How an integrated health care plan enables holistic care and reduces costs

While purchasing health benefits from multiple benefit companies could save employers money in the short term, that strategy may prove to be more costly over time. Separating health benefits among vendors creates a fragmented health care experience, which could lead to poor health outcomes for employees and ultimately higher costs for employers.

Alternatively, truly integrated health care benefits that connect medical, behavioral health, and pharmacy data can lead to better long-term management of health care costs and improved health outcomes for employees and their families.

What are the benefits of an integrated health care plan?

The true value of health care integration is more coordinated, personalized, and holistic care that results in significantly lower total medical costs for employees and employers.

The numbers back it up: Our recent 2022 Value of Integration[1] study found that benefits designed to work together saved employers $148 per member per year in 2021 when integrating total behavioral health and pharmacy with a Cigna Healthcare[SM] medical benefits plan. When plan members were taking specialty drugs and were diagnosed with depression, savings for employers were even greater – totaling almost $17,500 per member per year. For costly, chronic conditions, employers realized annual savings of nearly $2,500 per member with diabetes and $400 for those with musculoskeletal (MSK) conditions.

Three pillars of integrated health care

Cigna Healthcare's integrated health care services use a connected clinical platform that works in real time to identify actionable insights and perform proactive and timely customer engagement, while fostering provider collaboration.

1. Actionable insights

Using data and analytics to gain insights into the specific health needs of individuals can help improve employee health by identifying patterns and trends in their health data. These actionable insights can inform specific interventions and targeted programs. For example, data insights can identify employees at risk for high-cost conditions, such as MSK and diabetes, and who may benefit from targeted health coaching or preventive care.

2. Proactive and timely engagement

Employees who are engaged in their health and aware of the implications of their existing conditions are more likely to have regular check-ups and preventive care screenings. Increased engagement helps improve their adherence to treatment and their overall health and can reduce health care costs. An excellent example comes from the Value of Integration study: When employees were engaged to participate in health improvement programs, such as wellness coaching, employers realized an annual savings of more than $1,400 per member per year[1], and Cigna Healthcare's care management program achieved a 31% reduction in avoidable inpatient hospital admissions.[2]

3. Provider collaboration

Cigna Healthcare's integrated data platform makes it easier for providers to share information among members of a care team to establish a comprehensive treatment plan that addresses the patient's biological, psychological, and social needs. This collaboration promotes better outcomes by helping employees better manage their chronic conditions and reduces costs by eliminating duplicate and unnecessary testing and treatments. Unsurprisingly, people who participate in holistic models of care that promote provider collaboration report better health and higher satisfaction with their care and quality of life.

It's time to move beyond fragmented benefits to a truly integrated health care plan that positions your organization for optimal health and growth. Reach out to a Cigna Healthcare representative or your broker today.

ACTIONABLE INSIGHTS SIDEBAR

Cigna Healthcare's integrated health plan is powered by data that is translated into action in four steps:

1. Collecting relevant employee health data, such as health assessments, benefits utilization, engagement in wellness programs, and provider quality.
2. Integrating data insights from different sources and care paths, such as primary care, mental health, pharmacy, and employee assistance programs to obtain a more comprehensive understanding of employee health and well-being.
3. Using advanced, predictive modeling tools to prioritize health risks and improve engagement with members. The Cigna Healthcare Health Matters Score integrates relevant information about a customer to determine the best path to optimize their interactions with our benefits.
4. Offering enhanced client reporting presented in an easy-to-understand format so employers can readily evaluate the effectiveness of, and engagement with, employee health programs and adjust as needed.

PROACTIVE AND TIMELY ENGAGEMENT SIDEBAR

Organizations can take these actions to increase health engagement among their workers:

- Educate employees about the importance of proactive health engagement and the benefits of early intervention and preventive care.
- Make it easy for employees to access health resources and services by providing virtual care services, and 24/7 mental health apps.
- Incentivize employees to engage in proactive behaviors by offering rewards for participating in health screenings, preventive care, and other activities that promote good health.
- Use data insights to become more proactive and personalized in communications and send targeted messages to employees about the resources and services that are most relevant to them.
- Ensure personalized guidance to benefits information to help improve access to care and health outcomes. Cigna One Guide® service has been shown to reduce avoidable emergency department visits by up to 22%.[3]
- Create a culture of health within the organization where all dimensions of well-being are valued and supported.

To learn how you can improve employee health and lower costs through health coverage backed by Cigna Healthcare's suite of preventive, holistic solutions, visit cigna.com/better or contact your broker or representative today.

Cigna Health and Life Insurance Company

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Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

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[1] "Value of Integration Study." Aon's 2022 Value of Integration study is based on a two-year analysis (2020-2021) of medical claims of over two million Cigna customers who receive coverage through their employers. Aon was independently engaged to design and perform the study. The book-of-business study leveraged Aon's proprietary Cost Efficiency Measurement, a matched case-control methodology, comparing groups of individuals who are alike (age, gender, health status and benefits) but differ in terms of their coverage of medical, pharmacy and behavioral benefits. Cigna used a matched case-control methodology developed at Harvard University to produce supplementary statistics on different subsets of customers (those with certain comorbidities, those who engaged in health improvement activities, etc.).

[2] Cigna Healthcare Analytics Health Matters Care Management program evaluation October 2020 – March 2023 with customers identified from April 2021 to March 2022. Measure of engaged vs non-engaged customers, with relative reduction. Results may vary.
[3] 2022 matched case-control study of 2021 medical claims for One Guide high-engaged clients/customers with 24-month coverage compared to One Guide low-engaged population with 24-month coverage. Results may vary

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