

Healthy Pregnancy and Healthy Children: Opportunities and Challenges for Employers

A Case Study on Employee Engagement: Marriott International, Inc.

Company Background

Marriott International Inc., is a leading lodging company with nearly 2,900 lodging properties in the United States and 68 countries around the world. Its heritage can be traced to a root beer stand opened in Washington, DC in 1927.

As a leader in the competitive hospitality industry, Marriott understands the importance of employee health and productivity. Marriott believes its associates are its greatest asset; and as a leader in the service industry, Marriott knows that its success rests upon engaging those associates. Marriott's robust health benefits package seeks to engage associates by meeting the needs of their families. Jill Berger, Vice President of Marriott's Health and Welfare benefits, explains: "Health benefits are a very important part of our compensation package to attract and retain talent. One of our core values is if we take care of our associates, they will take care of our guests."

"We have learned that good health leads to better productivity on the job. We want to encourage and support our associates and their families in getting the essential care they need."

**- Rebecca Main,
Director, Benefit Plans**

Marriott provides medical, prescription drug, vision, and dental coverage to 150,000 covered associates and dependents in the United States. Approximately 80% of benefits-eligible associates are enrolled in Marriott's medical plans, and most associates have a choice between a PPO/POS and HMO. Most of Marriott's medical plans are self-insured.

Education and Communication:

The First Steps Toward Engagement

Marriott knows that health education and communication are critical. Effective health communication is particularly important because Marriott's associates speak many different languages and come from diverse backgrounds. "Continuity of care is also a challenge, as too often people wait to get care until they experience symptoms of an established disease" notes Berger. "We'd like to see more of our associates develop a relationship with a doctor," explained Main, "then the point of entry into the healthcare system would not be the ER."

Evidence shows that beneficiaries with chronic disease benefit from continuous care delivered in a medical home.

Know Your Numbers

To educate beneficiaries on the importance of preventive care, Marriott designed a preventive health education and communication campaign: "Know Your Numbers." The program, launched in 2007, encourages all beneficiaries to visit a primary care provider and be assessed for four key health indicators: glucose level, blood pressure, lipids profile, and body mass index (BMI). These four numbers give a snapshot of a person's health status and can predict his/her risk of diabetes, cardiovascular disease, and obesity.

Six percent (6%) of beneficiaries in Marriott's self-insured plans generate 60% of claims costs. Cardiovascular disease and diabetes are a large part of these claims.

Marriott developed the Know Your Numbers program in order to encourage beneficiaries to take charge of their health, know their health risks, and address chronic conditions as early as possible. The program has three objectives:

1. Educate beneficiaries on the importance of health assessment;
2. Motivate beneficiaries to visit a provider for preventive care; and
3. Encourage beneficiaries to form a *relationship* with a primary care provider.

For more information on health literacy and effective health communication techniques, refer to Fact Sheet #1 in Part 5.

The program was championed by the benefits department at Marriott's corporate headquarters in Washington, DC. Beneficiaries were mailed an informational postcard and brochure, and Marriott's newsletter also included stories on the program. To ensure that program materials were consumer-friendly, Marriott followed its health literacy guidelines:

- Health communications are simple and actionable and are specifically tailored for people without a background in health care.
- Support from on-site HR professionals during annual enrollment.
- Access to web-based portals to help associates understand benefits materials and plan variations during annual enrollment.

Removing Barriers to Care

The Know Your Numbers campaign is based on knowledge transfer. Marriott, with a keen understanding of barriers to care, knew it needed to address access and cost issues if the program were to succeed in getting beneficiaries to the doctor. To remove potential cost barriers, Marriott eliminated copays on all preventive services effective January 1, 2007, where it could. Marriott's health plans decide which preventive services qualify for the zero cost-sharing policy; each year they review the U.S. Preventive Services Task Force (USPSTF) recommendations and American Medical Association (AMA) guidelines on clinical preventive services and set their reimbursement algorithms accordingly.

Results

Because the program is so new, reliable outcome data is not yet available. In a few years, Marriott expects its claims data will show that the program led to an:

- Increase in preventive care (office visits, procedures, and medications/immunizations);
- Decrease in ER visits; and an
- Increase in the number of associates who select a primary care provider and see that provider at least once per year.

Employee feedback has been positive. Associates like the way Marriott has communicated the program; they feel it is easy to understand, straightforward, and actionable. They particularly like the case-study approach that features the stories of real people who went to the doctor, identified a risk or problem, and prevented serious illness through relatively simple lifestyle changes.

Unanticipated Challenges

As could be expected with any complex benefit change, Marriott encountered challenges in administration and implementation. Jill Berger notes, "Administering the program has been a bit challenging. For years, copays went up and up and now they are going away. It's a culture change, not just for us and for our associates, but for the health plans and providers as well."

Marriott instructs its beneficiaries on what to say and do when a provider balks at the \$0-copay for preventive services. Aetna, one of the first Marriott-sponsored plans to promote the Know Your Numbers program, redesigned their standard beneficiary identification card. "Preventive service office visit copay: \$0" is clearly marked on the front of the card. Marriott hopes that as more employers adopt zero cost-sharing policies for preventive care, health plans and providers can resolve the administrative hurdles.

Cost-Effectiveness

Marriott considered cost-savings and cost-offsets in its decision to launch the Know Your Numbers program and the zero cost-sharing policy, and expects to see a positive return on investment in just a few years time.

Next on the Horizon

The Know Your Numbers program is just one of many innovative benefit programs at Marriott.

- In November, 2006, Marriott released a comprehensive, free smoking cessation program for associates and dependents.
- In 2007, Marriott introduced a personal health record (PHR) through ActiveHealth Management for beneficiaries in all of its self-insured plans. The PHR will be promoted during this year's annual enrollment.

Next, Marriott hopes to expand its value-based purchasing strategies. Currently, Marriott offers copay reductions for certain drugs for highly prevalent chronic conditions such as hypertension and diabetes.

Advice from Marriott

Marriott's programs address the unique characteristics of their population. Yet the goals of health communication, employee engagement, and quality are universal. Marriott suggests that employers interested in promoting essential preventive care follow these action steps:

1. Examine claims and enrollment data in order to identify your top problem areas. Look for:
 - *Access.* How many beneficiaries have not selected a primary care provider? What percent of your beneficiaries do not see a primary care provider in the course of a year? How many beneficiaries have a claim for an ER visit yet do not have a claim for follow-up care?
 - *Excess costs or major changes in cost from one year to the next.* What are your highest-cost conditions or diagnoses? Are any of these conditions preventable (e.g., influenza) or modifiable (e.g., diabetes)?
 - *Utilization metrics.* Compare your utilization metrics to the HEDIS metrics. For example, what percent of your child beneficiaries receive routine well-child care? What percent of your pregnant beneficiaries receive early (first trimester) prenatal care?
2. Contract with health plans that are willing to support your healthcare strategies.
3. Develop a business case for investing in prevention and health promotion. Use your own data and look to the literature to estimate cost-savings.
4. Don't forget about administration. Sometimes the most difficult challenges are administrative; be sure to coach your plans to advise and educate providers and facilities on benefit changes.

“We know that if we can get more associates to engage in preventive care and form a relationship with a primary care provider, we will improve quality and save money for both the company and the associate.”

**- Jill Berger, Vice President,
Health and Welfare**