



Smarter is healthy.™

Power in a Plan

A new study from Aetna shows that consumer-directed health strategies offer huge savings to employers and employees

Aetna, a national leader in health and related benefits, has successfully proven that it can provide significant savings while improving or maintaining the level of care for people enrolled in its consumer-directed health plan, Aetna HealthFund. "Aetna was the first national company to introduce a consumer-directed health plan. We have nearly a decade of experience with the plans and we know how to make them work for our customers and their employees," says Aetna's Carol Ingher, President, Northeast Region National Accounts.

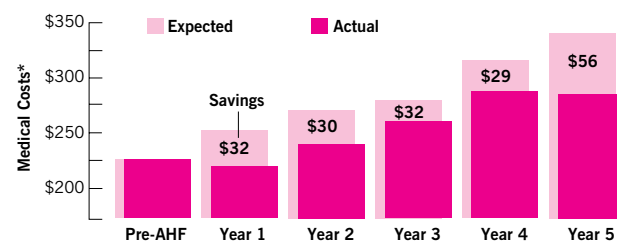
Strength in numbers

The company recently released the findings of its seventh annual study of Aetna HealthFund claims and utilization, and the sheer scale of it lends tremendous credence to its findings. Including eight years of data and 2.3 million Aetna members, the study has examined the changes that occur when employers have replaced a traditional plan with an Aetna HealthFund Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA). Employers who opted to replace their existing plan entirely saw lower cost trends and \$21.5 million in savings per 10,000 members over a five-year period.

While those numbers suggest a huge upside for employers, individual Aetna HealthFund members also gained tangible benefits, incurring lower overall medical costs while spending more on preventive care. For example, members accessed higher levels of care for breast and cervical cancer screenings, maintained the use of drug therapies for chronic conditions, and had 5 percent lower use of emergency rooms in non-urgent situations.

Aetna HealthFund Savings Over Five Years

When plan sponsors fully replaced previous options with an HRA or HSA, per 10,000 members



*PER-MEMBER-PER-MONTH. SOURCE: AETNA HEALTHFUND STUDY, 2011



Smarter is saving more than \$400 per member per year.*

Driven by design

The study also shows that the plan design is a primary driver of savings. "We spend a lot of time talking to employers about the best way to set up a plan," says Ingher. In doing so, four best practices have emerged as keystones.

- **Design a plan that includes appropriate levels of member responsibility.** "You get the best results for employers and members when members participate in the cost of the plan," says Ingher. "The best results seem to be with at least a \$1,500 deductible or an 80 percent rate of coinsurance."
- **Encourage employees to enroll in the consumer-directed plan by lowering their premium levels or increasing the funds in the account.** "The more effective an employer is at increasing employee participation, the better the financial results," says Ingher.
- **Communicate with and educate members on how to use the plan.** "Many people don't think much about health-care consumption," says Ingher. "The upside of the plan and its incentives need to be consistently communicated to help employees become more engaged and informed health-care consumers."
- **Offer wellness programs and incentives for healthy behaviors.** "We see employers do everything from offering gift cards to larger employer contributions to funds if employees participate," says Ingher.

To learn more about Aetna's consumer-directed health plan options, visit: www.aetna.com/smarterishealthy/cdhp/index.html



Aetna's proven CDHP. Aetna is not only leading the industry in Consumer-Directed Health Plans, our Aetna HealthFund® Study* proves short-term and sustainable cost savings and increased employee involvement without compromise to care. And we continue to lead the way with the next generation of smarter health plans that, coupled with efficient provider networks, can help maximize savings.

Get a smarter health planSM, Aetna.com/Smarterishealthy medical dental vision life disability pharmacy

*Aetna HealthFund® Seventh Annual Study Results, released December 2010. Savings are based on the results of the study for full replacement cases only. Results do not represent a savings guarantee. Savings will vary for each customer, depending on plan design, engagement strategies, claim experience and other factors.

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