

2011

Texas Business Group on Health Compendium of Best Practices in Value-Based Benefits



*Profiles of pace-setting Texas employers
on the road to value*



Special thanks to:



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Marianne Fazen
TBGH

A Message from the TBGH President

"Value-based benefits design" is an innovative strategy that is gaining traction among employers across the country, no more so than in Texas. In our search for best benefits practices across the Lone Star state, we discovered many companies embracing a value-driven approach to health benefits and wellness programs. Most don't consider themselves to be pace-setters or pioneers in benefits design. Instead, they believe this was the only sensible thing to do in the face of continuously rising healthcare costs, poor patient outcomes, and an unengaged workforce growing less and less healthy.

It was a challenge for us to decide which companies to profile in this inaugural Compendium of Best Practices in VBB. In the end, we reluctantly narrowed our choices to seven Texas employers, each taking a different approach to benefits design to fit its unique corporate culture, workforce demographics, company resources, and other influencing factors.

You may see similarities to yourself and your company in some of these profiles. If so, we would love to hear how you are achieving better value from your health benefits. Perhaps we can post your comments on our website or share your story in a future edition of our continuously expanding Compendium of best benefits practices in Texas.

Wherever you are on the path toward value, our hope is that you will learn from these seven best practices and give some of the ideas a try in your own company.

Marianne Fazen, Ph.D., President & CEO
Texas Business Group on Health

About Texas Business Group on Health (TBGH)

The Texas Business Group on Health is a coalition of Texas employers committed to working with our partners in Texas and throughout the United States to promote and maintain a healthcare delivery system that provides quality, accountability and affordability for our employees. TBGH provides:

- Access to cutting edge information that facilitates informed healthcare plan design and purchasing decisions
- Premier educational programs and workshops
- Valuable connections with other benefits professionals
- Opportunities to share best practices that promote healthy employees, healthy organizations and healthy communities
- Updates on legislation and trends that affect benefits design and cost management strategies
- Access to special demonstration projects
- A channel for the business community to express its views to health care policymakers and to the community-at-large



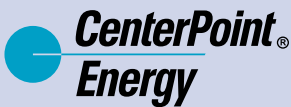
Texas Employers Demonstrate Commitment to Healthy People, Healthy Organizations and Healthy Communities

Texas employers in the Lone Star State are not alone in developing star-quality benefits programs designed to accelerate employee engagement in healthy living, improve healthcare quality, and achieve targeted health and financial objectives. Faced with increasing obesity, diabetes and other lifestyle-related conditions in their workforce, many companies are devising innovative strategies to increase the value of their health benefits and health improvement programs. These pioneers in value-driven benefits are empowering employees to take charge of their own health and become savvy healthcare consumers. They're also designing benefits that promote quality healthcare, remove barriers to access, increase accountability, and deliver significant savings.

The Texas Business Group on Health, leveraging the power of employers to drive improvements in healthcare, is proud to present stories of seven pace-setting Texas employers who are taking a value-based approach to benefits design and achieving better health outcomes for every healthcare dollar they spend. Individually and together, these companies are improving the health of their workers, their organizations, and their communities. By sharing these "best in class" examples, we hope to encourage other employers to continue their efforts to improve the health of both their employees and their bottom line.

Please send us your comments about this Compendium of Best Practices, value-based benefits and innovative employer-sponsored health-related initiatives in your Texas community. We may post all or portions of your feedback on this site.

(This TBGH Compendium complements the National Business Coalition on Health's new Value-Based Purchasing Guide, a tool developed to support the critical role that employers and coalitions play as "change agents" in improving health and healthcare. The Guide provides basic information about value-based benefits and shows these stakeholders how to implement value-based strategies in their own organizations and local communities. Access to the Guide is available at no cost at www.nbch.org/vbpguide.)



CenterPoint Energy, Inc. Houston, Texas

Houston-based energy delivery company removes obstacles to early detection of cancer and chronic disease and promotes high quality, holistic care management to charge up its aging workforce

This electric and natural gas delivery company and its predecessors have been in business for more than 135 years

The company has a brand promise of "Always There" and serves more than 5 million metered customers primarily in six states

CenterPoint Energy has about 9,000 employees and total assets of nearly \$19 billion

CenterPoint Energy revamped its health benefits to make sure that all members have first-dollar coverage for at least one colonoscopy exam every year as well as preventive procedures, including age-appropriate screenings and immunizations

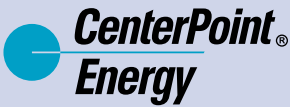
CenterPoint Energy continues to explore new opportunities to help with disease prevention and early detection

Employee Demographics

- Approximately 9,000 U.S. employees, including more than 5,500 in Texas; predominantly male workforce (75%)
- Jobs range from linemen, meter readers, pipeline technicians, administrative personnel and professional and marketing executives with advanced degrees; 2,600 employees are represented by unions
- 22,946 total U.S. health plan members include 8,230 employees and their dependents and 4,146 retirees and their dependents
- A large number of plan members live in rural areas

Health Benefits Challenges

- Aging, long-term workforce (average age 45, average tenure 17 years), many in physically demanding jobs
- Majority of workforce located in states with the least healthy populations and highest health care costs
- High incidence of late-stage diagnosis of cancer, heart disease, diabetes and other conditions
- Confusion about different cost-sharing strategies for preventive versus diagnostic care, sometimes resulting in plan members incurring unnecessary expenses or deferring potentially life-saving screenings



Healthy Workforce Objectives

- Increase use of preventive care and medical screenings to either prevent or detect more serious—and expensive—health conditions earlier
- Encourage greater participation in chronic care management programs including a partnership with Diabetes America, which treats the "whole person," not just the disease
- Increase use of lower-cost generic drugs and mail-order refills for maintenance medications

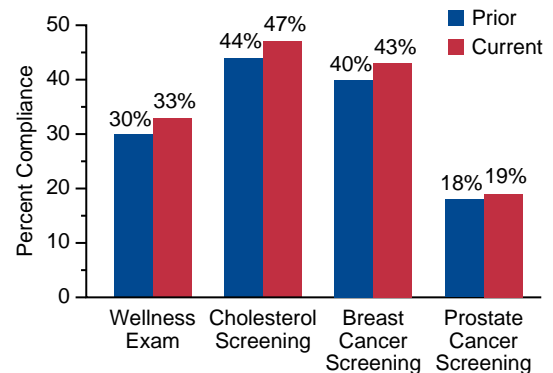
Value-based Benefits and Wellness Strategies

- Provide first-dollar coverage for preventive procedures, including age-appropriate screenings and immunizations for adults and children
- Provide first dollar-coverage for one colonoscopy exam annually
- Offer four tiers of benefits to Minnesota employees with financial incentives for utilization of high quality, cost-efficient providers through Minnesota-based HealthPartners
- Partner with healthcare vendors to encourage use of most effective and efficient treatment plans for highest-cost disease states including asthma, coronary artery disease, diabetes, heart failure, chronic obstructive pulmonary disease and lower back pain
- Provide round-the-clock nurse counseling available by phone or via Internet web chat
- Offer free initial visit and reduced copayments for subsequent visits for early diagnosis and ongoing treatment of diabetes and related conditions at Diabetes America clinics in Houston metropolitan area
- Discount health plan premium contributions for non-smokers

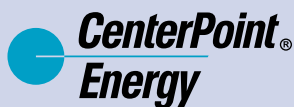
Outcomes

- Increased adherence to care management regimens including medication compliance, regular eye exams, nutritional education visits, etc. by plan members enrolled in Diabetes America program
- Annual rate of medical cost increase below national average and holding steady for last few years
- Prescription drug trend rate also below national levels

Increase in Compliance with Recommended Preventive Care Following Reminders for Targeted Individuals



CenterPoint Energy receives 2010 Wellness by Design Award from Hennepin County



Next Steps

- Increase focus on initiatives to encourage plan members to use generics and mail order for prescription drugs
- Encourage voluntary completion of health risk assessments for early identification and reduction of health risks
- Having garnered the support of the CEO based on a strong business case and a belief that encouraging people to make savvy health-related decisions is "the right thing to do," CenterPoint Energy is making plans to gather and maintain data to assess the impact of its value-based and other health plan management initiatives

On the Road to Value

When some employees at CenterPoint Energy, Inc. complained about charges for routine colonoscopy exams that were supposed to be covered at 100%, this Houston-based energy company revamped its health benefits to make sure that employees and dependents have first-dollar coverage for at least one colon cancer screening every year. Now all plan members can be confident that there will be no added expense for this potentially life-saving exam.

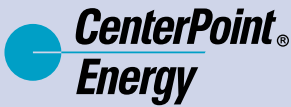
To deal with the challenges of serious and chronic diseases—including cancer, asthma, coronary artery disease, diabetes, heart failure, chronic obstructive pulmonary disease and lower back pain—CenterPoint Energy worked with its health plan vendors to institute clinical support programs. Patient-focused services like Transplant Resource Management that provides access to Centers of Excellence and Treatment Decision Support that helps members find high quality, appropriate treatment empower plan members to make sound choices and improve the likelihood of achieving their desired outcomes.

Targeting its most prevalent chronic disease state—diabetes—CenterPoint Energy partnered with Diabetes America to encourage early diagnosis and treatment of this debilitating health condition. Diabetes America offers a "one-stop" clinic that treats the whole person, not just the disease, administering personalized diabetes education, nutrition counseling, lifestyle and exercise coaching, and medical management at a cost savings to plan members of \$20 off the regular doctor office visit copay. As further motivation to engage with this program, the initial visit is offered by Diabetes America free of charge.

Extending the offer of timely support to all members facing health-related challenges, the company utilizes the healthcare vendors' nurse counseling services available 24 hours a day, seven days a week by either calling a toll-free telephone number or via the Internet using Web chat.

CenterPoint Energy Value-Based Benefits Design Strategies

- Provide first-dollar coverage for many preventive procedures
- Provide first dollar-coverage for annual colonoscopy exam annually
- Offer four tiers of benefits to Minnesota employees with financial incentives for utilization of high quality, cost-efficient providers
- Partner with healthcare vendors to encourage use of most effective and efficient treatment plans for highest-cost disease states
- Provide round-the-clock nurse counseling
- Offer financial incentives for complete, personalized diabetes care at Diabetes America clinics
- Discount health plan premium contributions for non-smokers

CenterPoint
Energy**On the Road to Value (continued)**

Together these efforts have helped CenterPoint Energy control health care costs, keeping its annual rate of increase below the national average at 6.7% for medical care and 2.5% for prescription drugs last year. Now, the focus is on lowering costs even further through a stepped-up focus on prevention and early detection.

"We are dedicated to providing our employees with the education and resources necessary to help them make healthy lifestyle choices," said Daryl Pearson, safety specialist who also chairs the CenterPoint Energy's Minnesota Safety and Wellness Action Team, comprised of employees from various work areas committed to promote employee health and well being. Last year SWAT began an educational initiative featuring safety and wellness tips and offers nutrition, exercise programs and other resources to help employees achieve and maintain a healthy lifestyle.

"This is a group with long-standing habits that are difficult to change, so it's slow progress," according to Alice Anderson, Manager of Benefits Administration and Health Plans. "But with sensitivity to their lifestyle and their concerns, we hope we can help them achieve their personal goals for the best life possible for themselves and their families. We will continue to use value-based benefit design strategies to encourage people to invest in their own health and quality of life.

"We appreciate the numerous opportunities to leverage the aggregate experience and knowledge of our colleagues that come from participation in employer coalitions and other professional organizations," added Anderson. "Access to the latest information on legislation, plan design, and community practices helps us support our employees at CenterPoint Energy with care- and cost-effective benefits. We enjoy the great relationships we've made and return from each program excited and prepared to move forward with confidence."

"This is a group with long-standing habits that are difficult to change, so it's slow progress. But with sensitivity to their lifestyle and their concerns, we hope we can help them achieve their personal goals for the best life possible for themselves and their families."

*Alice Anderson, Manager of Benefits Administration and Health Plans,
CenterPoint Energy*



Federal Reserve Bank of Dallas Dallas, Texas

Headquarters for the Federal Reserve's Eleventh District, the Dallas Fed institutes financial incentives to boost interest and produce returns on its investments in wellness and disease management

One of 12 regional banks in the Federal Reserve System, the FRBD serves the 11th Federal Reserve District comprising Texas, northern Louisiana, and southern New Mexico

The bank keeps our money valuable and our financial system sound

At the center of the national economy and banking network

Successful performance in a dynamic industry requires a healthy, focused workforce

Employee Demographics

- Most working at the Dallas headquarters, 1,112 predominantly higher-income employees at four locations throughout Texas: El Paso, Houston, San Antonio and Dallas
- 4,238 total health plan members include employees, retirees and dependents

Health Benefits Challenges

- Lifestyle choices of majority of employees resulting in inadequate exercise, poor nutrition and excess weight
- Prevalence of metabolic syndrome, a combination of risk factors that increase the risk of high cost conditions like diabetes, heart disease and stroke.

Healthy Workforce Objectives

- Identify employees at risk for chronic health conditions and implement preventive interventions and care management techniques, as appropriate
- Achieve measurable improvements in employees' physical activity levels, nutritional choices, and weight management
- Engage employees in education and other programs designed to increase accountability for personal health and well-being



Value-based Benefits and Wellness Strategies

- The bank's 14-week "Healthy You" program provides education and tools to encourage employees to 'know their numbers' and actively choose behaviors that will improve their health status. Program participants can receive 100% reimbursement of diabetes, cholesterol and blood pressure medications and supplies and free biometric screenings, and other incentives that encourage healthy eating.
- Beginning in 2011, employees can participate in a new program, "Healthy Start", that offers incentives for active partnership with a physician to identify and achieve biometric goals.
- Copays are waived for over-the-counter and prescription smoking cessation products for employees actively participating in the American Lung Association's on-site smoking cessation program.
- Toll-free telephonic advocacy and health coaching counselors are available for covered members with chronic conditions.
- Annual Health Fair offers useful information to reduce risks, identify symptoms and manage care of chronic disease. Health Fair promotes personal monitoring of indicators of health status with biometric screenings and health risk assessments.
- On-site health clinic staffed by a Registered Nurse provides convenient and appropriate care for accidents and common illnesses as well as routine physical exams, biometric screening, health counseling, and referrals to encourage timely high quality care.
- 24-hour onsite fitness facility has professional staff who encourage regular exercise and healthy habits.

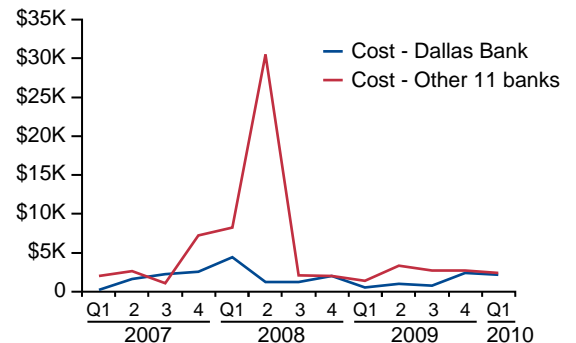
Outcomes

- 75% of "Healthy You" participants met the criteria for a program incentive during the first term of the program, all but a few doing so by achieving a 5% improvement in the targeted biometrics.
- In the second round, 85% of "Healthy You" participants became eligible for the incentives, of whom 96% achieved at least a 5% biometric improvement.
- Five employees successfully completed the smoking cessation program



Federal Reserve Bank of Dallas Wellness Center

Diabetes Costs
Dallas Bank Vs. Other Federal Reserve Banks



- Health plan claims for diabetes-related conditions have not increased at FRBD in the past three years despite rising rates of diabetes throughout the southwest.
- Related healthcare costs are 43% lower than the Federal Reserve System average.



Next Steps

- Increase participation in biometric screenings to enable active health management
- Broaden reach of popular 'Healthy You' program
- Use data collected from health risk assessments and medical claims to plan future value-based benefit programs
- Continue to meet with other employers to learn from their experiences, brainstorm ideas, and work collaboratively to influence benefits policies and practices in the local business community.
- Listen to employees before, during and after the design of new programs, making modifications as appropriate

On the Road to Value

The Federal Reserve Bank of Dallas had a disease management program for ten years before deciding that it didn't want to limit valuable health-related information and professional advice to only those plan members who had already been diagnosed with chronic conditions. So the bank analyzed its employees' health risk assessments and merged components of its popular WeightWatchers at Work program with its disease management and health education programs to create a single program open to anyone who wanted to learn how to stay healthy.

"Healthy You", introduced in 2008, initially focused on weight management, diabetes and cardiovascular disease. Led by instructors with a strong clinical background, participants learned about the role of nutrition, physical activity and stress management in optimizing their health and quality of life.

At the onset and conclusion of each 14-week "Healthy You" term, participants underwent biometric screenings and nutritional assessments, set goals and developed personal lifestyle management programs. Stop Troubles participants who showed at least 5% improvement in weight, blood pressure, cholesterol, triglycerides or waist circumference or who attend at least 70% of the meetings receive program incentives such as copayment reimbursements for diabetes, hypertension and cholesterol medications and supplies.

The bank continues to update the program to address timely and relevant concerns. Participation has increased from each year to the next, and the number achieving significant biometric improvements has been inching up as well.

"Healthy You" Outcomes: March - November 2010

- Average participation in:
 - Weekly meetings: 75%
 - Monthly lunch & learns: 75%
 - Make-up meetings: 25%
- Achieved 5% improvement in one or more biometrics
 - Dallas: 100%
 - Houston: 100%
 - El Paso: 57%
- Dallas biometric improvements:
 - 2010: 2% weight; 1% waist circumference
 - 2009: 1% weight; 0% waist circumference
 - 2008: 0% weight; 0% waist circumference



On the Road to Value (continued)

In 2011 the bank's benefits management team plans to use actual claims data to fine-tune its 'Healthy You' program and to design other value-based health initiatives that encourage employees to become and stay as healthy as possible and, when necessary, get timely, appropriate and high quality professional care.

"It's hard to break bad habits. It could be not eating healthy foods or not being engaged in regular physical activity," said Kim Yen Ho, the bank's Health and Productivity Management Specialist. "I think incentives are an effective motivational tool that every program should have. They encourage participants to make the right choices, improve their health and stay on track with their goals."

FRBD has a long history of research and analysis, data-based decision-making and active engagement influencing policies that impact its constituents. So it's not surprising that Bob Queyrouze, Internal Consultant, Compensation and Benefits, has long been both an active member of employer coalitions committed to sound health care policies and practices.

"As a mid-sized employer, our membership in the local employer coalition, Dallas-Fort Worth Business Group on Health, has provided us with invaluable resources. It also gives us access to the Texas Business Group on Health and the National Business Coalition on Health with even more networking, collaboration and educational opportunities. Through our participation in these employer-based coalitions, we meet professional peers with whom to share experiences, as well as leading experts in all areas of health policy and health practice. From event speakers, interactive workshops, websites and newsletters, we receive useful information and opportunities which might otherwise be out of our reach due to budget constraints", according to Mr. Queyrouze.

More than 10 years ago the bank offered its first disease management program, focusing on musculoskeletal disorders, through a pilot project for DFWBGH members. FRBD ran a DFWBGH-sponsored worksite diabetes management program in 2003, and adopted the ALA's smoking cessation program through another pilot project coordinated by the coalition. Its 'Healthy You' program grew from an introduction that took place at a DFWBGH education and networking event; and Bob and his team are currently participating in DFWBGH's Texas Health Strategy Project to gather, analyze and use claims cost and utilization data to develop interventions to motivate employees to seek high quality, evidence-based, cost-effective health care and make wise lifestyle decisions.



Bob Queyrouze
FRBD

"Business coalitions—local, regional and national—help companies work together and with others who share a commitment to quality health care, an effective and affordable health care system, and empowered health care consumers. The Federal Reserve Bank of Dallas is proud to partner with our colleagues who are working together, with value-based benefits and other initiatives, to build a healthy community."

*Bob Queyrouze, Compensation and Benefits Internal Consultant,
Federal Reserve Bank Dallas*



H-E-B San Antonio, Texas

This retailer's fresh approach to wellness and prevention produces a fruitful yield: Medical costs are scaled down when employees get "Healthy at H-E-B"

San Antonio-based food and drug retailer established in 1905

Largest privately held company in Texas with more than \$15 billion in annual sales

An innovative industry leader and strong corporate citizen

Employee Demographics

- 72,000 Partners (aka employees) at manufacturing plants, distribution centers, pharmacies and food/general merchandise stores located throughout Texas and Mexico
- Health plan covers more than 74,000 U.S. Partners, retirees and dependents

Health Benefits Challenges

- At-risk employees: 77% are overweight or obese, 81% are hypertensive or pre-hypertensive, 43% have borderline high to high glucose levels, 32% have borderline high to high cholesterol
- 36% of employees are at high risk for at least one clinical risk factor
- 9% of employees are at high risk for two or more clinical risk factors
- Healthcare costs of employees with diabetes are 2½ times the cost of all plan members combined
- Workforce culture and customs favor foods that are high in fat and low in nutritional value and attitudes toward health and healthcare that are laid-back and relaxed

Healthy Workforce Objectives

- Control health-related costs with design elements that support personal responsibility and accountability for continuous health improvement
- Encourage employees to complete health risk assessments to raise awareness and engage individuals in personal lifestyle and health management
- Encourage every employee to set a health-related goal and to commit to a company-wide challenge or program tailored to help with a personal health risk identified in the HRA
- Encourage employees to participate in health promotion activities to prevent disease and promote timely interventions
- Improve compliance/consistency of treatment of people with diabetes and reduce care-related expenses
- Establish framework to measure impact of value-based health plan management strategies



Value-based Benefits and Wellness Strategies

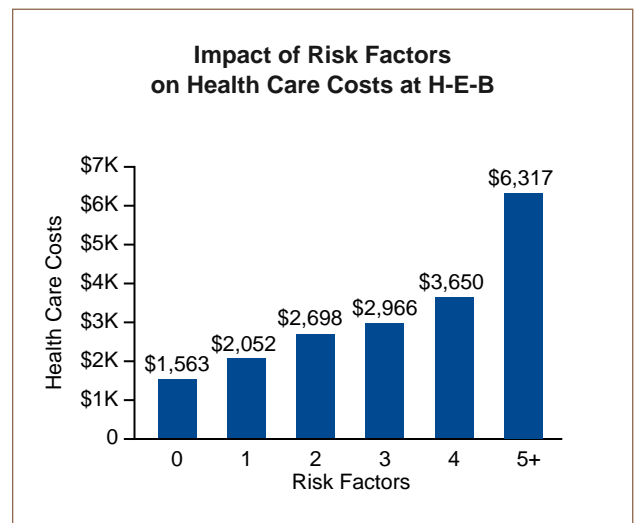
- Provide "healthy action" monetary credits for completing health risk assessment and participating in at least three health promotion initiatives annually
- Promote and conduct annual *Know Your Numbers* screening campaign using our in-store Pharmacy screening teams
- Launch short-term company-wide team challenges designed to encourage peer support and motivation with focused health promotion goals. Challenge themes focus on improving prevalent lifestyle health risks like eating better and moving more
- Support individual action plans based on philosophy that changing behavior to improve health status is a personal matter requiring awareness, commitment and empowerment over the long-term
- Recognize "Wellness Champions" who serve as local ambassadors for health promotion programs and provide continuous feedback for program development and improvement
- Engage all plan members with diabetes in H-E-B's Disease Management Program, initiate personal coaching at H-E-B's in-store pharmacies, remove financial barriers to Rx compliance, and adopt a culturally-sensitive communication plan to educate the workforce and physicians on the need to reduce the risks for Type II diabetes and obtain timely and appropriate care
- Provide a variety of health improvement resources, including motivational success stories, information on local wellness programs, and discounts through "HealthyatHEB" website on corporate Intranet

Outcomes

- Reduction in health risks
- 76% average company-wide participation in health promotion activities, including 91% of border-area employees
- Over 12,000 H-E-B Partners set a 2011 health goal
- Significant improvements in medication compliance and care management resulting in 25% reduction in medical costs for employees with diabetes
- Over the past few years annual PPO cost increase trend per employee was 3.5% vs. 6.5% national average



H-E-B knows the value of branding





Next Steps

- Pilot new diabetes risk reduction and care management program in Laredo to benefit high-risk Hispanic community through focused engagement of trained *promotores* and H-E-B Pharmacists
- Enhance value-based benefit design initiatives, including evaluation of tiered provider networks to promote utilization of high performance physicians and facilities and removal of financial barriers for medical and pharmaceutical care of chronic conditions
- Pilot test a patient-centered onsite clinic which facilitates proactive, coordinated patient care management
- Promote effective medication therapy management initiative with in-house pharmacists to consult on medication adherence and chronic care management to help bridge gaps in care
- Use financial incentives to encourage participation by spouses in health risk assessments and other relevant health support programs
- Deliver consistent, integrated, year-long communication campaign using multiple modes of delivery, which include: nutrition and fitness tips from the Corporate Wellness Coach, health-related text messages, posters, tool kits for leaders and Wellness Champions, and comprehensive online tools and health and wellness content
- Institute vendor health management scorecards with performance guarantees tied to clinical improvement
- Identify other strategic opportunities to increase plan effectiveness and lower medical costs

On the Road to Value

A predominantly young Hispanic population, with health risks largely attributable to poor diet and inactivity, has posed significant challenges for San Antonio-based H-E-B, a 105-year-old supermarket store chain known for its fresh food, low prices, variety, and convenience.

Analyzing data from health risk assessments and medical claims, H-E-B found that 85% of its employees did not consume enough fruit and vegetables and ate foods high in unhealthy fats, 42% were not exercising regularly, 11% used tobacco and 49% reported that they have moderate to high stress.

These lifestyle choices were contributing to an increasing incidence of hypertension, overweight and obesity among H-E-B's employee population and their dependents, as well as elevated levels of cholesterol, blood glucose and triglycerides.

The company realized that the cost of treating these conditions could eventually exceed total corporate income!

Using extensive data from its own resources, as well as published reports and benchmarking and best practices from other employers, H-E-B took steps to address the prospect of rising costs with a long-term strategic benefit design focused on wellness education and disease prevention and management.

Medical Claims and Health Risk Assessments Reveal Risky Life-Style Choices

- 85% do not consume enough fruit and vegetables and eat a diet high in unhealthy fats
- 42% do not exercise regularly
- 11% use tobacco
- 49% reported that they have moderate to high stress



Resources help H-E-B Partners and customers to learn more and live well



On the Road to Value (continued)

H-E-B engages employees and dependents to adopt behaviors that will improve their health and well-being. The company also participates in community-wide health improvement efforts, including the Texas Medical Association's Physician Centric Disease Management pilot and the Houston Health Care Collaborative's "Bridges to Excellence Pay-for-Performance" project, designed to compensate physicians for providing high quality health care. H-E-B was also involved in a 12-week Cultural Adaptation Initiative to improve health plan communication and outreach activities to eliminate disparities caused by cultural differences or language barriers.



Brooke Brownlow
H-E-B

"Our goal is to improve the lives not only of our Partners, but the lives of their families, and eventually the lives of South Texans. We feel that H-E-B is uniquely positioned to help make this possibility a reality."

Brooke Brownlow, Vice President of Compensation, Benefits, and HR Technology, H-E-B



City of Mesquite Mesquite, Texas

Faced with shrinking coffers and a surge in chronic health conditions, the "Rodeo Capital of Texas" reins in medical costs by rounding up care and bringing it closer to home

A logistics hub for the greater Dallas-Fort Worth area

Offering beautiful scenery with Texas flavor, Mesquite is uniquely positioned for business and commerce

Combines the best of the Old West with award-winning historic sites and the latest in shopping and the arts

With a shared commitment to service and teamwork, City of Mesquite employees join together to promote healthy living

Employee Demographics

- Municipality of 140,000 residents in north-central Texas, suburb of Dallas
- 2,400 health plan members include 400 police and firefighters and 177 retirees

Health Benefits Challenges

- Plan members with chronic conditions—cardiovascular disease, diabetes and high blood pressure—account for the majority of all health care costs. In 2005, 55% of total medical costs were attributable to 18% of plan members.
- Medical plan costs more than doubled over six years, from \$4.4 million in 2000 to \$10.1 million in 2006.
- Mostly male employee population that often avoids or delays routine and necessary medical care, exacerbating conditions and driving up city's health benefit costs.

Healthy Workforce Objectives

- Reduce the upward spiral of health care costs by focusing on wellness and prevention.
- Encourage plan members to become more actively involved in managing their own health.
- Reduce the amount of wasted time spent waiting for doctor's office visits and prescription medications.



Value-based Benefits and Wellness Strategies

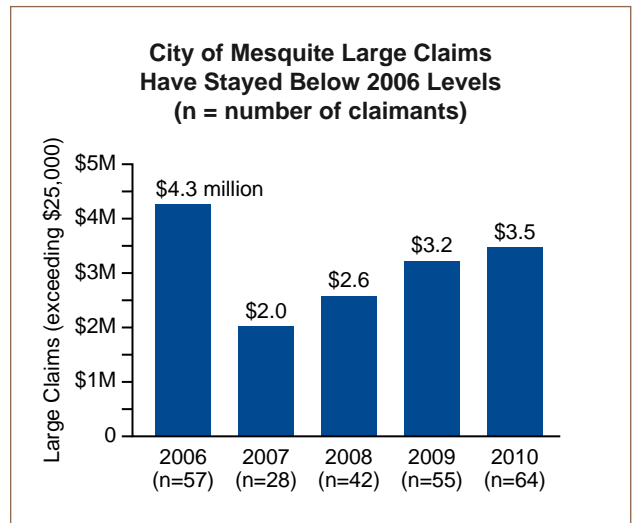
- Operate an on-site medical clinic and pharmacy—in partnership with the Mesquite Independent School District—offering high quality, convenient, and affordable care for just \$10 per office visit and savings of up to 90% on generic medications
- Provide onsite health coach and certified diabetes educator to promote healthy behaviors among employees and families
- Increase monthly premium contribution by \$20 for employees and dependents who have not had a regular physical exam in the prior two years
- Offer financial incentives for targeted lifestyle improvements, such as smoking cessation and weight management

Outcomes

- The Mesquite Employee Health Center recorded 11,590 doctor visits in 2008 and 15,200 in 2009 (Patients included both City employees and employees of the Mesquite Independent School District.)
- Health plan cost increases have leveled off since 2006, yielding an estimated savings of \$4.9 million and producing a return on investment of \$8.49 for each \$1 spent
- More than 250 employees/spouses/retirees have successfully completed the weight management program with significant improvements in biometric health indicators
- Employees who attend medical appointments at on-site clinic required less time off work
- Use of generic prescription drugs increased from 30% to 74%
- 95% of employees and 90% of covered spouses have had annual physical exams in the last two years and have avoided paying the \$20 monthly premium penalty



Mesquite Employee Health Center helps cut health care costs



Next Steps

- Continue to identify ways to better utilize the Mesquite Employee Health Center, its staff and other resources, including community and coalition resources
- Offer additional financial incentives and/or penalties to encourage individual accountability



Boys&Girls Club Day for Kids, Mexico 2000 Folkloric

On the Road to Value

Like most U.S. municipalities, the economic downturn has taken a toll on Mesquite's city coffers. At the same time that tax revenues were shrinking, the City of Mesquite's health programs were experiencing double-digit percentage cost increases, driven largely by an increasing incidence of chronic conditions like diabetes, cardiovascular disease and hypertension.

To stretch its limited funds—while also reining in unbridled health care costs—the City partnered with the Mesquite Independent School District to leverage their collective resources. Together they opened an onsite clinic that provides convenient, high quality medical care, and boosts productivity while keeping health care spending in check.

The Mesquite Employees Health Center and Pharmacy serves 2,400 city and 6,000 school district health plan members between the ages of 2 and 100. The doors open every day at 7 a.m. and appointment times are rigorously controlled to make sure that patients not only get the health services they need, but that they get them with little wasted time. Over-the-counter medications are sold at cost, and city health plan members pay only \$10 for a clinic visit. In 2008, its first year of operation, the health center recorded a whopping 11,590 doctor visits. Today the Mesquite Employees Health Center serves as a model for other employers considering opening their own onsite clinics, hosting guests from as far away as Australia.

Recognizing that the only way to avoid the expense of chronic conditions was to prevent them from occurring, the City of Mesquite's Medical Plan Advisory Committee, composed of volunteer representatives throughout the city's executive, administrative and operational departments, developed a health promotion strategy that focused on disease prevention, including the adoption of healthier lifestyles.

To implement that strategy, the City of Mesquite partnered with its health plan to hire a dedicated Health Advocate. A nurse and certified diabetes instructor, the Health Advocate developed multiple interventions to help employees and dependents achieve their optimal

health status, developing multiple interventions to address diabetes, obesity and hypertension. She teaches classes, coordinates special interest groups, and hosts physicians and other professionals to facilitate constructive discussions on menopause, colonoscopy and other timely health topics. The Health Advocate also supports six wellness stations conveniently located throughout the city to enable employees and others to monitor their basic health status and pick up useful handouts on relevant issues.

The Health Advocate extends her outreach even further by attending mandatory departmental safety meetings, engaging each group in discussions of heart health, immunizations, nutrition and other personal health-related topics. And she visits the Mesquite Employee Health Center daily to counsel patients on health issues and facilitate their access to other health programs and services.

City of Mesquite Health Clinic and Programs have Positive Impacts

- Mesquite Employee Health Center serves as a model for other employers considering opening their own onsite clinics
 - Just \$10 per clinic visit
 - Over-the-counter medications sold at cost
 - Onsite appointments use less time off work
- Health plan cost increases have leveled off since 2006
- Dedicated Health Advocate helps employees and dependents achieve optimal health status
- More than 250 plan members completed weight management program with significant improvements in biometric health indicators



On the Road to Value (continued)

As a result of the Health Advocate's outreach efforts, City of Mesquite health plan members now have a better understanding of how their lifestyle choices impact the quality of their lives. So far, more than 250 plan members have successfully completed the programs and achieved significant improvements in weight and other biometric measures, reducing their risk of chronic disease and their associated costs.

"As a public employer the City must have not only competitive salaries, but competitive benefits, too. The city's efforts to lower the cost of benefits through innovative programs designed to promote health and prevent disease have positively impacted our ability to provide medical benefits for employees, retirees and their dependents. In the 2008-2009 fiscal year, there were no pay raises due to the reduction in tax revenue that year. It was fortunate that the medical plan's expenses had not risen and, therefore, medical plan rates remained unchanged did not change", said George Mones, the City's Director of Human Resources. "The clinic has more than paid for itself."

The City also adopted other low-cost, "high touch," interventions, such as the Dallas-Fort Worth Business Group on Health's innovative and engaging worksite program "Road Trip! Destination: Peak Performance." Employees from departments throughout the City—from the library to the recreation centers to the administrative offices—took a journey to better health and came away with not only memories of a fun and informative learning experience, but mementoes that included useful tips and tools to help them attain their own personal goals of better health and better healthcare.

With the support of its senior executives and elected officials, the City of Mesquite is continuing to explore other ways to promote good health that improve quality of life and lower its health care costs. Going forward, the City intends to maintain its focus on individual empowerment, seeking more effective techniques to support smoking cessation and other positive behavior changes. It also plans to continue working in collaboration with other employers that share a common vision of a healthier community and an accountable, performance-based health care system.



*George Mones
City of Mesquite*

"The only way to avoid the expense of chronic conditions is to prevent them from occurring."

George Mones, Director of Human Resources, City of Mesquite



National Instruments Austin, Texas

This high-tech company uses an iterative approach to embed health and wellness into its culture and support the longevity and productivity of its talented, young workforce

Austin-based innovative technology design firm established in 1976

Over 30,000 customers worldwide impact millions of people with technological advances from next-generation gaming systems to breakthrough medical devices

Named one of Fortune Magazine's "100 Best Companies to Work For" 11 years in a row with culture that supports individual and community well-being

Employee Demographics

- 2,300 mostly young, educated, male employees located on corporate campus in Austin, Texas
- 5,500 U.S. health plan members including employees, spouses and children

Health Benefits Challenges

- Despite their relative youth, more than 40% of the workforce is overweight with a sedentary lifestyle, has high cholesterol, and suffers from seasonal allergies.
- 9% of plan members have elevated blood glucose levels, making them at risk for diabetes.
- Many employees who relocate to NI's Austin headquarters directly out of college don't have a primary care physician.
- Most users of NI's wellness programs represent "the choir"—those who are already fit and healthy.

Healthy Workforce Objectives

- Improve utilization of primary health care services, including preventive care and proactive management of chronic conditions through use of a patient-centered 'medical home' care management model.
- Motivate workforce and dependents to monitor their personal health status through completion of health risk assessments and other biometric measurements.
- Improve participation in wellness programming by at-risk employees.
- Encourage employees to seek appropriate and timely professional treatment when needed and return to an active, productive lifestyle as soon as possible.



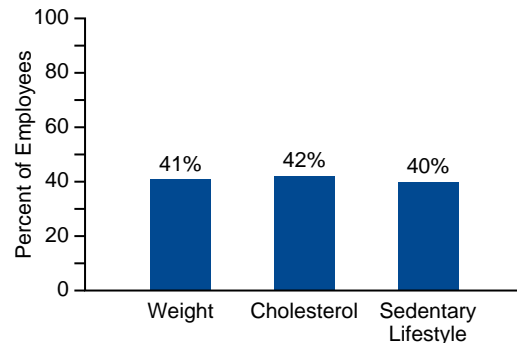
Value-based Benefits and Wellness Strategies

- Convenient and low-cost onsite fitness center staffed with fitness experts from the nationally renowned Cooper Institute
- Onsite medical clinic managed by Take Care Employer Health Solutions, LLC
 - Initially intended to offer only acute care, but expanded after a year to also provide all forms of preventive and primary care
 - Reduced co-pay for onsite clinic office visits
- Onsite mammogram screenings twice a year
- Significant premium surcharge for failure of employee to complete health risk assessment and biometric screenings

Outcomes

- More than 700 employees use the fitness center regularly, many of them attending several classes each week.
- More than half of all employees took advantage of the onsite clinic at least once in the first year of operation, pointing to rising participation rates in 2011 and beyond.
- All but seven employees completed health risk assessments and biometric screenings in first year.

National Instruments Employee Risk Factors (based on biometric data of 718 employees)



from National Instruments Wellness Journey, April 2008

- Increasing numbers of employees are actively engaged with personal health management programs and recruiting their colleagues to join them.



Happy People, Happy Returns

Next Steps

- Encourage dependent spouses to complete an HRA and biometric screening and otherwise engage in active personal health management.
- Continue strategies designed to support individual progress in achieving significant progress toward biometric goals.
- Require affidavit of non-tobacco use or completion of smoking cessation program for preferred benefits.
- Champion individual and collective successes at improving health status.
- Increase on-campus wellness and fitness programs, including focus on improving nutritional value of vending and food services options.



- Gather data to establish baseline against which to measure impact of VBBD and other strategic health management initiatives.
- Reduce annual health care cost trend by lowering incidence of preventable diseases and initiating early intervention in chronic and catastrophic cases.

On the Road to Value

At this high-tech engineering company where invention is the order of business and new applications need to be tested and proven before they are implemented, a standard, off-the-shelf approach to health and wellness just didn't compute.

Instead, Austin-based National Instruments used the same iterative process its engineers apply to hardware and software development to customize a value-based benefits design that reflects its corporate culture of ingenuity and community support. At NI, where the most sustainable competitive advantages are its people and its culture, a strategy that embraced healthy living was embraced.

First, it opened an onsite fitness center staffed by professional experts from the Dallas-based Cooper Institute, a nationally renowned pioneer in nutrition and aerobic exercise.

Next, NI contracted with Take Care Employer Health Solutions to design, build and operate an onsite health care clinic to provide both primary and acute care services to employees.

Then, with its fitness center, health clinic and wellness programs in place, NI instituted a strategic initiative to encourage its employees to accept some responsibility for their own health status. Beginning in 2009, NI employees were asked to complete health risk appraisals, which included biometric screenings conducted at its onsite health clinic, or risk paying significantly more for their company-provided health benefits.

An admittedly paternal company in the hotly competitive high-tech industry, premium contributions for NI's health plan are low—just \$15 a month for single coverage—while coverage is generous. When the company informed its employees they'd have to pay \$60 a month if they failed to complete a health risk assessment with biometric screenings, the results were not unexpected. All but seven of the company's 2500 U.S. employees complied.

It's a bit too soon to determine whether the company's aggressive approach to managing its employees' health is producing the desired results, but just as NI's LabView software tracks and measures the performance of product development, NI will be evaluating its own VBBD's outcomes.

National Instruments Employee Engagement

- More than 700 employees use the fitness center regularly, many of them attending several classes each week.
- More than half of all employees took advantage of the onsite clinic at least once in the first year of operation, pointing to rising participation rates in 2011 and beyond.
- All but seven employees completed health risk assessments and biometric screenings in first year.
- Increasing numbers of employees are actively engaged with personal health management programs and recruiting their colleagues to join them.



Employees make use of the company's workout facilities



On the Road to Value (continued)

"You can't control medical inflation; you can't control increased utilization. The only way to lower costs is to get healthier. As you reduce risk factors, you reduce costs actuarially. It's the only answer," believes Mark Finger, Vice President of Human Resources.

According to Mr. Finger, NI's management is committed to VBBD for the long term because the company recognizes that its greatest and most sustainable competitive advantage is its employees. "We encourage NI employees to challenge each other by providing an open working environment that supports idea-generation and innovation.

"We know what kind of a workplace culture we want to have, and the decisions we make today impact who we will be as an employer 100 years from now," Mr. Finger said.



*Mark Finger
National Instruments*

"You can't control medical inflation; you can't control increased utilization. The only way to lower costs is to get healthier. As you reduce risk factors, you reduce costs actuarially. It's the only answer."

Mark Finger, Vice President of Human Resources, National Instruments



City of Odessa Odessa, Texas

In West Texas where the mainstay meal is chicken-fried steak the size of a saddle blanket and gravy comes in an iced-tea pitcher, you have to modify the environment outside to change what goes on inside

A growing city with opportunities as unlimited as the West Texas horizon
 A city enriched by gas and oil and the people who live there
 A regional health industry hub
 A great place to live healthy

Employee Demographics

- 950 full-time employees, mostly male, include police and firefighters
- 20% of positions require a college degree
- Majority of 2,800 plan members—employees, retirees and dependents—live in Odessa area

Health Benefits Challenges

- "Chicken fried steak culture" where big portions and big bellies ride in big trucks
- Prevalent diabetes or pre-diabetic conditions, metabolic syndrome, asthma, cardio-pulmonary disease
- Overutilization of unnecessary, high-cost specialist care
- Health plan members, paying little or nothing for generous benefits, are not actively engaged in healthcare cost management

Healthy Workforce Objectives

- Encourage adoption of healthy lifestyles
- Improve chronic disease management
- Reduce unnecessary specialist care

Value-based Benefits and Wellness Strategies

- On-site primary care clinic, pharmacy, and lab – all using electronic medical records
- 24-hour fitness center and wellness center with demonstration kitchen
- Narrow provider network based on quality and value
- Active partnership with patients and providers for pre-certification of medical procedures, utilization review of facility services and fees, and disease management to maintain optimal quality of life



Outcomes

- Lowest per member cost among public employer health plans in state of Texas
- Growing popularity of Fitness Center, with more than 2500 visits in January
- Health Clinic patient visits average 500-600 a month
- Both the Health Clinic and Fitness Center have identified and enrolled hundreds of health plan members with diabetes, hypertension, hyperlipidemia and other chronic conditions in wellness and fitness programs
- Hundreds of participants in weight loss and smoking cessation programs have achieved significant results
- Increased utilization of high value health providers

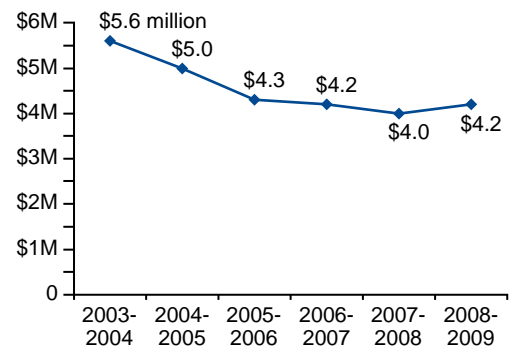
Next Steps

- Maintain focus on appropriate cost-effective health care
- Continue to provide education and otherwise support healthy lifestyle behaviors
- Promote collaborative community-wide initiatives that discourage smoking in public places and encourage healthy physical activity
- Endorse quality care throughout healthcare delivery system



City of Odessa Family Health & Wellness Center

City of Odessa Health Care Claims Trend Fiscal Years 2003-2009



On the Road to Value

The City of Odessa knows that helping its community access high-value health care services, such as preventive care and disease management, and reducing unnecessary, overpriced care can improve health and lower health-related costs.

The city opened an on-site clinic in 2005 to provide high quality, convenient, and affordable care. (The member co-pay is zero!) Each month the clinic staff of nurse practitioners, overseen by an off-site primary care physician, see between 400 and 600 patients for non-occupational medical services and the lab performs 400 to 500 tests.

Electronic patient records are readily accessed via tablet computers, and when specialist care is needed, the clinic staff makes referrals to outside providers who follow practice guidelines for appropriate and timely care.

Also in 2005, the city opened a wellness center to focus on lifestyle behaviors that affect health and well-being. A full-time health and wellness coordinator offers individual counseling; teaches programs on smoking cessation, healthy cooking and nutrition-savvy shopping; and uses the demonstration kitchen for cooking lessons.



On the Road to Value (continued)

The city also built a 7,000-square-foot fitness center where a fitness coordinator teaches exercise classes and develops personalized fitness regimens. Open 24-hours a day, the fitness center is accessible to even the late night street crimes unit who can work out at 2:00 am when their shift ends.

While supporting healthy lifestyles, the City of Odessa further demonstrates its commitment to improving health and controlling costs by encouraging employees and their families who need medical attention to see professionals who practice medicine according to accepted quality guidelines.

The results of the City of Odessa's value-based design initiatives have been so successful that both city employees and city leadership enthusiastically share their experiences with other employers.

Working cooperatively to improve the environment for the entire community, Odessa has encouraged several collaborative initiatives, including a new on-site clinic in Ecktor County, ongoing improvements in regulations prohibiting smoking in public places, and encouraging healthy physical activity through the creation of new parks, hiking trails and bike paths.

Here's how we do it in Odessa

- Make quality care cheap
- Make unnecessary care expensive
- Provide FREE quality care at our clinic
- Extend clinic services off-site
- Encourage Fitness
- Support health, wellness, disease management
- Reward quality providers



*Darrell Wells
City of Odessa*

"This is about living and dying as much as it is about controlling costs. We don't give permission, we give encouragement and we set standards. This is West Texas and you need to "cowboy up"."

Darrell Wells, Risk Manager, City of Odessa



United Services Automobile Association San Antonio, Texas

For San Antonio-based USAA, managing employee health risks pays huge dividends: healthier, more productive employees helped make 2010 one of the most successful in company history

Since 1922 member-owned insurance and financial services firm for military families with 8 million members and 2010 net worth of \$18.7 billion

Company commitment to service, loyalty, honesty and integrity provides a work environment that supports the total well-being of employees

Ranked among the top two "Customer Service Champs" for four consecutive years by *BusinessWeek* magazine

Named "Best Place to Work in IT" by *Computerworld* magazine in 2010

Ranked 17 on *Fortune's* 2011 list of "Best Companies to Work For"

Employee Demographics

- 22,000 U.S. employees, including 14,000 at its corporate headquarters in San Antonio
- Health plan covers 55,000 employees, retirees and dependents

Health Benefits Challenges

- Approximately 15% of plan members generate 85% of total medical costs.
- 50% to 80% of medical costs for preventable diseases are related to associated behaviors such as smoking, physical inactivity, poor nutrition, obesity and not receiving recommended preventive care.
- Office park, call center environment reduces opportunity for physical activity.

Healthy Workforce Objectives

- Increase awareness of personal health risks and motivate plan participants to monitor and eliminate or mitigate those risks through participation in health risk assessments, biometric screenings and wellness program activities.
- Lower the average body mass index of employees, retirees and dependents who are overweight or obese.
- Increase utilization of evidence-based, age-appropriate preventive care.
- Flatten the rising health care cost curve.

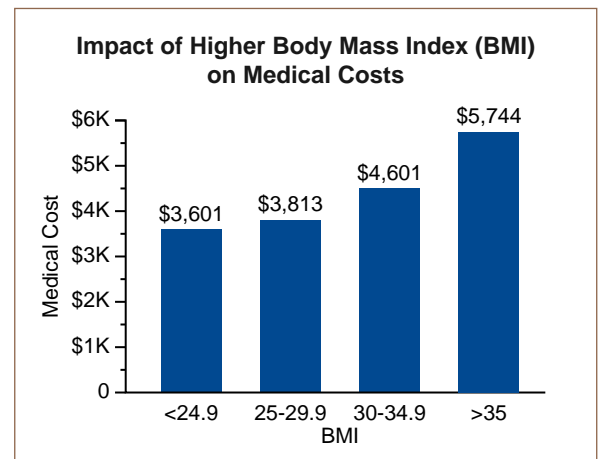


Value-based Benefits and Wellness Strategies

- Implement a multidimensional 'Take Care of Your Health' wellness program that allows employee participants to earn "Healthy Points" to be applied toward health plan premiums—up to \$300 for individuals and up to \$900 for families.
- Adopt clear and actionable wellness messages: Don't Smoke, Be Active, Eat Right, Prevention.
- Require all employees and spouses to complete health risk assessments and biometric screenings to become eligible for wellness benefits and financial incentives.
- Eliminate copayments for prescription smoking medications and provide \$300 to help employees stop smoking and lose weight.
- Create a fifth tier on the prescription drug formulary for preventive drugs, lowering copayments below that of generics to \$3 for one-month and \$6 for three-months.
- Promote consumption of healthy foods in the company cafeteria and in vending machines by making them more visually prominent and lowering their prices.
- Provide on-site pharmacy, Weight Watchers programs and state-of-the-art fitness centers.
- Institute a smoke-free campus to discourage the use of tobacco.

Outcomes

- Winner of the 2006 C. Everett Koop National Health Award, one of the most prestigious national awards for health and wellness programs.
- More than 85% of employees regularly participate in wellness programs.
- Measurable decrease in average employee body mass index in 2010 (reduction from 29.2 to 28.7) following a five-year upward BMI trend.
- Employee tobacco use has dropped to just 7-8%.
- Achieved a five-year average health care cost trend of just 2% for employees, 5.5% for dependents.
- Nearly 100% of employees have completed at least one annual health risk assessment.



USAA wellness program logo

Next Steps

- Work toward reducing the health care cost trend for adult dependents.
- Develop a tool-kit and share best practices with other employers to improve the overall health of the community.
- Work with other employers to create financial incentives to encourage providers to practice evidence-based medicine.
- Achieve 100% completion of health risk assessments and biometric screenings.
- Work toward 'Healthy People 2020' population goals.



On the Road to Value

As a company recognized for its legendary customer service, San Antonio-based United States Automobile Association has long recognized that its employees are its greatest asset. Like many companies approaching the new Millennium, USAA faced the reality of spiking healthcare costs, growing disability claims and expanding employee waistlines. A fresh focus on health and wellness was needed.

USAA began to put more focus on wellness in 2003 with the introduction of a new multifaceted, holistic wellness program designed to make wellness an integral part of USAA's culture and to create an environment for employees that promotes and supports healthy living. "Take Care" branding that focused on physical, mental and financial health reinforced the commitment to a culture of wellness based on individual empowerment.

The objective of USAA's wellness program is "to remove barriers and obstacles to employees focusing on member service, things that could distract employees from being able to pay attention," Dr. Peter Wald, VP and Enterprise Medical Director, explained. "If employees are physically, financially and emotionally healthy, that translates into improved member experience."

In 2009, USAA added a points-based program that allows employees to earn "Healthy Points" by participating in a variety of health and wellness activities. When an employee reaches a specified point goal, he or she earns a medical premium reduction. In 2011, employees can earn a 5% reduction in their 2012 medical premiums when they earn 1,000 points between Jan. 1 and Nov. 30—a savings of between \$300 and \$900, depending on the level of coverage. The program's entry point is completion of an on-site or online health risk assessment. Participants have a variety of ways to earn points, such as working out at the company's onsite fitness center, eating healthy foods in the company cafeteria or participating in community running events and weight loss competitions.

Today more than 85% of USAA's employees participate in some part of the wellness program, which includes more than 20 wellness initiatives and activities.

The program, which won the C. Everett Koop National Health Award in 2006, has effectively led to reductions in employees' average BMI in 2010, reversing a five-year upward trend. In addition, tobacco use rates have remained between 7% and 8%, while the company's annual health care cost trend have tapered off to 2% for employees and 5.5% for dependents.

Does focusing on wellness work?

It certainly hasn't hurt USAA, where they've seen their financial performance mirror their successes on the health and wellness front. At a time when many U.S. employers are struggling, 2010 proved to be the best in the USAA's 88-year history. The company's revenues surged to \$18 billion in 2010, up from \$17.6 billion in 2009. USAA's net worth also grew to \$18.7 billion, up from \$17 billion in 2009.

"Take Care" Outcomes:

- Winner of the 2006 C. Everett Koop National Health Award
- 85+% of employees participate in wellness programs
- Decrease in average employee BMI
- Employee tobacco use just 7-8%
- 5-year average health care cost trend of 2% for employees, 5.5% for dependents
- Nearly 100% of employees have completed an HRA



USAA 2006 winner of C. Everett Koop National Health Award



On the Road to Value (continued)

USAA plans to continue to widen the reach of its wellness program. Because the rate of dependent health care cost increases continues to outpace that of employees, USAA is working to expand its "Take Care of Your Health" program into employees' homes, targeting adult dependents first, then children. In addition, USAA is collaborating with the San Antonio Metropolitan Health District to launch a business coalition that will encourage other employers in the area to adopt similar wellness programs designed to improve the health of the entire community.

"We try to be the employer of choice in every city where we operate. Therefore, it's very important for us to help the community to be healthier, because it's so hard to change employees' habits once they get here," Dr. Wald said. Moreover, "we always share what we're doing here because we think that it's important to try and move the ball down the field."



Dr. Peter Wald
USAA

"We've been working hard to provide our employees a work environment that promotes and supports a healthy lifestyle. We have nutrition information in cafeterias and offer healthy foods there and in our vending machines at decreased prices. There are mileage markers on our service level as part of our walking program and digital billboards throughout the building continuously displaying wellness content."

Dr. Peter Wald, Vice President and Enterprise Medical Director,



What Experts are Saying About the Compendium

"I am pleased, on behalf of the Board and Members of the Center for Health Value Innovation, to salute the Texas Business Group on Health for the Compendium of Best Practices in Value-Based Benefits. As an adjunct to the Value-Based Purchasing Guide of the National Business Coalition on Health, our colleagues and allies in driving quality up and cost trends down, this selection of Texas pioneers in value-based design is a welcome addition and well worth waiting for. This journey toward health across our country, weighted down with spiraling inflation and safety issues and compounded by the lifestyle-generated conditions, needs all of us to join forces and embrace the messages that wrap around Value-Based Designs, of which benefit design is one part. Together, we must accelerate engagement across all of the stakeholders in the health value supply chain so that we are all striving for the same goals of increased health and performance; we must drive accountability for outcomes that improve the economic stability of our families, our businesses, and our communities; and we must showcase evidence and models that create predictable economic trends so that budgets can be managed across all of these entities. Lone Star, you shine bright across this landscape and highlight remarkable courage to embrace the challenge, remarkable results in innovation. Our ten-gallon hats salute you and your work!"

Cyndy Nayer, President/CEO, Center for Health Value Innovation

"The Texas Department of State Health Services is proud to work alongside TBGH and with the Cities of San Antonio and Austin to educate Texas employers about value based benefits design strategies that hold promise for improving employee health, reducing healthcare cost, and increasing productivity for Texas businesses. We applaud the commitment of Texas employers to create benefits packages that meet the health and wellness needs of their employees and that make it easier for employees to live healthier lifestyles."

Lauri Kalanges, MD, MPH, Director, Health Promotion and Chronic Disease Section, Texas Department of State Health Services