



The HUI Risk Index

The Magic Number for Health Management

To address the 5|50 problem (the 5% of any population that accounts for more than 50% of health benefit costs), it's necessary to identify who is in the high-risk group, or soon will be. Our Human Capital Risk Index® (HUI, patent pending) is uniquely designed to do just that, and data compiled by HCMS proves the predictive power of the index as the foundation for our 5|50 Solution™.

Conceptual Basis

The HUI (pronounced "Huey") grew out of a different understanding of healthcare from other risk metrics. Others focus on the cost of diseases and actuarial studies of demographics such as age and gender. They don't consider the whole person and economic incentives.

Econometric. The HUI reflects the role of behavioral economic incentives in healthcare—for patients and providers. In addition to disease, the HUI incorporates data on health-benefit design, compensation systems, and time-off policies.

Person-centered. Our philosophy is that risk assessment must take into account the whole person, not just specific diseases, including compensation and work history.

What It Is

Based on more than a decade of research on 4 million people, the HUI risk index incorporates more than 300 weighted risk variables for each individual. These include medical diagnoses, prescription drugs, compensation, and use of disability and workers' comp.

A person with average risk has a score of 1.0. For example, someone with diagnoses of lung can-

cer and asthma, taking antibiotics and breathing drugs, and with a history of workers' comp and disability time off has a HUI of 8.35.

How It Works

Its design makes the HUI not just a measure of risk but more importantly a predictor of risk. Metrics based on medical claims are lagging indicators because of delays in the payment system. In our 5|50 Solution, monthly risk monitoring identifies individuals whose HUI scores begin climbing. These people can then be provided prevention and primary care service earlier.

Research Findings

Health Insurance Exchanges Increase Risk of Workers' Compensation Claims

Click [here](#) to read the full post.

In Search of the Best Hospitals

How do you evaluate provider performance? Click [here](#) to read the full post.

Member Center Update Includes HUI Scores

We are happy to share that members in KnovaSolutions, the clinical prevention service of the 5|50 Solution, now have access to their individual Human Capital Risk Index (iHUI) score via the KnovaSolutions Member Center. The Member Center is a confidential portal that provides a safe, secure way for members to

communicate with their KnovaSolutions Clinical Team.

With the addition of the iHUI, the Member Center provides members with better information to understand the impact of their healthcare decisions. The iHUI stresses the importance of owning one's own health and being as an active and informed healthcare consumer. By measuring personal progress in health management using the HUI, individuals can monitor their health status.

As iHUI is added to the Member Center, our employer clients will receive an invitation for an iHUI member center orientation and to discuss the rollout of the iHUI to employees. If you have not already been contacted to schedule an orientation, you will be soon.

We're Now On Twitter

We now have a company account on Twitter. Follow @HCMSGroup to read the latest research findings, company news, and relevant health and human capital news from the community.

Hank Presents at MedX

Dr. Hank Gardner unveiled HUI for the first time before an academic healthcare conference at Stanford University's MedX Conference on September 6.

Gardner outlined the unique features of the HUI metric (patent pending) before more than 100 people attending the conference. Read more [here](#).



Hank Discusses HUI at MedX

KnovaSolutions in Action: Improved Health & Caregiving

A KnovaSolutions member enrolled in the clinical prevention service with high blood pressure, elevated cholesterol, chronic back pain, and lost work time. His wife suffers from a brain injury and could no longer care for herself. Results were sleepless nights, frequent sick days, and costly medical bills.

His KnovaSolutions nurse informed him of resources that were available to assist him with night-time caregivers and medical equipment. They also discussed lifestyle changes and stress-relieving strategies to help him manage his own health.

Today, the member has hired night-time caregivers through a community program that fit within their budget. He is now sleeping better at night and has been able to miss less work. His back pain has improved due to the lifting equipment provided by the community program. With reduced pain, less stress, and a commitment to a healthier diet, his blood pressure and cholesterol have stabilized. In general, he has a healthier life.

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