



The HUI Advantage

A Person-Centric Predictive Risk Index

Our Human Capital Risk Index® (HUI, patent pending) signals rising risk in advance of costs. This makes smarter population health management possible. Individual HUI scores can be instrumental to informed clinical decision-making. And the combined HUI score for an insured population can provide an accurate risk assessment for setting premium pricing.

What Goes Into It

The HUI (pronounced "Huey") score is based on more than 300 weighted risk variables for each person. They include prescription drug use, medical diagnoses, and disability and workers' comp time — in addition to the cost of health benefits. A diagnosis of lung cancer, for example, immediately gets full weighting in a person's HUI score, although big expenses come months later.

Health Management

The index is the cornerstone of our 5|50 Solution™ because it identifies people in the 5% of the population who account for 50% of healthcare costs and those

who soon will be in that group. Constant risk monitoring flags individuals with rising HUIs so that they can be provided prevention and primary care services sooner via our KnovaSolutions® clinical prevention service.

Clinical Decision-Making

More and more healthcare organizations such as hospital groups, HMOs, and on-site workplace clinics are using individual HUI scores at the point of service to support clinical decisions and monitor health outcomes. If a patient has a HUI of around 1.0, a doctor instantly knows it's someone with average risk. A score of 2.0 or higher alerts the provider that the patient may

have multiple diagnoses and a complex set of prescription drugs.

Risk-Pool Assessment

Our research found that the premiums for many health insurance plans offered on public exchanges this year were substantially lower than 2013 medical costs for the enrollees. In one case, expenses per person were 20% higher than premiums. A review showed that HUI scores for the covered population were significantly higher than average. The insurance carrier thus could factor HUI scores into pricing and reduce the risk of losses.

Data as a Service (DaaS)

Human Capital Risk Index® (HUI) scores are delivered to providers at the point of care via Data as a Service (DaaS). HCMS provides a real-time data service to deliver HUI via a stand-alone web interface, as well as via an Application Programming Interface (API) that allows HUI to be embedded in EMR/EHR software as well as other web applications. Common interoperability standards such as XML are supported. Contact your HCMS account team for more information.

Research Findings

Foster-Teen Pregnancies Are 5 Times the Rate for Other Girls

Teen pregnancy rates among foster children may be higher than previously thought. More than one in five teenage girls in foster care had a pregnancy in our study of Wyoming children ages 14-18.

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

Website Update

We are pleased to announce that our website will be updated by the end of this week. The update will include a new design, introduction video, and success stories. Please be sure to visit in the next few days to see the latest content.

Dr. Hank Gardner Named Distinguished Alumnus by University of Wyoming

Dr. Hank Gardner was recently honored as a distinguished alumnus by the University of Wyoming. He is one of three alumni who was recognized at the Homecoming festivities in Laramie, Wyoming the weekend of October 18th.

Gardner attended UW on academic and athletic scholarships and went on to the University of Rochester School of Medicine & Dentistry in upstate New York.

Beyond his work at HCMS, Gardner has been an Army doctor in Vietnam, a pioneer in the managed care movement in Western New York, a leader in community health initiatives in Detroit, and a healthcare entrepreneur in New York City.

KnovaSolutions in Action: Improved Health Ownership & Averted Surgery

A KnovaSolutions member who presented with mold, pollen, and grass allergies complicated by chronic sinusitis was with months of fatigue, poor quality of life, and failing job performance. Frequent visits with an ear, nose, and throat specialist and an allergist resulted in several medications with no real improvement and that added to his fatigue. Sinus surgery was recommended but without any real assurance that it would fix the problem.



The KnovaSolutions information and support service helped him take control of his health by identifying and documenting his sinus and allergy symptom patterns and triggers. Non-drowsy allergy medication options were discussed as well as home remedies and lifestyle adjustments in the home such as using a humidifier and using the air conditioning over having the windows open.

These health management actions resulted in improved sinus symptoms by avoiding triggers and using several home remedies. He has stopped using his prescription allergy medication and sees his primary care doctor regularly to follow up. He avoided sinus surgery and reports having more energy and is able to engage in his normal work and leisure activities.

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