



The Puerto Rico Chamber of Commerce and the
University of Miami School of Business Administration
present the...



PUERTO RICO Health & Insurance CONFERENCE 2012

Economic Transformation in Health

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Conrad San Juan Condado Plaza

The Case for Wellness and Prevention - ROI?
Individual Responsibility?
Employer's Perspective

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Employee Benefits – Health Plan Coverage

- **Health Plan Coverage**

- **Most valued benefit for Employees**
- **Expensive Benefit – Average premiums for family coverage increased 9% between 2010 and 2011 (3% Increase between 2009-2010)**
- **Employers seek more affordable coverage options and are potentially seeking to shift increased costs to workers.**
- **Health Care Reform (Affordable Care Act) 2010 imposed further responsibilities for Employers**
- **Changes from the new health reform law are having a huge impact on the marketplace.**
- **Significant percentages of firms, made changes in their preventive care benefits**

Health Plan Benefit – Puerto Rico Facts

- 41% of PR Residents age 25+ believe that Health Care in PR is in a state of crisis.
- 63% say Out of Pocket Medical Expenses have increased over the past 5 years.
- 91% say that the rising cost of health care services is a major problem.
- 91% believe it is extremely or very important that the Legislature work to improve and expand access to affordable, quality health coverage for PR citizens.
- Important ways to improve and expand access to health care coverage include:
 - Offering diet, exercise, and medication management programs, and incentives to people who manage their conditions
 - Establishing central information source that would allow people to compare the quality of health care providers.



Achieving and Sustaining Wellness: A savvy Business Option

Doing what we think works best – Employer's Perspective – Roche Operations Ltd.

- **Employee Wellness Program Experience 2001-2011**

- Services Provided Included but not limited to:**

- Health & Safety Surveillance Programs
 - Health Risk Assessment (HRA)
 - Health & Safety Education
 - Urgent care
 - Prescriptions
 - Routine monitoring of chronic conditions
 - Test strips Reimbursement Program
 - Annual flu shot program
 - Phlebotomy Services
 - Return to work
 - Incident & Accident Report
 - Yoga & Zumba

Achieving and Sustaining Wellness: A savvy Business Option

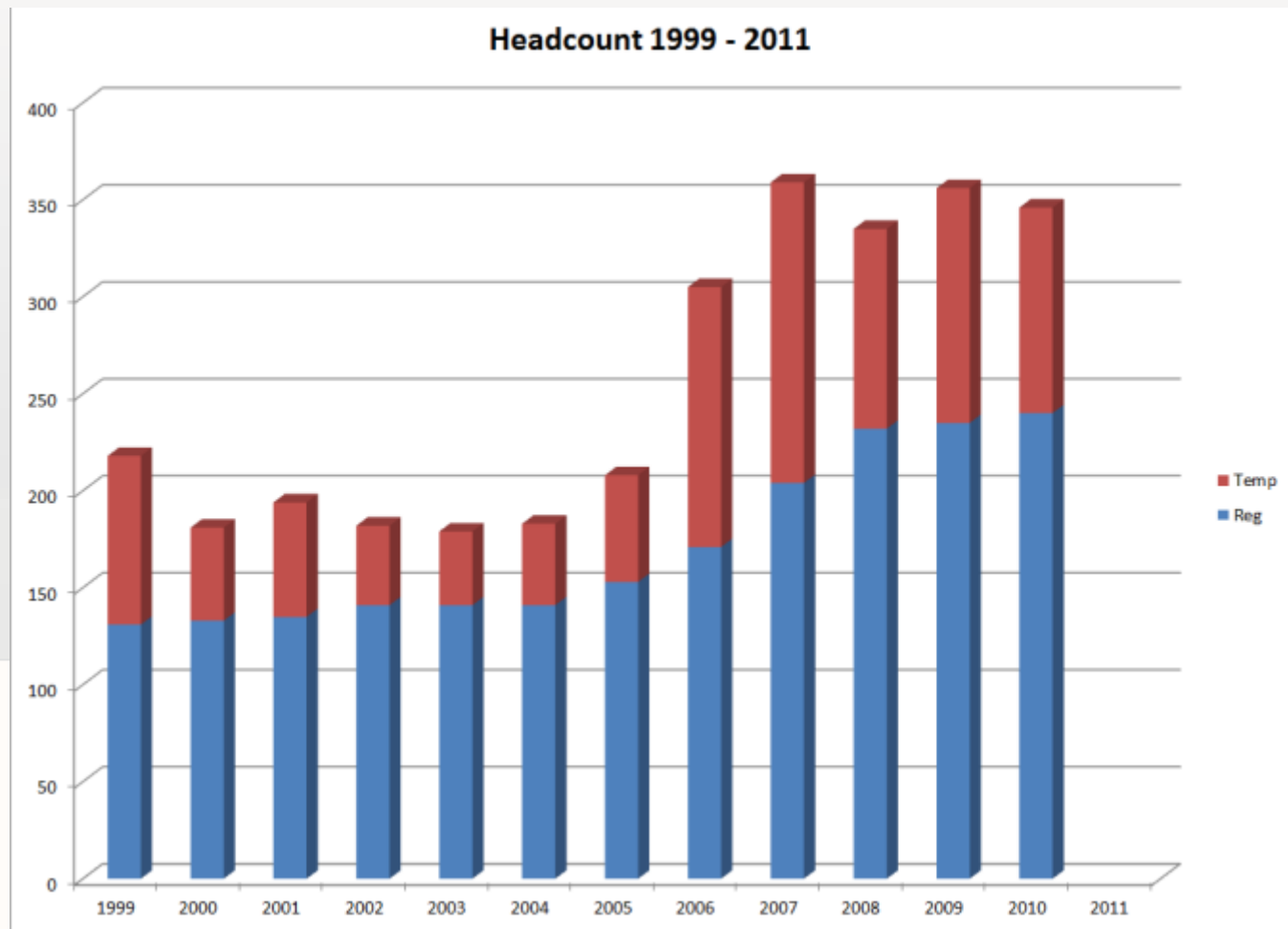
Doing what we think works best – Employer's Perspective

- **Resources**

- 3 Registered Nurses- Three Shifts
- Generalist Doctor – As scheduled
- Occupational Doctor– As scheduled
- Nutritionist – As scheduled
- Psychologist – As scheduled
- Therapeutic Massage Staff – Three Shifts
- Personal Trainer
- Collaboration with Health Plan Provider
- Alliance with other providers and agencies

Achieving and Sustaining Wellness: A savvy Business Option

Growing Business



Achieving and Sustaining Wellness: A savvy Business Option

Employee Wellness Investment 2001-2011 (Regular & Contingent Workforce)

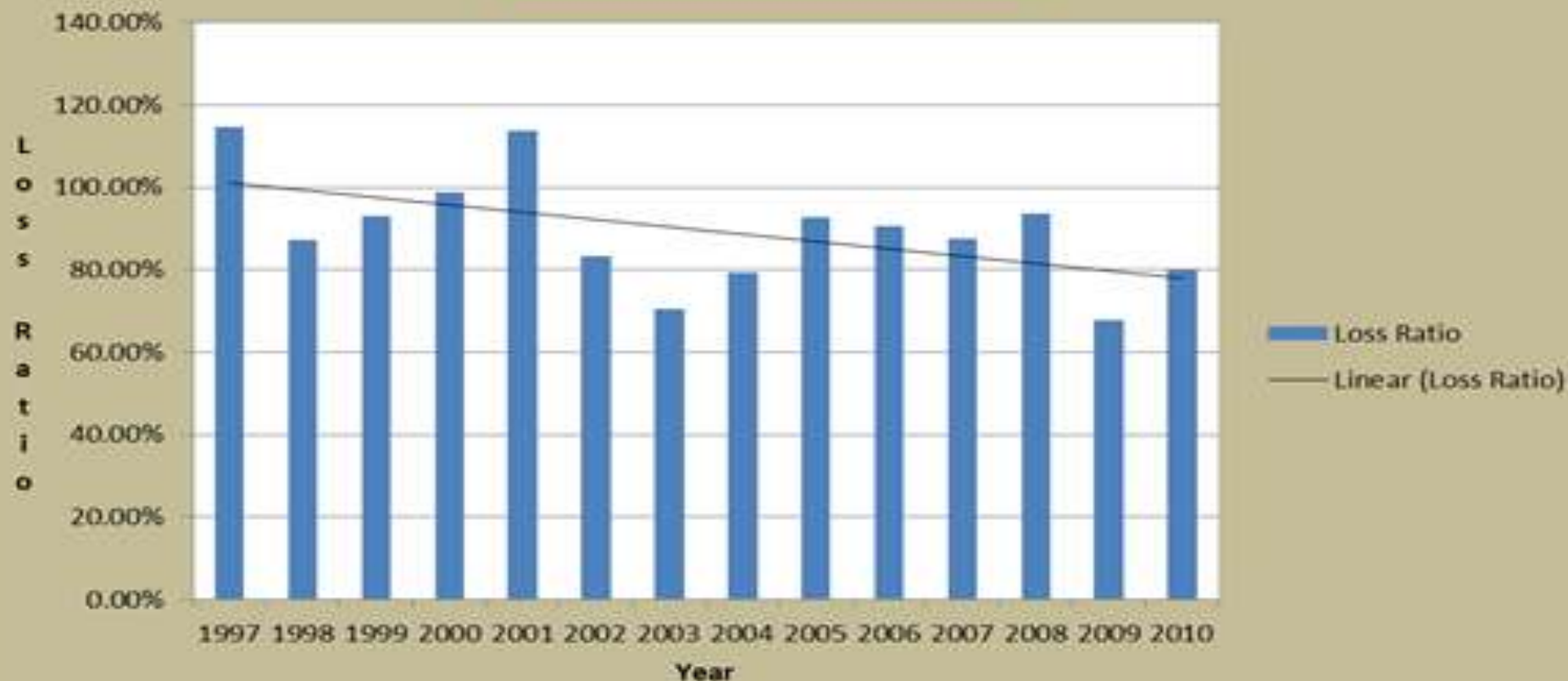
Year	PPI
2001	\$ 300.07
2002	\$ 422.76
2003	\$ 633.34
2004	\$ 577.67
2005	\$ 506.92
2006	\$ 423.80
2007	\$ 405.11
2008	\$ 442.93
2009	\$ 479.99
2010	\$ 526.32
2011	\$ 414.11

Roche Health Plan

Loss-Ratio 1997-2010



Health Plan Loss Ratio



Business Impact



- **Health Plan Cost Containment – ROI**
- **People Engagement**
 - **Reduction in Absenteeism**
 - <= 3% for the last Ten Years
 - **Best Employer - Employee Commitment Surveys**
 - “20 Mejores Patronos” - 2002-2007
 - Roche Employee Commitment Index - Best In Class – 2001-2007
 - Roche Global Commitment Survey 2009 –Highest Satisfaction and Engagement Globally - 97% Engagement
 - 2011 GEOS Roche Global Employee Commitment Survey – Best in Class
- **Business Success!**
 - **Volume Increase**
 - **Vial Cost reduction**
 - **Product Yield Improvement**
 - **Other By-Products!**

References



- AARP, ***Achieving Affordable, Quality Health Care in Puerto Rico: A Survey of Residentes Age 25+, 2009***
- Kosali Simon, ***Implications of Health Care Reform for Employers: An Analysis of the Patient Protection and Affordable Care Act***, May 2010
- Kaiser Family Foundation, ***Employer Health Benefits 2011 Annual Survey***, 2011



THANK YOU!