

An evaluation of HEALTHCARE SPENDING

Based on data from a major US insurance carrier with over 15M members
(not including premiums)



● Employer Paid - Medical ● Member Paid - Medical ● Employer Paid - Pharmacy ● Member Paid - Pharmacy

86% Of Medical Spend is paid by Employer

90% Of Pharmacy Spend is paid by Employer

Population Health Measures

% of Population using Healthcare

29.5%

Less than 1 in 3 people are utilizing their healthcare, to maintain optimum health

Chronic Disease % of Population

36.7%

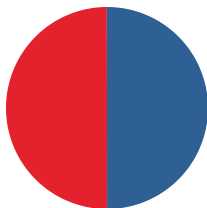
Of those using their healthcare, nearly forty percent have chronic disease.

Chronic Disease % of Cost

73.0%

The cost of chronic disease accounts for the majority of healthcare dollars spent.

About 50% of a plan's spend is associated with ER visits and Hospitalizations



● Other services ● ER and Hospitalizations

- 2/3's of ER visits are **avoidable**.
- 25% of ER visits are **diabetes-related**, and 22% of those are admitted to the hospital.
- 25% of ER visits are **cardio-related**, and 80% of those are admitted to the hospital.

Ripple Effects:



Increased
Pharmaceutical Costs



Decreased
Productivity



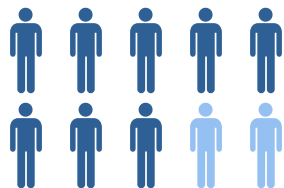
Decreased
Quality of Life

SelectWell helps employees improve the management of their healthcare and more efficiently navigate healthcare services.

The SelectWell® Approach

Targeting under-utilization of healthcare services and inappropriate utilization of expensive services to produce healthcare savings for employers.

88% of the population are metabolically compromised.



SelectWell®'s program identifies those at risk for chronic disease to keep them out of the ER and the hospital.

The SelectWell® Program addresses all of the top healthcare engagement opportunities:



Health Assessments



Prevention Strategies



Health Improvement



Health Maintenance

The SelectWell® Program

- Identifies health risks via a health assessment, biometrics, and labs
- Educates on improvement strategies
- Informs on appropriate utilization of healthcare services
- Provides resources to minimize expensive care options



Access to lab testing to evaluate risk and monitor progress



Convenient onsite sample collections



Virtual Personalized Lab Review Sessions



Wellness Portal Resources



Access to Integrated Health Coaching



Access to Medication Management Consulting

References:

1. Curr Diab Rep. 2021; 21(2): 5. Published online 2021 Jan 15. The Financial Impact of an Inpatient Diabetes Management Service. Waqas Zia Haque,¹ Andrew Paul Demidowich,^{2,3} Aniket Sidhaye,³ Sherita Hill Golden,³ and Mihail Zilbermint.
2. Cardiol Ther. 2020 Jun; 9(1): 153–165. Published online 2020 Mar 2. Emergency Department Visits and Subsequent Hospital Admission Trends for Patients with Chest Pain and a History of Coronary Artery Disease. Christine Eichelberger,¹ Aarti Patel,¹ Zhijie Ding,¹ Christopher D. Pericone,¹ Jennifer H. Lin,¹ and Christopher W. Baugh ²
3. <https://www.unitedhealthgroup.com/viewer.html?file=/content/dam/UHG/PDF/2019/UHG-Avoidable-ED-Visits.pdf>