



Youngstown State University

March HBAC meeting

March 21, 2024

Presented by:

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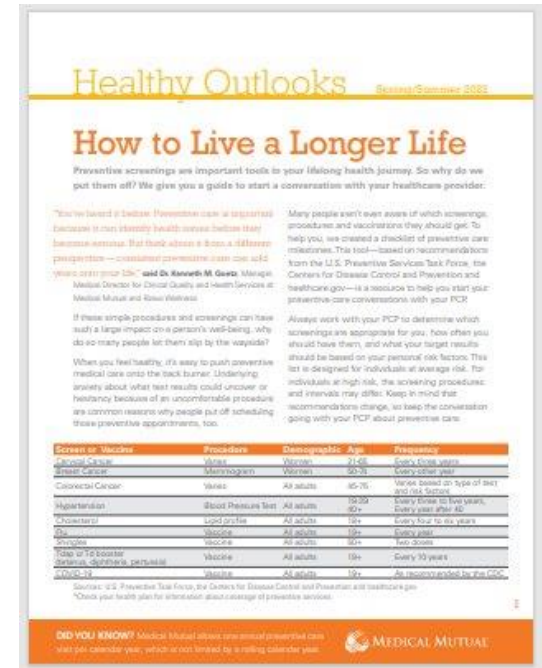
Agenda

- Medical Mutual Update
- Population Health Management Update
- Additional Programs Available
- MedMutual Next

Medical Mutual Updates

Spring/Summer Healthy Outlooks Mailing

- Medical Mutual's Bi-Annual Health and Wellness Newsletter
- Slated for distribution in Spring
 - Members with email address on file will receive electronically
 - If members do not have email address on file, they will receive via My health Plan
- Topics Include:
 - Medicare Part D changes coming 2025
 - Understanding preventive vs diagnostic care
 - Outdoor exercises and fall prevention
 - Child immunizations
 - Digital Literacy: Telehealth appointments



The image shows a preview of the 'Healthy Outlooks' newsletter for Spring/Summer 2023. The main headline is 'How to Live a Longer Life'. Below it, a sub-headline reads: 'Preventive screenings are important tools in your lifelong health journey. So why do we put them off? We give you a guide to start a conversation with your healthcare provider.' The newsletter includes several text blocks and a table of screening recommendations.

Healthy Outlooks Spring/Summer 2023

How to Live a Longer Life

Preventive screenings are important tools in your lifelong health journey. So why do we put them off? We give you a guide to start a conversation with your healthcare provider.

"You've heard it before: Prevention care is important because it can identify health issues before they become serious. But there's also a different perspective—consistent preventive care can add years to your life!" said Dr. Kenneth H. Gault, Medical Director for Clinical Quality and Health Services at Medical Mutual and Senior Wellness.

If these simple procedures and screenings can have such a large impact on a person's well-being, why do so many people let them slip by the wayside?

When you feel healthy, it's easy to push preventive medical care onto the back burner. Underlying anxiety about what test results could uncover, or hesitancy because of an uncomfortable procedure, are common reasons why people put off scheduling these preventive appointments, too.

Many people aren't even aware of which screenings, procedures and vaccinations they should get. To help you, we created a checklist of preventive care milestones. This tool—based on recommendations from the U.S. Preventive Services Task Force, the Centers for Disease Control and Prevention and healthcare.gov—is a resource to help you start your preventive-care conversations with your PCP.

Always work with your PCP to determine which screenings are appropriate for you, how often you should have them, and what your target results should be based on your personal risk factors. This tool is designed for individuals at average risk. The individuals at high-risk, the screening procedures and intervals may differ. Keep in mind that recommendations change, so keep the conversation going with your PCP about preventive care.

Cancer or Condition	Procedure	Demographics	Age	Frequency
Colon Cancer	Stool	Women	71-75	Every five years
Colon Cancer	Mammogram	Women	50-75	Every other year
Colon Cancer	Stool	All adults	45-75	Work based on type of test and risk factors
Hypertension	Blood Pressure Test	All adults	18-35	Every three to five years, every year after 45
Cholesterol	Lipid Profile	All adults	18+	Every four to six years
Diabetes	Glucose	All adults	18+	Every year
Shingles	Vaccine	All adults	50+	One dose
Tdap or Td booster	Vaccine	All adults	18+	Every 10 years
Polio, Spinal Polio, pertussis	Vaccine	All adults	18+	As recommended by the CDC

Sources: U.S. Preventive Task Force, the Centers for Disease Control and Prevention, all healthcare providers. Check your health plan for information about coverage of preventive services.

DID YOU KNOW? Medical Mutual allows one annual preventive visit each calendar year, which is not limited by a rolling calendar year.

MEDICAL MUTUAL

Preventive Screening Mailers

- In February 2024, Medical Mutual sent gender specific mailers to members over age 40 to remind them of the importance of annual preventive screenings.

Three Simple Screenings May Save Your Life

Mammograms, colonoscopies and Pap tests screen for three of the most common cancers for women. Make these important preventive tests a priority. Regular screenings increase the chance of finding cancer early when it is easiest to treat.*

Breast Cancer Screenings

As women get older, it is important to get screened for breast cancer once every two years. Mammograms can begin at age 40. Talk with your doctor and confirm your benefits to determine the right age to begin your screening.

Mammogram facilities may offer evening or weekend hours and some don't even require an appointment. You can call your provider to see if this is an option for you.

Colorectal Cancer Screenings

Colonoscopies are the preferred screening and need to be done once every 10 years (based on your results), starting at age 45. Other screening options are available. How often you need to repeat the screening depends on which screening you and your doctor decide is right for you. Your doctor will let you know how to prepare for the screening.

Cervical Cancer Screenings

Cervical cancer screenings are recommended for women ages 21-65.

Women 21-29

- Cervical cytology (Pap test) every 3 years

Starting at age 30

- Talk to your healthcare provider about which of the following testing schedules is right for you:
- A Pap test every 3 years
 - An HPV (human papillomavirus) test every 5 years
 - An HPV test along with the Pap test every 5 years

Make Your Appointment Today

Talk to your provider about your risk factors for these cancers and recommendations for your screening schedule. If you don't have a provider, log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member) and click Find a Provider.



Colonoscopies, blood pressure screenings and cholesterol screenings are essential for maintaining good health. Make these important preventive tests a priority. Regular screenings can help identify signs of disease or other health issues early when they are easier to treat.*

Colorectal Cancer Screenings

Colonoscopies are the preferred screening and need to be done once every 10 years (based on your results) starting at age 45. Other screening options are available. How often you need to repeat the screening depends on which screening you and your doctor decide is right for you. Your doctor will let you know how to prepare for the screening.

Blood Pressure

High blood pressure usually has no symptoms, can go undetected and greatly increases the risk of heart attack, stroke and other diseases. The American Heart Association recommends that starting at the age of 18, if your blood pressure is normal, you should have it screened every 3-5 years. If you already have high blood pressure, ask your doctor how often it should be monitored.

Cholesterol

High cholesterol increases your risk for heart disease and stroke. A blood test is used to measure your good and bad cholesterol levels. The American Heart Association recommends everyone over age 20 who does not have heart disease have a cholesterol test every four to six years. People with known heart disease or certain other conditions may need to have their cholesterol level checked more often. Your cholesterol levels can often be controlled through lifestyle changes and/or medication.

What are my next steps?

Talk to your primary care provider to determine which screenings are right for you and how often you should receive them. Most Medical Mutual plans cover preventive screenings with no out-of-pocket cost to you. Visit [MedMutual.com/Member](https://www.MedMutual.com/Member) to check your benefits or call the number on your ID card.

Why We Might Call

- Medical Mutual wants to make sure you understand your coverage and have access to helpful resources and programs that are included in your health plan.

To Help You Manage a Chronic Condition

If you or a covered dependent is managing asthma, congestive heart failure, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD), diabetes, hypertension, musculoskeletal pain or pelvic health issues, our nurses may call to offer education and support. In some cases, they may also offer free supplies like diabetes test strips.

To Discuss a Prescribed Medication

If you have been prescribed a medication that is expensive, could interact with another medication or is not working as it should, our pharmacists may call to check in and discuss alternatives.

To Help You Save Money

We might call to make you aware of valuable programs and discounts, including:

SmartChoice

Find lower cost providers for certain services, like imaging and scans, with this concierge-style service.

WeightWatchers®

Enjoy almost 50% off when you start a journey to a healthier you (1-800-251-2583).

QuitLine

Kick the tobacco habit for good (1-866-845-7702).

Health and Fitness Discounts

Save on gym memberships, nutrition programs, home exercise equipment and more.

We're here to help.

While we may reach out to you from time to time, you don't have to wait for us to call.

Customer Care | Call the number on your member ID card

Our Customer Care Specialists are available:

Monday–Thursday: 7:30 a.m. to 7:30 p.m.

Friday: 7:30 a.m. to 6 p.m.

Saturday: 9 a.m. to 1 p.m.

24-Hour Nurse Line | 1-888-912-0636

Trained nurses are available 24/7 to answer your health concerns or help you choose the best place to get care when you need it.

Visit Us Online | [MedMutual.com/Member](https://www.MedMutual.com/Member)

Virtual and Other Non-Traditional Care Option Updates

- DispatchHealth (a Medical Mutual Provider) will exit the Cleveland (NE Ohio) and Cincinnati markets in Mid-March 2024. They will continue to offer urgent at home care in the Columbus Market.
- Cleveland Clinic Virtual Visits (formally Express Care) no longer offers 24/7 OnDemand Express Care virtual options. For more information regarding their virtual care options and hours of operation members should visit CCF's virtual visits webpage or call 216-444-2200.

Lark Digital Coaching



- Best in class digital coaching customized to meet individual's needs based on their health condition
 - Diabetes Prevention Program
 - Diabetes Disease Management
 - Hypertension Disease Management
- Enrollment can be completed by:
 - MMO/Lark outreach
 - Self referral

Want to get healthy? Lark digital coaching is for you.

Getting healthy can be hard, and Lark is here to help every step of the way. Lark is a digital health coach available 24/7 from your smartphone. Lark's friendly and supportive digital coach can help you eat better, move more, and stress less through personalized tips and recommendations. The programs are part of your Medical Mutual benefits, so there is no additional cost to you!



Diabetes Prevention – Lose weight and get healthy with Lark's CDC recognized Diabetes Prevention Program and receive a complimentary smart scale.



Diabetes Care – This program helps you take control of diabetes and includes a complimentary smart scale and glucometer with testing supplies.



Hypertension Care – Manage high blood pressure and build healthy habits with help from a smart scale and blood pressure cuff at no cost to you!

All programs include:

-  The Lark app and a personalized digital coach
-  Nutrition coaching and a food tracker
-  Tips to increase exercise and improve sleep quality
-  Smart devices that connect to the Lark app to track your progress

Get started today!

Take control of your health and claim your devices at no cost to you.

Enroll your way—3 different options!

1. Scan this QR code with your smartphone
2. Text START to 45595 and use code MedMutual when prompted
3. Go online and visit enroll.lark.com

[medmutual](https://medmutual.com)



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SWORD Health – Musculoskeletal (MSK)

Digital Coaching & Virtual Physical Therapy

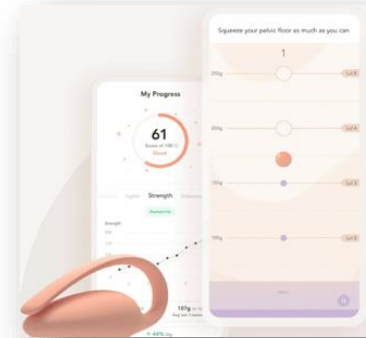
- Personalized Care Plan
- 24/7 Access
- Sensor and sensor-less equipment depending on ailment
- Helps Individuals
 - Reduce pain caused by MSK conditions
 - Prevent progression of acute injury to chronic pain
 - Avoid surgery
- ROI: Claims validated control group studies have shown:
 - Estimated 20% reduction in MSK spend



BLOOM: A SWORD Health Program

Bloom is an additional offering addressing women's pelvic health issues through physical therapy

- Helps alleviate issues from Pelvic pain
 - Urinary incontinence
 - Other pelvic floor issues
 - Post-partum
 - Menopause
- Enables a more convenient, higher quality and destigmatized pelvic care, in the privacy of home
- Equipment is sent directly to member free of charge



Levemir Insulin to be Discontinued

- Levemir insulin is being discontinued by the manufacturer (NovoNordisk) and will no longer be available after April, 1 2024
- A letter was mailed to notify impacted members and provider information about getting a new prescription



Population Health Programs Update

MedMutual Total Health is...

Our new clinical standard.



A comprehensive clinical care management product that helps improve employee health and control costs.



Centered around our own Clinical team. They lead the combination of internal programs, vendor services, and industry-leading healthcare solutions.



Designed to address the needs of members from well to unwell, from birth through end of life, anywhere along the continuum of care:

Healthy

Rising
Risk

Chronically Ill

Multi-
Chronic
Complex

Acute/
Hospital
Care

Seriously Ill

What does MedMutual Total Health include?

Transitional care



Palliative care



Virtual physical therapy



Digital health coaching



Preventive care campaigns



Care navigation



Advanced remote monitoring



Telephonic health coaching



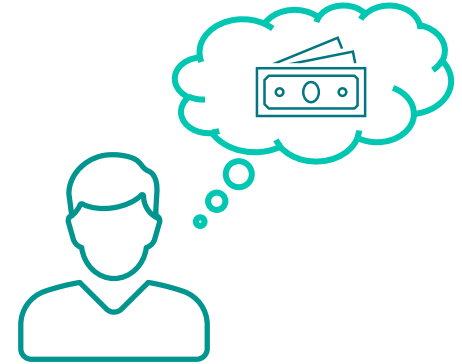
Plus: care and utilization management, self-service wellness tools, ER avoidance, 24/7 nurse-first support, maternity management, and gaps in care tracking and notification.

Total Health video



How much does it cost?

- We are introducing a banded pricing structure based on group size.
- For your group's size, the new estimated fee will be \$3.95 PEPM. Please expect a formal delivery in your next renewal.



When is this happening?

- The official launch of this product is **July 1, 2024.**



What is the value of this product?

With Total Health, the improvement in health outcomes, reduction in hospital visits and decrease in overall cost can be seen throughout our book of business.



6% decrease in
emergency room visits
per 1,000 members.



Medical cost savings of
\$733 per member
annually.



11% decrease in
hospital admits per
1,000 members.



31% more likely to
engage with a
primary care
provider.

Additional Programs Available

Introducing Strive Health



- Medical Mutual is partnering with Strive, a leading clinical organization dedicated to improving the lives of those struggling with **Chronic Kidney Disease Stages 3, 4, 5, and End Stage Renal Disease (ESRD)**
- Strive works closely with providers as an extension of the care team to offer additional support and resources and ensure the member's nephrologist (kidney doctor) and specialists understand and comply with the member's care plan.
- This leads to:

Improved patient outcomes



Fewer hospital admissions



Reduced emergency department visits



Introducing Strive Health: Benefits

- 24/7 access to a highly specialized and comprehensive **KidneyHero™** care team



Care Differentiators

- 1 Care Anytime, Anywhere
 - 2 Extensive Kidney Care Experience
 - 3 Meaningful Patient Engagement
- **Alignment with local providers** improves coordination of care and outcomes
 - **Local community partnerships** to connect patients with the right community resources
 - Personalized meal planning and education from **dedicated Strive dieticians**
 - **Interactive and ongoing** patient education

Strive Health



- Effective 1/1/24 and forward for both new and renewing groups, Strive is a part of our standard clinical offering. **ASO groups must decline coverage if they do not want the programs.**
- Program cost is **\$200-400 per engaged member per month** (range is based on CKD stages 3-5 & ESRD)
 - Unspecified CKD and stages 1 through 3 = \$200 PEPM
 - CKD stages 4 and 5 = \$300 PEPM
 - End Stage Renal Disease (ESRD) = \$400 PEPM
- Program fees billed to group on monthly admin invoice.
- [Strive Program Overview](#)

NICU Management

Partnership with Progeny Health to increase level of neonatal intensive care unit (NICU) support:

- High touch care management model for critically ill babies admitted to a NICU, and their families, **through the baby's first birthday**
- Reduced hospital length of stay through enhanced Utilization Management process focused on authorizing appropriate level of NICU care across all payment methodologies
- Minimized overpayments through post-post discharge payment integrity process to align services with correct DRG
- Will be added to all self-funded group upon renewal.
 - Per case fee of \$1,950
 - Potential additional fee of 20% of savings



What's Next for Medical Mutual?



Renewing our commitment to our members, customers, providers and the communities we serve by redefining our mission, vision and long-term strategic direction. We call this endeavor MedMutual Next.

We reimagined our mission,

Uniting with our **partners**
to help people **live** healthier
through all stages of **life**.

expanded our vision,

be the most **trusted navigator** for our members.
be the most **strategic partner** for our employers + brokers.
be the most **innovative ally** for our providers.
be the most **devoted advocate** for our community.
be the most **steadfast champion** of each other.

and identified key
strategic opportunities



Continued service excellence: Best-in-class customer experience to meet partners at their channel of choice



Product additions: Product offerings, including specialty products, personalized to your needs



Technology upgrades: Improve data transparency, data analytics and reporting capabilities

to be the difference for you.

be.
THE DIFFERENCE

Thank you
