



Meredith Corporation and Album Health began working together in 2015, piloting an innovative solution focused on optimizing employee health and reducing/slowing medical spending. As leaders in the health and wellness space, leaders at Meredith and Album Health realized that the key to sustained health improvement and reduced/slowed medical spending was to create a simple, personalized solution for each employee that focused on behavior change and addressed all aspects of all aspects of health, including emotional well-being. Through a simple, personalized and “total health” approach, Meredith and Album believed that they would achieve optimal health, medical savings, strong engagement, and satisfied employees while simplifying and unifying health and risk-reduction strategies to one core solution (versus distinct solutions in disease management, health coaching, digital therapies, and engagement).

This review briefly investigates the current state of health and medical spending, employer well-being, and health-based solutions, while primarily focusing on the Album Health solution introduced at Meredith Corporation, results, and implications for employers and other risk-bearing entities.

The Current Crisis: Rising Prevalence and Medical Spending

The rise of chronic conditions and associated costs is well-documented. The CDC estimates that Americans spend nearly \$3 trillion annually on healthcare, and 86% of that spend is on chronic conditions.¹ A recent publication by the RAND Corporation found that, in 2014, 60% of American adults had at least one chronic condition and 42% had multiple chronic conditions. Approximately 12% of the population had five or more chronic conditions and accounted for 41% of total healthcare spending. Furthermore, for those with 5 or more chronic conditions, twice as much was spent on office visits, prescriptions, and inpatient visits compared to those with 3-4 chronic conditions.² The rising cost of healthcare puts particular pressure on employers, as more than 60% of Americans get their health insurance coverage through employer-based plans.³ As employer costs have risen, employers have shifted the cost burden to employees and a management strategy. For instance, the average dollar contribution by employees has increased 74% since 2007 and 32% since 2012.⁴ These statistics show that the health of Americans is poor and both employers and employees are feeling the financial effects.

Why the Rising Prevalence and Medical Spending?

The primary reason for the increasing prevalence of chronic conditions is poor lifestyle choices and low rates of health behaviors. The CDC states that 50% of adults do not meet aerobic activity requirements, 79% do not meet aerobic and strength training requirements, 90% eat too much sodium, 40% eat less than one serving of fruit daily, 22% eat less than one serving of vegetables daily, 15% smoke, and 1 in 6 adults binge drink an average of four times per month.¹ These poor lifestyle choices and lack of health behavior activity drive 80% of chronic conditions and correlate with 40% of premature deaths.⁵ Also, the growing prevalence of chronic conditions is one of the primary causes of increased medical spending, as the presence of each chronic condition leads to an estimated \$7,900 increase in medical spending annually.⁶ Based on these facts, organizations such as the CDC and WHO are strongly focused on increasing key health behaviors, considered a critical factor in reducing chronic conditions.^{1,7}

Poor lifestyle choices and lack of health behaviors relate to **80% of chronic conditions** and correlate with **40% of premature deaths.**

Employer Solutions: Some Effectiveness, but Missing Key Targets

In order to manage these rising conditions and costs, U.S. employers have implemented disease management and health/wellness programming in increasing numbers. Approximately 75% of employers with more than 50 employees now offer health-related programming, representing approximately 100,000 employers.⁸ Employer health programming is diverse in nature and runs the gamut from brief health challenges and cooking seminars to health coaching and in-house clinics, among many others. Systematic reviews and meta-analyses have found this type of programming to be effective, offering an average ROI of \$3.27 for every dollar spent.³ Participation in health programming over 5 years has been shown to lower healthcare costs and decrease healthcare use with statistically significant improvements in exercise frequency, smoking behavior, and weight control.⁹ Large employers see considerable returns even sooner.³

WHERE'S EMOTIONAL HEALTH?

Employer health programming is typically focused on helping employees make some type of behavioral change. These interventions often seek to achieve change through addressing behavioral, environmental, and cognitive factors, while utilizing self-monitoring and social support.¹⁰ Despite the psychological foundation of these interventions, emotional processes and conditions that regulate the adoption of new behaviors have been largely neglected in employer health programming. It is enormously difficult for people to acquire healthier behaviors while struggling with conditions such as depression, anxiety, and stress. Furthermore, these conditions are highly prevalent and make up a significant portion of healthcare costs. Mood and Anxiety Disorders are chronic conditions and have a 21.6% prevalence rate in American adults.² **This makes emotional health conditions as common as high cholesterol and second only to hypertension in prevalence.** In addition to direct costs, emotional health conditions bring skyrocketing indirect costs. If an employee has heart disease they may have high healthcare costs, but there is little day-to-day impact on other employees in the work setting. However, an employee with chronic depression may have considerable impact on those around him/her. The depressed employee may be more likely to be irritable, struggle with effective communication, have difficulty working on teams, and have more frequent absences. Indirect costs alone for employees with emotional health and substance abuse disorders are estimated at \$80 to \$100 billion annually.¹¹ Yet, national survey results from Public Policy Polling (2014) found that only 47% of employers had “support structures or benefits in place to help employees dealing with stress, anxiety, and other forms of emotional illness,” and 11% of employees polled were not even sure if these benefits were in place.¹² This data shows that emotional health problems are highly prevalent, financially impactful, key to behavior change and infrequently adequately addressed in employers.

It is enormously difficult for people to acquire healthier behaviors while struggling with conditions such as depression, anxiety, and stress

DECREASING SATISFACTION

Despite neglecting emotional health solutions, employer health programming has shown some success, as noted above. However, data shows that employees are increasingly dissatisfied with their workplace health solution offerings. Willis Towers Watson's 2017/2018 Global Benefits Attitudes Survey found that 60% of employees were dissatisfied with employer well-being programs.¹³ Worse yet, U.S. employee satisfaction with these programs sank to 32% in 2017, down from 41% in 2011.¹⁴

To increase employee satisfaction, health solutions must be easy to use and discrete. Well-designed, user-friendly technology can accomplish this goal. Mobile apps are being widely used in interventions to support behavioral change, and there is growing evidence for delivering emotional health interventions through mobile technology.⁷ Studies reviewed by the National Institute of Health found that users want apps that are fast, easy, and discrete in public. Mobile apps that raise awareness of specific behaviors and provide cues to action tend to be more easily adopted and followed by users, while also resulting in higher levels of user satisfaction.⁷

Berry, Mirabito, and Baun found that employer health solutions that help employees make meaningful changes have common characteristics. These include support from leadership and middle management, strategic alignment with company values, broad design with high relevance and quality, internal and external partnerships, effective communications, and broad accessibility.^{15,16} However, if emotional health is not addressed, potential savings can be stunted. If the solution is not easy and discrete to use and employees are not satisfied, employees will cease to engage and will fail to consistently adopt healthier behaviors.

Album Health's solution addresses these issues. Album's solution has created significant claims savings; delivers easy-to-use, discrete mobile technology; and maintains high participant satisfaction by helping people make lasting behavioral changes that improve their physical and emotional health.

Meredith Corporation: Sustained Leaders in Health and Wellness

Meredith Corporation is a media marketing company with over 8,000 employees in 25 different locations across the United States. In 2006, Executive Chairman and CEO Steve Lacy had a vision to help employees and families “live longer, happier, healthier lives leading to an enjoyable retirement”, and the Meredith wellness program was born.

Meredith employees and their spouses or domestic partners complete a year-round wellness program and earn lower contribution rates the following year on their medical plan. Meredith significantly reduced health insurance premium increases (10-15% annually prior to 2006) to annual increases of 3-5%, saving in medical plan spending. This has kept employee contribution increases significantly below the national average.

To be marked as complete for the program, employees and their spouse or domestic partner must complete age-appropriate preventative exams, an annual wellness screening, a health risk assessment, wellness coaching or disease management (for those who qualify), a tobacco cessation course if applicable, and their choice of incentive campaigns offered throughout the year. The incentive campaigns include elements like physical activity/healthy eating, volunteering/community service, work/life balance – the offerings change yearly based on feedback from employees.

Meredith reduced health insurance premium increases from 10-15% annually prior to 2006, to 1-3% annual increases saving millions in medical plan spending which has kept employee premium increases significantly below the national average.

Meredith’s Wellness program boasts an over 90% participation rate, and has reduced major health risks for employees, including:

Elevated blood pressure reduced by
50%
since 2011

Obesity (30+ pounds overweight) reduced by
12%
from 2011 to 2016

Tobacco users reduced from
11% to 2%
since 2007

Several employees have lost
100+ lbs.
by participating in the wellness program

In 2010, Meredith expanded its wellness program to include financial well-being. The percentage of employees living paycheck-to-paycheck has gone from 41% to 22% since beginning the financial wellness program. Meredith spends over \$100,000 annually offering financial education sessions to employees and family members on a variety of topics including budgeting, saving, investing, insurance and more. Participants in Meredith's financial wellness program are over 2 times as likely to improve their financial wellness score compared to those who do not complete the program, and over 80 percent of employees complete at least one Meredith-sponsored financial workshop annually.

Three full-time staff members administer the wellness program, which includes an onsite medical clinic at Meredith headquarters in Des Moines and New York. The onsite medical clinic provides value to the company by offering physicals and other preventive services to employees, which decrease costs to the medical plan and employee absenteeism. Wellness staff also work in the fitness center in Des Moines providing personalized exercise programs as well as safety monitoring and maintenance.

Meredith believes it is important to offer the right program, to the right person at the right time. Rather than taking the one-size-fits-all approach, participants are given several options for completing the wellness program to 'meet employees where they are.' Campaigns and incentives are offered throughout the year covering a variety of topics and presented in many ways, so employees are exposed to regular health-related messages on an ongoing basis and can choose to explore topics more deeply at any time. A personalized behavior change solution involving health advising has played a key role in helping employees with multiple risk factors live healthy, more sustainable lives.

This award-winning program has earned recognition from the American Heart Association, United Healthcare, Wellness Council of America, and League of American Bicyclists.

LOOKING AHEAD

Meredith strives to continue to advance its strong wellness program in the coming years. **Meredith has built a strong foundation in wellness by focusing on approaches that are effective, personalized, and targeted.** Meredith will address emotional health and well-being to a greater degree with the current Album Health solution. Those who qualify to complete the personalized behavior change solution as part of their overall wellness program each calendar year will see a program personalized to their areas of greatest need. This will better address health risks for each employee or spouse/domestic partner as well as better target cost savings for Meredith. Meredith also looks to offer the personalized behavior change solution as a resource to all participants each year, not just those who qualify based on risk, as a tool to prioritize total health and total well-being each year.

Participants in Meredith's financial wellness program are over 2 times as likely to improve their financial wellness score compared to those who do not complete the program.

Meredith Corporation and Album Health Case Study:

BACKGROUND INFORMATION AND DEMOGRAPHICS

Album Health began working with employees at Meredith in 2015 and continues to work with employees presently. **The Album Health solution was applied to roughly 100 employees in 2016 and about 500 employees in 2017.** There were 22 employees who worked with Album Health in both 2016 and 2017. Employees were selected to engage with Album Health based on the presence of health risk factors using a Meredith-specific strategic plan. All Meredith employees participated with Album Health's three-component (1Emotional Health Intervention Program, 2Data-Guided Advising, and 3Smart Behavior Change Technology) approach to developing personalized care plans. The expected results were as follows:



1. Meredith employees will participate at a rate of 90% or above
2. Meredith employees will engage with Album Health at least one time per day
3. Meredith employees will adhere to their personalized care plans at a rate of at least 80%
4. Meredith employees will be at least 90% satisfied with Album Health
5. Meredith employees will demonstrate health improvements across all measured emotional (depression, anxiety, stress) and physical (blood glucose, weight, cholesterol, triglycerides, blood pressure) health outcomes
6. Meredith employees will demonstrate decreased medical spending

ALBUM HEALTH SOLUTION AND METHODS

Album Health is a digital health company focused on intercepting and reversing chronic disease through a personalized behavior change system. Album Health's headquarters are in Des Moines, Iowa.

Based on eight years of clinical experimentation and data-gathering, Album Health was founded to attack the problems of growing chronic conditions and medical spending. Album Health's mission is to intercept and reverse chronic disease for all people by helping users maintain personalized care plans that demonstrate high engagement, adherence, satisfaction and effectiveness (EASE™). Album Health uses an innovative three-component Personalized Behavior Change System™ (1Emotional Health Intervention Program, 2Data-Guided Advising, and 3Smart Behavior Change Technology) that combine to eclipse industry standards across outcomes and deliver sustained behavior change.

Personalized Care Plan Development: Meredith employees engaged with the Album Health solution throughout 2016 and 2017 after Meredith and Album Health piloted the solution at Meredith in 2015. Album Health's objective was to work with Meredith employees to develop highly-personalized and effective care plans, used to drive sustained behavior change. The care plans were developed collaboratively by employees and Album Health Data-Guided Advisors. Employees worked with the same advisor throughout the year. **The focus of the employee and the advisor was to develop a care plan that demonstrated high engagement, adherence, satisfaction, and effectiveness (EASE).** Employees and advisors also focused on developing a collaboration plan (defining type and intensity of collaboration) that led to highest EASE outcomes. Collaboration occurred via phone, text messaging (housed in Album Health's HIPAA-compliant interfaces), and/or secure email, with employees and advisors collaborating through modes that led to the highest EASE. Care plans were housed primarily in either a mobile application or web application.

Album Health focused on providing employees with a highly-personalized experience through three components:

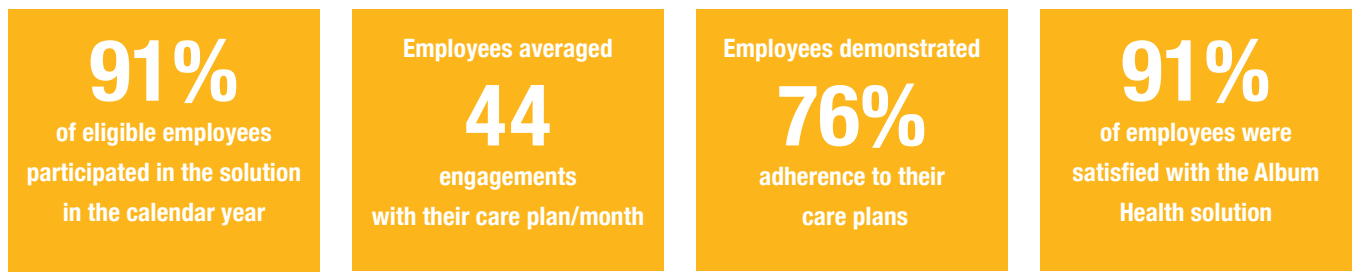
1. Developing a care plan comprised of health behaviors that employees preferred and were demonstrated to drive EASE
2. Developing a collaboration plan that employees preferred and was demonstrated to drive EASE
3. Making employees' care plans accessible and focused on the health outcomes deemed most important by the employee and advisor

Emotional Health Intervention Program: In addition to developing personalized care plans, Meredith employees were encouraged to complete Album Health's Emotional Health Interventions Program (EHIP). The EHIP was developed by Licensed Psychologists to improve emotional health through psychoeducation and activity in nine empirically-supported treatments (including Cognitive-Behavioral Therapy, Mindfulness, Acceptance & Commitment Therapy, and Positive Psychology). The program was developed based on evidence showing positive correlations between emotional health and adherence, health behavior activity, and health outcomes.^{17,18,19} This integrative program was delivered digitally for ten weeks to employees. During the ten weeks of activity, employees also complete the Depression, Anxiety and Stress Scales (DASS-21).²⁰ After ten weeks of activity, employees and advisors reviewed preferred therapies, emotional health outcomes (DASS-21 scores), and EASE and included appropriate therapies in employees' personalized care plans.

RESULTS: HEALTH ACTIVITY AND SATISFACTION

Employees demonstrated strong health behavior activity and satisfaction with Album Health in both 2016 and 2017. The health behavior activity and satisfaction outcomes far exceed marketplace norms related to participation, engagement, adherence, and satisfaction.^{21,22,23,24}

IN 2016



IN 2017



RESULTS: HEALTH OUTCOMES

Employees improved in every health outcomes category measured in both 2016 and 2017*. Health outcomes improvements (all significant at $p < .05$) were demonstrated across both emotional and physical health, with the strongest effects demonstrated in Depression, Anxiety, Weight, and Triglycerides.

(*Album Health worked with a subset of employees who had fewer health risks in 2017 compared to 2016)

2016:

- Depression symptoms **dropped 52%**
- Anxiety symptoms **dropped 42%**
- Stress symptoms **dropped 45%**
- Systolic/Diastolic BP **dropped 2.2/1.3 mmHg**
- Blood Glucose **dropped 7.7 mg/dL**
- Weight **dropped 4 lbs.**
- LDL **dropped 4.3 mg/dL**
- HDL **increased 2.0 mg/dL**
- Triglycerides **dropped 5.2 mg/dL**

2017:

- Depression symptoms **dropped 57%**
- Anxiety symptoms **dropped 78%**
- Stress symptoms **dropped 51%**
- Systolic/Diastolic BP **dropped 1.0/1.0 mmHg**
- Blood Glucose **dropped 2 mg/dL**
- Weight **dropped 3 lbs.**
- LDL **dropped 0.2 mg/dL**
- HDL **increased 2.0 mg/dL**
- Triglycerides **dropped 14 mg/dL**

RESULTS: FINANCIAL OUTCOMES

Employees who participated in the Album Health solution yielded actual savings and savings versus the medical spending trend in both 2016 and 2017. The savings outcomes were calculated by comparing employee healthcare costs pre-participation year to healthcare costs in the participation year. The results below reflect the averages of aggregate savings**.

(**Album Health worked with different populations in 2016 and 2017. In 2015, the baseline average medical spending was \$8,291 per employee/spouse and in 2016 the baseline average medical spending per employee/spouse was \$4,813)

IN 2016

\$633

actual savings per
employee/year comparing
2015 to 2016
medical spending

\$2,042

savings versus trend per
employee/year
comparing 2016 to 2017
medical spending

IN 2017

\$165

actual savings per
employee/year comparing
2015 to 2016
medical spending

\$960

savings versus trend per
employee/year
comparing 2016 to 2017
medical spending

SUMMARY

Employees who participated in the Album Health solution demonstrated positive outcomes across health activity, health outcomes, and medical spending. Employees were highly satisfied with the Album Health solution and Meredith-Album Health combined to reach very high participation rates. In 2017, Album Health received a Net Promoter Score of 88, which is considered a “world class” range score.²⁵ These outcomes show that all expected results were achieved and exceeded in both 2016 and 2017.

DISCUSSION

Based on the results above, Album Health and Meredith combined to achieve strong outcomes related to engagement, adherence, satisfaction, and effectiveness (both health outcomes and medical savings) in two years. Analytics also revealed that outcomes were stronger when employees completed the Emotional Health Intervention Program (EHIP), demonstrating that emotional health did relate to improvements in engagement, adherence, satisfaction and effectiveness (EASE) consistent with previous evidence.

The current evidence demonstrates that the combination of an invested employer with a strong wellness culture and a solution that is highly-personalized, focused on personalized behavior change, uses data-guided advising, and delivers programming to improve emotional health, yields globally strong results. The results showing comprehensive improvements for three consecutive years (including the 2015 pilot) provides increased confidence that the Album Health solution was responsible for the outcomes realized.

Album Health: Reversing Chronic Conditions through Personalized Behavioral Change System

Album Health is a digital health company that developed a systematic, evidence-based personalized behavior change approach to intercepting and reversing chronic conditions. **Album Health uses an innovative three-component Personalized Behavior Change System™ (1Emotional Health Intervention Program, 2Data-Guided Advising, and 3Smart Behavior Change Technology) that combine to drive significant and sustainable improvements in emotional and physical health, exceptional reductions in healthcare spending, and extraordinary user experience.**

Album Health partners with employers, health plans, and health systems to drive high user engagement, adherence, satisfaction, health improvement and medical cost savings through its personalized behavior change system. Album Health also provides expertise in health behavior incentives and data analytics, which unite to help customers develop a health solution that consistently produces results and makes meaningful improvements in the lives of employees.

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