



A better way

Reducing costs and improving the care of seniors living with chronic conditions.

- Many seniors have multiple, serious chronic conditions.
- Many lack the ability and the support to manage their illnesses.
- That can lead to hospitalizations that could be prevented, or to the end of living independently.
- The goal of Humana Cares is to blend health care and social care to holistically create happier outcomes.

The Challenge: Multiple diseases, multiple complications.

Many seniors suffer from multiple chronic illnesses. For example, it's not unusual for someone to be struggling with a combination of medical conditions that includes diabetes, cancer, heart disease, arthritis, sleep problems, accidental medication overdose and depression. Throw in social issues like caregiver strain, family members living out of town, financial difficulties and limited access to transportation, and the result can be a lot of anxiety and a very poor quality of life.

These circumstances are also expensive for the health care system. Patients confused about their medications can end up in the hospital, as can those who aren't mobile enough to get to appointments with their doctors. In fact, the CDC says 75 percent of all medical costs are due to chronic illness. Many of these costs are preventable with a more proactive approach to disease management.

The Innovation: Treat the whole person, not just their disease.

A few years ago, Medicare posed this challenge to the private sector: Find a better way to serve people living with multiple, complex, chronic conditions.

Our answer was Humana Cares, which links health care and social care. On average, each Humana Cares member sees 15 different providers a year and takes 8 to 10 prescription drugs. The goal is to bring more coordination to that fragmented system, but also to help with non-medical challenges that get in the way of health.

Humana Cares' involvement begins with a phone call from a nurse to health plan members with treatable conditions and high medical costs. This person becomes their care manager. A home visit from a field manager may follow. Is there food in the refrigerator? Are there safety issues? Does the member understand his

or her medications? Is there a caregiver who needs training and support? Should a community agency be contacted to deliver meals? After the needs are known, the care manager has experts to draw on: medical and behavioral, but also lay people with knowledge of community resources. The idea is to help Humana Cares members be as healthy as they can be, and help them learn to participate in their own care.

The Result: Changed lives, money saved.

Here are some numbers: In 2010, Humana Cares field managers served 20,000 members; 50,000 members got care management, health coaching, and support by phone. The program has cut hospitalization rates for the chronically ill by 36 percent and emergency room visits by 22 percent.

But the real difference is in how Humana Cares improves lives. Positive change often begins in very small ways – for example, with a care manager encouraging a person who is homebound to walk to their mailbox three times in a week.

Simple interventions can make a big difference, like helping seniors fill out paperwork to get prescriptions delivered by mail. When people stay on their drug regimen, they avoid acute episodes, and they look better and feel better, too.

Some cases are more complicated, of course. One elderly man being cared for by his wife was living with excruciating pain, was experiencing side effects from his drugs, and was having difficulty coping with the stress of his condition. A care manager referred him to another Humana program to help him develop coping skills and then found a surgeon to fix what was causing his pain. In her file, the care manager wrote, "Today they called to thank me. I am delighted to be working for a company that supports, cultivates and encourages the best care for all members."

HUMANA

Resources

National Center for Chronic Disease and Prevention, "Cost of Chronic Disease," 20 November 2008, Centers for Disease Control and Prevention, 30 September 2009 www.cdc.gov/nccdphp/overview.htm#2.

About Humana

Humana, Inc. was founded in 1961 and is headquartered in Louisville, Kentucky. It is a Fortune 100 company with revenues of \$29 billion and approximately 10.6 million medical members nationwide. Government and Commercial business segments offer benefits coverage through Medicare, Military Services, Medicaid and a full spectrum of commercial products.

Humana is very concerned about the unsustainable rising cost of health care, and believes that one of the best ways to reduce costs is to help people be healthier. Societies of abundance like ours now have an entirely different illness profile than they used to – long-term conditions emerging from their lifestyles, like cardiac disease and diabetes. The Centers for Disease Control says that 70 percent of this country's disease burden is preventable. Therefore, one of Humana's

missions is to find new ways to engage people in their health. The company believes that one of the keys to success is to meet people where they are: at school, playing video games, on cell phones, walking or riding bikes in the park.

That's why Humana, for example, is partnering in B-cycle, a new company it created to sell bike-sharing programs to cities and universities. It's partnering in Sensei, a cell phone application to support people in making better nutritional choices. Humana also has pioneered several very successful pedometer programs here and in England. One, in a low-income area full of health disparities, involves a morbidly obese population. After the first nine months, 62 percent of the 400 original participants were still active and had lost an average of 12.4 pounds each.



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