

# *The Steps to Success*

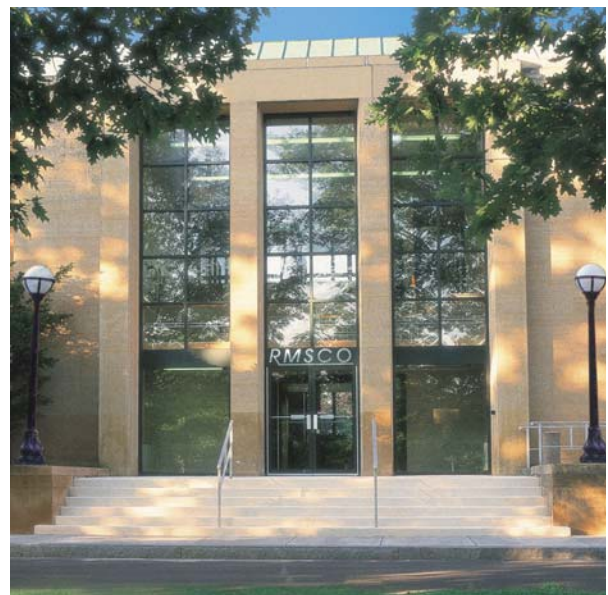
## From Transaction Processing to Member Management



**S**uccessful companies want to provide excellent health care and benefits to Employees, while protecting assets and strengthening the bottom line. This is no easy task in today's business climate, unless you take a strategic approach to risk management.

RMSCO, Inc. has the knowledge and experience to evaluate risks that affect profitability. If the best course for your company is Self Insurance or you need other business insurance coverage, RMSCO can help.

Critical thinking is the key, resulting in innovative, cost-effective solutions that are a perfect fit for your business. Throughout this process, RMSCO is your daily partner, monitoring programs for peak effectiveness and administering claims in a timely manner.



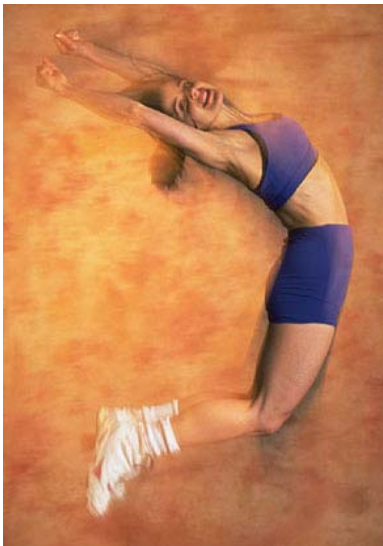
The RMSCO approach to strategic risk management means never compromising between providing benefits for valued Employees and building a strong balance sheet. We welcome the opportunity to show you how these strategies can protect your business and help it grow.

# The Steps to Success

**RMSCO** was founded on the principle of delivering total risk management services.

**E**mployers have experienced double digit health benefit rate increases for the past 7-10 years and will continue to see 8% - 12% for the foreseeable future (according to most major consulting firms). Many employers have already adopted a Self Insured model, adjusted their plan design and established a contribution strategy to contain costs. The **Steps to Success** allows the client to manage risk to control variable claims costs. At its core, the **Steps to Success are meant to avoid the avoidable.**

The **Steps to Success** are a comprehensive approach to managing healthcare costs that affect your corporate bottom line while providing employees the tools necessary to improve their quality of life.



## Identify

➡ Engage

➡ Manage

➡ Report

**RMSCO** developed the **Steps to Success** in an effort to offer our clients the opportunity to:

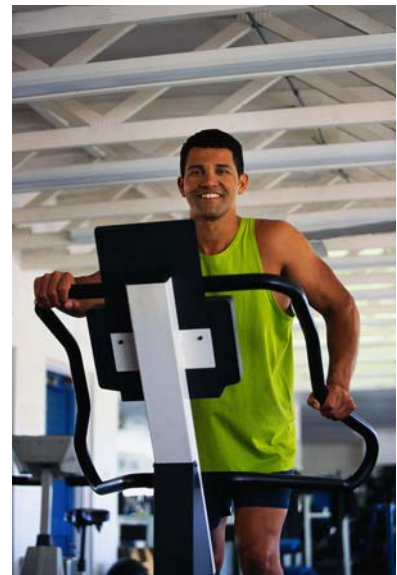
- Improve bottom line claim costs
- Improve the health of their employees
- Improve productivity based upon the reduction of missed time due to illness or injury
- Improve employee attitude toward a healthy lifestyle
- Decrease absenteeism

The **Steps to Success** provides a comprehensive series of reports to judge the effectiveness of the program:

1. Changes in compliance rates for Chronic Conditions
2. Aggregate report summarizing the results of the Health Risk Assessment (HRA) screening program
3. Reports showing "At Risk" changes in membership

The **Steps to Success** will help you reach your goal of "avoiding the avoidable" by:

- ✓ Identifying members that are at risk or not in compliance
- ✓ Motivating these members to take action
- ✓ Working with members to ensure their adherence to HEDIS guidelines
- ✓ Encouraging Plan members to take advantage of the program in order to capture undiagnosed conditions



## With the Steps to Success you can:

- ✓ Manage the 20% of the population that spends 80% of the claim dollars
- ✓ Manage the chronic conditions while keeping the healthy members healthy

### On-Site Biometric Measurements

**Health Risk Assessments (HRA's) and blood screening.** This program will send a phlebotomist to your work site(s) to administer health risk assessments, measure the appropriate biometrics (Height, Weight, Blood Pressure, etc.) and draw blood for screening purposes.

A **comprehensive report** will be sent to the member and all employee information will roll up into an aggregate report for the employer.

Employees will then have **access to comprehensive tools** that assist with recommended health screenings and timely reminders through *Healthwise*, a web application voted a "best class" health information portal.

All screened employees will be eligible for a **one-on-one telephonic coaching program**. This program runs from 2 to 8 weeks (depending on condition) and will focus on:

- Smoke free for life
- Lifestyles for successful weight loss
- Diabetic prevention
- Managing cholesterol levels
- Personal Fitness
- Managing and preventing high blood pressure
- Better nutrition
- Preventing and managing back pain
- Controlling asthma
- Achieving life balance



### Data Mining

Members will also be identified by a state-of-the-art data mining process. Thousands of algorithms and query tools allow the identification of members who have a chronic condition as defined by the nationally accepted program of HEDIS (Healthcare Effectiveness Data and Information Set). This process will also identify members that are at risk and not in compliance with the recommended treatment plan.

Once non-compliant members are identified, the member and his Primary Care Physician (PCP) will be contacted. We will work with their PCP to provide him/her with a comprehensive medical overview of what led us to believe the member is non-compliant. We will encourage the PCP to reach out and engage the member as a trusted source. The PCP will have an ethical obligation to keep the patient healthy.

Data Mining will also identify individuals who have not had regular preventative screenings (mammograms, pap smears, colorectal screening, etc.). RMSCO will reach out to these individuals, encouraging them to schedule an appointment for these potentially life-

### Prevention Reminders

**RMSCO's** comprehensive program will also remind members when a crucial preventative screening is missed. Reminders would include:

- ✓ Colorectal Screening
- ✓ Pap Smear
- ✓ Mammogram 40-49 (once every two years)
- ✓ Mammogram 49-70 (once every year)



# The Steps to Success

*“This is a serious problem. Intuitively everybody here knows the biggest reason health care costs are going up: We don’t take good care of ourselves. Until we approach prevention and staying healthy with the same rigor we have for treatment after we are sick, a significant part of this problem will persist. We own that problem, every one of us.”*

The Honorable Mike Leavitt,  
Secretary of Health and Human Services



## Nationally:

- 20-30% of the population never engage the system
  - ✓ We only know about the ones that do engage the system
  - ✓ ID non-compliant members through data mining
  - ✓ “Know what you don’t know”
- 75% of employers’ health care costs and productivity losses are related to employee lifestyle choices
- 48% of women have not undergone their regularly scheduled Mammogram (test for breast cancer)
- 78% of men and women have not had the recommended colorectal screening
- 63% of men over 50 have not had a PSA (test for prostate cancer) check
- **Non-compliance costs \$100 billion a year**

## The ROI of Wellness:

The average results of an employee wellness plan include:

- \$1 investment in wellness programs saves \$3 in health care costs
- Reduction of healthcare costs by 20-55%
- Decrease in short-term sick leave by as much as 32%
- Drop in Workers’ Compensation and Disability claims by as much as 30%



## **About Us**

Established in 1981, **RMSCO** is now one of the largest multi-line Third Party Administrators in the Northeast. **RMSCO** provides services to over 200 Clients representing over 200,000 individuals in all 50 states.

**RMSCO's** headquarters in **Liverpool, NY** is only minutes from the NYS Thruway, the City of Syracuse, and the Syracuse International Airport. We also have service offices in **Albany, NY, Quincy, MA, West Orange, NJ, Ravenswood, WV** with additional sales locations in **Ohio** and **Vermont**.

In addition to our Third Party Claim Administration services we have a full-service Property and Casualty insurance brokerage. This allows us to accommodate all of your organization's risk management needs. Through various strategies, we assist in developing programs that protect corporate assets, while at the same time delivering services directed toward specific management goals. **RMSCO's** reputation was built on a tradition of superior service, product innovation, and Client satisfaction.

**Founded on the principle of delivering total risk management services,  
we consider ourselves your partner,  
not just your administrator.**

**RMSCO, Inc.**

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**Directions to our Liverpool Office:**

**North or South**

- Take 81 to the Seventh North Street exit (exit # 25).
- Turn right off the exit ramp onto Seventh North Street.
- Proceed past the intersection with Buckley Road to the next traffic light.
- Turn right at the light onto Electronics Parkway.
- At the third traffic light, enter the designated left-hand turning lane; turn left onto Continuum Drive.
- RMSCO is located in the Electronics Business Park and is the first building on the left.

**East or West**

- Take the NYS Thruway (Route 90) to exit 37.
- Turn right from the toll ramp onto Electronics Parkway.
- At the second traffic light, enter the designated left-hand turning lane; turn left onto Continuum Drive.
- RMSCO is located in the Electronics Business Park and is the first building on the left.

Visitor parking is available in the front and to the side of the building.