Medical Self-Care Savings

Take a Bite Out of Health Care Costs

American Institute for Preventive Medicine
An Apple A Day Isn't Enough!
AIPM Mission Statement

The American Institute for Preventive Medicine's mission is to help people lead a healthy life by providing high quality health promotion publications, programs, and services. We create accurate, affordable, easy-to-use information which benefits our clients and involves them in the vital health care decisions they make for themselves and their families. Our products have proven themselves to be effective at reducing health care costs and absenteeism.

Product Review

All AIPM products go through an extensive clinical review process to ensure they are medically accurate and up-to-date. Our reviewers consist of prominent physicians in their fields of expertise. In addition, our family self-care guides have been reviewed by the American Academy of Family Physicians Foundation.

The American Academy of Family Physicians Foundation has favorably reviewed this material. Favorable review means that medical information is accurate, but does not imply endorsement of any conclusions presented.
The High Cost of Health Care

In 2004, the cost of health care in the United States totaled $1.4 trillion, representing almost 15% of the gross domestic product. In addition, companies paid an average of $6,227 per employee for health care costs compared to $3,624 in 1998 - a 72% increase in costs (U.S. Chamber of Commerce, 2004). A good amount of this cost is due to the fact many consumers use the health care system inappropriately.

What is Medical Self-Care?

One way to reduce employer health care costs is by reducing the demand for unnecessary medical services. This can be accomplished by teaching employees/members medical self-care. Medical self-care refers to a decision making process that helps increase efficient and appropriate use of medical services and to make more informed health care decisions. It includes a number of skills that include knowing:

- When a real medical emergency occurs
- When and when not to see a physician
- When and how to treat oneself at home
- When to use outpatient rather than inpatient services
- When diagnostic tests are appropriate
- When and how to question a provider’s recommendation

The Economic Case for Self-Care

According to the 2002 National Hospital Medical Care Survey, Americans went to hospital emergency departments 110 million times. It has been estimated that 55.4% of emergency department visits were for non-urgent conditions, such as headaches, sore throats, and stubbed toes (Centers for Disease Control and Prevention, 2002). The average E.R. visit costs $383 which is about three to four times more than the cost of care in a health care provider’s office.

In addition, many people seek medical care for problems that could be treated at home using self-care. According to the 2002 National Ambulatory Medical Care Survey, there were approximately 890 million visits (about 3 visits per person) to office based physicians. It is estimated that 25% of these visits, or 223 million, are unnecessary. Since the average doctor visit costs $60.00, a great deal of money is spent unnecessarily.

Source: National Hospital and Ambulatory Medical Care Surveys, U.S. Department of Health and Human Services, 2004

The Benefits of Self-Care

In addition to reducing unnecessary visits to physicians and emergency rooms, there are other benefits from teaching consumers to make better health care decisions. They include:

- Reduced health care costs
- Reduced absenteeism
- Saved time
- Increased patient satisfaction with their care
- Improved quality of care
- Increased patient empowerment and sense of control
Legal Implications of Self-Care

Some organizations are concerned about the legal ramifications of distributing a self-care publication. They fear that if misinformation is presented or the guides are misused, they will be held liable. These fears have been shown to be unfounded.

Self-care guides have been in existence for over 22 years and are in approximately 21 million homes. To our knowledge, there has not been a single lawsuit brought against the publisher of a self-care guide.

How Often Self-Care Guides are Used

Some organizations considering the distribution of self-care guides are concerned the guides won’t be used by their employees/members. While some guide recipients will not read them, research has shown that anywhere from 52 to 76% of consumers will use them at least one time within 6 months. Research has also shown that the savings these “readers” experience more than makes up for the cost of the entire program. The Return on Investment (ROI) for a self-care program is quite significant as evidenced by the case histories that follow.

Online Self-Care Isn’t Enough

It is a mistake to only provide medical self-care information online without distributing a printed version. That’s because only about 25% of consumers go online for health content. Even fewer go online for information about everyday health issues such as those covered in a medical self-care guide. Also, there is no research to show that online self-care content has ever helped an organization reduce its health care costs. Many studies have documented the Return on Investment (ROI) of a printed self-care book as evidenced in the next section. If provided, online self-care content should only be used along with a self-care book.

Self-Care Case Histories

Teamsters Local Saves Money for Actives and Retirees

Teamsters Local 436 in ValleyView, Ohio gave 900 active members and 240 retirees the Health at Home® book. A research study showed the active employees avoided 47 doctor visits and 23 E.R. visits. This produced a total savings of $10,865 or $119.40 per member. The Return on Investment (ROI) was 20:1. The active employees also reported reducing absenteeism by 14 days which produced additional savings.

The retirees showed similar success. They avoided 15 doctor and 8 E.R. visits. The total savings was $3,705 or $78.82 per retiree. This amounted to a Return on Investment (ROI) of 13:1.

Teachers Union Saves $89 Per Member

The United Teachers of New Orleans (UTNO) Health and Welfare Fund in Louisiana provided Health at Home® to both teachers and staff. An evaluation showed the members avoided 41 doctor visits and 26 E.R. visits. This came out to a total savings of $11,615 or $89.35 per member. Factoring in the cost of the self-care guide, the Return on Investment (ROI) was 16:1. In addition, the members decreased absenteeism by 32 days and 71% stated the guide was a valuable employee benefit.
Audit of Claims Data at Berk-Tek, Inc. Showed 24% Savings
A study conducted by Capital BlueCross in Harrisburg, PA on a self-care program it implemented for Berk-Tek Manufacturing, a maker of fiber optic cable, demonstrated significant reductions in health care utilization. The claims data for 371 employees was analyzed over one year time periods both pre- and post-distribution of the HealthyLife® Self-Care Guide. There were no other changes in the company’s benefit design during the study period. The data showed that employees who received the guide had decreases in both the frequency and total costs for all types of physician office visits, lab tests, and emergency room visits. The 12 month savings was $39.06 per employee which amounted to a 24.3% decrease in costs. The frequency of physician office visits was reduced by 18.4%, while emergency room visits decreased 19.8%. The Return on Investment was 5:1. The study also demonstrated that the benefits of the self-care program carried over to the dependents of employees as they, too, reduced their utilization. An analysis of all 938 members showed a 12 month savings of $21.67 per member. This represented a 17.8% reduction in costs. The frequency of physician and emergency room visits for members decreased 11%. The Return on Investment was 7:1.


Self-Care Guides Save Florida Hospital $84.81/Employee
In an effort to contain health care costs, Florida Hospital Medical Center in Orlando gave 4,382 employees the HealthyLife® Self-Care Guide. Five months after the guide was distributed, evaluation questionnaires were sent to 1,236 employees and were returned by 365 of them (a 30% response rate). It was determined that these employees had reduced physician office use by 126 visits and emergency room use by 52 visits. Using the hospital’s insurance records, it was calculated that the average cost for a physician office visit is $55.00 and the average cost for an emergency room visit is $462.00. This amounted to a savings of $30,954 or $84.81 per employee in the 5 months. In addition, employees were absent from work 72 fewer days.


Children’s Self-Care Guides Save $122.78 Per Family on Medical Costs
Florida Hospital Medical Center in Orlando has reported that providing its employees with the HealthyLife® Children’s Self-Care Guide produced a savings of $14,366 for 183 families in a 5 month period of time. Evaluation questionnaires were sent to 390 employees and were returned by 183 of them (a 47% response rate). It was determined that these families had 39 fewer pediatrician office visits and 31 fewer emergency room visits. This amounted to a savings of $16,467, or $89.98 per employee in the 5 months.


Dean Health Plan Reduces Doctor and E.R. Visits
In 1999, Dean Health Plan in Madison, WI provided the Health at Home® book to all 60,000 of its member households. After 6 months, surveys were sent to 1,000 members and were returned by 366. The average age of the responders was 37.8 years. Seventy-eight percent were female and the average household consisted of 2.8 persons. The savings received due to decreased physician visits was $44.07 per member while the savings due to reduced E.R. visits was $15.50 per member. This produced a total savings of $59.57 per member. Dean Health Plan determined that the Return on Investment of this program was 13:1. They also found that 1.4 members per household had used the guide in the past 6 months and 85% considered it to be a valuable health care benefit.

Source: Internal correspondence between Dean Health Plan and the American Institute for Preventive Medicine, August 5th, 1999
Seniors Self-Care Produces $57.00 Per Patient Savings in One Year

York Health System in York, Pennsylvania implemented the Partners for Health Self-Care Program for 268 older Americans. This program consisted of an hour workshop on the benefits of self-care and how to use the HealthyLife® Seniors’ Self-Care Guide. One year after the workshop, a questionnaire was sent to the participants to determine the effectiveness of the guide. The data showed that the participants had decreases in both the frequency and total cost for doctor and emergency room visits. The 12 month savings was $57.49 per person for the 107 seniors who returned the questionnaire.


Largest Self-Care Study Ever Reduces Costs

BlueCross BlueShield of Massachusetts provided 338,963 members with the DecisionCare Guide developed by the American Institute for Preventive Medicine. The guide was custom designed based on the plan’s most frequently used ICD-9 codes. The analysis looked at utilization data for 51,021 members who received the DecisionCare Guide and an equal number of members who did not. The two managed care samples were similar with respect to age and gender. Claims data for the group that received the guide was analyzed 9 months prior to distribution of the guide and 9 months after distribution. The results showed a decrease in E.R. visits of 2.4 per 1,000 members and a decrease in outpatient visits of 8.4 per 1,000 members. During the same time periods, the group that did not receive the DecisionCare Guide showed an increase of 2.4 per 1,000 members for E.R. visits and an increase of 12.0 per 1,000 members for outpatient visits. The results were statistically significant.


Other Self-Care Guide Research Results

99% of employees find Health at Home® to be informative
97% of employees state Health at Home® is easy to understand
97% of employees think Health at Home® is a source of good health advice
86% of employees feel Health at Home® is an invaluable employee benefit
63% of employees think Health at Home® positively affected their families

Source: Survey of 1,396 recipients of Health at Home®, 1999

Summary of Self-Care Studies Described Above and Others*

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Average Totals: 358

32.26

50.00

82.26

21:1

*Reprints available upon request

**Return on Investment - The number of dollars saved for every dollar spent on the publication

Call 800.345.2476

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AIPM’s Suite of Self-Care Services

1. Self-Care Publications
The Institute publishes 15 self-care guides that address different target groups, including families, women, children, seniors, pregnant women, adolescents, low literacy, and mental health. It also offers booklets and books that differ in length and comprehensiveness to appeal to various populations.

2. Self-Care Workshops
The workshops address the benefits of self-care, how to use the self-care publication, how to be a wise health care consumer, and how to communicate effectively with your provider. The Institute provides instructor guides with overheads, videos, and audiotapes for implementing a self-care workshop. It also offers a free online self-care workshop for consumers.

3. Nurse Advice Line
Companies that want to offer a very comprehensive self-care program may provide employees with a toll-free health counseling hotline. Employees can speak to a health professional about specific symptoms and ask general questions about diseases, wellness exams and tests, medical procedures, surgery, medications, etc. The triage protocols are compatible with all of our self-care publications.

4. Self-Care Software
The Institute provides software that allows an organization to put self-care and wellness content on their intranet or website.

5. Self-Care Promotional Materials
The Institute has posters, flyers, paycheck inserts, table tents, refrigerator magnets, and phone stickers that serve to remind employees to use their self-care guides when they are not feeling well. These materials help increase use of the self-care materials.

6. Self-Care Incentive Program
The Institute has developed a self-care incentive program that increases use of our guides. This program is provided at no charge.

14 Reasons to Select an AIPM Self-Care Guide

1. Most Recent Editions
AIPM prints hundreds of thousands of self-care guides each year. This enables us to constantly update the content. Most of our guides have a very recent publication date assuring that readers are getting the most accurate, up-to-date health information.

2. Proven Cost Effectiveness
Fifteen consecutive studies on our guides have demonstrated lower health care costs by reducing the frequency of physician and emergency room visits. The average 9.3 month savings was $82.26/employee.

3. Tie-in with www.healthfinder.gov
Within each AIPM self-care guide are instructions on how to access the U.S. Government’s Health Finder. At this site, readers can get additional information about topics covered in the guide.
4. Award Winning
The National Health Information Awards Program honored the HealthyLife® Self-Care Guide with the Gold Award in the self-care publication category. It was also the only consumer publication to receive the “Excellence in Health Information” award.

5. Common Problems Focus
The National Center for Health Statistics has provided AIPM with research on the most common reasons people go to the doctor. These common problem areas are included in all of our publications.

6. Free Access to 365 Wellness Topics
All recipients of AIPM self-care guides receive free online access to a health library of 365 wellness topics.

7. Appropriate Reading Level
Each guide uses an easy to follow flowchart format that readers find especially appealing and easy to follow, showing them exactly what course of action to take. The reading level of the guides ranges from third grade to seventh grade.

8. Attractive Layout and Design
Focus group research has enabled us to perfect the look and ease of readability of our publications. The use of color and illustrations further enhance the design.

9. Low Cost
The guides are every economical. In quantity, they range from $3.00/copy to $7.00/copy.

10. Customization Options
There are many customization options available including cover imprint, custom covers, additional pages/topics, special content, center insert, etc.

11. Design Your Own Guide
You can select from over 300 self-care topics to develop a guide of any length to meet your organization’s unique needs and budget. For example, a BlueCross BlueShield plan had us develop a guide based upon their most commonly used ICD-9 codes and the U.S. Army asked us to develop one for basic training.

12. Credibility
Our guides have been reviewed and approved by over 200 Medical Directors and are used by 41 BlueCross and BlueShield Plans, Aetna, Cigna, Kaiser, Humana, General Motors, Ford, AT&T, Levi Strauss, Daimler Chrysler, Intermountain Health Care, Good Samaritan Hospital, Pentagon, Department of Health and Human Services, Federal Reserve, and IRS among others.

13. Clinical Review
To ensure accuracy, each guide goes through an extensive review process conducted by prominent physicians.

14. Complete Fulfillment Available
We have a great deal of experience in direct mailing the guides to people’s homes. We can print cover letters and envelopes, insert, and bulk mail by zip code so that you get the most economical postal rate.
What Readers Say

Over 4 million employees/members have used AIPM Self-Care Guides. Here is a sampling of what they say.

A.S., Age 34, Female
“My son contracted a rare blood disorder which, at the time, we were unaware of. I checked his symptoms in the book first which instructed us to call his doctor.”

R.M., Age 30, Male
“I think the self-care guide is a great asset for me. It enabled me to understand my symptoms and assisted me in recovering faster.”

C.C., Age 48, Female
“I like the flowchart model. Easy to use, yet does not “talk down” to the consumer. Thanks for providing this addition to my personal reference library.”

S.M., Age 43, Female
“I learned a lot of things which I probably would never have thought to ask my doctor.”

R.D., Age 75, Female
“When my husband had a very high fever, I followed the instructions concerning tepid water sponge bath, etc. to help bring down his fever. Although he still needed to see a doctor, I was able to make him more comfortable. The Guide also gives you some tips which allow you to “do something” to help. This, I feel, alleviates anxiety.”

M.A.L., Age 35, Male
“I have used some of the tips in the HealthyLife® Guide to stay healthier, less colds and sickness. All four of my children had perfect attendance at school for the 94-95 school year and have not missed any days this year either.”

Y.B., Age 68, Female
“My children are grown and I have worked in the medical field for several years, but I have referred to the booklet often.”

H.D., Age 35, Female
“I keep it in my reference file of health care information - to be used when needed. Very helpful information in a concise, easy-to-understand format.”

F.D., Age 38, Male
“I like the articles. Overall, the Guide is very helpful in making me aware of what causes some of the things I experience.”

P.P., Age 64, Male
“The booklet helps an individual sort through symptoms and come up with a desirable plan of action. It helps me to feel as though I play a role in my healing rather than someone just being acted upon.”

M.G., Age 38, Female
“Thank you very much for the Self-Care Guide. I have worked for the company for over 6 years and the Guide is one of the most beneficial items the company has given me. It’s also wonderful in the fact that it has saved me money.”

S.J., Age 48, Female
“I found the information to be so useful that I obtained 2 additional copies and sent them to my out-of-state adult children.”
What Professionals Say

“The guides meet a need that isn’t addressed by other self-care publications. They are comprehensive and easy to follow, yet very low cost. I now have ‘a prescription’ for how my patients can take care of themselves.”

Neill D. Varner, D.O., MPH, Associate Medical Director
Saginaw Division, General Motors

“Concise, objective, and easy to understand. This home reference helps you to know when to call the doctor. A ‘Dr. Spock’ for adults.”

Richard Matzen, M.D., Emeritus Physician
Cleveland Clinic

“We are very pleased with the HealthyLife® Self-Care Guides. They are comprehensive and user friendly.”

Craig Kasprzycki, Health & Wellness Manager
Pizza Hut, Inc.

“The best women’s health guide I’ve seen. It’s concise, easy-to-read text can be referred to at a moment’s notice.”

Joseph Berenholz, M.D., F.A.C.O.G., Diplomate, American College of Obstetrics & Gynecology
Faculty and Staff Physician, Detroit Medical Center

“The information in the booklet is very useful in helping patients understand symptoms and what to do about them.”

Edward Adler, M.D., F.A.C.P., Attending Physician, Division of Geriatric Medicine, William Beaumont Hospital

“This guide is loaded with useful information on how to take care of yourself and make better health care decisions.”

Anthony L. Pelonero, M.D., Associate Professor of Psychiatry
Medical College of Virginia and Medical Director, Mental Health, Trigon BlueCross Blue Shield

“ Concord, objective, and easy to understand. This home reference helps you to know when to call the doctor. A ‘Dr. Spock’ for adults.”

Richard Matzen, M.D., Emeritus Physician
Cleveland Clinic

“This self-care guide is safe and easy to use. It takes the guesswork out of when to take your child to the doctor.”

Ronald Holmes, M.D., Co-Director, Division of General Pediatrics
Clinical Associate Professor of Pediatrics, University of Michigan Medical Center

“We are very pleased with the HealthyLife® Self-Care Guides. They are comprehensive and user friendly.”

Craig Kasprzycki, Health & Wellness Manager
Pizza Hut, Inc.

“The guides have provided us with a practical method of addressing the health needs of our employees and effectively compliment our health promotion efforts. “Two thumbs-up” from the wellness staff.”

Mike Ball, Ph.D., Health Promotion Coordinator
General Motors Body Care Program

J. Courtland Robinson, M.D., M.P.H., Associate Professor of Gynecology and Obstetrics, Johns Hopkins School of Medicine, joint appointment in the Department of Population Dynamics at the Johns Hopkins School of Hygiene and Public Health, Baltimore, MD
The Company We Keep

Over 11,500 corporations, hospitals, MCOs, unions, colleges, and government agencies use our self-care and wellness publications. Some of our clients include:

Insurance Companies
BlueCross BlueShield-41 Plans
Cigna
Continental Insurance
John Hancock
Massachusetts Mutual
Prudential
Wausau
Western Southern Life Insurance
WPS Health Insurance

Managed Care Organizations
Advocate Health Partners
Cigna HealthCare
Dean Health Plan
Fallon Community Health Plan
HealthNet
Humana Health Plans
Intermountain Health Care
Kaiser Permanente
QualChoice
Security Health Plan
Sharp Health Plan
United Medical Resources

Hospitals
Albany Medical Center
Baylor Medical Center
Danbury Hospital
Good Samaritan Hospital
Henry Ford Health System
Lexington County Hospital
MD Anderson Cancer Center
Queen’s Medical Center
St. Bernard Regional Medical Ctr

Corporations
Citibank
ExxonMobil
General Motors
Lowes
Nabisco
PetsMart
Pitney Bowes
UAW/DaimlerChrysler
UAW/Ford
Union Pacific Railroad
Wachovia Bank
Wyeth-Ayerst

Government
CIA
Dept. of Health & Human Services
Federal Reserve Bank
Pentagon
U.S. Air Force
U.S. Army
U.S. Army Corps of Engineers
U.S. Customs
U.S. Dept. of Energy

Education
Alfred University
East Illinois University
Georgetown University
Ohio State University
Springfield College
University of Central Florida
University of Colorado
University of Michigan
Yale University

Unions
AFC-CIO
AFSCME
IBEW
Labors
Plumbers & Pipefitters
Police & Firemen
Operating Engineers
Teamsters
UFCW

Published Journal Articles
on Self-Care and Wellness by Don R. Powell, Ph.D. – President of AIPM
