Synergies at Work
Realizing the Full Value of Health Investments

US Health Care Costs are on the Rise Due to:
- Expanded Coverage
- Rising Prices
- Increased Utilization

Result: Employers Shift Costs to Consumers
- Increased consumer cost-sharing
- Reduced use of essential services
- Decreased employee productivity
- Diminished business performance

Employers need to shift their focus from "How much are we spending?" to "What is the full value of our health investment?"

How Do We Measure the Full Value of Health?

**Direct Medical Costs**
- Prescription Drugs
- Procedures
- Hospital Stays

**Productivity Costs**
- Absenteeism
- Disability
- Job Performance

Traditional assessments of health care spending underestimate the economic benefits of a healthy workforce.

Traditional Model

Full Value Model

Legend
- Direct Medical Costs
- Lost Productivity for Absence
- Wages Replacements
- Lost Productivity for Job Performance

Source: Integrated Benefits Institute

To accurately measure the return on investment of health care spending, employers must consider a full value model approach.

How Do We Implement the Full Value Model?

Direct Medical Costs
- Expanded Model
- Productivity Costs

Think Broader
- Focus on Value
- Gather Empirical Evidence

Implementing a Full Value Approach: Benefits for Employers

- Create a Culture of Health
- Promote Smarter Health Care Spending
- Develop a Healthier Workforce
- Enhance Financial Performance

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