



Health Risk Management Program

PINNACOL ASSURANCE *Trotter*
Wellness

Pinnacol's Reputation as an Innovator



Pinnacol Protects Colorado's Employers and Workers

Why Health Risk Management?

Health Risk Management (HRM) is a worksite-based wellness program that helps employees reduce specific health risk factors through healthier lifestyle choices.

HRM Components

- Health Risk Assessment (HRA)
- Optimal Health Coaching
- Online Tools and Interventions
- Reporting
- Training

Success Factors: Confidentiality/Leadership/Incentive

NO personal health information is shared with:

- Employers
- Insurance Carriers
- Pinnacol Assurance
- Any party without written consent

Leadership: Top success factor nationally

Incentives: Depending on culture the incentive will drive participation.

HRM Components

- Health Risk Assessment (HRA)
- Optimal Health Coaching™
- Online Tools and Interventions
- Reporting
- Agent Tools
- Training
- Wellness Program Facilitation

Hands-on Assistance With Wellness Program Implementation and Development

- Personal Account Manager from Trotter Wellness
- Pinnacol Assurance HRM Team available for employee role out meetings
- Quarterly outreach from Trotter or Pinnacol to help with wellness programs and challenges
- Push email with monthly Wellness Newsletter, Monthly Challenge and Wellnotes
- Assistance with development of a wellness committee



Health Risk Assessment

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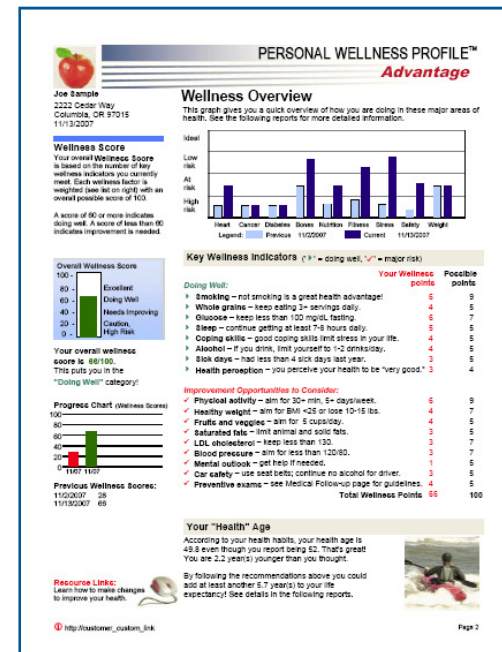
Health Risk Assessment (HRA)

- Evaluates the members' lifestyle behaviors and makes suggestions for improvement
 - 120 Questions
 - Approximately 20 minutes to complete
 - Administered online in English or Spanish
 - Evaluates healthy behaviors, chronic conditions, disease, symptoms and medication use
 - Includes information to quantify the cost of lost productivity for employers
- Personal Wellness Profile Report



Personal Wellness Profile™ Report

- Informs members of their Health Risk Assessment results
- Available immediately
- Topics Covered in the Personal Wellness Profile™ Report
 - Wellness Overview
 - Priority Health Recommendations
 - Coronary Risk
 - Cancer Risk
 - Diabetes Risk
 - Osteoporosis Risk
 - Nutrition
 - Stress & Coping
 - Safety
 - Weight Management
 - Medical Follow-up
 - Next Steps – Making Changes





Optimal Health Coaching™

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Wellness®

Optimal Health Coaching™ Provides

- One-on-one telephonic education.
- Support and guidance enabling each member to have an opportunity to set realistic, personal, and sustainable health goals.
- Pinnacol HRM provides year-long coaching support throughout the year.
- Access to hundreds of educational resources through their health coach.
 - Designed to assist members in making and sustaining healthy lifelong behavior change



Online Tools

PINNACOL ASSURANCE | Trotter
Wellness[®]

Web Tools & Resources

- Member Portal
- Health Risk Assessment
- Health Coaching Scheduler
- Healthy Living Guidelines™ Streaming Videos
- Online Wellness Center™
- Online WellNotes®
 - Health Challenges™