

Symptoms & Cures

A Bi-Weekly Look at the Business and Politics of Health Care in New Jersey

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New Health Benefits Firm Tries Different Approach “Integrity Health” Makes Early Care its Centerpiece

Every patient carries her or his own doctor inside.

That profound quote by French philosopher and physician Dr. Albert Schweitzer appears prominently on the website of New Jersey’s newest health benefits management firm – Integrity Health (www.integrityhealth.com). And it is the focus of a new approach to health care in our state.

Founded by a man who has run for Governor of the State of New Jersey as well as for the United States Senate, **Doug Forrester**, and with a board that includes former **Governor James Florio** and New Jersey Health Care Quality Institute President and CEO **David Knowlton**, Integrity Health is built upon a simple premise: When patients are given the tools and ability to improve their own health care, they are healthier. And healthier patients are less costly than sick ones.

“Integrity Health was founded with the goal of transforming health care,” Mr. Forrester explained. “At Integrity Health we aggressively advocate for members’ health needs by providing them with knowledge and promoting early care.”

Integrity Health informs members of the importance of early care making it easy for them to go for testing, screenings, and check-ups, and act on the results.

“Early care is the heart of health care,” Mr. Forrester told Symptoms and Cures. “The reason you have a health plan in the first place is to keep you well. Too often today, health plans have become ‘sick plans.’”

Integrity Health describes itself as “a health benefits management company managing a unique design of health benefit programs for public and private sector employers.” Although it is not an insurance company, Integrity Health offers plan sponsors and their employees a customized and complete administrative program for healthcare coupled with insurance protection.

Mr. Forrester has an extensive background in health benefit provision, with a particular emphasis on the public sector. A California native, he graduated from Harvard University in 1975 and later received a Master’s of Divinity degree from the Princeton Seminary. He served as assistant state treasurer and the head of the state’s pension and healthcare systems under Gov. Kean. For a dozen years, Mr. Forrester worked at BeneCard Services, a pharmaceutical benefits management firm he founded.

“Employers and employees want the same exact thing: good health,” said Mr. Forrester. “Healthy employees are more productive and happier workers. And they show up for work-- undistracted-- more often.”

The centerpiece of the Integrity Health philosophy is a hands-on approach to managing the well-being of members. Through a web-based tool called “My Health Advocate,” members are reminded when it is time to take advantage of covered screenings, tests, and check-ups. “My Health Advocate is a unique way to help members from becoming ill and, when they get sick, help return them to health quickly,” said Mr. Forrester.

For employers, the financial transparency that Integrity Health promises is the key. “We will share as much detailed claims data as privacy laws will allow,” says Mr. Forrester. “Employers will know exactly where their health care dollars are going. We promote early care in unprecedented ways, by arming employees with detailed knowledge about their options, coverage and claims, providing no-hassle, plain-language bills and aggressively directing members' early care. Transparency and early care produce savings for employers and employees alike.”

Early care and prevention have long been promoted in health care as a solution to ever escalating costs, but no benefit provider has ever bet its bottom line on the theory. “Integrity Health believes in the wisdom of early care,” explained Mr. Forrester. “We are strong advocates for preventive measures. We want members to treat ailments before they become later stage diseases. This approach keeps members well, and it holds down the high cost of health care-for employers and employees alike. That's the wisdom of providing early care.”

Integrity Health will also place a special emphasis on diabetes. “Diabetes now accounts for about 20 percent of all health care costs in America,” explains Mr. Forrester. “Complications, including hypertension, neurological disease, renal disease, stroke, angina, congestive heart failure-are devastating, and all are expensive to treat.”

Integrity Health will help members manage their own health care through a new tool called “My Health Gateway.” Mr. Forrester says that the tool includes a printable, electronic I.D. card that works like an airline boarding pass for use with doctors and hospitals. It gives members up to date information on participating pharmacies and labs, co-pay instructions, benefit plan information, remaining deductibles and a summary of coverage for each doctor or hospital visit. Most importantly, it is used to develop health alerts tailored to each member.

“My Health Gateway makes sure you know whether the doctor or hospital you select is in or out-of-network,” Mr. Forrester said. “It even gives directions to your doctor's office.”

My Health Gateway also automatically captures medical information that goes into the secure, confidential, password-protected health record called My Health Advocate. The tool's database spots medical issues which may need early attention before required treatments become more invasive and expensive. The Advocate notifies members whenever it electronically spots a problem, such as a pharmaceutical conflict, or when it's time for a covered check-up or screening.

“Integrity Health is a bold new way to provide health benefits,” Mr. Forrester declared. “But it is based on sound and proven theories that are decades old. Up until now, no one has put these theories on prevention, transparency and early care into practice with web-based technology in much the same the way as Integrity Health.”

To learn more, please visit www.IntegrityHealth.com

