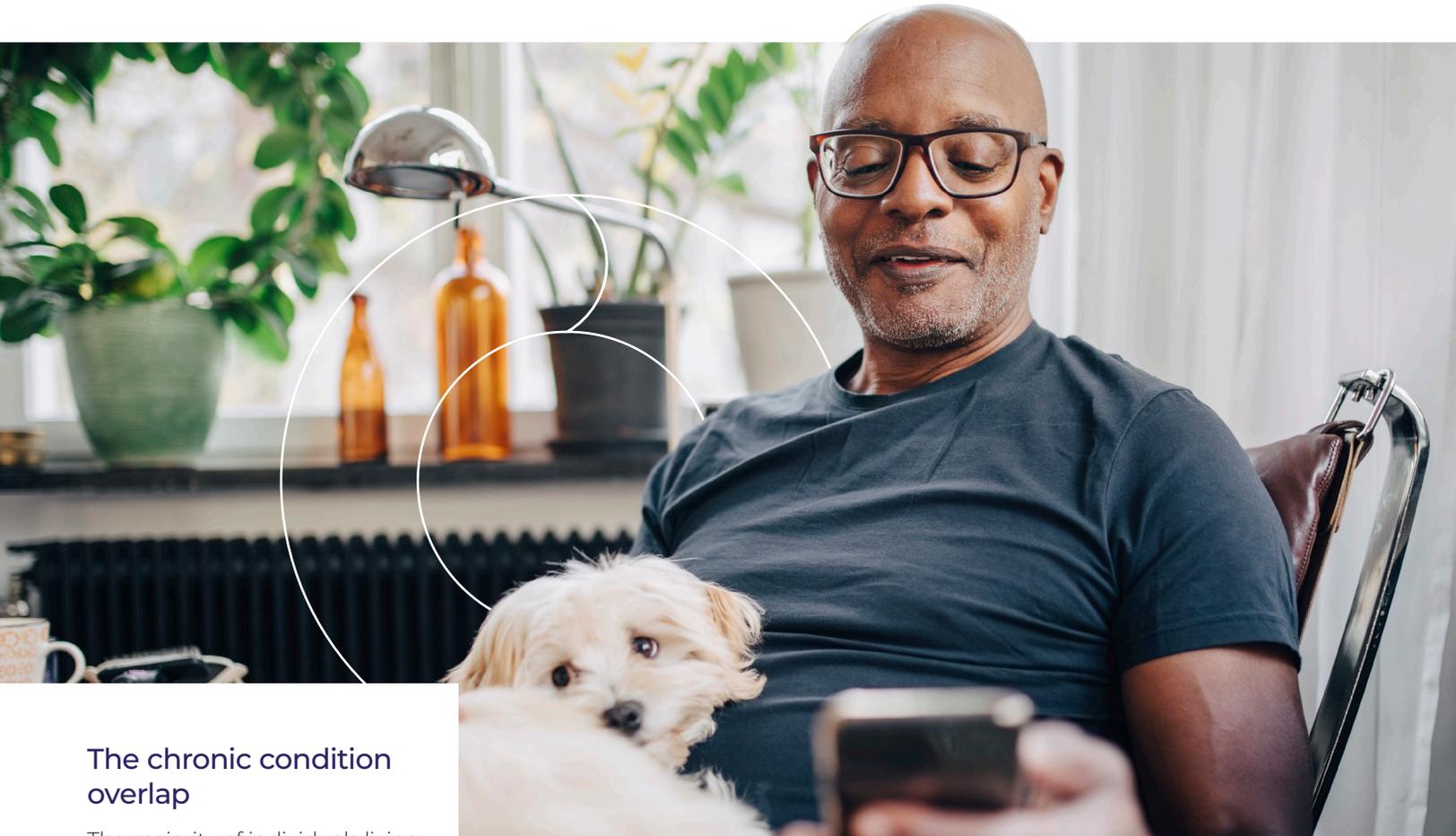


A broker's guide to chronic care



The chronic condition overlap

The majority of individuals living with one chronic condition also live with or are at risk for other chronic conditions.

PEOPLE WITH DIABETES¹

56% hypertension

21% mental health

PEOPLE WITH PREDIABETES¹

38% hypertension

18% mental health

PEOPLE WITH CARDIOVASCULAR RISK¹

22% mental health

Virtual care and chronic conditions

According to the Centers for Disease Control and Prevention (CDC), 90% of the nation's \$3.5 trillion in annual healthcare expenditures are for people with chronic health conditions.

By aggregating numerous data points and interpreting their impact, virtual care solutions are able to apply the appropriate devices, coaching, content and interventions in order to provide users a comprehensive management solution. In addition to happier and healthier employees and members, virtual chronic care programs have demonstrated the ability to drive savings for both members and providers.

Diabetes

A person has diabetes when their body is unable to maintain normal blood sugar levels on its own. The body gets sugar (or glucose) from food and is its primary source of energy. The pancreas produces insulin that helps to manage sugar absorption levels. Without insulin, sugar cannot get into your cells to provide energy, resulting in consistently high blood sugar.



Type 1 diabetes is when the body no longer responds well to insulin or the pancreas is unable to make enough to manage blood sugar. Daily insulin shots are required to allow the body to process sugar and avoid complications from high blood sugar.

Type 2 diabetes is when the body stops producing insulin because the beta cells in the pancreas become damaged. Lifestyle changes, oral medicine and/or insulin injections may be required to keep blood sugar in range.

Impacts of diabetes

Diabetes is an unforgiving disease that can cause many long-term health complications. The longer one has diabetes—and the less controlled one's blood sugar—the higher the risk of developing these complications. In some cases, diabetes may be disabling or life-threatening.

Diabetes increases the risk of:

- Cardiovascular disease
- Nerve damage (neuropathy)
- Kidney damage (nephropathy)
- Eye damage (retinopathy)
- Foot damage
- Skin conditions
- Hearing impairment
- Alzheimer's disease
- Depression

More than 34 million people in the United States have diabetes, and 1 in 5 of them don't know they have it.²

Medical costs and lost work and wages for people with diagnosed diabetes total \$327 billion yearly.³

Managing diabetes

There are many ways to help keep the body's blood sugar in range: exercise, diet, water intake and managing stress are all recommended. But the bottom line in managing diabetes relies on **daily blood sugar testing**.

Virtual diabetes management solutions combine connected technology, data science and live coaching that results in streamlined condition management and improved outcomes.



The prevalence of people with diabetes is high in our population. We wanted to offer something that was integrated and easy to use, but also multi-modal, so people had the ability to do it when and where they wanted to.

Michele Hunnicutt,
director, employee wellness & EAP, at Harris
Health System

Care solutions that address diabetes provide many benefits, including:

For the member:

- Effortless data collection
- Connected devices to monitor and provide real-time feedback
- Personalized, timely and actionable outreach

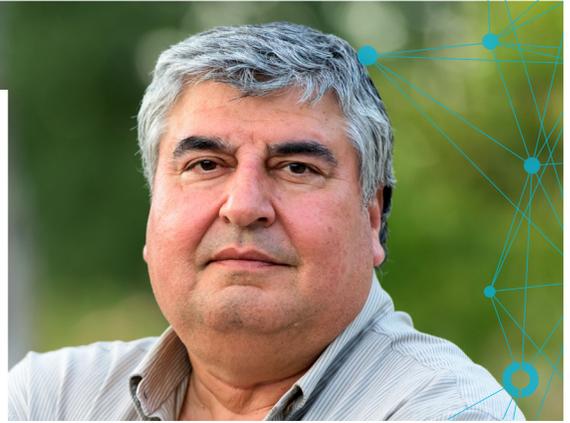
For the employer:

- Healthier, more productive employees
- Fewer absences due to conditions
- Lower healthcare costs



Prediabetes

When blood sugar levels are consistently higher than normal but not high enough to be diagnosed as diabetes, the condition is called prediabetes. The effects of prediabetes are serious and can eventually lead to type 2 diabetes, which increases the risk for even more serious health complications, such as heart or kidney disease.



Impacts of prediabetes

The most serious impact of prediabetes is its possible progression to type 2 diabetes, which brings with it all the complications mentioned earlier. But prediabetes itself has been linked with silent heart attacks and kidney damage even before progressing to type 2 diabetes.

Type 2 diabetes increases the risk of:

- Heart attack and heart disease
- Stroke and brain problems
- Kidney disease

Managing prediabetes

Much like diabetes, recommended management strategies for prediabetes include healthy lifestyle changes. Virtual prediabetes management programs can also help improve the condition through careful management and intervention, and in some cases, reverse it altogether.

More than 88 million U.S. adults—over a third—have prediabetes.⁴

Medical costs for people with diabetes are twice as high as for people who don't have diabetes.⁵

Care solutions that address prediabetes provide many benefits, including:

For the member:

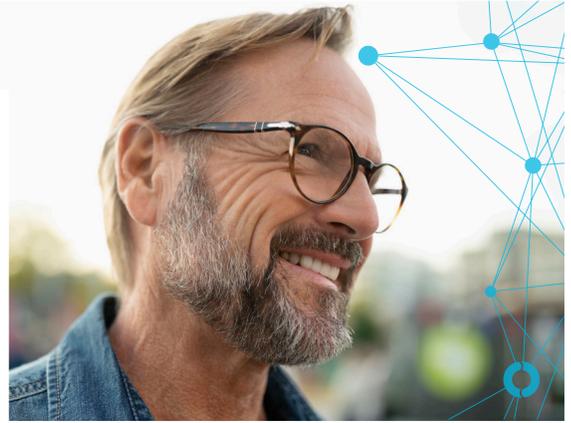
- Better health outcomes
- Easy to use and receive real-time feedback
- Personalized, timely and actionable outreach

For the employer:

- Healthier, more productive employees
- Fewer absences due to conditions
- Lower healthcare costs

Hypertension

Hypertension, also known as high blood pressure, is defined by the American College of Cardiology and the American Heart Association as a blood pressure reading at or above 130/80 mmHg. Normally blood pressure rises and falls throughout the day, but consistently high blood pressure can lead to heart damage and other health problems.



Impacts of hypertension

High blood pressure increases the risk of many health factors and causes severe damage to major organs. High blood pressure typically causes this damage slowly over time, but it can sometimes rise so quickly and severely that it becomes a medical emergency requiring hospitalization.

Hypertension increases the risk of:

- Heart attack and heart disease
- Stroke and brain problems
- Kidney disease
- Metabolic syndrome
- Trouble with memory or understanding
- Dementia

Managing hypertension

Hypertension is improved with healthy lifestyle habits like being physically active and eating a healthy diet, but because it often has no symptoms, measuring blood pressure is an important step in managing hypertension.

Virtual hypertension management solutions connect blood pressure monitors with apps that measure trends and provide insights. They can also connect users with professional coaches for more personalized recommendations.

About 1 in 2 adults live with hypertension in the U.S., yet many of these individuals may not even be aware of their high blood pressure.⁶

High blood pressure costs the United States about \$131 billion each year, averaged over 12 years from 2003 to 2014.⁷

Care solutions that address hypertension provide many benefits, including:

For the member:

- Better health outcomes
- Easy to access readings and interpret trends
- Personalized care for those with nuanced needs

For the employer:

- Healthier, more productive employees
- Fewer absences due to conditions
- Lower healthcare costs

Chronic conditions and mental health

Another important point to remember is that chronic conditions don't occur in silos. Data shows that a majority of people living with chronic disease have two or three conditions on average.⁸ Managing a chronic disease isn't easy, and people struggling with serious and chronic medical conditions often experience mental health challenges as well.

Virtual mental health solutions provide access to convenient, confidential and quality treatment. Whether by phone, video or in-app messaging, users can speak to board-certified psychiatrists, licensed psychologists or therapists from wherever they feel most comfortable.



70% of mental health patients have a medical comorbidity.⁹



I continually get feedback that [virtual care] is a game-changer for members; it's a game-changer for their families. It's creating access to medical and mental healthcare they wouldn't otherwise have access to.

Teddie Cox Lance, human resources and Teladoc Health client

Care solutions that address behavioral health provide many benefits, including:

For the member:

- Improved mental health
- Convenient scheduling
- Choice of providers and self-guided treatment

For the employer:

- Healthier, happier employees
- Fewer absences
- Lower healthcare costs

It's clear mental and physical well-being go hand in hand. That's why a whole-person approach to healthcare benefits, one that includes both comprehensive medical and mental healthcare, leads to a healthier and happier workforce.

¹Data on file for diabetes, hypertension and behavioral health prevalence (DS-4266). Note: behavioral health prevalence is based on medical claims. The 2017 National Survey on Drug Use and Health found that prevalence of behavioral health conditions was 25% for clinical conditions and an additional 35% for sub-clinical conditions.

²Centers for Disease Control and Prevention. "Diabetes Fast Facts." Accessed April 30, 2021. <https://www.cdc.gov/diabetes/basics/quick-facts.html>

³Centers for Disease Control and Prevention. "Diabetes Fast Facts." Accessed April 30, 2021. <https://www.cdc.gov/diabetes/basics/quick-facts.html>

⁴Centers for Disease Control and Prevention. "Diabetes Fast Facts." Accessed April 30, 2021. <https://www.cdc.gov/diabetes/basics/quick-facts.html>

⁵Centers for Disease Control and Prevention. "Diabetes Fast Facts." Accessed April 30, 2021. <https://www.cdc.gov/diabetes/basics/quick-facts.html>

⁶Centers for Disease Control and Prevention. "Facts About Hypertension." Accessed April 30, 2021. <https://www.cdc.gov/bloodpressure/facts.htm>

⁷Kirkland, Elizabeth B., Marc Heincelman, Kinfe G. Bishu, et al. 2018. "Trends in Healthcare Expenditures Among US Adults With Hypertension: National Estimates, 2003-2014." *Journal of the American Heart Association*, 2018 May 30;7(11):e008731. <https://pubmed.ncbi.nlm.nih.gov/29848493/>

⁸Sources: Data on file for diabetes, hypertension and behavioral health prevalence (DS-4266). Note: Behavioral health prevalence is based on medical claims. The 2017 National Survey on Drug Use and Health found that prevalence of behavioral health conditions was 25% for clinical conditions and an additional 35% for subclinical conditions.

⁹Johnson, Steven Ross, and Harris Meyer. N.d. "Behavioral Health: Fixing a System in Crisis." *Modern Healthcare*. Accessed April 30, 2021. <https://www.modernhealthcare.com/reports/behavioral-health/#/>

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