

Knowing precisely where and how to STRIVE for a superior workplace



*Breathe New Life into your* ROI SOLUTIONS

# KAPNICK strive

solutions for a superior workplace

At Kapnick Insurance Group we're breaking new ground. And we are breathing new life into the way risk managers, business owners and HR professionals lower their cost of risk and *STRIVE* to improve operational effectiveness.

We call it *STRIVE* - a multifaceted program that focuses on the overall wellness of your company and your employees. This allows you to make proactive, knowledge-driven decisions with a high degree of confidence and certainty that where you have focused your resources will have a direct and positive impact on your company's bottom line.

- HEALTH RISK ASSESSMENTS
- BIOMETRIC SCREENINGS
- OCCUPATIONAL MANAGEMENT ASSESSMENTS
- OCCUPATIONAL MANAGEMENT
- BEHAVIOR MODIFICATION TRAINING
- AND MORE!



# STRIVE Workplace Solutions

Employers are competing in a global environment where they must address exploding health care and workers' compensation costs while confronting the daily challenge of increasing productivity. Until recently, most employers have accepted the increases in health care and workers' compensation costs year after year. Forward-thinking employers have recognized the need to reverse these trends. A thorough assessment is the first step to identify your population's health and risk factors. Kapnick STRIVE gives you those tools.

## Health Management

Continuing to shift costs onto employees is an unsustainable solution that does not focus on the core of the problem. The problem is HEALTH, and more specifically health risks in the employee population. Part of Kapnick STRIVE is a Health Risk Assessment with biometric measurements to give the participant and the employer an objective view of existing risks. Linking risk factors with lifestyle choices educates participants to make better decisions.

As the employer, you will get the data you need to attack the root problems of your growing health care and workers' compensation expenditures. We'll show the correlation between risk factors and diseases, participation rates, year-to-year comparisons, changes in risk profiles and medical and indirect costs associated with the risks prevalent in your population. Kapnick STRIVE will identify what your problems are and offer solutions on how to target specific issues with tailored wellness programs and health coaching.

## Occupational Management

Many employers find themselves struggling to keep their arms around the drivers of their workers' compensation expenses. As a first step, Kapnick STRIVE experts will work with your staff to assess your current risk profile and develop a Workers' Compensation Scoring, Benchmarking and Improvement Plan. We then work proactively with you to improve your score, thus greatly reducing your risk of loss.

Kapnick STRIVE provides comprehensive claim reviews and claims advocacy, experience modification forecasting and management, online behavior modification training and a unique, web-based risk management platform. The web-based risk management center, Risk Services Center, has a collection of tools and materials that your organization needs to help you reduce injuries and improve profitability.

Our combined solution of Health Management and Occupational Management will help increase awareness, improve health and productivity while lowering health care and workers' compensation costs. In fact, forty-two published studies on worksite health promotion programs showed these results over time:

- 26% reduction in health costs
- 28% reduction in sick leave absenteeism
- 30% reduction in workers' compensation and disability management claim costs

*Chapman, 2003, The Art of Health Promotion*

# ROI



# Health Management Strategy

Kapnick Insurance Group understands their clients' desire to be an Employer of Choice. Kapnick's Health Management Strategy provides accountability, measurable goals and benchmarked outcomes to ensure success. This strategy will positively effect the health and wellness of employees and ultimately deliver a positive return-on-investment to your health care plan.

The recommended "best practices" of the Health Management Strategy are:

- 1) Outcome-based, using objective biometrics to detect risk
- 2) Clear-cut scoring and measurement model
- 3) Carrier independent
- 4) Meaningful incentives
- 5) Full spectrum support for positive behavior change
- 6) Individual and executive reporting, data integration and event coordination

Here is a sample Health Management Plan:

## Year 1

- Health Risk Assessment
- Biometric Screenings

## Year 2

- Health Risk Assessment
- Biometric Screenings
- Must maintain high health score (71 or higher)
  - OR improve health score by 5 points
  - OR provide a letter from physician that states compliance with their care

## Year 3

- Health Risk Assessment
- Biometric Screenings
- Must maintain high health score (71 or higher)
  - OR improve health score by 5 points
  - OR provide a letter from physician that states compliance with their care
- Spouses covered under plan must complete Health Risk Assessment and Biometric Screenings

### % Participation

- Employees
- Spouses
- Location
- Job Codes

PARTICIPATION

RISK REDUCTION

- Average assessment score
- Repeat participant score change
- Migration by risk category
- Migration by biometric
- Aggregate totals/averages
- Change in aggregate totals and inputs (e.g. weight loss)

ROI

# Occupational Management Strategy

Understanding the true cost of workers' compensation to your organization is vital to implementing effective behavior modification programs. Kapnick's Occupational Management Strategy provides your organization with the tools to assess your workers' compensation program and drive down costs while improving the safety of your employees.

The recommended "best practices" of the Occupational Management Strategy are:

- 1) Outcome-based, using objective data to detect deficiencies
- 2) Clear-cut scoring and measurement model
- 3) Carrier independent
- 4) Full spectrum support for positive behavior change
- 5) Individual and executive reporting, data integration and program coordination

Our Occupation Management Plan includes:

## Assessment

- Annual Benchmarking & Score
- Quarterly Claims Analysis
- Semi-Annual Claim Reviews
- Experience Modification Prediction

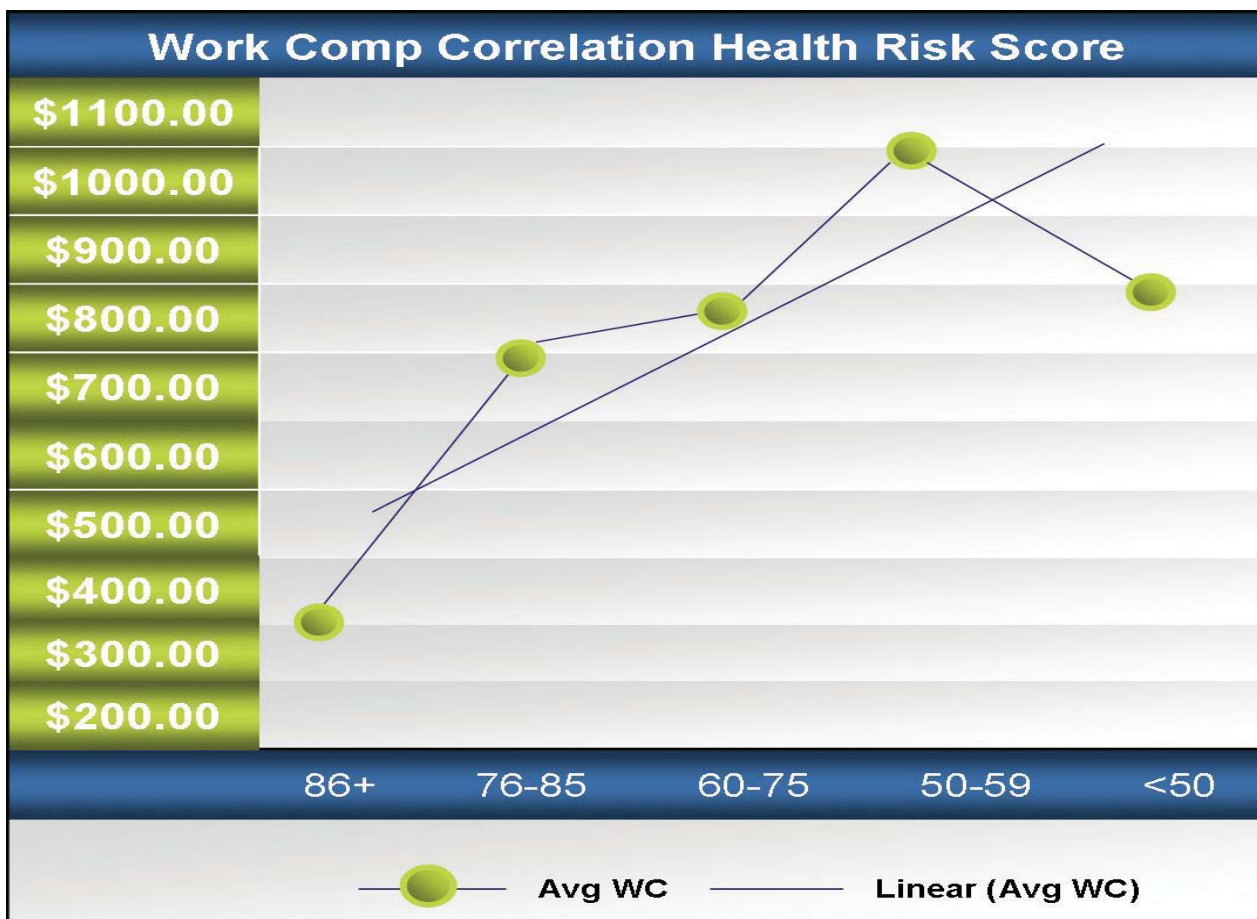
## Behavior Modification

- Kapnick Risk Services Center
  - Safety and Loss Control Library
  - Incident Track
  - Training Track
  - COI Track
  - Job Safety Analysis and Job Descriptions
- Workers' Compensation Tool Kit
  - Workers' Compensation Manual
  - Forms Library
- On-Line Safety Training
- Administration, Technical Support and Claims Advocacy



# STRIVE Health Risk Correlation

Research has uncovered an alarming relationship between health risks and workers' compensation costs. Studies show a direct correlation between workers' health status and workers' compensation claims. Individuals with high risk behaviors are found to have significantly higher workers' compensation claims cost than an employee of average health. STRIVE will help you uncover those high risk employees to promote positive behavior change to drive down claims costs.



<u>Total Score</u>	Total	
	Counts	Avg. WC
<50	150	\$875.76
50-59	206	\$1,007.89
60-75	561	\$771.36
76-85	342	\$703.24
86+	330	\$366.25
<b>Total</b>	1,589	\$713.09

*The cost of doing nothing: in the state of Michigan, the economic burden on employers with employees that do little or no physical activity is \$8.9 billion.*



# STRIVE Service Team



*Team Leaders - Sarah Szul, Manager of Health Solutions  
and Amy DeKeyser, Risk Solutions Manager*

## **Sarah Szul, Health Solutions Manager:**

In her position as Health Solutions Manager, Sarah works with clients to help them develop a health management program that will enable them to control rising health care costs while building a healthier, more productive work force. She assists clients with individual program development and coordinates additional services offered by outside agencies including worksite health screenings, educational classes and health fairs. As a STRIVE team member Sarah will lead your organization in the implementation and coordination of all health management initiatives.

## **Amy DeKeyser, Risk Solutions Manager:**

In her position as Risk Solutions Manager, Amy works with clients to develop or advance their loss control and safety programs to reduce incidents and drive down claims costs by creating a safe and productive work environment. She assists

clients with the implementation of behavior modification training, safety policy and procedure development and claims management to target loss trends. As a STRIVE team member Amy will lead your organization in the implementation and coordination of all occupational management initiatives.



**Maria Hicks, Health Management Coordinator:** In her position as Health Management Coordinator Maria assists clients with individual program development and coordinates additional services offered by outside agencies including worksite health screenings, educational classes and health fairs.



**Sandy Jones, Commercial Claims Advocate:** In her position as Commercial Claims Advocate and as a STRIVE team member, Sandy will advocate for efficient claims handling and communication to the client to collaborate cost efficient resolution strategies and reduce claim longevity.



**Kim Dean, Claims Analyst:** In her position as Claims Analyst, Kim will provide valuable claims analytics through scheduled reports to target loss trends and financial exposures. As a STRIVE team member Kim will develop customized reports based on individual client needs and program goals.



People helping people...it's what we do best.