Bellin’s Total Health Model Improves Workforce Health and Reduces Costs

The Bellin Approach:

Bellin Health works with employers using an innovative framework it calls the Total Health Model. The model has been successfully implemented with multiple companies, resulting in increased accessibility, improved health, and significantly decreased costs. If adopted on a national level for employer populations, this model could generate an estimated $40 billion in savings, annually. The model includes four components:

- **Health Knowledge:** Understanding the health of a population enables a customized set of solutions. Bellin uses health risk assessments and analysis of claims and productivity data to help employers understand the health needs of their workers.

- **Health Advancement:** Bellin offers comprehensive resources to help workers make and sustain lifestyle and behavior changes. These include health coaches, nutritionists, fitness experts, educational programs, and support groups all aligned with a primary care physician and medical home.

- **Productivity Enhancement:** Enhancing workplace productivity helps control costs. Bellin offers employers customized solutions, including appropriate job matching, health and wellness services, ergonomics, workplace design, rehabilitation, and case management.

- **Health Navigation:** A comprehensive navigation platform pulls everything together to make it easy and convenient for people to get to the right level of care: the right care, at the right time, in the right way, at the lowest possible cost.
Results: Bellin Health introduced the Total Health Model to its own workforce in 2002. It coupled that effort with a health reimbursement account for employees to pay deductibles, fully funded a host of preventive services, and later added a full-time nurse as a health coach. Today, Bellin Health offers a no-cost plan for access to primary care for individuals with chronic conditions. Results include:

- Increase in Bellin Health employees’ average Health Risk Appraisal scores (higher is better) as the national average has dropped
- 33% decrease in Bellin Health employee health care costs
- No increase since 2002 in Bellin Health’s cost of providing employee health coverage
- When compared to the Midwest average, Bellin Health saved $10 million between 2003 and 2007

Bellin Health has now introduced the Total Health Model to more than 25 other employers. Results of a study based on six reporting companies include:

- 4 out of 5 companies using Health Risk Appraisals saw their employees’ scores increase (higher is better)
- 5 out of 6 companies decreased average costs per Employment Equity plan
- Bellin Health is also working with health systems in other communities that wish to duplicate the results Bellin has achieved.

Bellin Health found that about 70% of its own employees’ emergency department visits were inappropriate. By reducing barriers to appropriate care — like encouraging use of retail clinics, and waiving co-pays and deductibles for certain populations — Bellin reduced ED utilization by 64% in one year.

Bell helps patients navigate the health care system by ensuring that a single call guides them through the health care system.

For more information about Bellin Health’s Total Health Model, visit [www.bellin.org](http://www.bellin.org)