

Case Study Humana

Company

Humana Inc. has 34,000 employees living and working throughout the USA.



Programme Name

Journey to Health and Well-being: An Integrated Approach

Programme Objective

That fact started us on a journey – one we very much are still on. From the start of this journey, our objectives have been clear:

1. Find ways to engage employees in improving their health and well-being.
2. Create a culture of health.
3. Refine what works, share it – and help change the world.

Programme Overview

Humana is a health benefits company, but we still face the same challenges other employers face: the rising cost of healthcare for our employees. Several years ago we redesigned our company's health plan to give employees specific benefit choices which helped slow the increased cost of healthcare for us. However, the big opportunity for making healthcare costs more sustainable is obvious: improve health. That fact started us on a never ending journey.

Our journey could not have begun or be sustained without the full support of the CEO and top company management, and these foundational principles:

1. It's essential to know the details about a population's health before designing a strategy to improve it.
2. Health has multiple components, so any strategy for improving health should be holistic.
3. Since people are different, it's important to offer them a variety of approaches.

We are embarking on our Well-being journey using a step-by-step approach. The first step is to study and understand – both Humana's population health and the essence of "health" and "well-being". The next step would be to revolutionize Humana's culture by creating conditions to encourage and support change.

Programme Components

Study and understand

By collecting data from annual health risk assessments and health insurance claims, we compiled a thorough picture of the challenges each employee– and the organization as a whole– needed to address. We worked with Gallup to understand their research on well-being. We worked with University of Michigan and other academic researchers to understand well-being, positive psychology and behaviour change. And we looked at units within Humana itself that have been helping customers achieve healthier behaviours and improve their health status. What could we learn from their experience about improving our own population's health?

Create conditions that encourage and support change

Humana already had some of the infrastructure in place for supporting healthy behaviours. The first order of business was to strengthen it.

To that end, we created a variety of new incentives to inspire employees to be more active and to make healthier food choices.

- Membership costs at our on-site fitness centres were revamped so people paid less as they exercised more.
- Humana's cafeterias were redesigned to serve fresh, healthy food and employees were nudged to choose it with pricing and strategic placement.
- Vending machines were restocked with low-fat, low-sugar, and low-salt foods.
- Employees who became more active got reimbursed for some of their fitness and health-oriented purchases.
- Everyone was offered free telephonic and online health coaching.
- The Center for Health and Well-being was opened at the Louisville headquarters, where 10,000 employees work. It is staffed with nurse practitioners for immediate health needs as well as onsite health coaches available to work face-to-face on long-term changes like smoking cessation, stress reduction and weight management.

To date: five pilot programs have been created to inspire behaviour change: two targeting weight management, one to improve personal well-being, and one that used biometric screenings to test whether giving employees detailed knowledge of their true health status would inspire behaviour change. The fifth pilot – to increase financial literacy – was meant to improve employees' overall sense of financial well-being.

Programme Results

It is far too early to assess results, but we do have early and directional indicators.

1. We are learning about our population. We have found that Humana employees have a higher prevalence of obesity than the general population; that as a population they are aging; that they have a high incidence of metabolic syndrome (increased risk of cardiovascular disease and diabetes).
2. We have defined four components of well-being. We will use these components to structure our future activities around improving employee health: people are healthiest when they have a sense of purpose, a sense of belonging (strong personal and community relationships), a sense of security (including financial security), and good physical health.
3. The 5 pilot programs began in the summer of 2010, so the first results are starting to be gathered. What we know to date:
 - a. 24 percent of our employees chose to participate in at least one of the pilots.
 - b. After three months, the results of one weight-management pilot showed that of the 3,248 participants who needed to lose weight, 1,686 had lost an average of 6.8 pounds each.
 - c. In the first biometric screening of the personal health score pilot, a number of participants received health information previously unknown to them: 43.3 percent of participants who thought they had normal blood pressure found out they were hypertensive or pre-hypertensive; 24 percent with no knowledge of having a risk of diabetes had impaired or high glucose levels. The good news is that 80 percent of those found to be at risk of these conditions or others said they would use one or more of Humana's health and wellness programs to try to improve their health. A follow-up screening was conducted in December 2010. Results should be in soon.
 - d. As the culture changes at Humana, conversations are also changing. Employees are more aware of their health risks, their health behaviours, what they need to do to improve, and the opportunities that exist to support them.