

Join the Movement

Blue Zones Project™

FOR A HEALTHIER IOWA



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A Different Kind of Health Insurer

Together with clinicians, hospitals, customers, and other stakeholders, we will collectively transform the health care system in Iowa and South Dakota by reducing and sustaining the percentage increase in the annual health care costs (trend) for our Iowa and South Dakota members to equal the rate of inflation (measured by the Consumer Price Index — CPI).



- A Blue Cross Blue Shield plan owned by policy holders
- Over 2 million members
- Insure 1 in 2 Iowans and 1 in 3 South Dakotans
- Over \$6B in Medical Benefit Revenue
- 87 – 90% Medical Loss Ratio
- Rank in the lowest quartile for administrative expense
- 99-100% of physicians and hospitals participate in our networks
- Over 2,000 employees

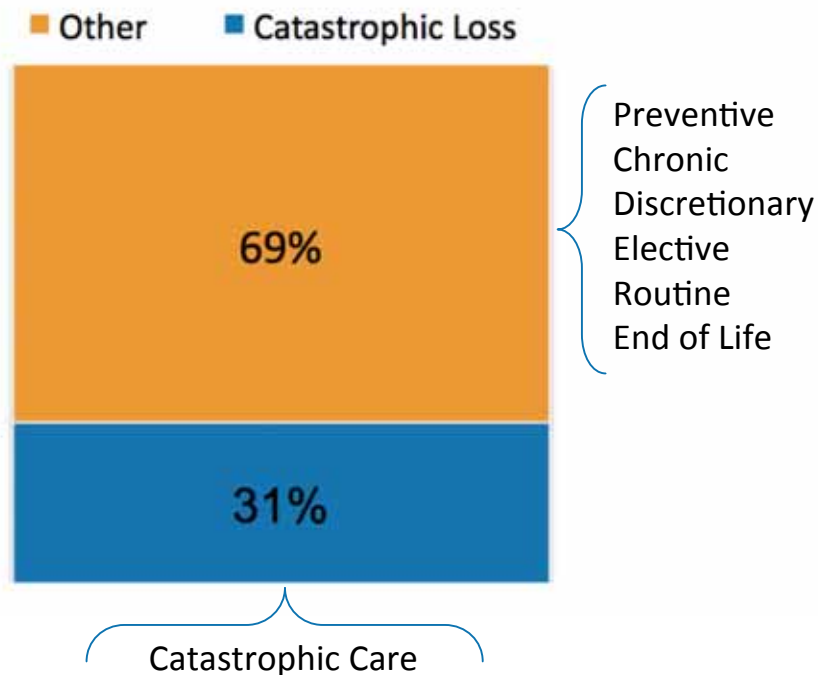
Why is Wellmark sponsoring the Blue Zones Project?

Health Insurance Was Not Intended for Our Lifestyles

Insurance Evolution

- Shift from covering catastrophic events to chronic care — driven by lifestyles
- Funding methods and reimbursement models have not adjusted
- Mandates have increased costs
 - Mandated benefits made up nearly 12.5% of Wellmark premiums in 2007
 - Health care reform mandates additional benefits

Breakdown of U.S. Health Care Costs*

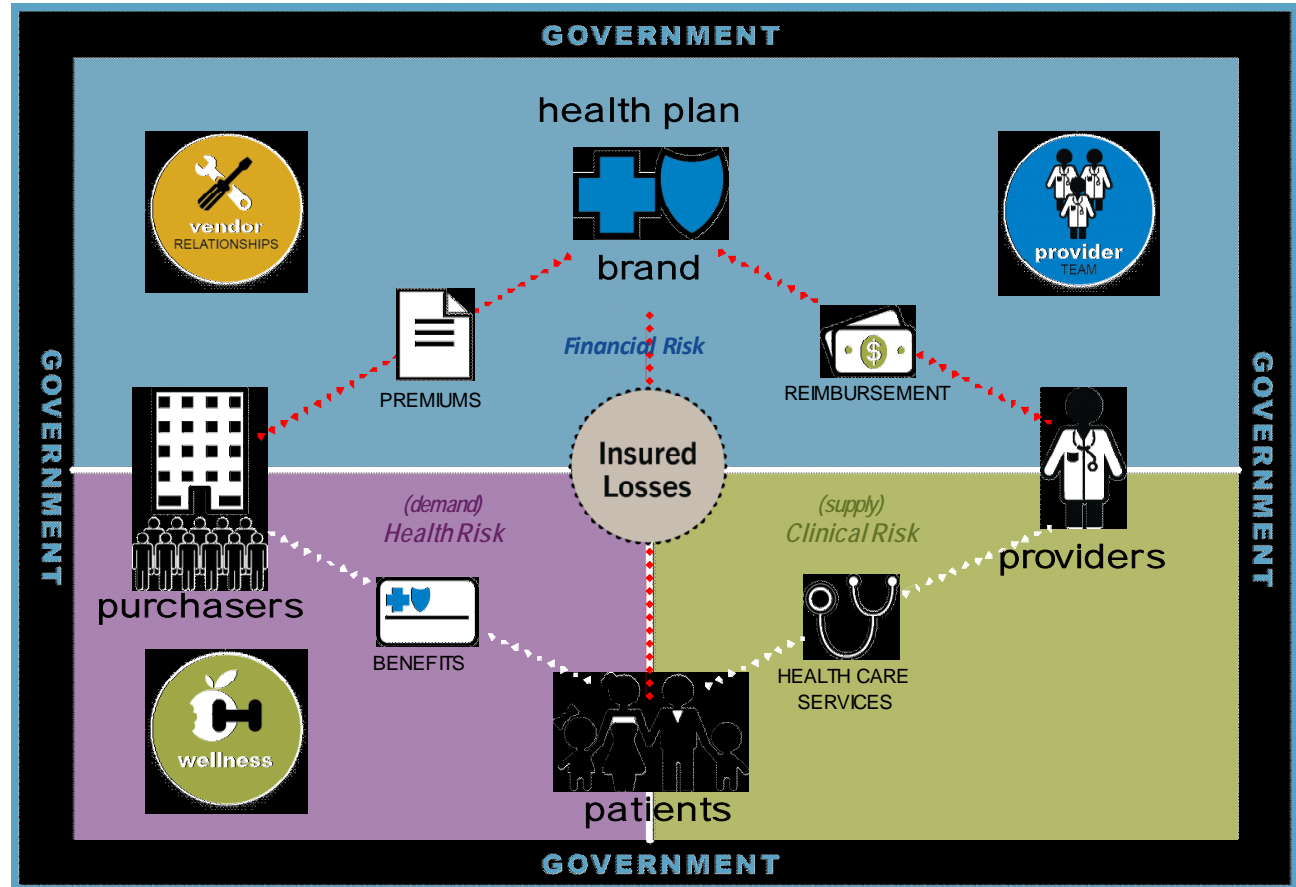


Source: Office of the Actuary and National Health Expenditure Data Fact Sheet, US Centers for Medicare and Medicaid Services, US Medical Expenditure Panel Surveys (MEPS), McKinsey analysis.

Government administrative expenses, private insurers' profits, research expenses, the cost of equipment and software, and the cost of public health activities excluded; figures do not sum to 100% because of rounding.

Historical Focus – Still Important – Not Enough By Itself

- Health care costs have outstripped inflation by 2-3 times over the last 30 years
- The system is designed to get the results we see today
- The cause is rarely near the effect within a complex, adaptive system



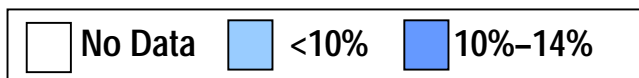
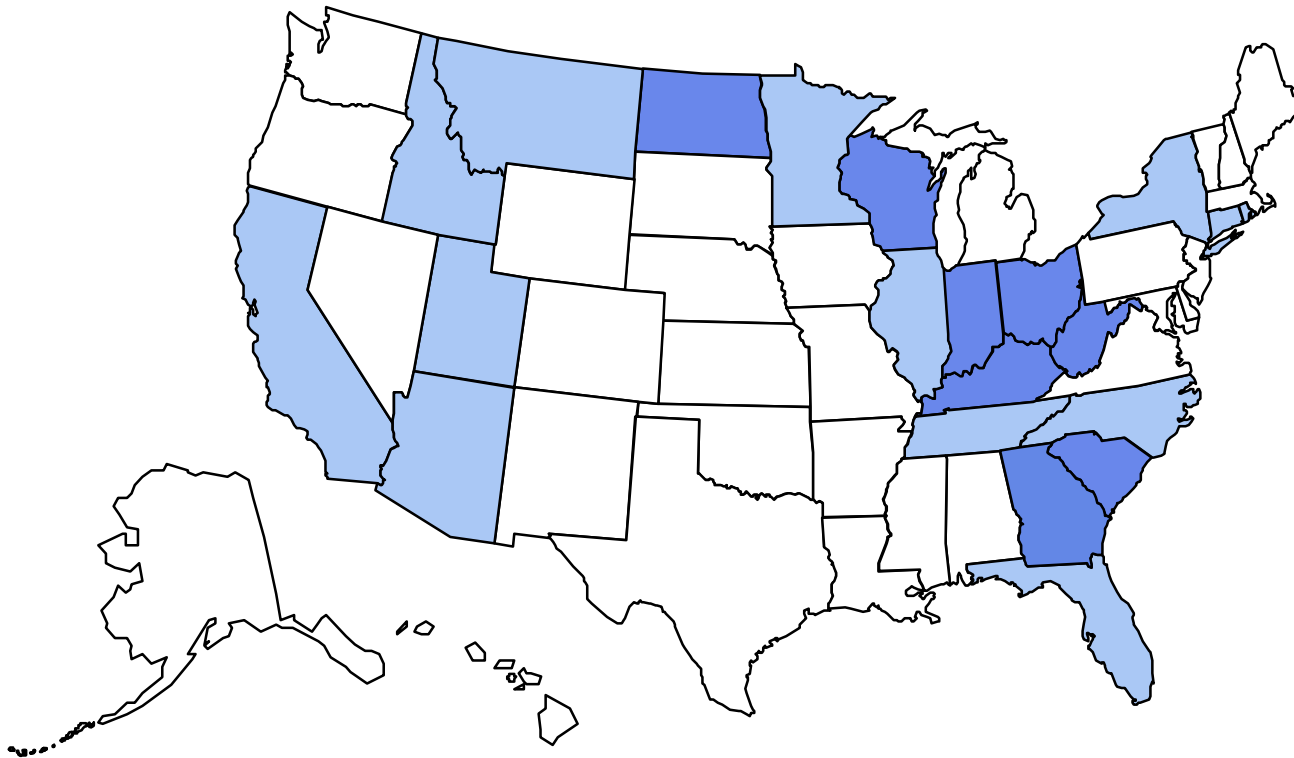
To reach sustainability, improvements must be made “inside and outside the health care system”.



The Case for Change

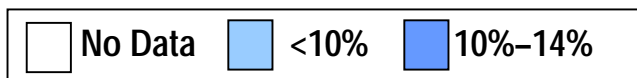
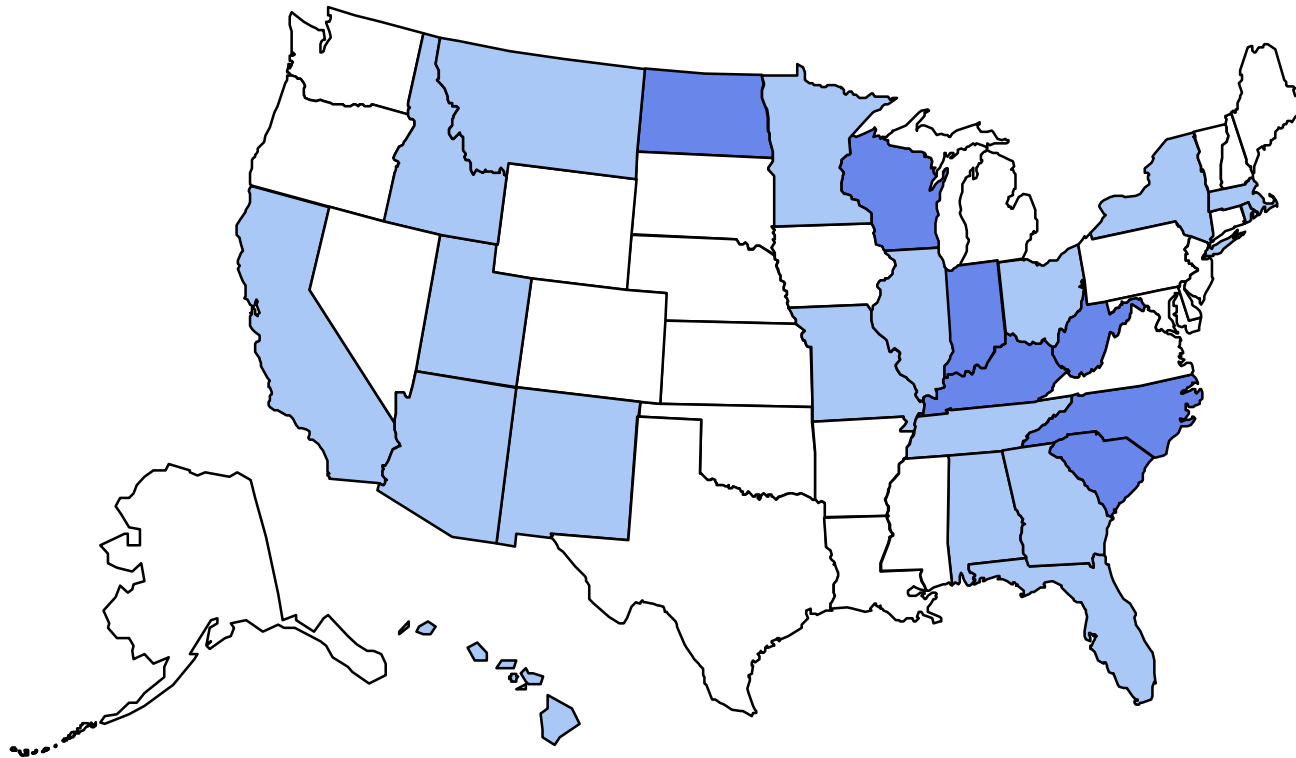
Obesity Trends* Among U.S. Adults BRFSS, 1985

(*BMI ≥ 30 , or ~ 30 lbs. overweight for 5' 4" person)



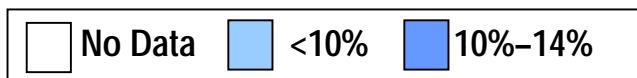
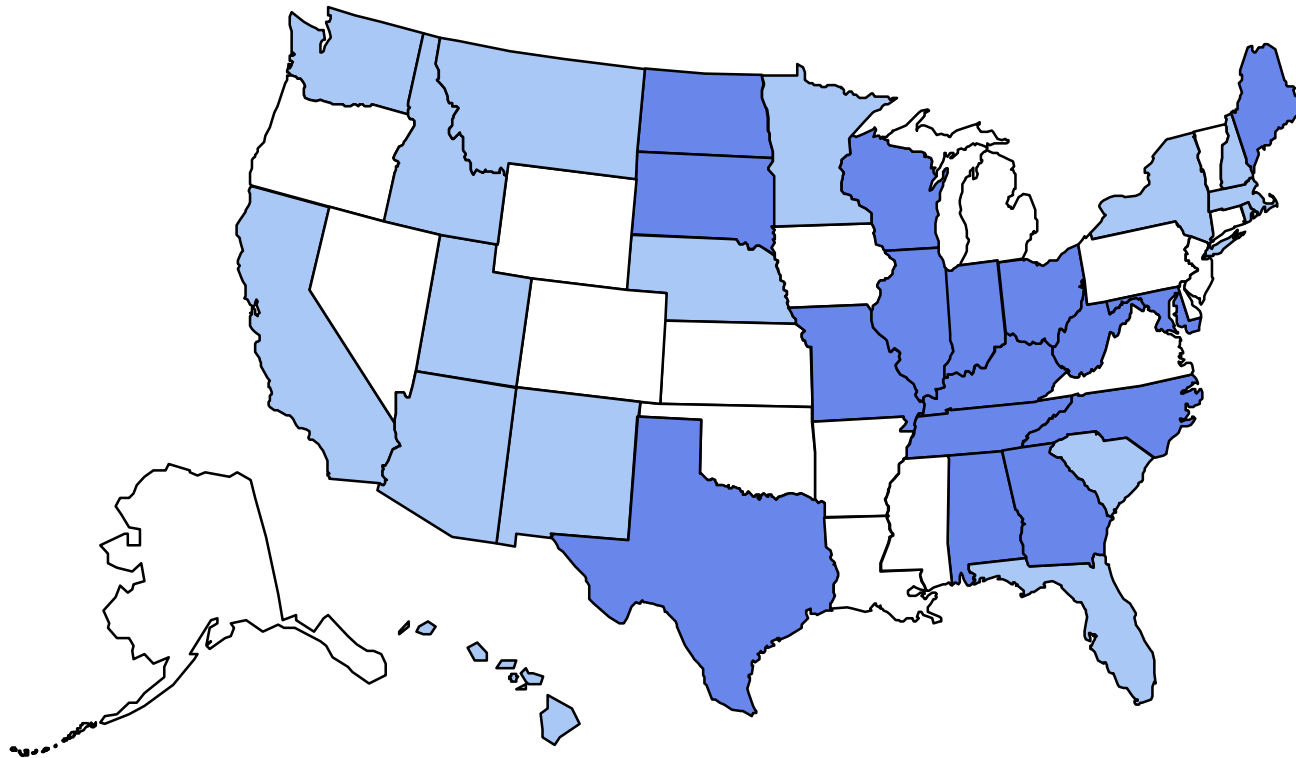
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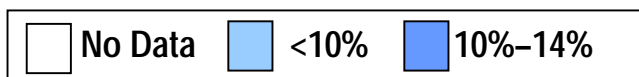
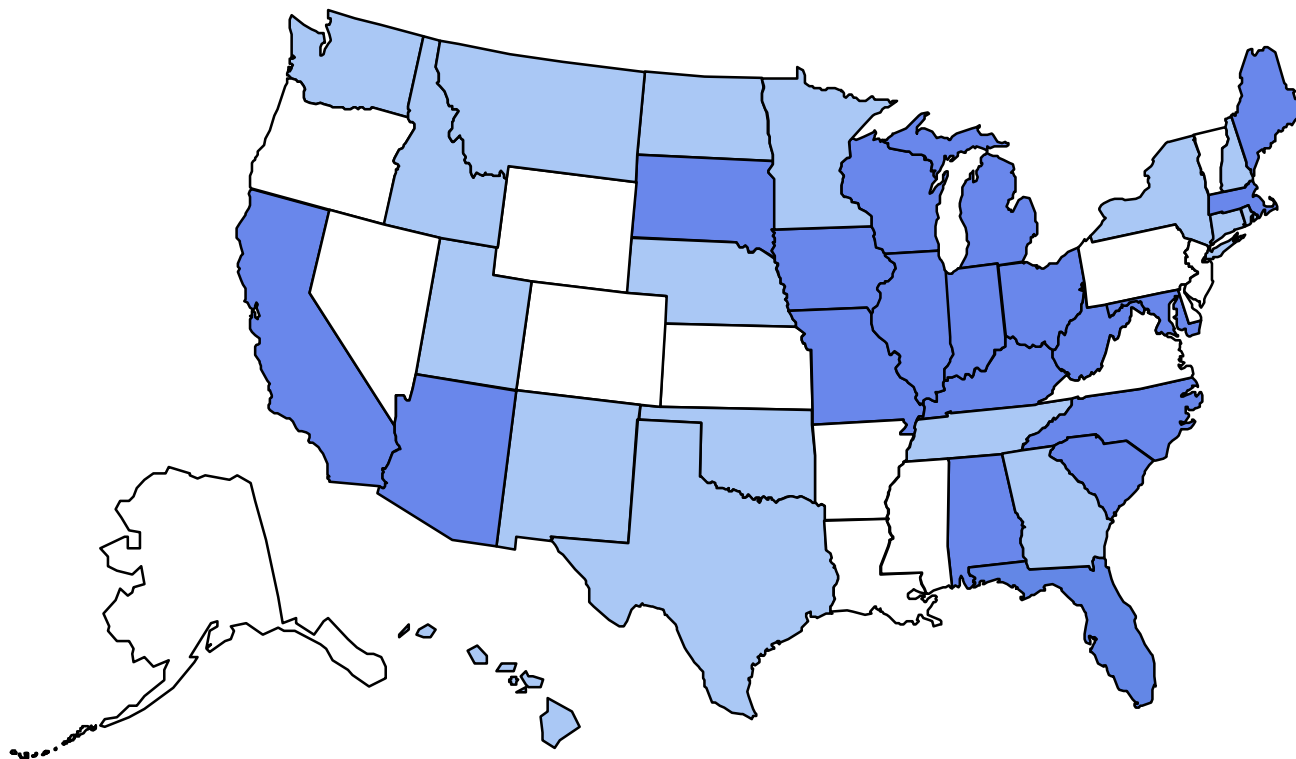
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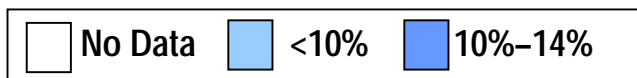
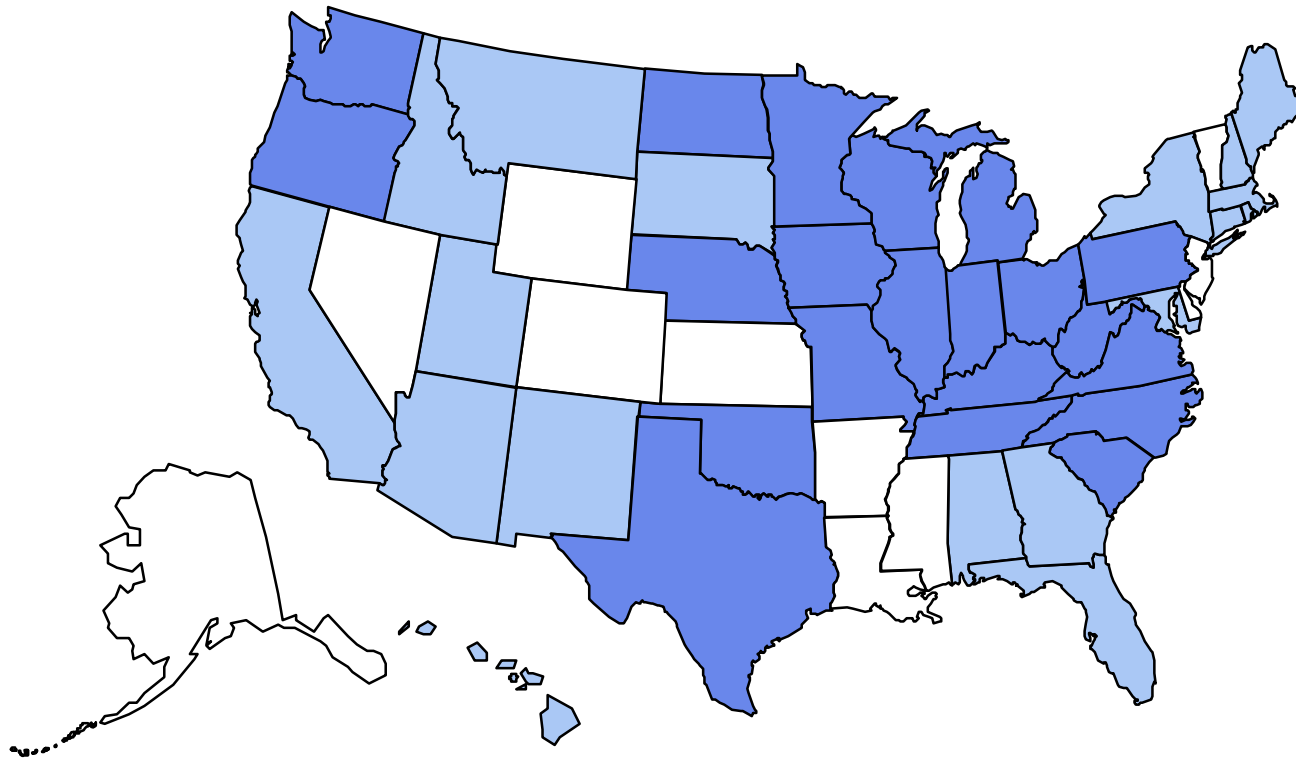
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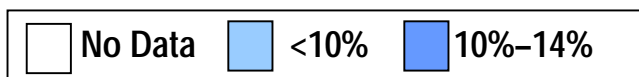
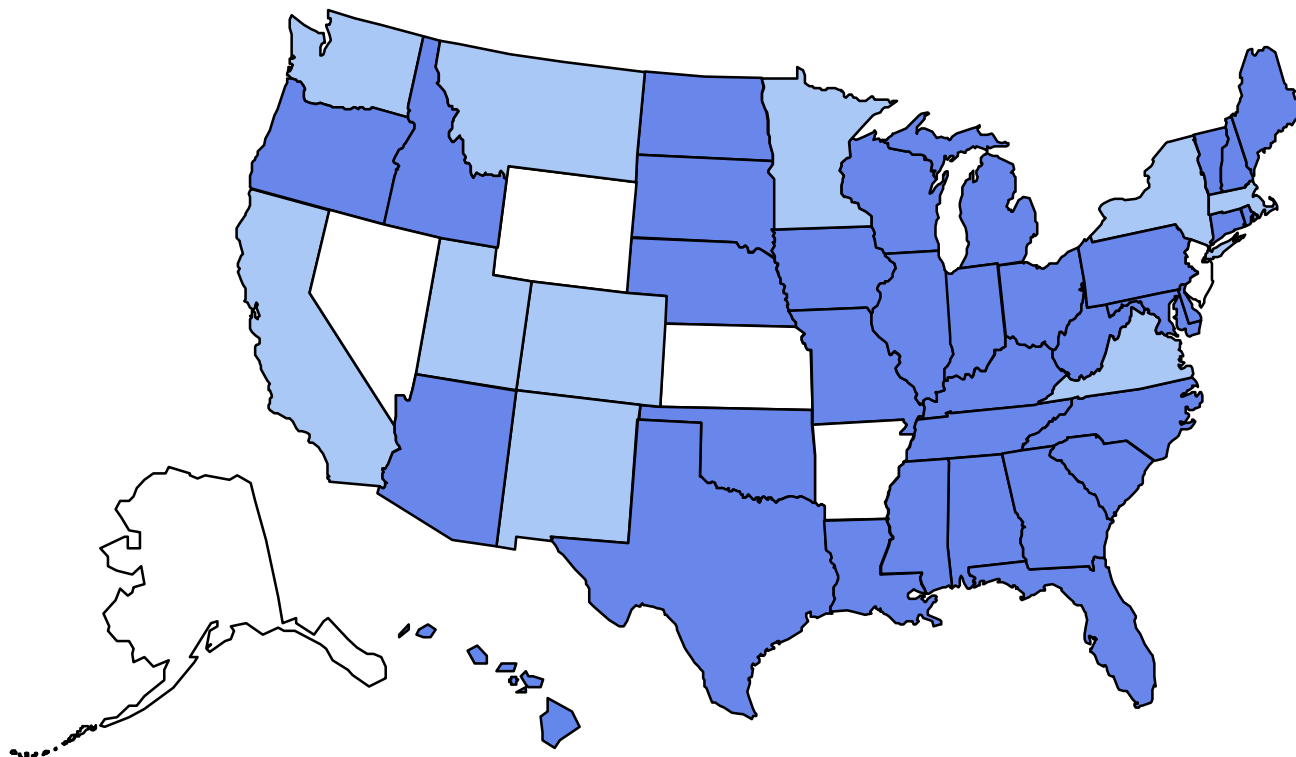
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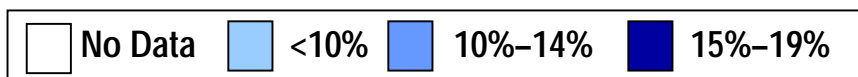
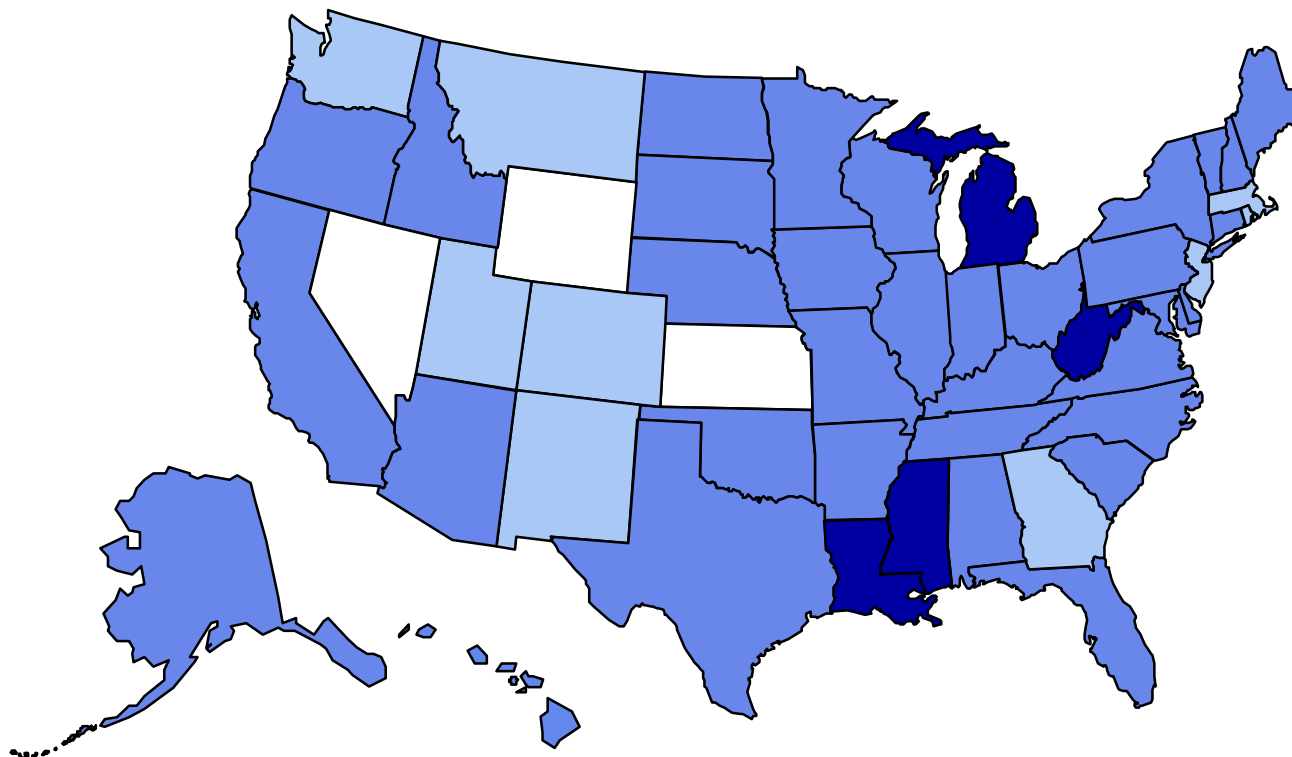
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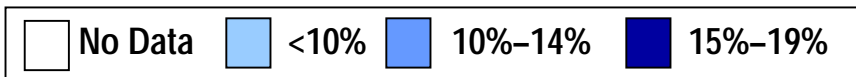
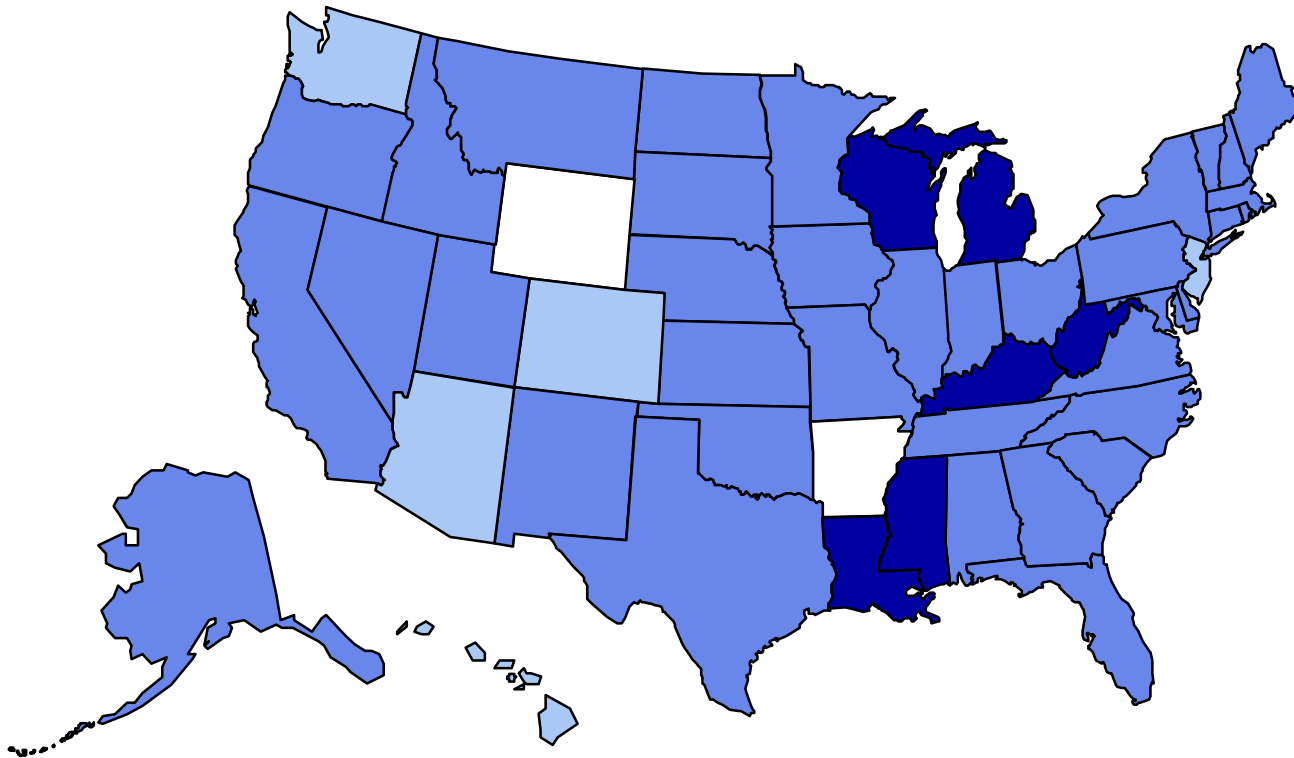
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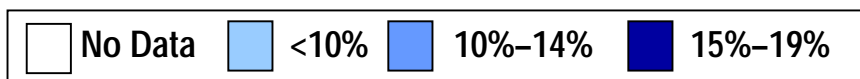
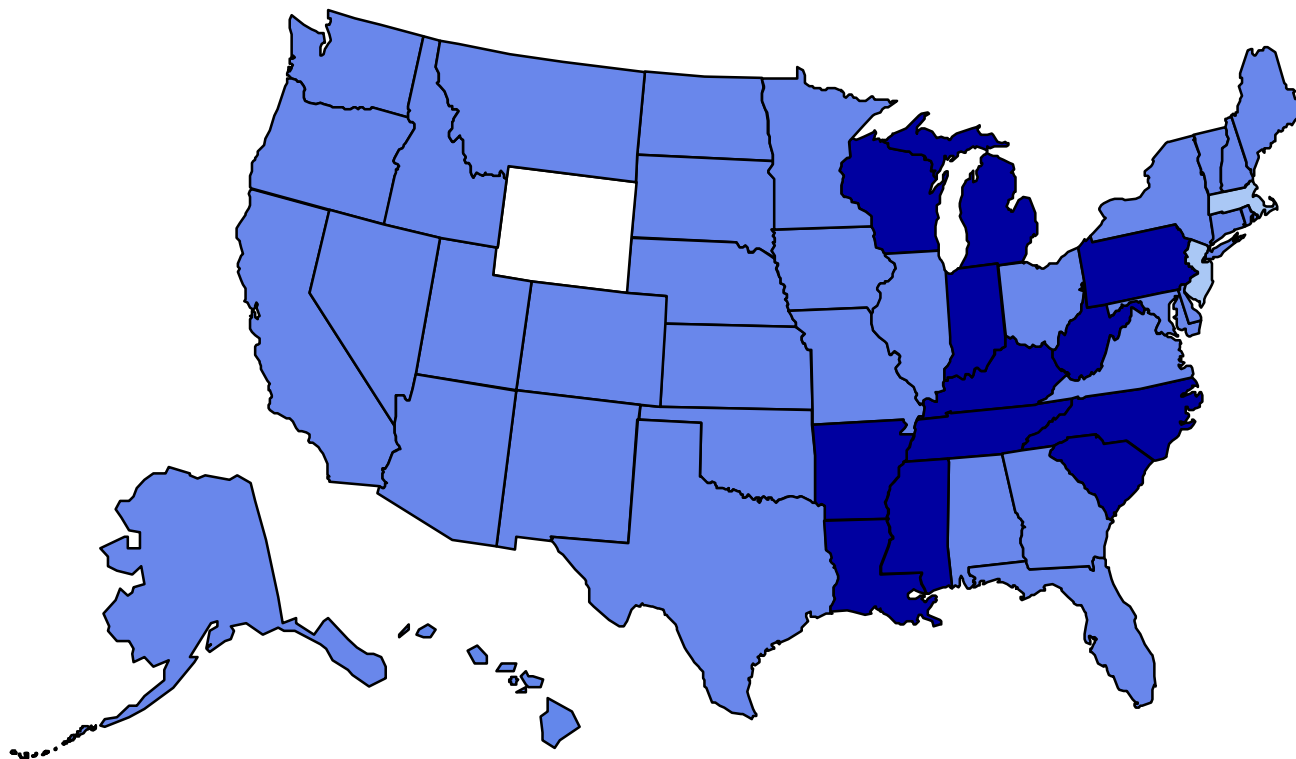
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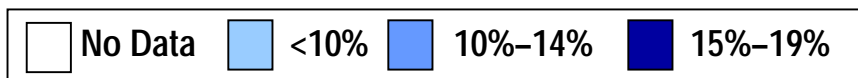
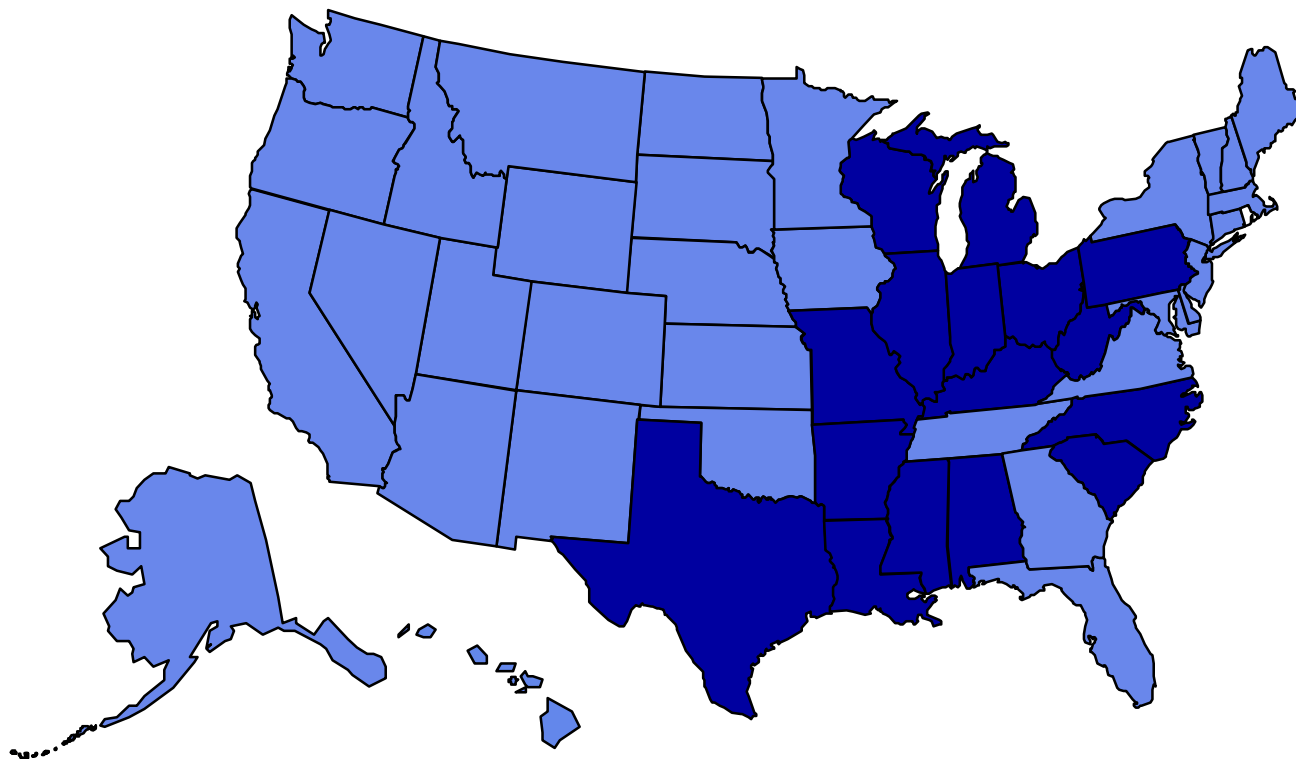
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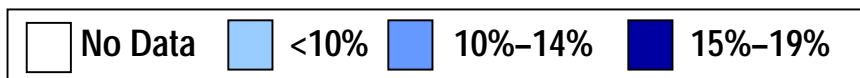
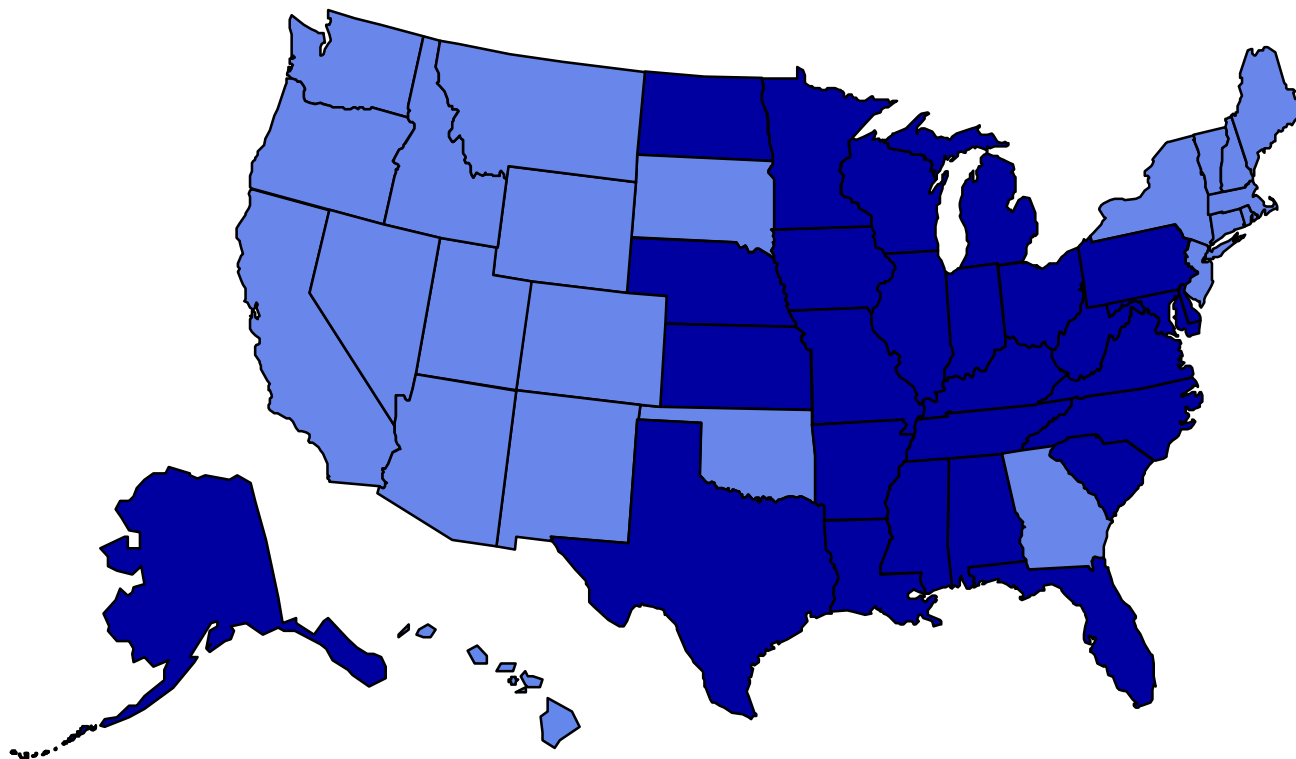
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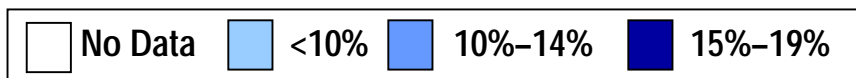
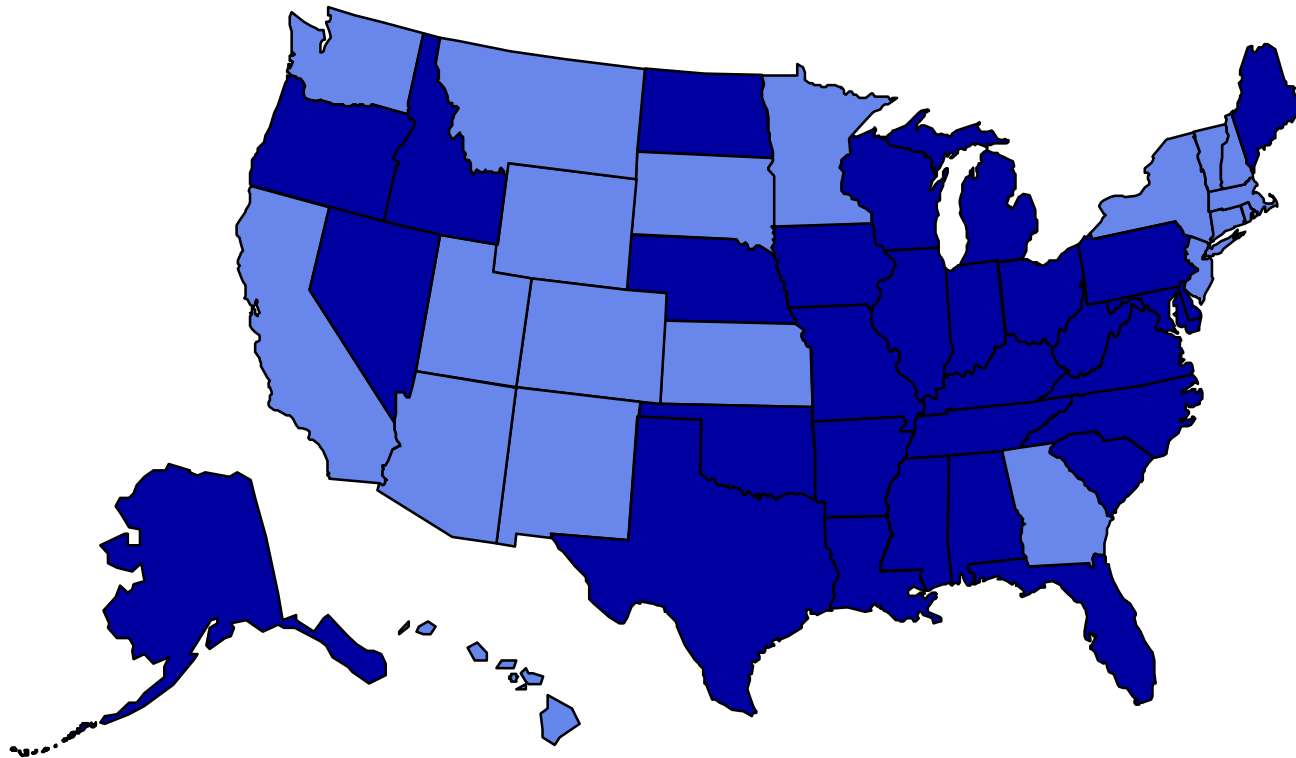
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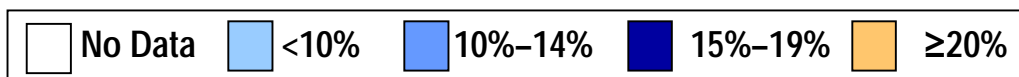
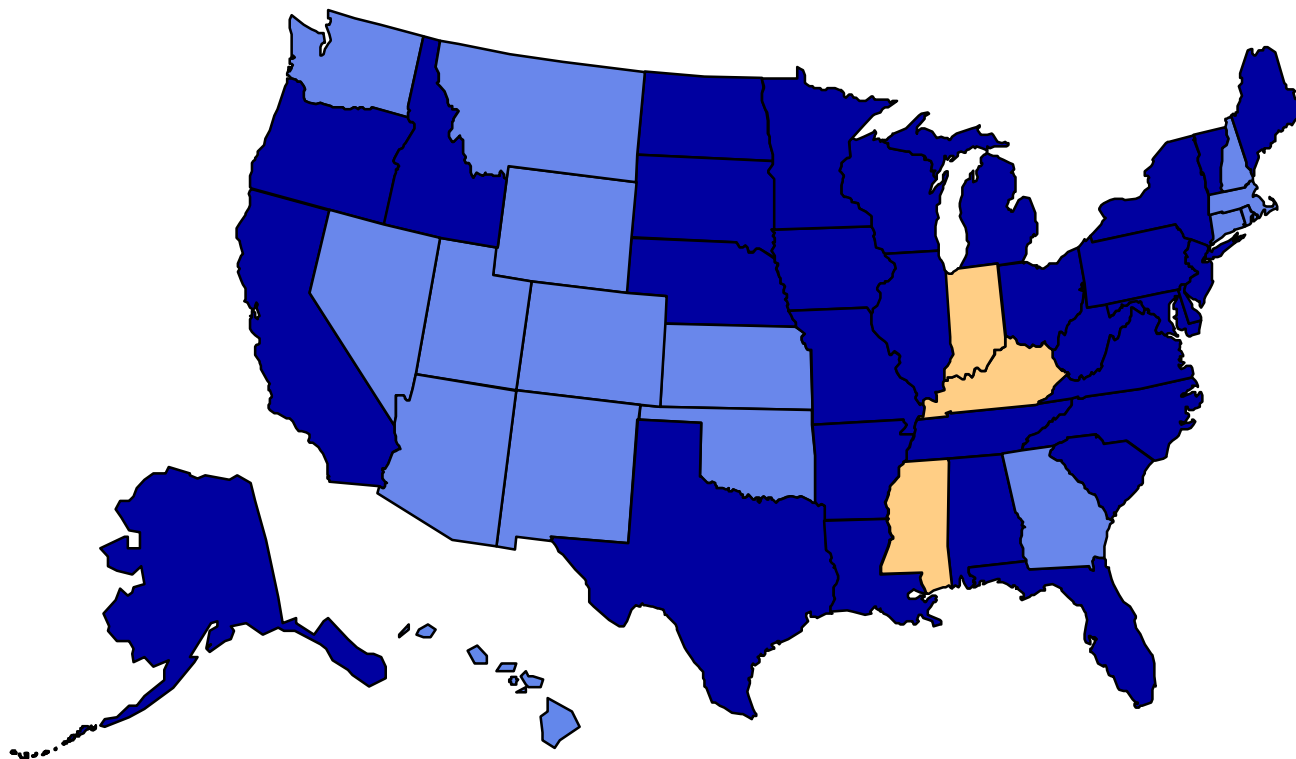
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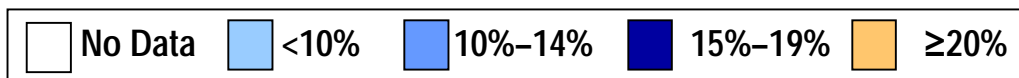
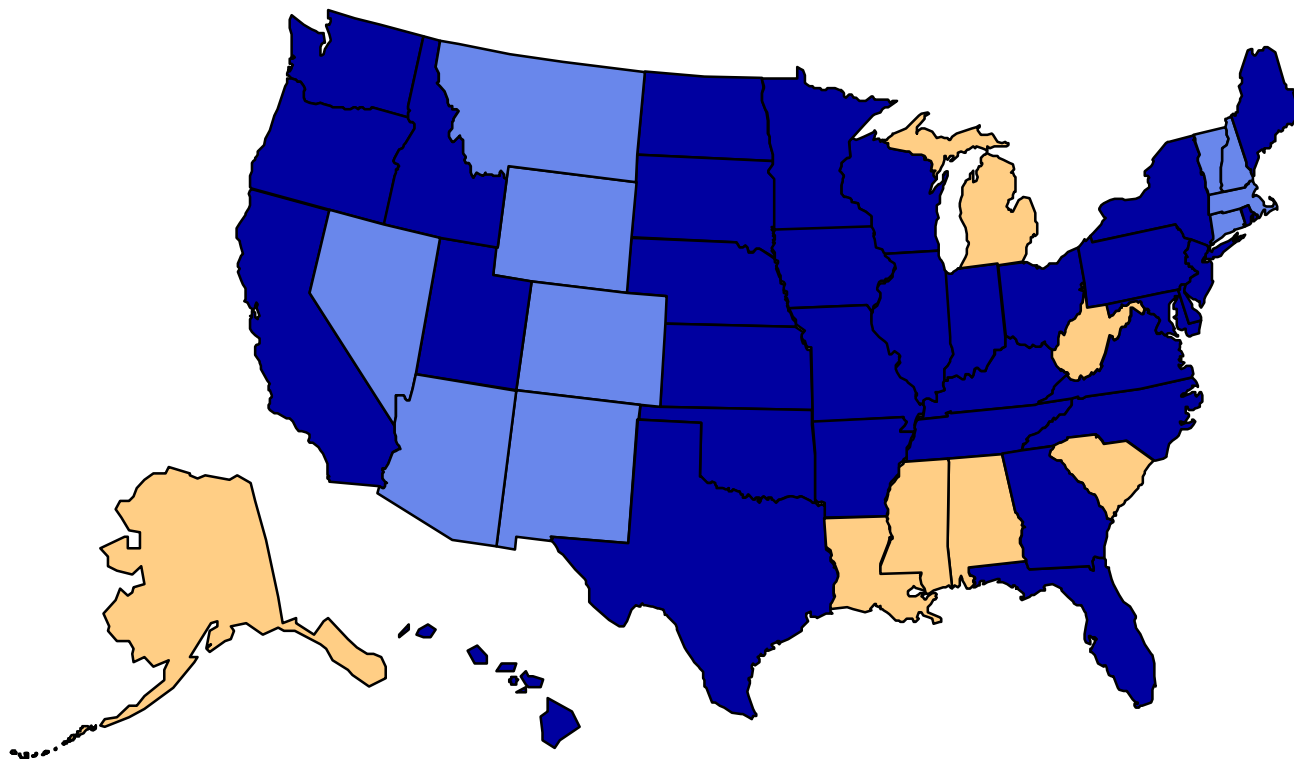
Obesity Trends* Among U.S. Adults BRFSS, 1997

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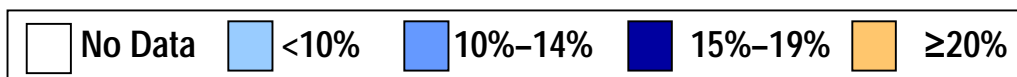
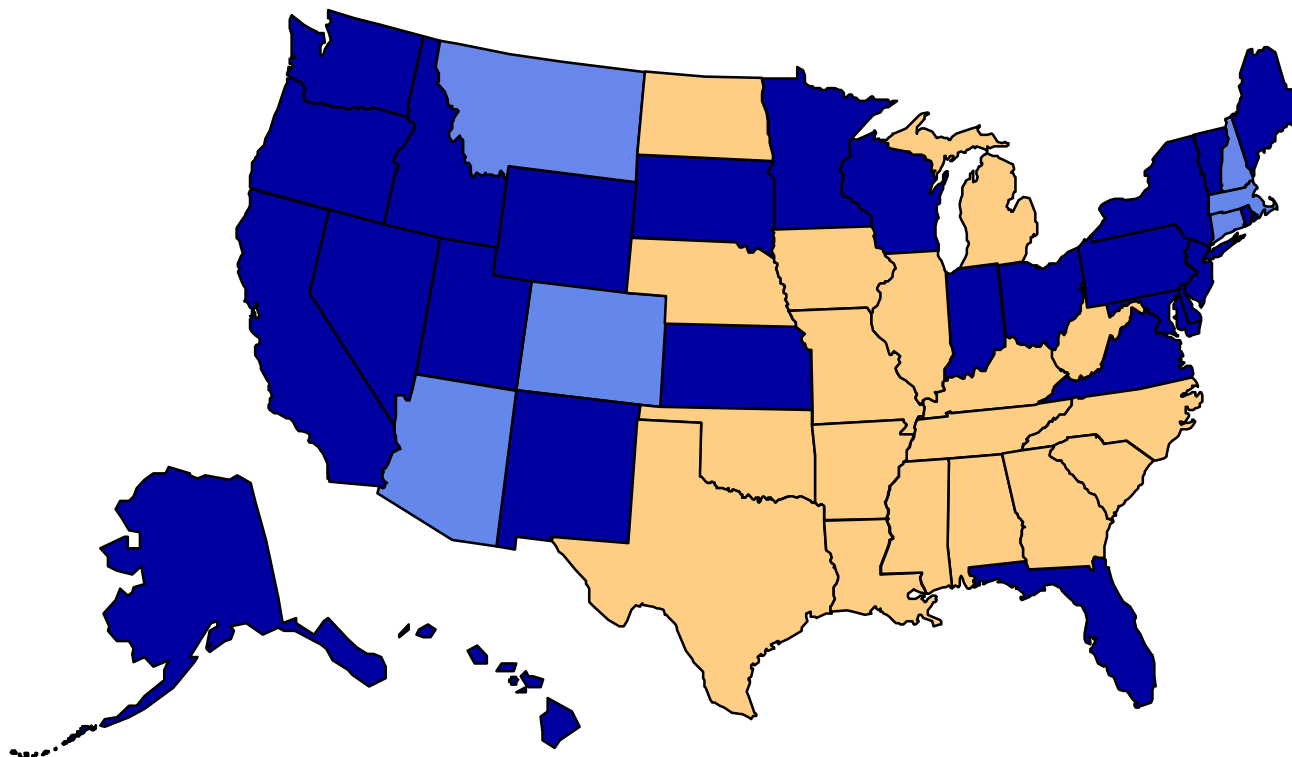
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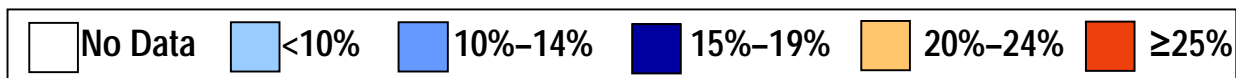
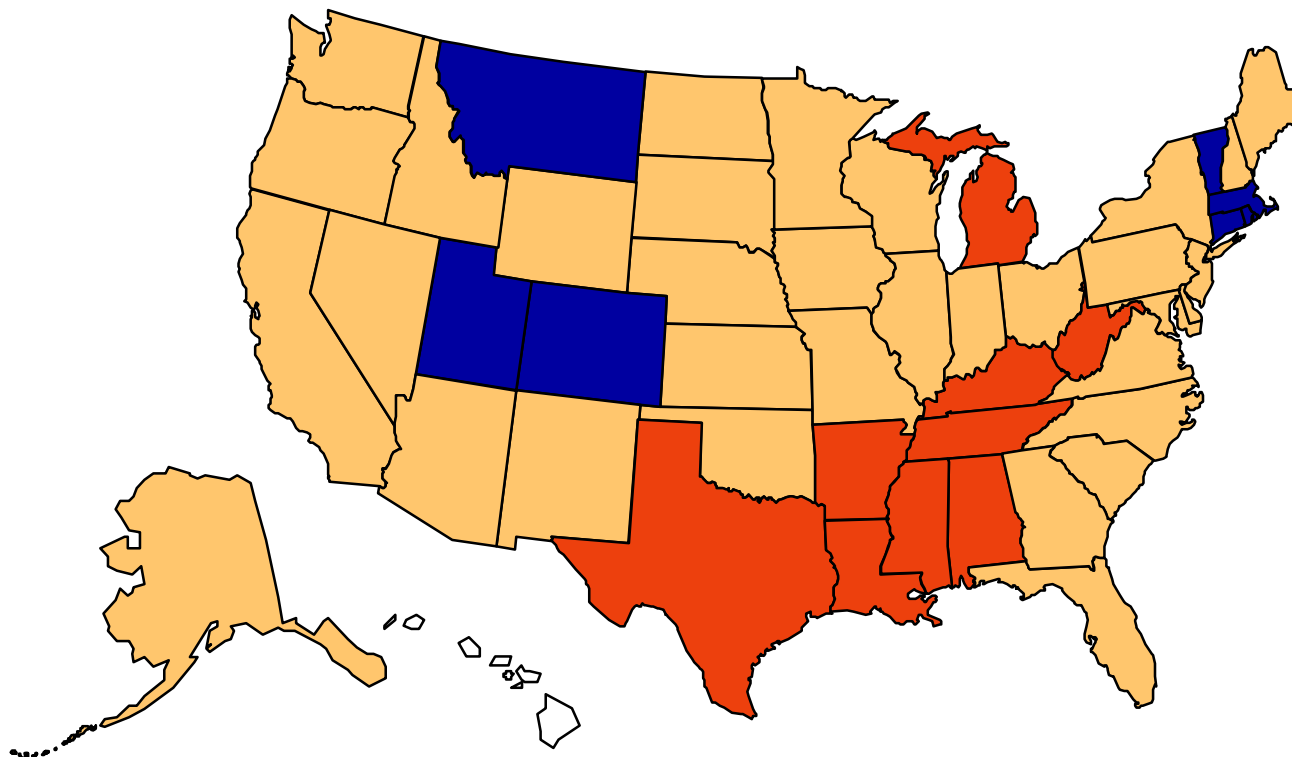
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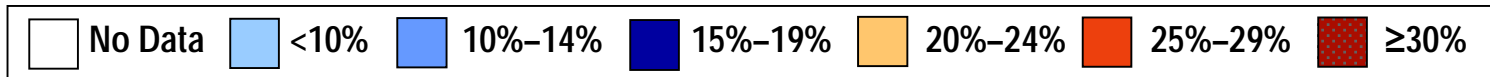
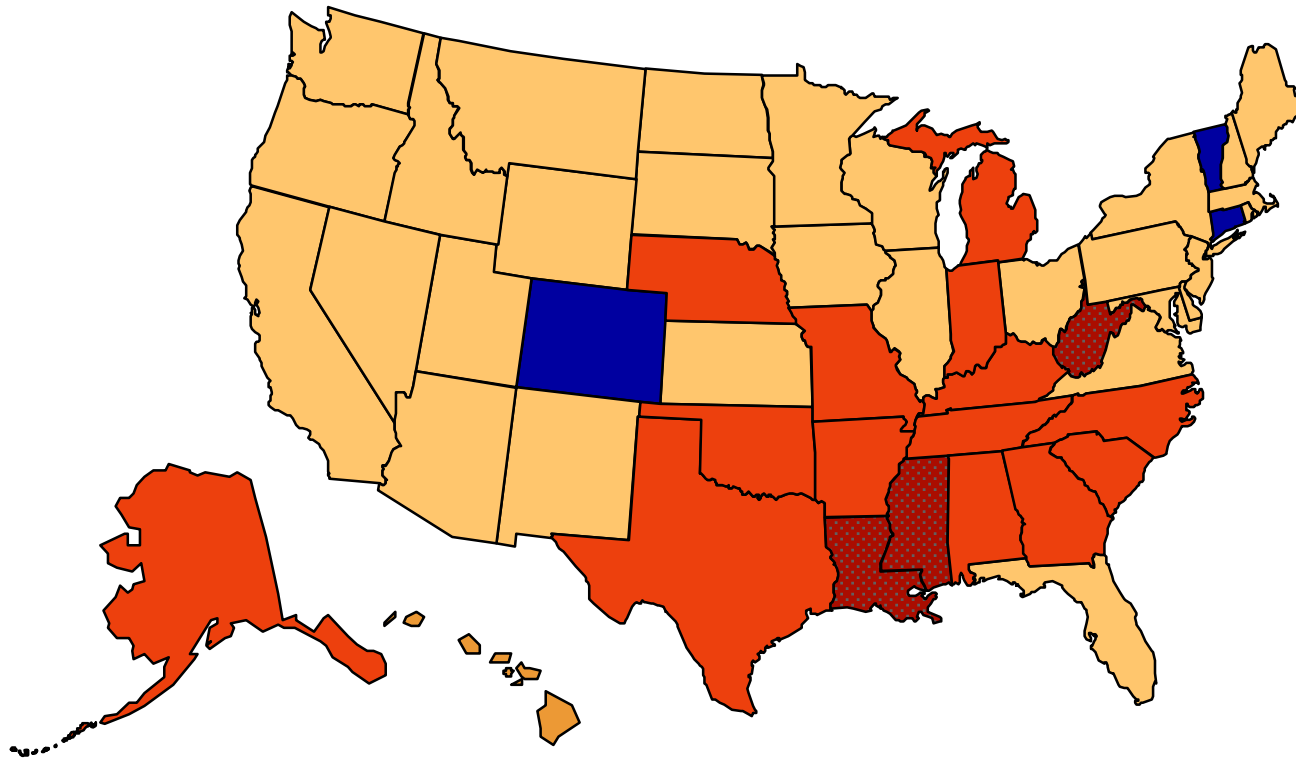
Obesity Trends* Among U.S. Adults BRFSS, 2004

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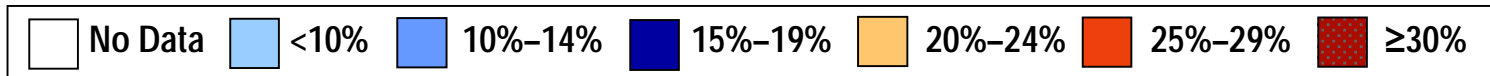
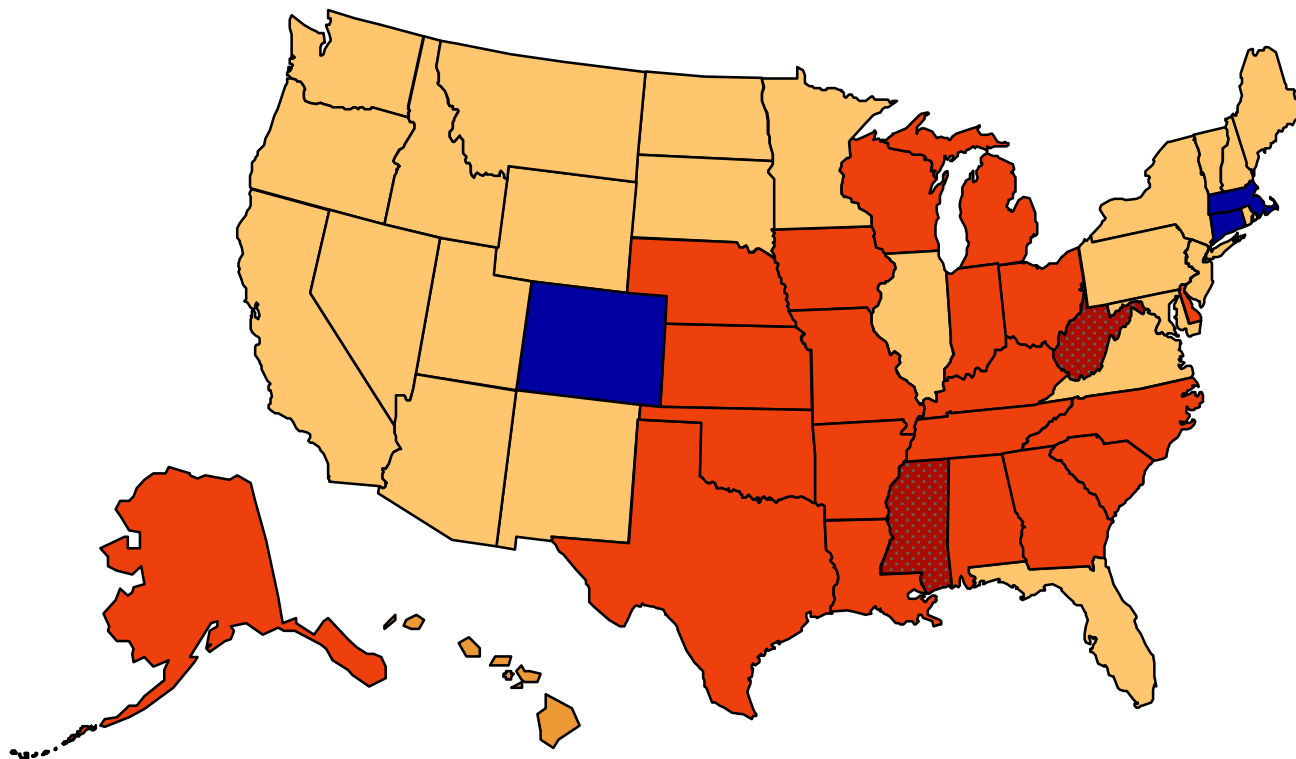
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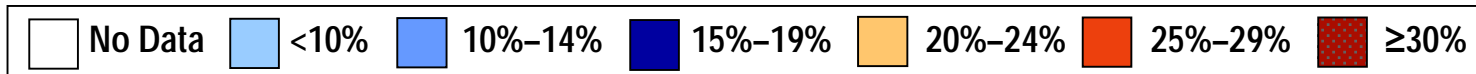
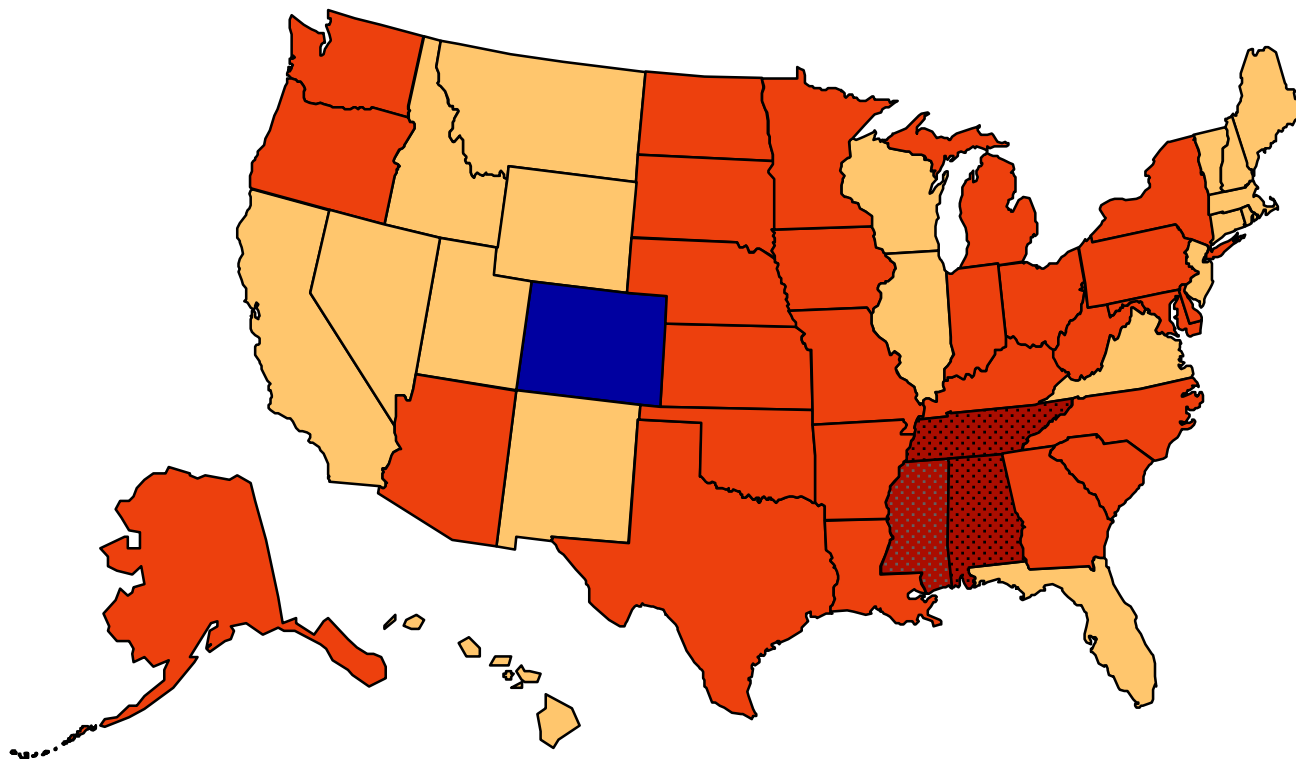
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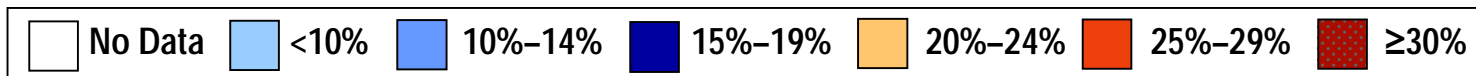
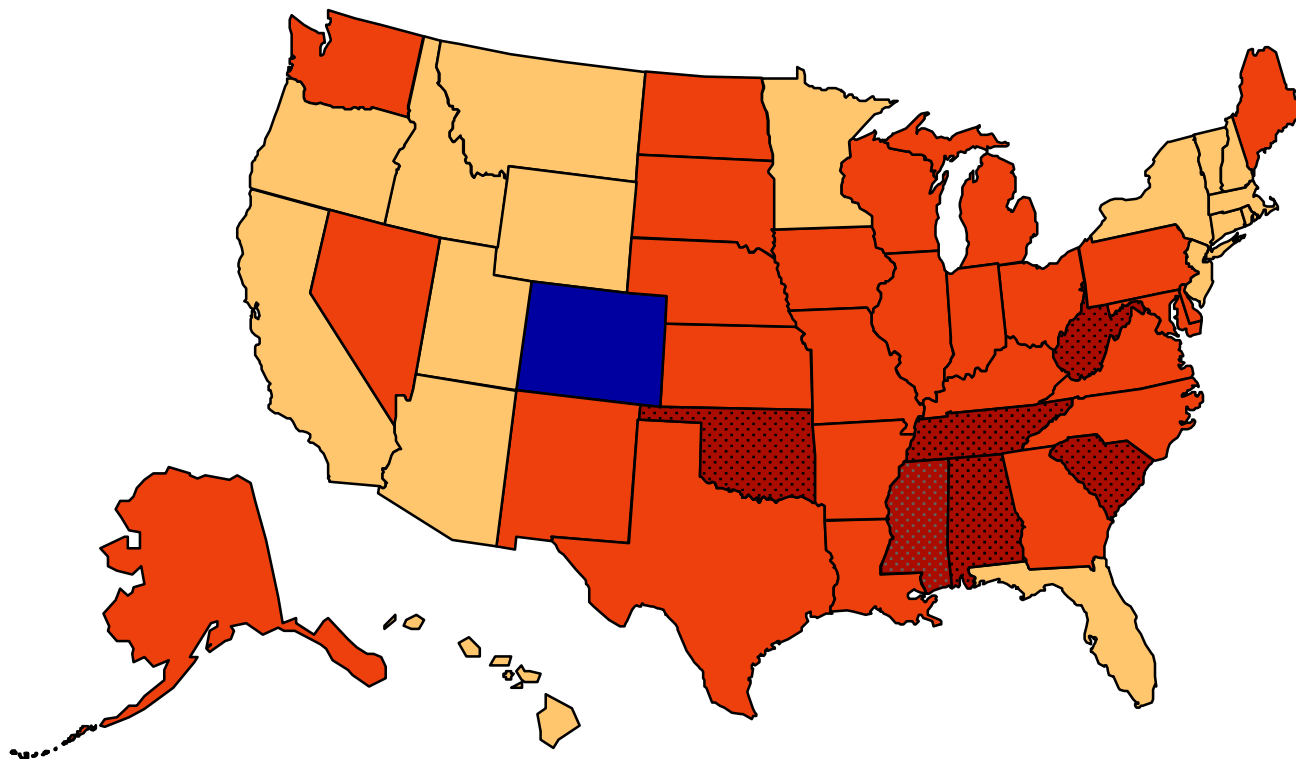
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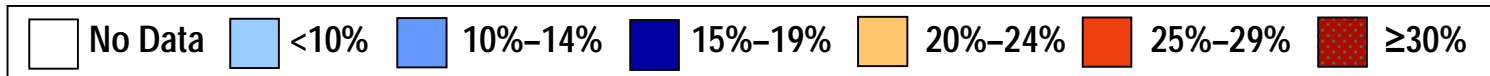
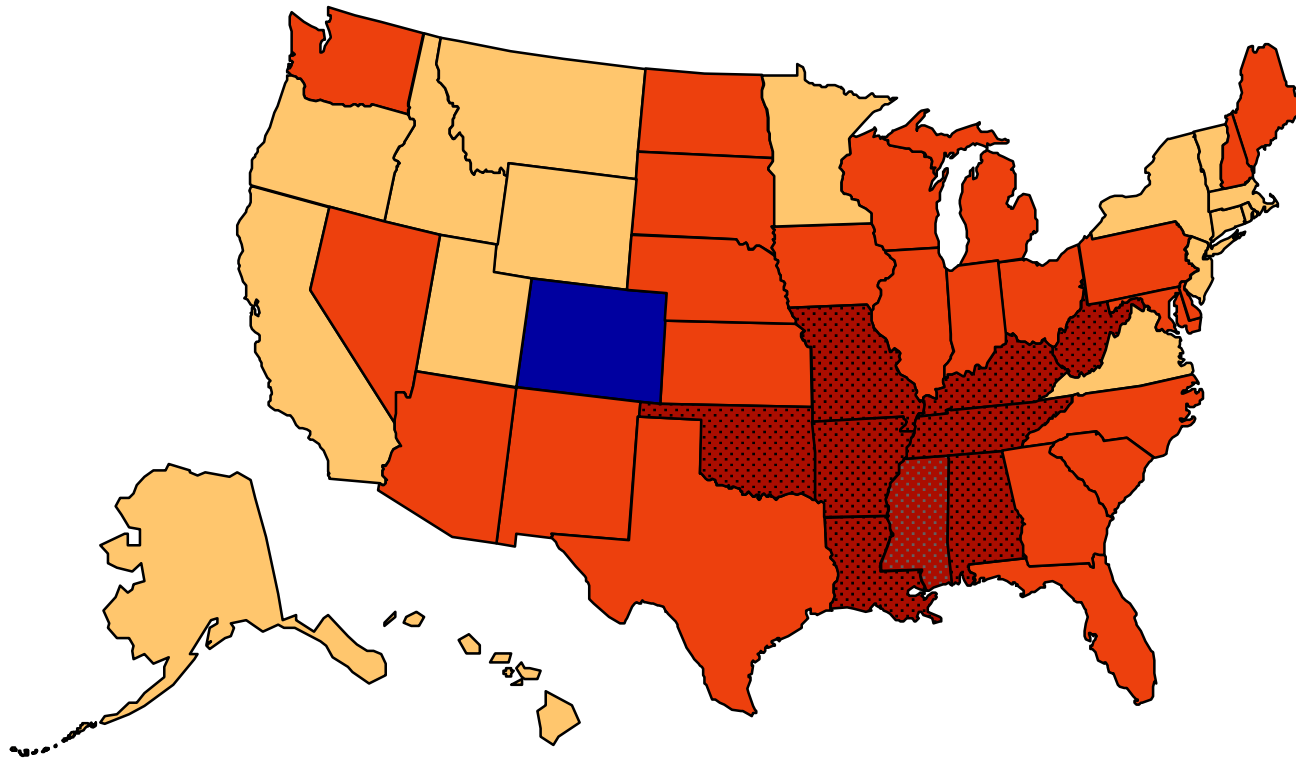
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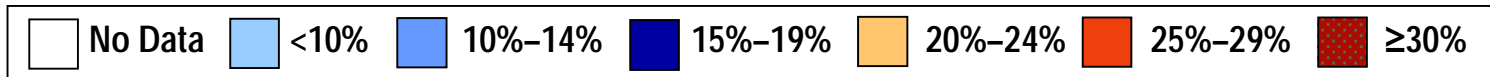
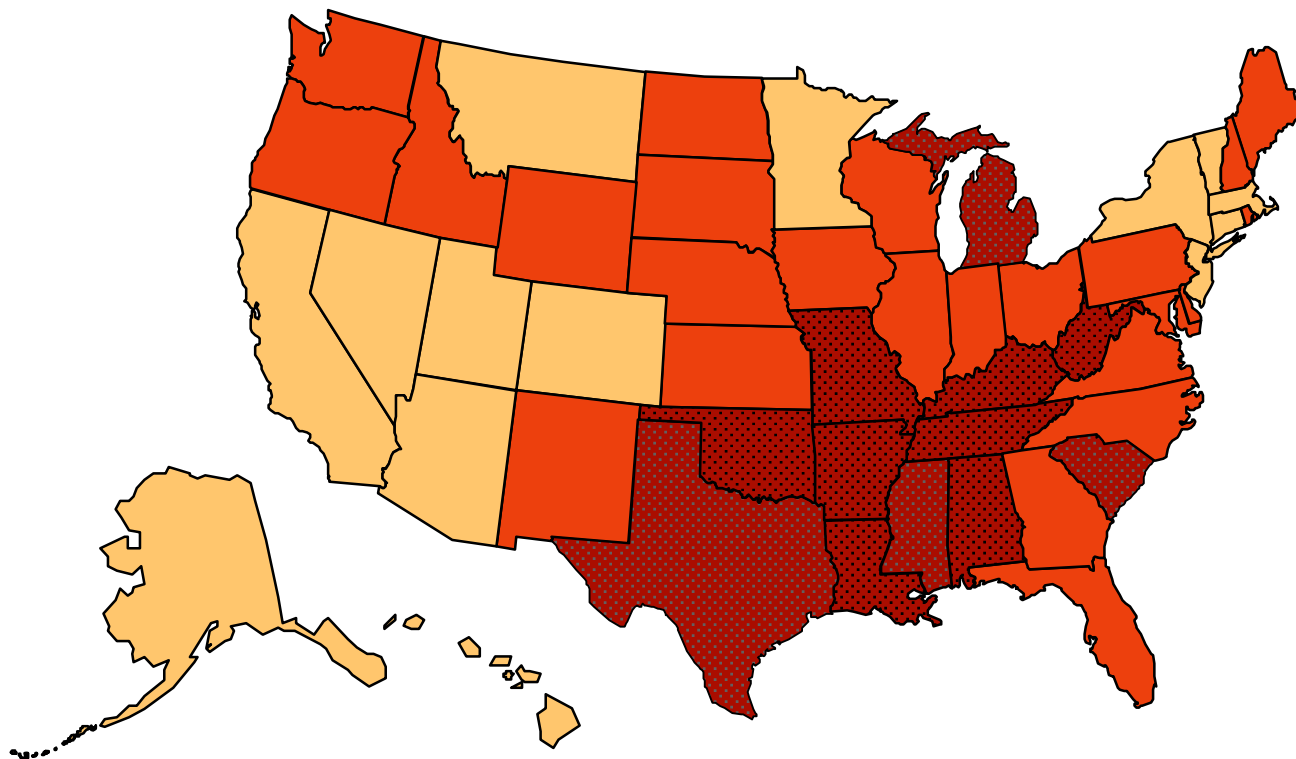
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Obesity Trends* Among U.S. Adults BRFSS, 2010

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A Costly Epidemic

- Iowa is the 22nd most obese state¹
- 1990, 4.7% of Iowa residents were diagnosed with diabetes; by 2008, number jumped to 7%²
- New technology makes it more expensive to treat a larger number of people

Avoided Costs if Obesity Remains at 2009 Rates (Iowa)³

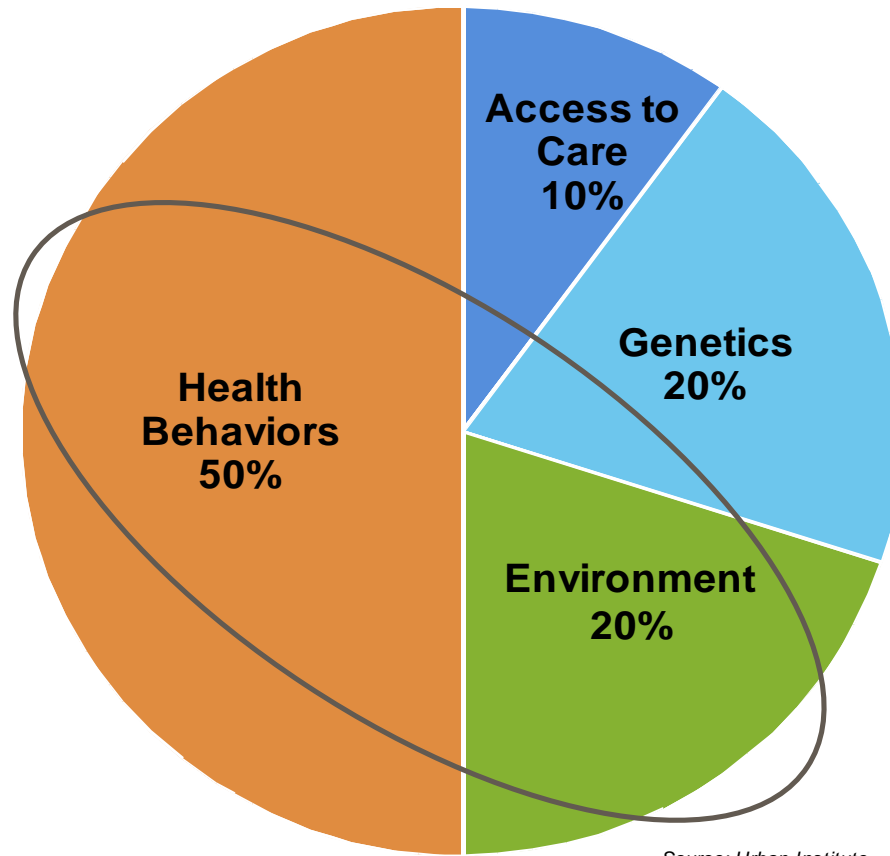
2013	2018
\$286M	\$1.627B

¹F as in Fat: 2010 How Obesity Threatens America's Future; Trust for America's Health & Robert Wood Johnson Foundation.

²State Health Facts, Kaiser Family Foundation & Diabetes Data & Trends, CDC.

³America's Health Rankings – The Future Cost of Obesity.

There is Good News!



We Control 70% of the Factors That Influence Our Health

The Governor's Challenge

Appointed business leaders to lead this initiative

- John Forsyth 
- Ric Jurgens 
- Doug Reichardt 

Created an advisory team – experts from across the state

Completed plan in 90 days

Definition of Health

Health is a state
of complete physical, mental and social well-being
and not merely the absence of disease or infirmity.

Measuring Our Success

Gallup-Healthways Well-Being Index® tracks 55 items that comprise six core interrelated areas of well-being

Life Evaluation

Ranking one's life today and in the future

Emotional Health

Daily feelings; Clinical depression

Physical Health

Chronic conditions, obesity, physical pain, cold/flu

Healthy Behaviors

Not smoking, healthy eating, exercise

Work Environment

Using strengths, supervisor relationships

Basic Access

Healthcare, community satisfaction, money for basics

	2010	2011	2010	2011
Well-Being Overall	66.9	67.4	19	16
Life Evaluation	49.3	48.9	20	27
Emotional Health	80.7	81.1	8	8
Physical Health	78.0	78.3	9	11
Healthy Behavior	62.2	62.3	34	36
Work Environment	46.7	48.4	38	23
Basic Access	84.5	85.4	7	6

■ TOP QUINTILE
 ■ 2ND QUINTILE
 ■ 3RD QUINTILE
 ■ 4TH QUINTILE
 ■ 5TH QUINTILE



Making Iowa the Healthiest State by 2016

- Grass roots, privately led/publicly endorsed
- Umbrella for aligning current and future initiatives across Iowa
- Creating a forum to share best practices
- Improving well-being which includes social, emotional and physical health across the population
- Focused on creating sustainable change with reinforcement from the built environment
- Statewide access to tools and resources to help families, communities and businesses transform their environment



healthiest
— state —
initiative

THE GOAL

In 2011, through a community and business-led, government-supported statewide initiative, Iowa will set forth on a multi-year journey to improve the health and well-being of its residents. To measure the success of this strategic endeavor, the following goal should be established:

Iowa is the Healthiest State in five years (by 2016) as measured by the Gallup-Healthways Well-Being Index®

THE CASE FOR CHANGE

Proven health behaviors (resulting in reduced chronic conditions, the use of tobacco and alcohol, and improved productivity) that have the most significant impact on the health and well-being of a large portion of the population. The good news is that 70 percent of influencing our health are within our control.

Clearly and the resulting metrics to the most prevalent of all health and healthy behaviors can prevent or reduce the effects of these conditions.

Some Facts:

- The prevalence of obesity in percent of Iowans are obese
- More than one-third of Iowans are being overweight (which means obese)
- Obesity is linked to more than 100 chronic conditions
- Approximately 12 percent of Iowans are obese
- If Iowa could maintain 2008 a reduction by 2016?
- Addressing comprehensive of an \$10 billion over the next 10 years consumed by health care costs

MEASURING SUCCESS

The overall change measure which will be used to gauge success of this initiative is the Gallup-Healthways Well-Being Index®. The measure of the Gallup-Healthways Well-Being Index® is the sum of 10 different indicators and is a valid, year-to-year measure that covers important and actionable aspects of health and well-being.

Gallup-Healthways Well-Being Index®

The Gallup-Healthways Well-Being Index® is the first-ever, top-down assessment of U.S. residents' health and well-being. An overall score of 100 is the best possible score. The Gallup-Healthways Well-Being Index® is a composite of 10 different indicators. Leaders can drill down on the evaluation, and assessment, and have access to drive these and more.

The Gallup-Healthways Well-Being Index® is a composite of 10 different indicators:

- **Life Evaluation** – one's life satisfaction
- **Physical Health** – one's health
- **Emotional Health** – one's mental health
- **Physical Health** – one's health
- **Healthy Behaviors** – smoking, drinking, and exercise
- **Work Environment** – satisfaction
- **Basic Access** – health care access

	2008	2009	2010	2008	2009	2010
Well-Being Overall	65.6	67.8	68.9	27	7	19
Life Evaluation	38.9	47.0	49.3	37	28	20
Emotional Health	79.4					
Physical Health	77.9					
Healthy Behavior	61.9					
Work Environment	51.7					
Basic Access	85.9					

Legend: ■ TOP QUANTILE ■ 1st QUANTILE ■ 2nd QUANTILE

TRANSPARENCY

BLUE ZONES

The overarching strategy and tactics for making Iowa the Healthiest State is based on a long-standing and on-evidence-based for improving community health and wellness. Significant direction comes from principles of the Blue Zones®. Blue Zones® are places where people live measurably longer. Research has shown that Blue Zones® have lower rates of chronic diseases and a higher quality of life. Scientists found that Blue Zones® all share parts of the same diet and lifestyle. Researchers have identified the ingredients that make these places so healthy. Lessons for Living longer from the People who Live Longer are shared.

Through a request for proposal process, all Iowa communities will be offered the opportunity to compete to become one of ten communities selected to receive the assistance of national experts to assist transforming their communities.

Communities will be made aware of the opportunity to be a Blue Zones® Selected Community or making Iowa the Healthiest State. Along with this notice, information will be shared on what the initiative entails, the benefit to the community, expectations of the community, and how and when selection is being. Selected communities will be asked to submit a letter of interest to apply to be a Blue Zones® Selected Community.

From these responses, a group of communities will be invited to participate in the Request for Proposal (RFP) and submit a proposal and complete application to win their community should be selected as a Blue Zones® Selected Community for the Healthiest State initiative.

A selection team will review all applications, score them, and the communities to assess readiness, and make the final selection. A list of ten communities will be selected over from RFP queries.

Finalist high-level selection criteria include:

- **Size and Geography:** Blend of different sized communities throughout the state
- **Complexity:** Various number of municipalities and supporting governments
- **Strong Leadership:** Employer, government, and individual commitment
- **Resources:** Ability to commit local resources (they will be provided)
- **Commitment:** Demonstrated by successful deployment of prior initiatives

Communities that are not selected but interested in changing their environment will have access to tools, resources, and an online learning collaborative to start making transformative changes and help position them for future selection in a subsequent RFP cycle.



Healthiest State Initiative



Initiatives Underway — Awareness



- Hy-Vee Stores
- Iowa Grocery Industry Association
- Wellmark Members
- Iowa Hospital Association
- Iowa Medical Society
- United Way
- Various agencies

Initiatives Underway — Understanding



Initiatives Underway — Engagement



Initiatives Underway — Action



Welcome to

Blue Zones Institute™

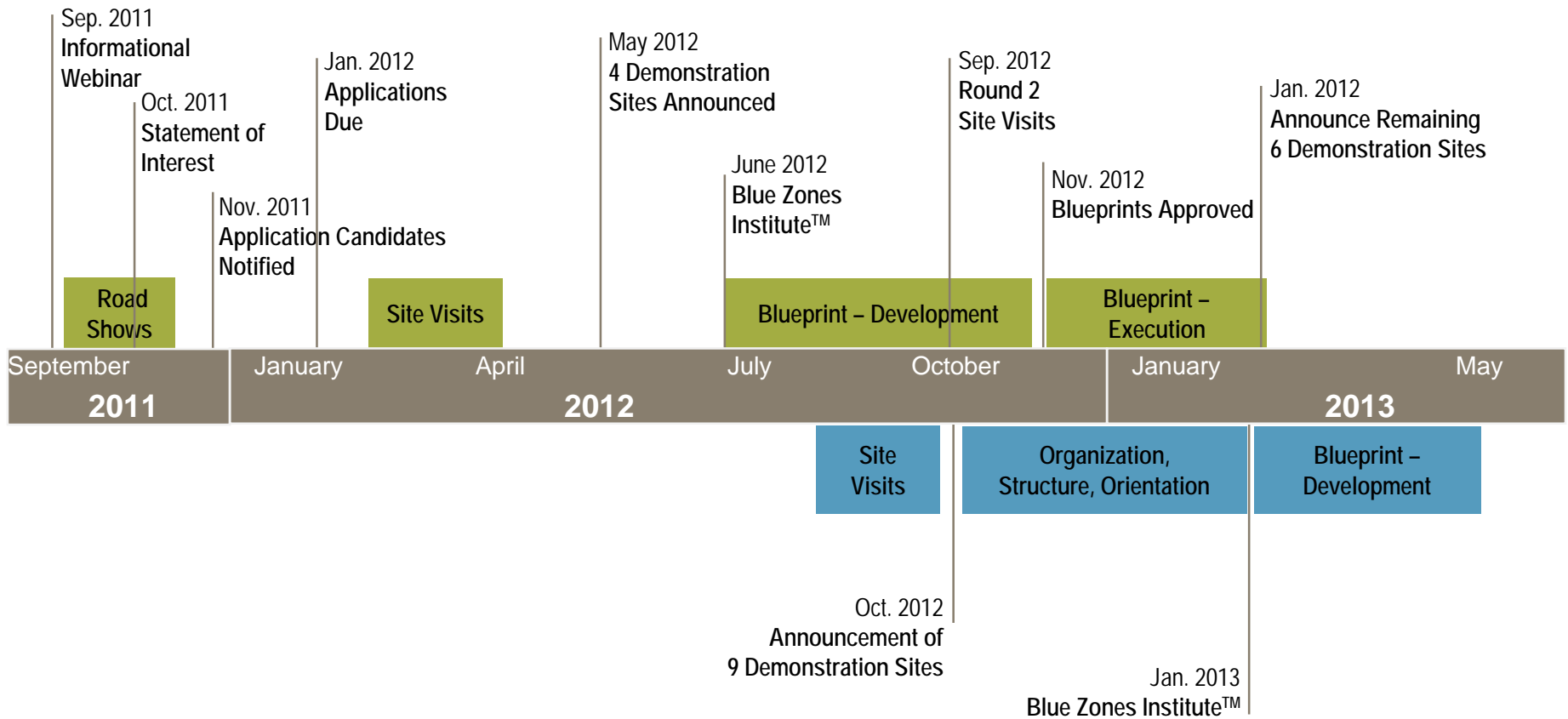


Initiatives Underway — Transformation



Blue Zones Project Timeline

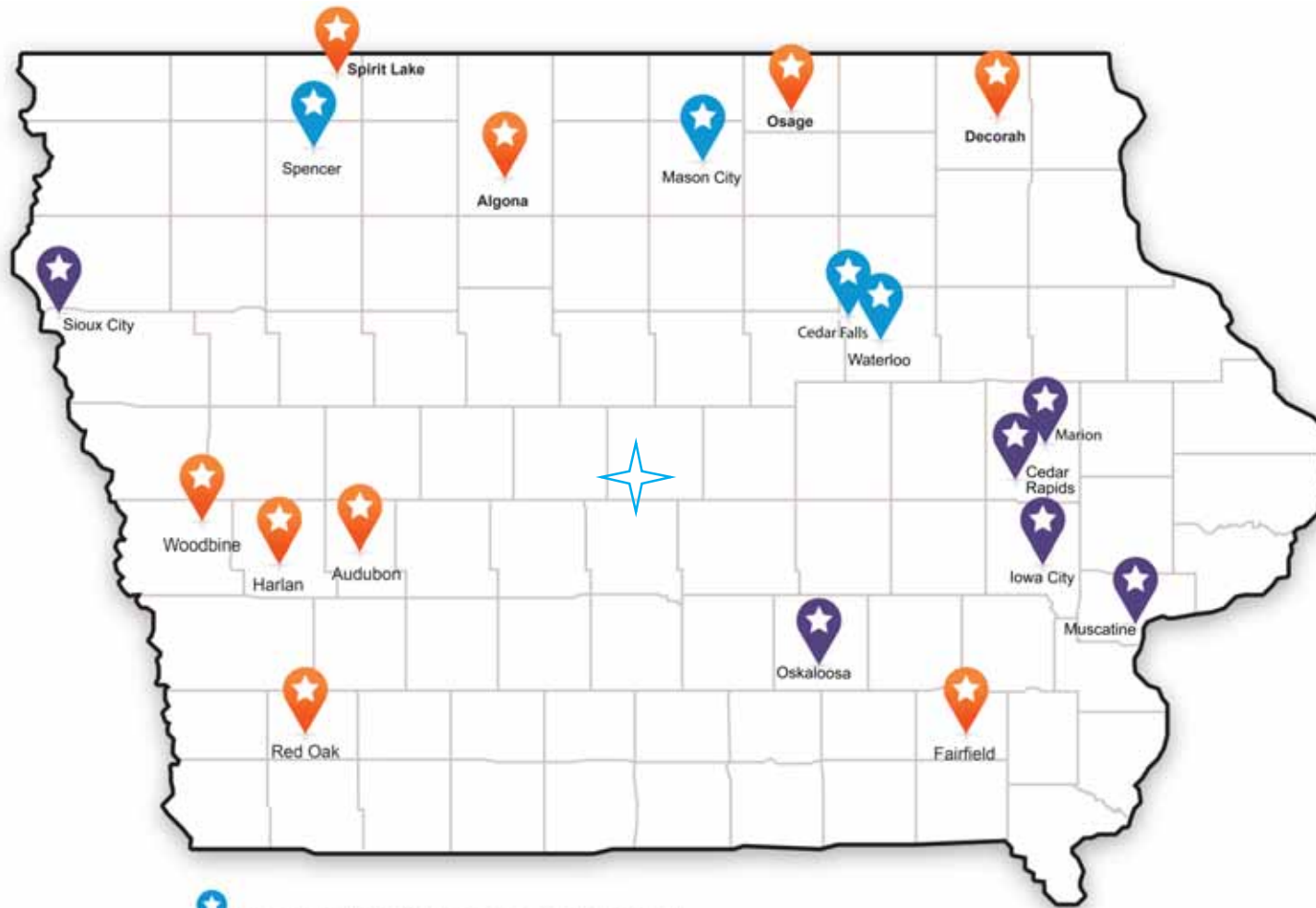
Communities >10,000 Citizens






Communities <10,000 Citizens

Tailoring Approach for Small Communities

Blue Zones Project Demonstration Sites



-  Demonstration sites announced May 2012
-  Demonstration sites announced October 2012
-  Demonstration sites announced January 2013

Next Steps

Healthiest State Initiative work continuing in parallel with the Blue Zones Project

- Five subcommittees formed to address quick hits identified in the Gallup-Healthways Well-Being Index®

Transformation work occurring in demonstration sites

- Worksite, restaurants, grocery stores and schools working on achieving Blue Zones® designation

Defining solution for communities to pursue self-directed approach to improved well-being

- Blue Zones path
- Non-Blue Zones path

Thank you



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