

# ONSITE *Synergy*

*What happens when corporate medical clinics are offered alongside exercise facilities? Clinical pathways intersect with fitness trails – widening the road to prevention, treatment and employee wellness.*

Onsite medical clinics represent one meaningful way self-insured employers can deepen their control over clinical outcomes and costs. Onsite fitness facilities are another tactic. Imagine the potential that can be realized when these two areas are combined.

“The synergy between any and all forms of health care delivery, intervention and prevention is enhanced when the coordination of an onsite program is inclusive of the resources,” says Mike La Penna, a principal with the La Penna Group, Inc., who has helped develop workplace health clinics that are considered industry models.

Self-insured employers can use onsite medical centers to treat and manage various conditions, while fitness facilities serve to delay or avoid these conditions, explains Ernie Clevenger, co-founder and president and CEO of CareHere, LLC, which provides patient-centered care and wellness centers.

Fitness centers also can be used for physical therapy for existing conditions, he adds, while the combination of onsite

*By Bruce Shutan*



medical centers and fitness facilities is a natural integration of approaches to achieve better health.

Any benefit that elevates the health status of employees and their beneficiaries will ultimately result in decreased costs to the self-insured employer, according to La Penna. He points to numerous cases and analyses that show a 5% to 14% range of savings from care management and coordination of primary and secondary care.

“The larger savings for a large self-insured firm are generally due to efficiencies in employee access to care and the avoidance of unnecessary emergency department utilization and admissions,” he says.

In later program stages, and with more mature populations for whom disease state management has been combined with prevention and wellness, La Penna notes that cost savings are gauged against the avoidance of employees or beneficiaries advancing from one risk level to the next. This scenario is most often charted with diabetics and pre-diabetic populations.

Self-insured employers that delve into care delivery, including onsite health and wellness centers, will see significantly better outcomes, as well as higher employee engagement and productivity, notes Daniel Lord, physical medicine senior program manager at Crossover Health.

A provider of onsite and near-site health care services for LinkedIn, Microsoft, Intuit, Symantec and others, Crossover Health's physical medicine service line tracks and measures therapy outcomes using an approach it calls Focus on Therapeutic Outcomes or FOTO. He says customers average four fewer visits per physical medicine episode compared to the community.

FOTO, whose data involves 21 million clinical outcomes, is what Crossover Health uses to determine the most effective therapies for each patient, as well as assess per-employee charges. This data-driven trend has shown impressive results, including a 30% reduction in total medical spend, 35% reduction in pharmacy costs and 187% fewer opioid prescriptions.

## Cisco's comprehensive approach

Cisco, a darling of Silicon Valley, is one example of a large self-insured employer that offers both onsite health and wellness centers. Its largest U.S. campus sites in Research Triangle Park, N.C., and San Jose, Calif., feature comprehensive multidisciplinary medical and fitness centers promoted under the Cisco LifeConnections brand.

A 118,000 square-foot facility in the latter location has not only medical offices, but also a pharmacy, vision, dental center and fitness center under one roof. Employee fitness training data and preferences are all stored in the cloud, so employees can access the info whenever and wherever they like.



Cisco LifeConnections clinics



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The LifeConnections Health and Fitness Centers represent an *“integrated approach for helping Cisco employees and their families be the best they can be at work and at home,”* says Katelyn Johnson, Cisco’s senior integrated health manager for global benefits. *“The centers are world-class in design with high-touch and high-tech features. From primary care to acupuncture to personal training and group fitness, there is something for everyone.”*

Cisco has about 36,000 employees in the U.S. and another roughly 37,000 overseas where those employees have access to these onsite services in Bangalore, India, and a fitness center in Ottawa, Canada and Bedfon Lakes, U.K. LifeConnections Fitness Centers, which vary in size and scale, also are located in Boxborough, Mass., Lawrenceville, Ga., and Richardson, Texas.

All U.S. full-time employees for Cisco are eligible for health insurance coverage and have the option to choose a self-insured national plan. In some states, Johnson says they can choose an HMO fully insured plan.

These facilities represent “a strong tool to attract and retain top talent” that also contributes significantly to the well-

being of Cisco families, she reports. In terms of measuring results, she would not provide details beyond saying Cisco has amassed “very strong financial performance measured by operational metrics, clinical measures, and cost avoidance and savings figures.”

Managing complex or chronic specialty care visits is one strategy Cisco has employed to help bend the cost curve. For example, employees with back pain would go to a chiropractor, physiotherapist or acupuncturist in the Stanford Health Care network rather than start with a costly MRI. Cisco has convinced about 1,000 employees and their dependents to try its new health care plan, whose costs have fallen about 10% and is seen as a model for Amazon’s disruptive health care venture with JPMorgan and Berkshire Hathaway.

### Mercedes-Benz: Steering in the right direction

Another prominent U.S. multinational corporation that self-insures its employee health benefits also has integrated onsite health and wellness services at a key location in Middle America. More than 3,000 employees and 10,000-plus family members, as well as about 5,000 independent contractors, have access to an onsite medical clinic and adjoining fitness center at the Mercedes-Benz U.S. International manufacturing plant in Vance, Ala.

“When we started our journey five years ago, I had no idea if this was going to work or not because we are really out in the middle of nowhere,” observes Jeff Burbank, manager of safety, security and medical in the Mercedes-Benz U.S. International HR department. “Five years later, it’s one of the best decisions we ever made.”



Cisco LifeConnections clinics



Cisco LifeConnections clinics

*Employees are able to visit a “top-notch” physician in a “world-class facility” in less than 25 minutes without incurring a co-pay,* he notes, *adding that the workforce considers it one of the best benefits the company offers. “When you walk in, it’s like wow, this is something that you hardly see out in public,”* he enthuses.

One critical component is a partnership with CareHere, which has helped reduce the automaker’s overall medical spend since the clinic opened in April 2013. The key to success is early diagnosis, testing and treatment of diabetes, hypertension and other chronic conditions, as well as making maintenance-type drugs available through mail order without co-pays.

Combine those improved outcomes with the benefits of physical exercise in the fitness facility and the result has been healthier, happier and more productive employees who are costing much less to insure. Half of all Mercedes-Benz employees have visited the clinic. The monthly cost to the automaker of employees who had three annual visits was \$829 between April 2017 and the end of March 2018 compared with \$1,546 for those who did not.

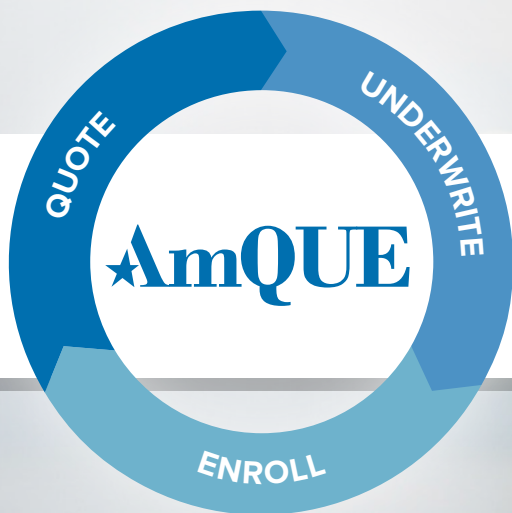
Mercedes-Benz saved more than \$2 million from onsite clinical operations vs. claims cost in the market during this time frame. The figure includes office visit, lab and medication savings, while another \$277,380 in productivity savings were identified.

In addition, employees saved \$854,560 in terms of lower out-of-pocket costs and \$229,220 on prescription drugs, which translate into \$542.98 in savings per employee. Within that same timeframe, projected savings per instance were seen across several categories, including a marker for prostate cancer (\$42,570), diabetes (\$10,683), hypertension (\$7,428), obesity (\$1,615) and high cholesterol (\$944). The cost of care for a member diagnosed with diabetes engaged in the health center (i.e., had three annual visits) is \$717 less than a member who seeks care outside of the health center.

To bolster these results, CareHere has arranged for diagnostic testing at local facilities for X-rays, MRIs, mammograms and other tests without employee co-pays. Mercedes-Benz also decided to work closely with a local hospital on managing its workers’ compensation cases rather than steering injured claimants to the onsite medical center. Separating the two was necessary to stem employee anxiety or concerns about privacy over the possibility of co-mingled medical records from the group health and work comp sides.



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Clevenger says that the beauty of a self-funded health plan is that it can be customized by employee conditions, lifestyles, geography and other factors. *“Claim experience is far more transparent in self-funded plans,”* he adds, which enable easier calculation of past and expected return on investment associated with a robust menu of onsite health and wellness services. ■

*Bruce Shutan is a Los Angeles freelance writer who has closely covered the employee benefits industry for 30 years.*

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