



# Workplace Wellness

Key to  
business  
success

by RaeAnne Marsh





The landscape of healthcare is in constant flux. This adds an extra element of concern for employers, for whom healthcare benefits are an important part of their operating calculations.

Businesses serving those employers' needs innovate their programs and services as advances in knowledge and technology open new avenues. *In Business Magazine* asked some of our local leaders to share what has come — and may be coming — from those advances as they help employers address healthcare and wellness issues throughout the workplace. The breadth of information in their response underscores the tremendous activity taking place in the healthcare sector.





## Frank Molinaro

CEO, Abrazo Community Health Network  
Arizona Group CEO, Tenet Healthcare  
[abrazohealth.com](http://abrazohealth.com)

### WHAT INNOVATIONS AND PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

First and foremost, Abrazo Community Health Network is focused on providing quality care in a safe environment. Our employees, physicians and volunteers collaborate as a community of care with support for continuing education to stay abreast of the latest developments in healthcare. We're very excited about the innovations and investments we're bringing to each of our hospitals.

At Abrazo Arizona Heart Hospital, new technologies like the TAVR, CardioMEMS and a pacemaker the size of a vitamin pill, as well as breakthroughs like mitral valve replacements, are helping improve patients' quality of life. The hospital is building additional state-of-the-art hybrid operating rooms, and recently hosted cardiovascular physicians from across the U.S. for a symposium on the latest in cardiovascular care.

The Abrazo Central Campus is undergoing a renaissance. It is the first hospital in Arizona to receive a new advanced certification as a Thrombectomy-Capable Stroke Center. Abrazo Central is also expanding its cancer treatment capabilities with the HIPEC procedure for appropriate patients with advanced abdominal and ovarian cancers. We've also recently updated our breast center, and the hospital's ER is newly renovated for better efficiency.

Abrazo Scottsdale Campus is becoming a destination for orthopedic and spine procedures, including total joint replacements and sports medicine. Increasing demand from patients and physicians is leading to a renovation of the hospital's entire fourth floor to add capacity. The hospital continues to offer emergency and additional surgical procedures, including robotics, and its bariatric program recently earned Comprehensive Center accreditation.

Along with its popular women's and infants' services, Abrazo Arrowhead Campus continues to be known for its surgical robotics capabilities. In July, the Arrowhead Campus will become the base for two new medical residency programs in General Surgery and Internal Medicine. Residents in both programs will train with doctors across the system, adding to our ability to attract and retain future physicians.

Abrazo West Campus recently announced a

multimillion-dollar expansion project slated to begin this year. A new 12-bed nursing unit will meet the growing need for inpatient beds in our West Valley communities. As a Level I Trauma Center, the hospital is also expanding its spine surgery program to complement its orthopedics, neurosurgery, cardiovascular, obstetrics and women's health services. It has received four consecutive "A" grades in hospital safety report cards from The Leapfrog Group, and received the 2018 Quality of Life Enhancement Award for its community leadership.

Abrazo Mesa Hospital will open later this spring, expanding Abrazo's reach into the East Valley. It will include a 12-bed emergency department, an operating room and eight inpatient rooms, along with additional services. The hospital will focus on providing emergency and lower acuity inpatient procedures. Planning is also underway for a similar Abrazo hospital in Surprise.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

As the baby boomer generation ages, the demand for health services increases exponentially. Hospitals are always looking for quality staff for all positions, with clinically-licensed providers and nurses in high demand. And as our community grows, so does the need for physicians. Our residency programs are helping fill that need with family medicine, internal medical and general surgery physicians. A culture of quality, safety and accountability is key to providing superior services.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

Healthy employees are good for business. New treatments and minimally invasive procedures are helping patients more quickly return to daily activities, but, like the old saying goes, an ounce of prevention is worth a pound of cure. Simple things like getting an annual flu shot, diligence about hand hygiene and getting an annual check-up all contribute to staying healthy. Abrazo also offers numerous education programs for the public to learn about heart health, stroke prevention and more for those who want to be proactive about good health.



### Abrazo Community Health Network

Abrazo Community Health Network encompasses six acute-care hospitals along with freestanding emergency centers, urgent cares, and primary and specialty practices. With a network of physicians and other skilled caregivers, Abrazo Community Health Network is expanding its depth and breadth of resources to shape the future of healthcare in Arizona and remain at the forefront of cardiology, neurology, orthopedics and other highly specialized care.  
[abrazohealth.com](http://abrazohealth.com)

**"A culture of quality, safety and accountability is key to providing superior services."**

*—Frank Molinaro, Abrazo Community Health Network*



## Thomas J. Grote

CEO

Banner/Aetna

[banneretna.com](http://banneretna.com)

### WHAT INNOVATIONS AND/OR PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

In 2019, we will continue to make progress in providing a more simplified healthcare delivery process that makes it easier for members to access the care they need at an affordable cost. We will be launching a new virtual healthcare offering this year, allowing members to get the care they need — such as a consultation with their primary care provider, lab orders and prescriptions — all from the convenience of their mobile phones. Our goal is to find ways to make healthcare more convenient and less expensive, and this virtual care solution will certainly accomplish both of those. We are also collaborating with IBM-Watson Health technology to create a 360-degree view of each member, ultimately providing doctors with the information needed to provide high-quality care without wasting valuable time.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

As a local company with an executive team based in Arizona, we are out in the marketplace meeting with brokers, prospects and customers, listening to their pain points and brainstorming ways to overcome them. This helps us remain nimble in designing programs and creating innovative ways to solve real-time problems that we see in the industry. I believe that in order to see a true improvement in the industry, the healthcare model as we know it must change. It must focus on value instead of volume; that is, providing individuals with high-quality, personalized care rather than just the traditional fee-for-service model. The migration toward value-based

contracting has begun, where providers are incented and rewarded for quality and outcomes. Another important project we are spearheading this year is improving the preauthorization process. We recognize it as one of the greatest pain points in today's healthcare delivery model for both members and doctors, and our goal is to help streamline the process for all.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

What Banner|Aetna offers is a healthcare solution, where members are part of the answer and we are working to better the health of the overall community. We have brought a health insurance carrier and a healthcare delivery system together as a joint venture to look at cost containment, improving the member experience, and committing to continuous innovation. The joint venture between Banner Health and Aetna equips medical professionals with the data and technology needed to provide members with quality, personalized care every step of the way.

For example, although our multidisciplinary care team does not provide direct care services, it helps connect members with the care they need. Physicians, nurses, specialists, social workers, pharmacists and dieticians support members with certain ongoing medical needs, and are even available outside of traditional health facilities. Our performance network in Phoenix and Tucson gives members access to thousands of primary care doctors, specialists, hospitals, urgent care centers, Banner health centers, and walk-in clinics — which can generate savings of 7—14 percent compared to Aetna broad network alternatives.



## Paige Rothermel

Chief Growth Officer

Blue Cross Blue Shield of Arizona

[azblue.com](http://azblue.com)

### WHAT INNOVATIONS AND/OR PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

At Blue Cross Blue Shield of Arizona, our customers are at the center of everything we do. We understand that Arizonans need access to health and wellness services that will help them live healthier lives. Healthcare is complicated and our goal is to provide simple, affordable healthcare options that provide real value, are easy to access and understand. Welvie and PayForward are two examples of the range of resources available to our customers and our employees. Welvie is an online surgery decision support program that helps people make decisions about, prepare

for and recover from surgical procedures. PayForward is a unique rewards platform that gives subscribers up to 15 percent back when shopping, dining and traveling through retailers like Target and Home Depot.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

As consumers ourselves, Blue Cross Blue Shield of Arizona understands that people want affordable, high-quality, high-value healthcare and should



### Banner/Aetna

Banner/Aetna is a healthcare company focusing on bettering member outcomes at a lower cost, all while improving the overall member experience for employers and consumers in Arizona. The collaboration combines Banner Health's high quality, local providers and delivery systems with Aetna's health-plan experience, care management and health-information technology. [banneretna.com](http://banneretna.com)



An Independent Licensee of the Blue Cross and Blue Shield Association

### Blue Cross Blue Shield of Arizona

BCBSAZ offers health insurance and related services to nearly 1.5 million customers across the state. BCBSAZ, a not-for-profit company, is an independent licensee of the Blue Cross Blue Shield Association. The company employs more than 1,500 people in its Phoenix, Chandler, Flagstaff and Tucson offices. [azblue.com](http://azblue.com)



have control over their healthcare needs and options. The ability to have personal health information consolidated, safe and easy to access across our healthcare providers is a critical concern. Measuring quality and value of health services with transparency to our customers is a priority. We have engaged eviCore, a leading healthcare innovation company, as part of our strategy to improve access and utilization of health services for our members. eviCore's advanced data and analytics platform supports an evidence-based approach to quality healthcare — and that means connecting our customers to the services they need and protecting the quality and value they deserve.

#### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

Delivering an exceptional customer experience is one of our strategic priorities. We know that in order to be competitive in today's marketplace, businesses

need to offer a robust set of health and wellness options to employees at a great value. Blue Cross Blue Shield of Arizona is committed to providing a range of options to our business customers. We focus on quality, value, affordability and simplicity as we work with our business clients to customize a health and wellness program that is curated to meet their unique employee needs. Every business client is a collaborative partner as together we shape the program and tools they need to grow healthier companies.

One example of how we are helping business in this changing environment is our telehealth service. Through BlueCare Anywhere, BCBSAZ members can see a board-certified doctor, counselor or psychiatrist on their phone or mobile device for a virtual visit any day, at any time. This means businesses are giving their employees easy access to the care they need, which can lead to increased engagement and work productivity.



**Kim Shepard**

Arizona Market President  
Cigna  
[cigna.com](http://cigna.com)

#### WHAT INNOVATIONS AND PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

It's important for employers to build and maintain a healthy, productive workforce. As a global health service company, Cigna focuses on total health — physical and mental — and partners with employers to consult with them and design the right programs and benefits that their employees need.

Looking at some recent innovations, Cigna has added digital tools to empower customers to make healthy changes. For example, Cigna expanded its suite of behavioral health offerings in collaboration with mental health and well-being technology companies Happify Health and Prevail Health. Utilizing each company's evidence-based digital platforms, we have helped customers better cope with stress, anxiety and depression.

When Cigna acquired Brighter, we added one of healthcare's most innovative technology companies that has successfully worked alongside health service and dental organizations to engage patients and providers to deliver higher-value healthcare. With this capability, we've accelerated the development of Cigna's mobile and desktop digital platforms, and connected customers and providers with the tools they need to increase quality of care and maximize cost-savings.

#### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

Changing how people think of healthcare is an important first step toward making the healthcare system more sustainable and more affordable for everyone. With an increased emphasis on prevention and health outcomes,

Cigna is working to change the system from one that focuses on "sick" care and treatment after a person has already become ill, to one that focuses on health and preventing sickness in the first place. By changing this perspective and providing customers with the tools they need to lead healthier lives, both physically and emotionally, we can improve health and thereby manage costs.

Helping employers have a healthier workforce can also have sustainable financial benefits for both employers and individuals. And we don't have to look nationwide to know where to start. We can make a difference right here in Arizona. For instance, according to Kaiser Family Foundation, nearly 65 percent of Arizona's population is considered overweight or obese based on their body mass index (BMI). Obesity can lead to chronic conditions such as diabetes, heart disease and cancer.

Helping customers understand and improve physical health is just one step; there's an emotional component, too. For some, staying on top of their physical health can be especially difficult because of life stress or behavioral health issues that are occurring at the same time.

Emotional and physical health both impact an employee's outlook on life and their performance at work. In fact, the American Psychological Association reported in its 2016 Work and Well-Being Survey that one in three Americans report feeling chronically stressed on the job, driving 75 percent of doctor visits.

#### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

The goal of workplace wellness is productivity and controlling total medical costs. At Cigna, we know there's no one-size-fits-all approach to healthcare. We take a consultative approach to partnering with



#### Cigna

Cigna, a global health service company, delivers choice, predictability, affordability and quality care through integrated capabilities and connected, personalized solutions that advance whole person health. Within Arizona, Cigna Medical Group is one of the Valley's largest multi-specialty group practices with 20 healthcare centers located throughout metropolitan Phoenix. Most healthcare centers are equipped with several medical services under one roof, so patients can see their doctor, fill prescriptions and get lab work done.

[cigna.com](http://cigna.com)

employers to design a customized health plan that meets the unique needs of each employee population. Now together, Cigna and Express Scripts are accelerating the pace of change to the healthcare system, partnering with our clients to reconnect the fragments into a more complete picture of health — and health costs.

For example, when we consider productivity, an employer with a younger, female population may focus more on healthy pregnancy, healthy babies programs with access to one-on-one health coaching, while a trucking company with employees who sit for extended

periods of time may need nutrition and exercise programs geared to drivers' lifestyles.

Taking total medical cost trends into account, our consultative approach has proven to deliver innovative, integrated capabilities that maximize value for clients and customers. For instance, because Cigna focuses on datamining and evidenced-based medicine, our predictive modeling helps employees get ahead of their illness and avoid an extended time away from work recovering, which drives medical cost savings and strengthens workplace productivity.



## Allan Alford

President and CEO  
Delta Dental of Arizona  
[deltadentalaz.com](http://deltadentalaz.com)

### WHAT INNOVATIONS AND PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

It's been an exciting 18 months at Delta Dental of Arizona. Last year, we introduced new dental plans for individuals and families that emphasize the importance of establishing good oral health habits at an early age by waiving premiums for children less than three years old. We're not aware of another dental insurer with such a strong commitment to promoting optimal health that they are willing to provide free dental coverage to the youngest members. This year, we're testing removing the dental annual maximum for covered benefits to see what implications that has on member oral health, benefits utilization and claims. But perhaps most exciting is our partnership with Lydian Dental to create Arizona Mobile Dental Services LLC (AMDS) and offer our clients with at least 500 employees on-site dental services. That innovation was a direct response to the discovery that nearly 40 percent of our members fail to see the dentist annually for preventive care because it's just not convenient to their work schedules and demands.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

Dental benefits is a highly competitive business in Arizona, with more than 15 carriers in the market. While most, if not all, our competitors lease and stack their networks, Delta Dental owns its network and contracts directly with the dentists. The competitive marketplace and the propensity for competing insurers to rent

their networks at lower rates has created tremendous downward pressure on dentist reimbursement. We are challenged to respond to these marketplace changes while continuing to foster good relationships with our participating dentists and provide our clients with the comprehensive benefits coverage and superior customer service that we're known for.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

As all business leaders know, the competition for top talent is fierce. One way businesses can better compete to attract the best and most qualified employees is to offer a robust benefits package — and dental insurance is consistently among the benefits top talent requests. When choosing between employers, 88 percent of job seekers say they would give better health, dental and vision insurance options some or heavy consideration, even if the pay is lower. For the last two years, we've been hyper-focused on helping small businesses compete against much larger companies for talent — companies that typically already offer dental insurance as part of their comprehensive benefits package. By removing many of the barriers small and micro-businesses have, we are helping to level the playing field. We're also focused on helping all our clients. With healthcare costs rising each year, we decided to bend the cost curve by offering a rate pass to clients renewing their pooled group dental plans in 2019. By providing affordable dental benefits to all Arizona businesses regardless of size, we are helping them reduce lost work hours, recruit talent, retain talent and, potentially, keep their healthcare costs down.



### Delta Dental of Arizona

Delta Dental of Arizona is the leading dental benefits provider in Arizona, serving more than 1.2 million enrollees and more than 3,500 contracted dentists across the state. Passionate about oral health and its importance to generations of families, Delta Dental of Arizona has worked for more than 45 years to improve oral health by emphasizing preventive care and making dental coverage accessible to a wide variety of employers, groups and individuals.

[deltadentalaz.com](http://deltadentalaz.com)



## Bob Meyer

President and CEO  
Phoenix Children's  
[phoenixchildrens.org](http://phoenixchildrens.org)

### WHAT INNOVATIONS AND/OR PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

Our focus is providing high-quality, highly specialized pediatric healthcare to children and families across Arizona. The goal is to simplify access for our patient families, to ensure they receive services no matter which part of town they live in. To that end, many of our specialists and other in-demand physicians rotate around our facilities across the metro. We aim to improve efficiency in our patients' experience, and ensure children receive the care they need.

A recent example of this is behavioral health. There is a huge demand for pediatric behavioral health in Arizona, yet there's a shortfall of providers. Recognizing this gap, Phoenix Children's developed what we deemed a "bridge program" to quickly connect patients in need of mental health services to licensed clinical social workers or psychiatric specialists who circulate through our medical offices around the Valley. Not only does this improve access to services for patients, it also decreases the number of patient admissions in our main hospital downtown.

Another focus is delivering sought-after services to a growing community of young families in the East Valley. Phoenix Children's and longtime partner Dignity Health are in the process of building a Women's and Children's Pavilion designed to bring together the state's top obstetric and fetal experts, all under one roof. The state-of-the-art facility will be located on the Dignity Health Mercy Gilbert Medical Center campus, expected to open in 2020.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

A challenge that comes with distributing services and opening new programs is a shortage of physicians. We have either recently opened or are in the process of opening new sites of service for patients receiving care in a wide variety of specialty areas, from sports medicine and ophthalmology to oncology, and even neuro-based rehabilitation. At the rate our community is growing, the

demand for comprehensive services will continue to grow, and, right along with it, the need for more specialists here in Arizona.

To address the physician shortage, Phoenix Children's continues to develop our specialty training programs and our academic partnerships to educate the next generation of pediatric experts and create a pipeline of talent to our organization. We currently offer 21 fellowship programs with six new fellowships on the way. Our aim is to train and retain exceptional pediatric talent here in Phoenix Children's system.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

Phoenix Children's works with partners in the health industry to improve the patient experience across all aspects of the care continuum. As an example, Phoenix Children's Care Network works with our contracted health insurers to build customized care-coordination programs for their insured members, many of whom work for large national employers.

For instance, PCCN partnered with UnitedHealthcare to build an innovative new program that serves a population of patients with complex health needs. UnitedHealthcare recognized that members whose children face complex illnesses have historically experienced significant difficulties navigating a complicated healthcare landscape. The last thing a parent with an ill child should be concerned about is where to turn for help. So, UHC collaborated with PCCN to develop a solution for this population. Now, UHC members have access to PCCN's robust care coordination services, which pair parents of medically complex children with Care Navigators. Our Care Navigators make sure these families have easy access to the appointments, services, equipment and devices they need — all covered within their healthcare plans. The initial results are very promising: extreme improvement in customer satisfaction and vastly better care coordination for children with chronic or complex conditions. This solution also delivers timely, proactive care, which may, over time, reduce the number of emergency visits and hospital admissions for these adolescent patients. It is a "win" for everyone.



**PHOENIX  
CHILDREN'S**

### Phoenix Children's

Phoenix Children's is a statewide, interconnected pediatric health system with urgent care centers and specialty offices across Arizona, a wide network of community physicians and specialists, and partnerships with major health and academic institutions throughout the state, providing inpatient, outpatient, trauma and emergency care, and specialty care across more than 75 pediatric subspecialties.

Phoenix Children's is a destination for clinical research and education with a mission to train the next generation of pediatric experts. It is also home to the nation's first-ever pediatric clinically integrated network, accredited by URAC.  
[phoenixchildrens.org](http://phoenixchildrens.org)

At the rate our community is growing, the demand for comprehensive services will continue to grow, and, right along with it, the need for more specialists here in Arizona.

—Bob Meyer, Phoenix Children's



## David F. Berg

President and Co-founder  
Redirect Health  
[redirecthealth.com](http://redirecthealth.com)

### WHAT INNOVATIONS AND PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

We've always been highly focused on helping small businesses provide affordable and meaningful access to healthcare, so we could turn this into their recruiting and retention advantage over larger competitors. Today, many of these companies and people are completely shut out of traditional insurance by high costs.

Starting last quarter, we created a similar solution that enables people to get this service without going through their employer. For now, we're doing this only in Phoenix — from Surprise to Mesa. We call it iEverydayCARE™. It's the same cost as if their employer offered it, and we haven't had to raise this price in four years. It's working very well.

These families can feel confident they can get primary care, labs and chiropractic without copays, deductibles, coinsurance, and irritating and worrisome out-of-pocket limits. And we can make many other services, like prescriptions and X-rays, very affordable. There is 24/7 English and Spanish access to a team of experts and doctors who always have the medical records they need in front of them. This means people can expect to get the care they need, in the most efficient way, with the aim of not needing to miss work because of an unnecessary doctor's appointment. Navigation through the specialist, hospital, insurance and drug systems so that time and money is protected is a big part of what our members appreciate. We can make it much easier than they experience today with the traditional insurance model. We can even promise them same-day and next-day appointments and front-of-the-line privileges at the doctor's office, so they don't wait.

An employer who is about to lose a valued employee to a competitor who provides health insurance can now recommend that the employee get iEverydayCARE instead of leaving. This would be a temporary solution until the employer can install Redirect Health in their company for all employees.

Artificial Intelligence is impacting almost every aspect of healthcare. Just one upcoming example: Member service calls are all currently recorded at Redirect Health. Soon they will also be evaluated by AI. If a member needs extra help, AI can start the first steps toward resolving the issue, and also get a manager or doctor involved quickly. Overall, AI will make fast and reliable predictions and will promote even less friction, less cost and improved timelines for better healthcare treatments for Redirect members. I can see us very soon being able to make predictions that solve members' challenges before they even know they're about to be frustrated and waste time or spend unnecessary money. I'm really excited about this and much of my free time goes into learning about AI and other new technologies.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

When more than half of Arizona families earn less than \$57,000 a year, and the out-of-pocket costs of traditional insurance is \$20,000-\$30,000 after taxes, it's pretty obvious the arithmetic won't work. This isn't news anymore. What is very new is how our local hospitals are dealing with their bills for people who can't afford insurance.

It used to be that our local hospitals would work with families and give those without insurance the same prices they gave insurance companies or Medicare. It only seemed fair. Now, however, we see a tendency to charge uninsured people rates that are triple or even 10 times what they would be paid by insurance or Medicare. Most of our hospitals have merged and/or been acquired to become part of large national hospital corporations or nonprofits. Some hospitals in Arizona are, actually, legal business partners with huge insurance corporations. The kindness and "community feel" of our hospitals may still exist when we're working directly with the doctors and nurses, but it is long gone when the dozens of bills arrive from corporate headquarters. Unless, of course, you know how to navigate the complexity.

Failing to negotiate pricing, not watching that only necessary services are performed and billed, and not making sure the bills are correct can lead to collection notices and even bankruptcy. This is truer now than ever for something as routine as having a baby or an emergency like a burst appendix or a broken arm. Everybody needs help protecting their wallet today more than ever.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

Businesses offer health plans for a reason: to attract and retain the people they need; to be competitive. As an exclusive new service for our clients, we're committed to doing the initial recruiting for them so they can leverage their Redirect Health investment. The staff at Redirect Health continues helping businesses find low-cost, common-sense healthcare solutions. This hasn't changed. But employees with meaningful access to healthcare work more productively when they have less stress and worry. High payroll deductions for unaffordable insurance are demotivating for many. For a business using Redirect Health, there are no deductibles, copays, coinsurance and out-of-pocket limits for the routine care. There is a huge competitive advantage of attracting better employees and keeping these employees longer. This strategy is particularly effective for those who make hourly wages of \$20 or less.

Costs from waste and unnecessary paperwork that frustrate and scare so many is reduced or eliminated. Healthcare becomes easy and truly affordable for even the lowest-wage earners in any company. Attraction of many job candidates and loyalty advantages that dramatically lower employee turnover costs are the result. Workers comp costs are held at minimum levels, too. It's important to us that all our clients are confident they will see a return on their health plan investment.



## Redirect Health

### Redirect Health

Redirect Health is a low-cost, small-business healthcare solution designed for better employee recruiting, retention and work injury cost reduction. It is exclusively for small businesses and families who feel shut out of the traditional health insurance models by complexity and high prices.  
[redirecthealth.com](http://redirecthealth.com)





## David A. Dexter

President and CEO, Sonora Quest Laboratories, LLC  
President and CEO for Laboratory Sciences of Arizona, LLC  
[sonoraquest.com](http://sonoraquest.com)

### WHAT INNOVATIONS AND/OR PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

Sonora Quest is committed to providing innovative solutions to assist in improving health outcomes, including employers and employee wellness. One key to employee wellness is awareness. By providing employees with recommended screenings to help identify potential disease or health risks as early as possible, employees can take a proactive approach to manage their health more effectively.

Other key factors are convenience and affordability to ensure patients get the diagnostic testing needed to monitor their health. With 75 Patient Service Centers located throughout Arizona, including 14 in Safeway stores, Sonora Quest has worked to improve access to convenient locations for lab services and offer easy-to-use online appointment scheduling.

Beginning in spring of 2019, patients in Maricopa County will have the opportunity to schedule a phlebotomist to come to them at their home or place of business for laboratory collection services at a reasonable cost. This convenience removes barriers from completing laboratory testing recommended by their doctor.

For those who choose to take control of their own health, patients can order their own lab tests without insurance or doctor's order through our My Lab ReQuest™ menu, which offers affordably priced wellness screens and tests to monitor chronic conditions or disease. This service is a great way to support local businesses who have wellness programs or goals in place to enable their employees to be proactive in managing their health, with results available in three to five days through our SonoraQuest.com secure patient results portal.

With the increase of high-deductible health plans, some employees may be skipping recommended screenings or critical monitoring of existing chronic conditions such as diabetes. Sonora Quest has programs

to provide flexible payment options, including discounted pay-at-time-of-service rates and a collaboration with CarePayment® for a zero percent financing option with extended payment terms to make healthcare more affordable and accessible.

### TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.

The healthcare system is moving from volume and fee-for-service to value and bundled payment; this is transformational and disruptive. This transition is causing a fundamental shift from acute care to preventive care and wellness, to prevent chronic disease — where laboratory results and data analytics can fully support population health to dramatically improve patient outcomes and generate interventional savings. The challenges and opportunities this market transformation offers are numerous, and Sonora Quest is forging ahead with innovative solutions to address the tremendous opportunities to improve quality, healthcare outcomes and cost of care.

### IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESS?

Another solution available to improve employee engagement and workplace wellness is to schedule an employer-sponsored on-site health fair where Sonora Quest employees will perform phlebotomy at the business's location. Whether self-ordered through our My Lab ReQuest program, or requested under the oversight of a physician, employees/patients can access their test results online within days and have more meaningful and focused discussions with their healthcare provider — focusing on how to improve their results and overall health.



Sonora Quest  
Laboratories™

A Subsidiary of Laboratory Sciences of Arizona

### Sonora Quest Laboratories

Sonora Quest is the market share leader in clinical laboratory testing in Arizona with 3,200 employees serving more than 23,000 patients every day statewide. We perform more than 60 million diagnostic tests per year and serve the entire continuum of healthcare. We offer a local comprehensive test menu that encompasses routine, molecular, prescription drug monitoring, cytogenetic, pathology and direct-to-consumer testing services.

[sonoraquest.com](http://sonoraquest.com)



## Wendy Arnone

Regional CEO, Employer & Individual  
UnitedHealthcare  
[uhc.com](http://uhc.com)

### WHAT INNOVATIONS AND PRODUCTS HAVE YOU LAUNCHED RECENTLY OR ARE PREPARING?

Technology is continuing to change how all Arizonans navigate the healthcare system, with new advances putting information at our fingertips and creating a more seamless and interactive healthcare experience. This results in improved health outcomes and reduced healthcare costs. Wearable sensors, for example, can help people track daily steps, monitor heart rates and analyze

sleep patterns. Employers and health plans are now including fitness trackers as part of corporate wellness programs to help empower consumers to take charge of their health and, at the same time, reduce healthcare costs. UnitedHealthcare Motion® is a digital wellness initiative that enables people to earn more than \$1,000 per year by meeting certain daily walking goals. When goals are reached, the earnings are deposited into the members' health savings account or health reimbursement account

to help cover out-of-pocket medical expenses. Another critical aspect of technology is data analytics. Big data is a buzz word, but the applications are meaningful only if employers can make sense of the information. To help with that, employers are gaining access to online resources to help enable them to more easily analyze and make sense of health-related data. Health Plan Manager is an interactive tool introduced in 2018 that enables employers to analyze and understand health data, providing an analytics-driven roadmap to help improve health outcomes, mitigate expenses and empower employees to take charge of their health. It's available to employers with self-funded health plans and as few as 100 enrolled employees.

**TO PROVIDE A SENSE OF WHAT IS HAPPENING IN THE INDUSTRY, PLEASE SHARE THE CHALLENGES YOU ARE ADDRESSING TO ENABLE SUPERIOR HEALTHCARE SERVICES FOR YOUR CLIENTS.**

UnitedHealthcare's mission is to help people live healthier lives and help the health system work better for everyone. To improve population health and patient experience, deliver the best possible health outcomes and reduce medical costs, we have fundamentally transformed our entire network, product and clinical strategy to help achieve those objectives. For example, UnitedHealthcare offers consumer health insurance plans with multiple choices, leads the industry in transparency tools, and provides financial incentives for both providers and members. Value Based Care, for example, focuses on the quality of care our members receive from their providers and provides incentives to those providers when we can measure better health, better care and lower costs. We have also learned that one size doesn't fit all, so we have created a spectrum of programs that meet providers where they are in terms of readiness for value-based contracts. In time, we believe more and more care providers will shift from fee-for-service to value-based models that reward quality healthcare.

We also recognize the need for people to have access to quality and cost information about local medical services. By providing access to this type of information, people can feel more confident when evaluating treatment options and make better health and financial decisions for themselves and their families. For too long, people have had limited access to information about the quality of their healthcare choices and the costs associated with visiting a doctor or hospital. This lack of transparency is costing the U.S. healthcare system billions of dollars, while leaving people in the dark. UnitedHealthcare provides members with online and mobile transparency resources that provide quality of care and cost information. These resources provide information for more than 800 common medical services based on actual contracted rates with healthcare providers and facilities, offering people personalized estimates that are accurate the vast majority of the time and reflect the member's actual health benefits plan, including any applicable deductibles or co-pays. By using our transparency resources, UnitedHealthcare members pay an average of 36 percent less than non-users. In addition, people who use the online or mobile resources are more likely to select healthcare providers rated highly on quality and cost efficiency.

No one wants to be surprised by a high out-of-pocket cost when they pick up a prescription. Our PreCheck MyScript technology enables doctors and patients to view precise medication costs in real time and obtain prior authorization before leaving the exam room. This may help to encourage the selection of lower-cost drug alternatives, such as generics, or by changing the pharmacy selected to fill the prescription. Nearly 115,000 prescribing physicians have already used PreCheck MyScript through various electronic medical record platforms. By the end of 2019, the app is expected to reach 80 percent of UnitedHealthcare network physicians who prescribe electronically.

**IN WHAT WAY(S) ARE YOU FOCUSED ON HELPING BUSINESSES?**

At UnitedHealthcare, we serve people from their earliest years through their working lives and into retirement. What unites us is our mission to help people live healthier lives and to help make the health system work better for everyone. This means we are dedicated to supporting better health and creating a better experience, all while making healthcare more affordable. We are well placed to make a distinctive contribution to solving one of the most important challenges of our time: how best to deliver and manage healthcare.

Among the actions we have taken to achieve that for our business partners, their employees and all our members is transforming how we work as an organization, to enable our employees to take the time to understand our members' needs and become a true partner in their care. Success for us means responding to each individual, every time, with compassion.

Also, believing access to the right provider in the right place and at the right time is a priority for our members, we are transforming the way we work with care providers, collaborating to establish new ground rules based on improving patient care. By sharing our data and insights, we are helping physicians to deliver better clinical outcomes and make their practice more successful.

We see the many steps in each patient's journey in a way no other organization can — from the clinic to the pharmacy, for a hospital appointment or a home visit, for emergency surgery or a regular check-up — so we can bring together the pieces of the healthcare puzzle for people to make the system work better for them. And, because we know that good health is about more than clinical treatments, we take a "whole person" approach to care, connecting up the different services to create a personalized circle of support around an individual.

Other actions involve working within the communities where our members live and work, because we recognize that healthcare is experienced and delivered locally.

The reality is, the healthcare system as we know it today is unsustainable. It is essential to make quality care more affordable for everyone involved, building a more connected and aligned system. At UnitedHealthcare, we believe we have a distinctive role to play in the transformation that is underway to shape a more sustainable health system for the future.



**UnitedHealthcare**

UnitedHealthcare of Arizona is dedicated to helping people live healthier lives and making the health system work better for everyone by simplifying the healthcare experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. UnitedHealthcare offers the full spectrum of health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries, and contracts directly with more than 30,000 physicians and care professionals, and 90 hospitals and other care facilities statewide.

[uhc.com](http://uhc.com)