



Creating health

Healthcare should be about more than treating the sick

- Our healthcare focuses on sickness.
- The best way to cut costs is to help people be healthy.
- At Humana, we're working to make healthy behaviors fun.

The Challenge: Create a true health system.

The American healthcare system is not a health system. It's a patchwork of government and private payers and providers that was created out of a desire to treat illness.

Our insurance system, which is designed to protect us from financial peril when we need healthcare, is focused on acute disease. Likewise, the Medicare program was conceived as a hospital insurance program, and it still is not well designed to manage long-term conditions, our most prevalent killers.

A true healthcare system would be designed to do both parts of the job: treat sick people, and prevent illness and create health. The need for that dual approach is even more pressing now, since demography has changed over the generations. We Americans are older, sicker and fatter than we used to be. We are living longer with chronic, progressive disease. If we could be convinced to live healthier – that is, eat less, drink less, smoke less, and walk more – we would suffer less disease.

Our failure to prevent chronic disease is costly. Five conditions account for almost 70 percent of health expenditures: congestive heart failure, coronary artery disease, diabetes, asthma and depression.

So as we talk about healthcare reform, one goal should be to create a structure that is a true healthcare system. After all, the only way to really reduce the cost of healthcare is to reduce the need for it by helping individuals and populations improve their health.

The Solution: Cut costs and improve health through behavior change.

Our current approach to changing behavior is ineffective. That's why diabetes rates are climbing, and why the improvements in heart health that were the immediate result of new miracle drugs have begun to fade.

Prevention in America today amounts to preaching and scolding and "adherence to guidelines." The new system we create, if it is to be successful, will have to have interventions that draw from other disciplines that offer a little more insight into what motivates people to change.

We need to take an ecological view of all the influencers on health – for example, the psychological barriers to healthy behavior, and the social context in which we all operate. We need to find ways to meet people where they are: to embed interventions in everyday life and make them feel easier and more natural. We need to develop more attractive and encouraging messages than "Sacrifice," and build on what people already are inclined to do.

That means getting creative, designing a system that borrows tools from businesses outside of medicine. Lots of interesting experimentation is going on – using a variety of these approaches to motivate people to change:

Resources: Three behaviors – activity, smoking and nutrition – are responsible for four killers – heart disease, lung disease, diabetes and cancers – that account for half of all deaths worldwide (3four50.com). The epidemiological shift to chronic disease imposes a huge burden of illness and suffering that our current healthcare financing and delivery systems are not well equipped to address (Lambrew, J., "A Wellness Trust to prioritize disease prevention," The Brookings Institution, Apr. 2007). This is a world-wide problem that for sound economic reasons is ripe for public intervention (Suhrcke et al., "Chronic disease: An economic perspective," The Oxford Health Alliance, 2006).

- Inducement – use incentives and rewards, as hotels and airlines do
- Coaching – help people plan and follow through
- Feedback – data feedback (from a pedometer, for example) to help track performance
- Social support – use buddies, social networks, peer support groups – on the Web or face to face
- Fun – use games, competition, dancing and other common activities to increase activity levels

The Innovation: Lend support; make exercise fun; turn what people already like doing into a healthy activity.

Humana has tried several different channels to engage people to become more active.

We created a bike-sharing program linked to a social networking system for the Democratic and Republican party conventions: 7,523 rides were taken, 41,724 miles ridden, 1.3 million calories burned in eight days.

We created an electronic activity competition for kids and schools, and physical activity increased by 13 percent.

We developed an incentive-based pedometer program for employees that includes tracking weight, blood pressure and BMI, and 38 percent participate.

We combined feedback on activity with personal health coaching to help a population of morbidly obese people. After nine months, their average weight loss was 12.4 pounds, and their BMIs dropped an average of 2 points.

We created a diet and nutritional coaching service delivered via cell phone, and the weight loss over three months averaged 9 pounds.

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 healthcare, and believes that the best way 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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