecessary or avoidable¹⁰

COST OF ERRORS¹¹

7x

more costly on average

\$30

Biomedical



\$231

Contextual

Physicians take contextual issues – like workplace pressures, financial challenges or behavioral health issues – **into account less than 60% of the time**, often resulting in ineffective care.

It's time to personalize the healthcare and benefits experience.

High-touch, high-tech advocacy puts people at the center of care, delivering a personalized healthcare experience that drives down costs and drives up satisfaction. Here are the keys:

Whole-population care: Engaging the entire population at all stages of risk, not just high-cost claimants.



2/3 of a high-cost population in any year likely were not in that category the year prior. People are the best predictors of their future healthcare needs.

Whole-person care: Gaining insight about an individual's full medical, behavioral, and emotional needs and the social determinants of health that impact health and healthcare decision-making.



50% of the healthcare system focuses on conditions, missing key elements of an individual's story that can make the difference between effective and ineffective care.

Early and ongoing engagement, on each individual's terms:



Engaging the member early, using the communication channel of their choice, and coaching and guiding them over time influences behavior and decision making.

Independent navigation and unbiased, evidence-based clinical guidance:



80% of consumers want a single person they trust to help with all of their healthcare needs.¹²

Open, intelligent technology: Creating a simple, connected healthcare experience for consumers and driving personalized healthcare recommendations based on deep, data-driven insight.



Deliver unmatched results - for your employees and your business.

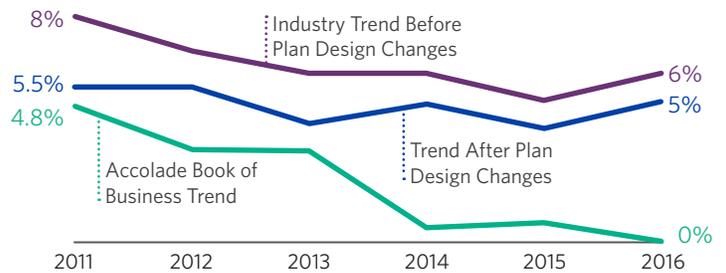
Accolade matched studies consistently show that our high-touch, high-tech approach to personalized health and benefits support helps employees become more efficient consumers of healthcare, resulting in:



Which translates into levels of satisfaction, engagement and cost savings results not matched by traditional health plans.

	Carriers	Accolade
NPS	1-4	70+
Member Satisfaction	22%	98%
Engagement	5%	70%
Point Solution Optimization	3%	2 - 10x

Accolade Book of Business Trend Results vs. Trend Survey



Sources:

^{1,2} 2016 21st Annual Willis Towers Watson Best Practices in Health Care Employee Survey

³ Accolade Book of Business Trend Results versus Trend Survey

⁴ National Business Group on Health, Topics, Incentives 2017, Accessed May 2017 <https://www.businessgrouphealth.org/topics/engagement/incentives/>

^{5,12} Harris Poll on behalf of Accolade (2015, Sept). Accolade Consumer Healthcare Experience Index.

⁶ EBN Healthcare and Health/Wellbeing Benefits Research Study conducted for Accolade, June 2017

⁷ CDC, At a Glance 2015 Workplace Health Promotion, <https://www.cdc.gov/chronicdisease/resources/publications/aag/pdf/2015/aag-workplace-health.pdf>

⁸ Cameron Keng, Employees Who Stay In Companies Longer Than Two Years Get Paid 50% Less, Forbes, June 22, 2014.

⁹ U.S. Government Accountability Office, Action Needed to Address Higher Use of Anatomic Pathology Services by Providers Who Self-Refer, June 2013, <http://www.gao.gov/assets/660/655442.pdf>

¹⁰ Sabrina Rodak, Becker's Hospital Review, <http://www.beckershospitalreview.com/patient-flow/study-71-of-ed-visits-unnecessary-avoidable.html>, April 25, 2013.

¹¹ Weiner SJ, Schwartz, Patient-Centered Decision Making and Health Care Outcomes: An Observational Study, Annals of Internal Medicine, 2013.

Accolade brings compassion and confidence to every healthcare decision. By combining empathy and expertise, we offer employees and their families a trusted advisor for every healthcare experience. We are equally a partner and advocate for plan administrators as they foster healthy populations and effective benefits programs. Through better decisions, everyone can achieve better health and better business.

