

Health Awareness

Effectively Managing Chronic Conditions

Jean Bisio,
President of Humana Cares
(NAPSA)—Researchers are finding new ways to deal with chronic diseases, which are becoming an epidemic in the U.S., especially among senior citizens.

The Problem

Consider this: Nearly two in five Medicare beneficiaries live with three or more chronic conditions, including hypertension and arthritis, the most common ones.



Jean Bisio

By 2030, nearly 150 million Americans are expected to suffer from at least one of these conditions.

These long-term and commonly incurable illnesses significantly alter a person's independence and quality of life and rank as the No. 1 cause of death and disability. While the diseases require an extended level of expensive care, the good news is that much of the cost is preventable with a proactive approach to managing the conditions.

Recent health care reform shined a spotlight on preventive health care. However, to achieve affordable care, it is critical to consider the support those fighting chronic conditions already receive to manage their illnesses.

Traditionally, the health care system has been fragmented, treating one disease at a time. By treating the whole person through programs such as Humana Cares, we are able to limit duplicative efforts and provide social-care support that helps improve lives.

Value-based benefit design may be a way to improve care for chronic medical conditions and lower out-of-pocket expenses for high-value medical services.

The Cost

Chronic illness currently costs \$1.3 trillion annually to treat and accounts for more than 75 percent of health care dollars spent in the U.S. Reflecting lost productivity, annual spending on such treatment is projected to increase by more than 40 percent by 2023.

A Solution

According to a disease management study conducted over three years by Health Affairs, a creative strategy among employers is value-based insurance design, sometimes known as value-based benefit design. These programs feature employee benefit incentives to encourage people to adopt healthy lifestyles and select high-performance providers.

How It Works

Disease management programs, such as Humana Cares, aim to address chronic illness by promoting the effective use of health care interventions and preventive care in addition to providing resources to stay healthy.

That company provides personalized health coaching via telephone, in-person care management and health education and support. A care manager serves each member and develops a personalized health plan that coordinates the member's medical needs and helps him or her live as independently as possible. For instance, a care manager might help a member understand the financial benefit of ordering drug

prescriptions by mail or encourage a homebound member to walk to the mailbox three times a week to retrieve mail to help them start to think about how exercise can help improve their quality of life.

The manager oversees a core team that comprises nurses, social workers, community health educators and mental health specialists. This group works with members to connect them with community-based resources such as meal delivery, home modification needs, transportation and respite care.

"By looking at the whole individual, we are able to teach members with chronic conditions how to participate in their own care, arming them with a community of resources," said Julia Williams, Humana Cares manager. "When members better understand how to care for their illnesses, they live happier and healthier lives."

The Benefits

So far, the program has led to:

- A 35 percent reduction in inpatient hospital admissions, with a 5 percent drop in hospital length of stay;
- A 22 percent decline in emergency room cases;
- A 20 percent drop in medical claims.

While our nation works to prevent chronic conditions, it remains vital to activate programs that help reduce costs and improve the quality of life for those with chronic diseases.

You can learn more at www.humana.com.

• *Jean Bisio, President of Humana Cares, a complex-care management program for the chronically ill.*