Providing the 5|50 Solution™

The 5|50 Solution™ is the HCMS Group cloud-supported population and individual health management answer to the 5|50 problem. This solution is available to employers, employer groups, healthcare providers and insurers, and government clients.

The 5|50 Problem

HCMS Group's research on hundreds of insured populations has consistently shown that 5% of individuals incur 50% or more of all health benefit costs. Individuals in the 5% population average 10 providers, 11 diagnoses, 32 tests, and 10 medications annually. Much of this population also receives disability compensation.

The 5% Population

5% individuals typically do not have a primary medical care provider who is responsible for treating the whole person. Instead, their care is fragmented and no one is monitoring how the simultaneous care is connected, redundant, or altogether un-

necessary. The high costs of this risk group are part of the reason why the United States spends 30% more on healthcare than comparable countries, but without any commensurate health improvement.

Our Approach

The 5|50 Solution™ is a culmination of our whole-person "health as human capital" approach and our knowledge of economic incentives. People have inherent capacities to contribute to family, work, and the community. We refer to this capacity as human capital.

People will do what is in their best interest. We understand the economic incentives that are embedded in different health benefit policies and how they influence individuals and spending.

With our approach and extensive research, we are able to provide the most reliable results with our predictive data analytics and our clinical prevention service in order for our clients to find their 5|50 Solution™.

Values of the 5|50 Solution™

◊ **People matter.** In and out of the workplace, people matter for their human capital abilities and motivations.

◊ **Prevention** is the best medicine

◊ It's important to understand underlying **economic incentives**

◊ It's in everyone's best interest to have **healthier people** and reduce wasteful spending.

Predictive Data Analytics

◊ Your company's health plan, disability, and workers' compensation data integrated and available to support data analytics and online reporting in real time (O|BI®).

◊ Compare your data analytics with integrated data on almost 4 million people covered by more than 200 employers.

◊ A predictive individual Human Capital Risk Index® (HUI) to identify and understand your 5% population.

◊ HUI scores are delivered to providers, human resource professionals, and others at the point of service.

◊ Benefit policy design modeling, including healthcare reform, with advisory services to create the right health benefit incentives (especially for the 5% population).

KnovaSolutions® Clinical Prevention Service

◊ A personal nurse, pharmacist, and medical research team that successfully engage your high-risk 5% population.

◊ Operates from a virtual office with a common electronic health record.

◊ The service is synergistic with primary medical care.

◊ Helps coordinate care and support member decisions.

◊ Collaborative with health management programs.

◊ Member Center that provides online resources and support from their KnovaSolutions team in a secure environment.

◊ Guaranteed return on investment (ROI).

OUTCOMES

◊ **10-15% reduction in employee benefit costs for your high-risk group**

◊ **2:1–7:1 return on investment with KnovaSolutions**

◊ **80% voluntary enrollment rate for high-risk individuals**