

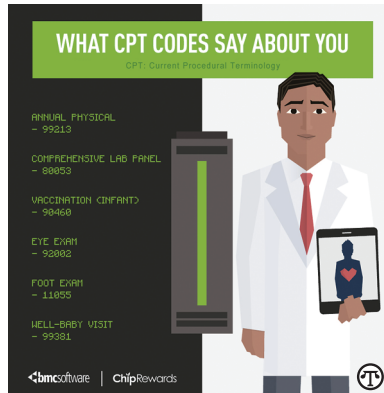
Technology In Our Lives

The Valuable Meaning Of Health Transactions

(NAPSA)—In this digital age, the U.S. health care system has also become digital. Every day, millions of people interact with it. During these interactions, data is collected, processed and stored, creating a seemingly infinite amount of information—yet each single data point has meaning. The collection of data for any given individual offers valuable insight into his or her health behavior patterns. This data can be used to support individuals in their efforts to live healthier lives. For example, when a person participates in a health screening, the resulting transaction can generate a response that reinforces this positive activity. The response can be provided in the form of gift cards, co-pay adjustments, even encouraging text messages.

Data Can Accelerate Healthier Choices

“Data writes a rich story of healthy actions and provides a road map for behavior change. Data transactions trigger a cascade of events that, through technology and behavioral science, can help improve health at the individual and population level. As a result, people are able to become engaged in the process of living healthier,” says Dr. Josh Klapow, Chief Behavioral Scientist at ChipRewards. ChipRewards is a behavioral science-based technology company that uses its proprietary Web-enabled platform to assist health plans, employers,



Consumers' transactions with health care providers can generate information that can be used to reward them with incentives to live a healthier lifestyle.

providers and other industry stakeholders in developing and implementing large-scale health incentive and engagement solutions. The company adheres to established privacy standards, and uses technology created by BMC Software to build a secure environment for its data where it processes millions of transactions to reward and encourage healthy behaviors.

For example, an aging steelworker had an annual physical for which he earned an insurance premium reduction. He also completed a biometric screening, making him eligible for a disease management program. Because he walked 8,000 steps in a day, he needs just 5,000 more to get a

bonus incentive for the week. He also receives a reminder that after one more prescription refill his co-pay will be waived and that he can earn \$50 in his health savings account if his child is vaccinated.

Then there's a busy sales executive who has not yet had an annual mammogram. The system sends a reminder on her mobile device to schedule the appointment. After the mammography, she gets a reinforcing communication and an incentive. Later, after an unhealthy glucose reading at a biometric screening at work, she is prompted to enroll in a diabetes management program and learns she can earn additional incentives for each program session. Upon completion of all sessions, she is sent a congratulatory e-mail and a reminder of the incentives available in the next quarter if her glucose levels return to a healthy range.

Delivering Incentives

For both the steelworker and the sales executive, the transactions take on real meaning. The data drives a self-monitoring system capable of delivering communications and incentives that support them on a daily basis. Originating from thousands of data sources, millions of health and wellness transactions are processed every day—and every transaction has the potential to improve the health of an individual.

Learn more at www.chiprewards.com and www.bmc.com.