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Creo Wellness

A Game-Changing Wellness Delivery



Peter Bernard,
CEO & Co-founder



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CREO WELLNESS, LLC.

A GAME-CHANGING WELLNESS DELIVERY

By Justin Smith

When Peter Bernard announced his retirement as the CEO of Bon Secours Virginia in early 2015, little did anyone know that the new chapter that he was about to write was one that would not only change his life but will transform healthcare delivery forever. An initiative that was started to improve healthcare outcomes while reducing costs, with the power of hyper personalization, soon became a vigorous mission for Creo Wellness, LLC, the company he co-founded.

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Creo's team created a mobile-first population health platform that uses machine learning and advanced algorithms to predict and manage participant health risks. By combining a highly individualized assessment with personal health coaching and support, Creo improves clinical outcomes while reducing long-term healthcare spending. The Creo experience is backed by a complete end-to-end digital population health platform that works on web and mobile and integrates with all the industry-leading corporate health apps or devices, and clinical platforms. By leveraging gamification, custom content, and active engagement practices, the "stickiness" of the Creo app helps propel participants toward greater control over their healthcare concerns, resulting in cost savings, for the employer, the employee, and health plans.

A recent survey of America's chief financial officers (CFOs) indicates that rising healthcare costs are their leading concern. "As more Americans work longer, they naturally use more healthcare services that in turn drive up medical costs for themselves and their employers," mentions Bernard. This correlation between aging and increased costs is reflected in yet another nationwide statistical report



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that shows medical costs rise by an estimated 25 percent for people between 40 and 50, and 35 percent for members aged between 50 and 60.

Most health plans offer case management, disease management, and health coaching programs to the aging members, which makes them important for employers to connect

predictive analytics with accurate baseline assessment that enables care teams to intervene with the right patients at the right time in the right way. Aiding the organizations to improve outcomes and reduce costs is Creo. The firm's devised approach is differentiated from any other vendor in the market, as it emphasizes on a thorough initial baseline assessment by providing accurate risk categorization to improve employee engagement. This translates to a motivation for change—paving the way for a personalized approach to mindfulness, health, and stress, with personal coaching, and ultimately—ensuring a significant impact on return on investment (ROI) for employers.

A Hyper-Personalized Approach
Based on the premise of effective health screenings, Creo builds its programs one participant at a time and customizes each program based on the health risks found during the initial process. The program combines advanced lab test results from a partner laboratory with the answers to Creo's health risk assessment (HRA) to determine the health risks, social preferences, readiness for change, and potential preventive health measures for each participant. "Highly accurate

individual baselines enable highly accurate population risk categorization and individual engagement," adds Tonya Mallory, co-founder of Creo.

Rather than focusing on the overall health of a population with generic recommendations for diet and exercise, Creo provides smart, unique, and timely health engagement experiences

that are omni-channel, integrated, and hyper personalized.

The first step of the app's working methodology involves Creo's biomarker blood test, biometrics, and HRAs establishing a highly accurate baseline for population health. The raw data that is collected serves as a baseline for improvement. Through the engagement dashboard, patients can monitor their health risks and progress, live chat with health coaches, receive wellness challenges and rewards, and view informative videos and content.

In the next step, Creo's rules engine analyzes each patient's health assessment and creates personalized action plans based on their risk factors. The rules engine tracks changes in the participant's lifestyle and pushes the information through the physician's dashboard, putting hard numbers on outcomes and cost containments. By analyzing patient baseline assessments against patient activities and their subsequent results, the app continually improves program engagement. In addition, the customizability feature of the app enables Creo in driving patients to the medical practice for the type of preventative care that supports new payment models.

Engaging Patients through Gamification

Through a personally customized library of resources and reminders, Creo delivers an easy, intuitive, and seamless app that allows people to gain more knowledge and insight about their health conditions, measure their progress against the predefined goals, reach milestones, and compare their performance against the set benchmarks. The pre-set goals are typically those actions that are tied to incentives but can also be individually set by the participant. "When patients take these steps to be actively engaged in staying healthy, they apply gamification principles without even realizing it!" states Tonya.

Being a native element in the Creo program, gamification lets participants use the system of "leveling up" after they have achieved preset goals for the level. "Engagement is a vital metric in the Creo program, and our technology is built on the backbone of machine learning and artificial intelligence," says Bernard. Another key feature that really changes the program dynamic is the Leaderboard. Individuals, departments, or offices can challenge others to any competition that is moderated by the health coach and engagement teams. This activity helps in bringing the program out of the smart device and into the office.

The Creo app facilitates undisputed value for users and serves them with a selection of information and activities tailored to their preferences, which allow them to experience-lasting change sooner than they would otherwise. Bernard elucidates a scenario where Creo engaged the client's employees on an individual level through the Creo app. By leveraging its health coaches, Creo worked with the customer to bring attention to the issues on a corporate level and made many changes that improved the culture of health. Throughout the course of the program, webinars with informative and interactive content were deployed and consumed, and challenging tasks were implemented and monitored. Creo's staff members reviewed the success of each client's efforts quarterly and adjusted accordingly.

Delivering Effective Wellness

In order to enhance their employee wellness and behavior change programs, Creo partnered with DZee Solutions, a healthcare financial solutions company. The partnership demonstrated significant costs savings and a substantial future liability reduction for a client's employee population with the help of Creo's proprietary wellness program measurement methodology and DZee's analytics. Creo merged its extensive clinical diagnosis and treatment protocols database into DZee's health status grading system.

This resulted in a comprehensive and personalized health grade assessment for each wellness program participant. By using these scores along with the previous year's claims history as a starting baseline, Creo constructed customized health maintenance and improvement actions for each participant to be followed during the next one-year period.

DZee then ran its analytic engine on the client's census of 187 employees and demonstrated an 18.6 percent projected healthcare cost reduction for the following one year period. Also of significance, a reduction of half million dollars in post-retirement healthcare expenses liability for the population of 187 people emerged as a result of running the wellness program for the one-year period.

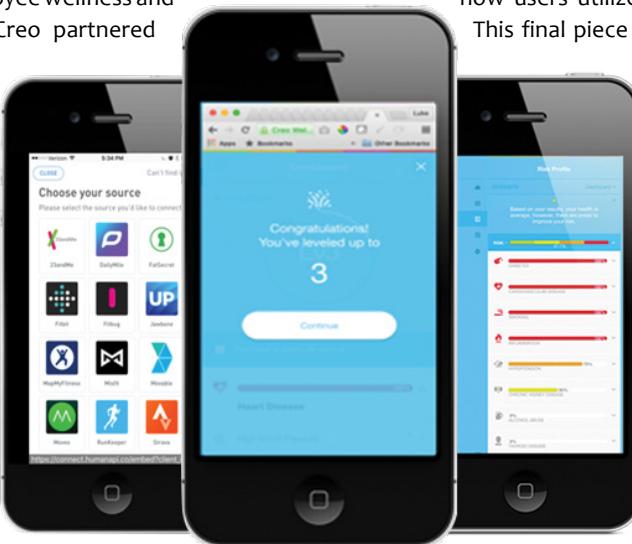


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Bernard adds, "The delivery of personalized, automated, and innovation-ridden programs profoundly differentiates Creo from any other vendor in the market, and this will resonate into a strong and successful value proposition in 2017." In addition to personalized and high-quality client experience, the firm will also focus on the rapid development of a next-generation product that brings wellness into the pockets of participants, driving outcomes through true behavior change. Creo is focused on integrating data from electronic medical record (EMRs), advanced lab testing, apps, and wearables together with real-life intelligence on how users utilize technology for lasting change. This final piece is missing from most healthcare

platforms and is the Holy Grail in terms of how to motivate and engage individuals in their journey toward wellness, but as Tonya mentions, "Creo is all set to change the landscape in the times to come."

As healthcare delivery moves toward value-based reimbursement, the business model and the care model become increasingly intertwined. Changes made to care processes can have a significant impact on financial performance. Organizations need tools that help them



identify their revenue and cost drivers and provide insight regarding how cost, quality, and care decisions impact the network as a whole. Creo is expanding our true population health solution to providers to needing to satisfy both quality and clinical practice improvements of their MIPS scores. "It is a really fun time to be in healthcare," states Bernard. ■