



Healthy Employees, Healthy Business

A Curally Story



How Curally helped a retailer improve employee health while boosting the bottom line



If you had an opportunity to help your employees live healthier lives by managing chronic conditions and overcoming significant health crises, all while saving money on the company's budget, would you take it?

It may sound too good to be true, but that was exactly the experience of one of Curally's corporate clients, a retailer in the Upper Midwest. In just a single year, they saw a significant improvement in medical claims, while many employees dramatically improved their health and are looking forward to living happier, fuller lives. Read on to find out how Curally did it!

As the retailer was entering open enrollment season, their health insurance brokerage was concerned about the company's high number of medical claims in the past year. Significant health problems not only directly impact the bottom line, but also affect all kinds of intangibles, like employee morale, productivity, and more. The broker recommended they contact Curally as a possible solution.

Curally began working with the full range of the retailer's employees across all departments, from front line retail to the central office, and everything in between. The primary objective was straightforward: to oversee a reduction in claims from the previous year for the program participants who would be under care. A Curally nurse was assigned to the company, who would help transform lives over the next year

57.86%

claim reduction among
Curally participants

7.1%

Reduction in total claims
company-wide

4.5

The company's ROI
for engaging Curally

The Curally Process

1. Identify high-risk individuals
2. Earn trust and buy-in from would-be participants
3. Develop personalized management plans for each participant
4. Provide direct oversight from the Medical Director
5. Track progress using technology

Out of nearly 3,000 total plan members at the retailer, Curally reviewed claims data to find which individuals would benefit most from additional support and care. The top priorities are people with chronic conditions or large cases. The Medical Director and on-site nurse directly reached out to everyone on the list, and ultimately there were 68 employees under management for the next year. But from what may seem like a small number came some huge results!

Among the managed population, **total claims were reduced by 57.86%.**

Because Curally's process prioritizes the individuals who are submitting the greatest number of claims, even though the program only managed 68 employees, it still resulted in a **7.1% reduction in total claims for the entire company.**

The retailer found Curally's program to be a major success, as the reduced costs represented **a return on investment of 4.5:1** for their engagement with Curally in just a single year!



Program Participant

"The best healthcare resource I have EVER experienced."



Program Participant

"I attribute my health to my Curally nurse's coaching and concern for my wellness."

The Condition Management Process:

- Regularly meet with each participant face-to-face
- Train participants on Curally's proprietary tracking technology
- Work with participants to overcome obstacles
- Adjust care plans based on progress



Faces Of Care

Curally's program was more than just number crunching. It represented real health breakthroughs among many of the retailer's most valuable resources: its people.

Case: Metastatic Cancer

Curally's Medical Director challenged the existing treatment plan and recommended a surgical procedure that proved to be successful. The participant's cancer is now in remission.

**Annual Claim Reduction:
From \$353,000 to \$102,000**

Case: Cardiac Disease

Curally helped the participant get their diabetes and high blood pressure under control, and helped them become tobacco free.

**Annual Claim Reduction:
From \$124,000 to \$74,000**

Case: Diabetes

Curally created a custom diet and exercise program and coordinated care with the participant's primary care physician.

**Annual Claim Reduction:
From \$24,000 to \$2,000**

The Bottom Line

The health issues that Curally encountered among this retailer's workforce were similar to what could be found in any similarly sized company. If you're ready to begin transforming lives in your organization, contact Curally today!



Let's Talk 855.511.4889 curally.com