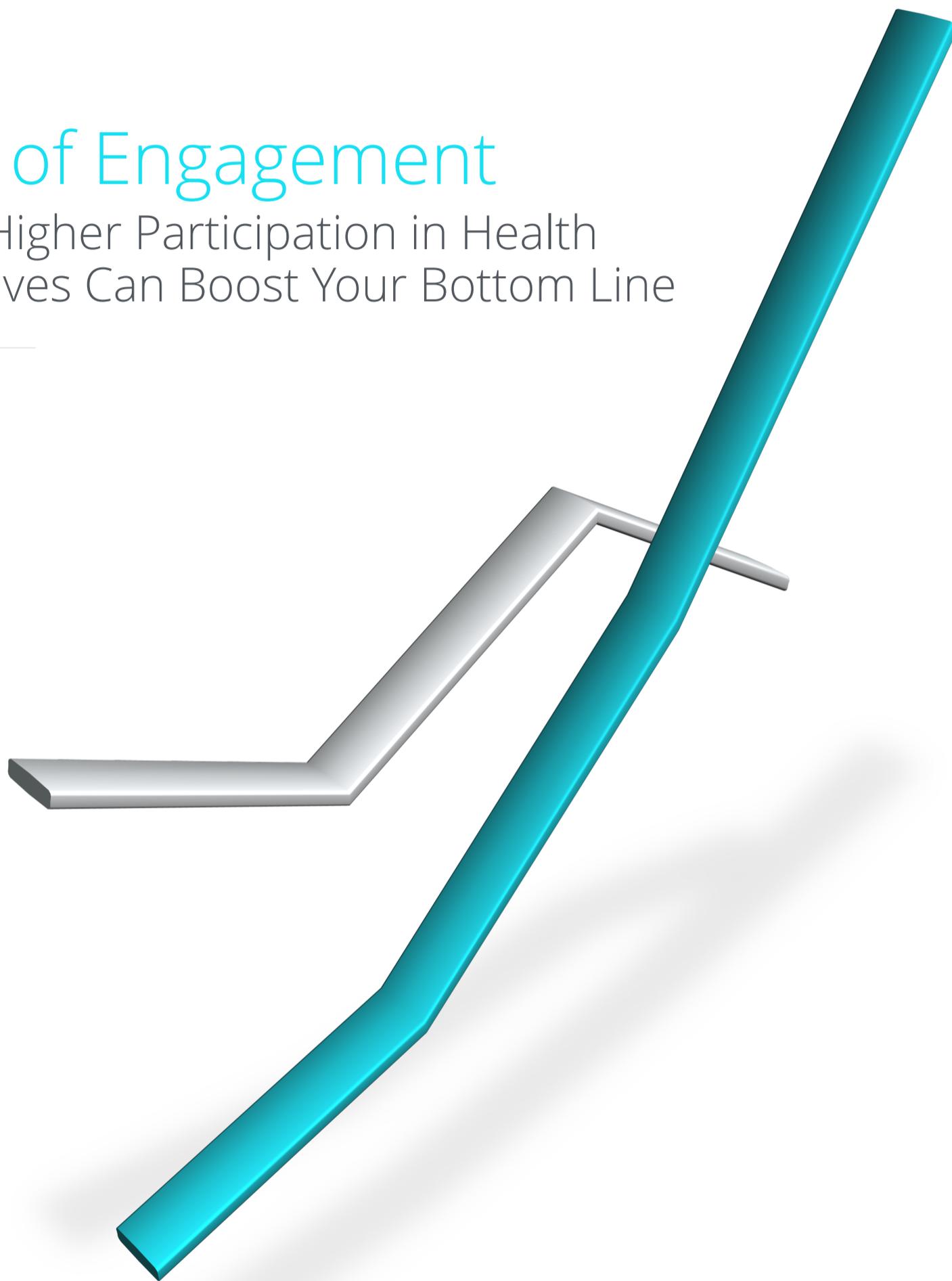


# ROI of Engagement

How Higher Participation in Health Initiatives Can Boost Your Bottom Line

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**Most large companies have invested in a diverse portfolio of employee health programs and initiatives.**

Some of these have delivered enormous savings in the form of improved health and reduced medical expenses. Yet others have made little impact.

Jiff energizes your employee population to engage more actively in the health initiatives you have that work, multiplying their aggregate ROI impact. And we provide you with the analytical insight to see which programs aren't performing, and divest or redesign them accordingly.

**Jiff's Proven Impact on Engagement**

Jiff's enterprise health benefits platform integrates with the entire ecosystem of healthcare point solutions, including

apps, digital tools, and technology enabled-services. To date, we've unambiguously proven our ability to supercharge engagement across numerous categories of tools, including personal fitness trackers, nutritional planning, and more.

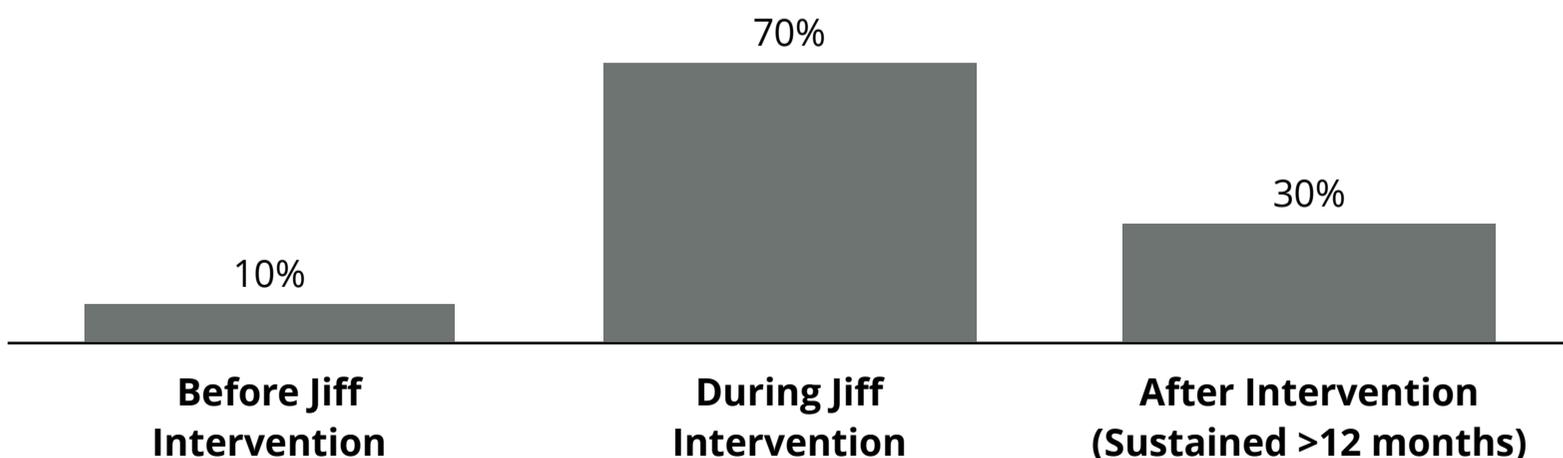
The Jiff platform has a unique ability to multiply engagement levels for many different types of point solutions. No other technology exists that integrates with such a wide-range of solution types. By taking your average or below-average performance into the top-quartile, we can generate 2-3x (and higher) improvements in the number of employees actively engaging in your most valuable health programs.

The chart below outlines some of our historical performance to-date, as well as the improvement opportunity available to most companies.

Solution Type	Engagement Definition	Industry Avg Engagement <sup>1</sup>	Top Quartile Engagement <sup>2</sup>	Improvement Opportunity
Personal fitness trackers <sup>3</sup>	Steps tracked 1x / week	10-30%	30-75%	2-3x
Nutritional planning <sup>3</sup>	Food tracked 1x / week	2-8%	10-20%	2-5x
Sleep management tools <sup>3</sup>	Sleep tracked 1x / week	5-20%	18-50%	3-4x
Telemedicine	Schedules 1 e-visit / year	2-10%	10-20%	1.5-5x
Concierge Health Advocacy	Contacts advocate 1x / year	6-10%	60-70%	7-10x
Biometric screening	Participates in annual screening	20-50%	50-75%	1.5-3x
Price transparency	Logs-in 1x / year	15-20%	20-50%	2-3x
Expert Second Opinion	Utilizes 1x / year	2-3%	4-5%	2-3x

**Example Engagement Data from Jiff Customer**

Percentage of Population Utilizing Personal Fitness Trackers on a Daily Basis



## How We Increase Engagement

Jiff's distinctive approach to increasing employee engagement centers around 4 key levers:

- **Best-in-class incentives:** We tie financial incentives to desired usage and behavior of your health programs, so that every employee receives a reward that is timely, meaningful, and appropriate.
- **Personalized experience:** Employees are provided information and enrolled in programs that are relevant to their unique personal situation, and machine-learning algorithms help Jiff adapt to their needs over time.
- **Mobile-first hub:** Every health program and benefit related service is integrated into a single, beautifully-designed mobile app.
- **Game mechanics:** Points, leaderboards, and team-based competition make it engaging and fun for employees to participate.

It's important to note that in most cases, Jiff can significantly improve engagement without increasing your incentives budget, by redeploying your existing budget in a way that is more effective.

## Calculating the ROI of Engagement

Many healthcare point solutions have unit-level ROI. In other words, there's a compelling economic return among employees who actively use the tools. For example, employees who actively utilize price transparency tools to find lower-cost health services have been shown to save hundreds of dollars per year. However, employees who never log-in will save nothing.

Because of low engagement, ROI for the enterprise in aggregate is often a fraction of its unit-level potential. By increasing engagement, HR can multiply ROI of point solutions, while having limited impact on overall costs. The math behind this is intuitive, as shown in the chart below.

## Point Solution ROI for 100,000 Employee Company

	Savings		Cost		
	Number of Engaged Users	Return per Engaged User	Enterprise License Fee for Point Solution	Financial Return	
<b>20%</b> Engagement	20,000	\$100	\$1,000,000	<b>\$1,000,000</b> 1 : 1 ROI	<b>Jiff's ROI Impact</b> Higher engagement Higher ROI of point solutions
<b>15%</b> Engagement	15,000	\$100	\$1,000,000	<b>\$500,000</b> 0.5 : 1 ROI	
<b>10%</b> Engagement	10,000	\$100	\$1,000,000	<b>\$0</b> 0 : 1 ROI	

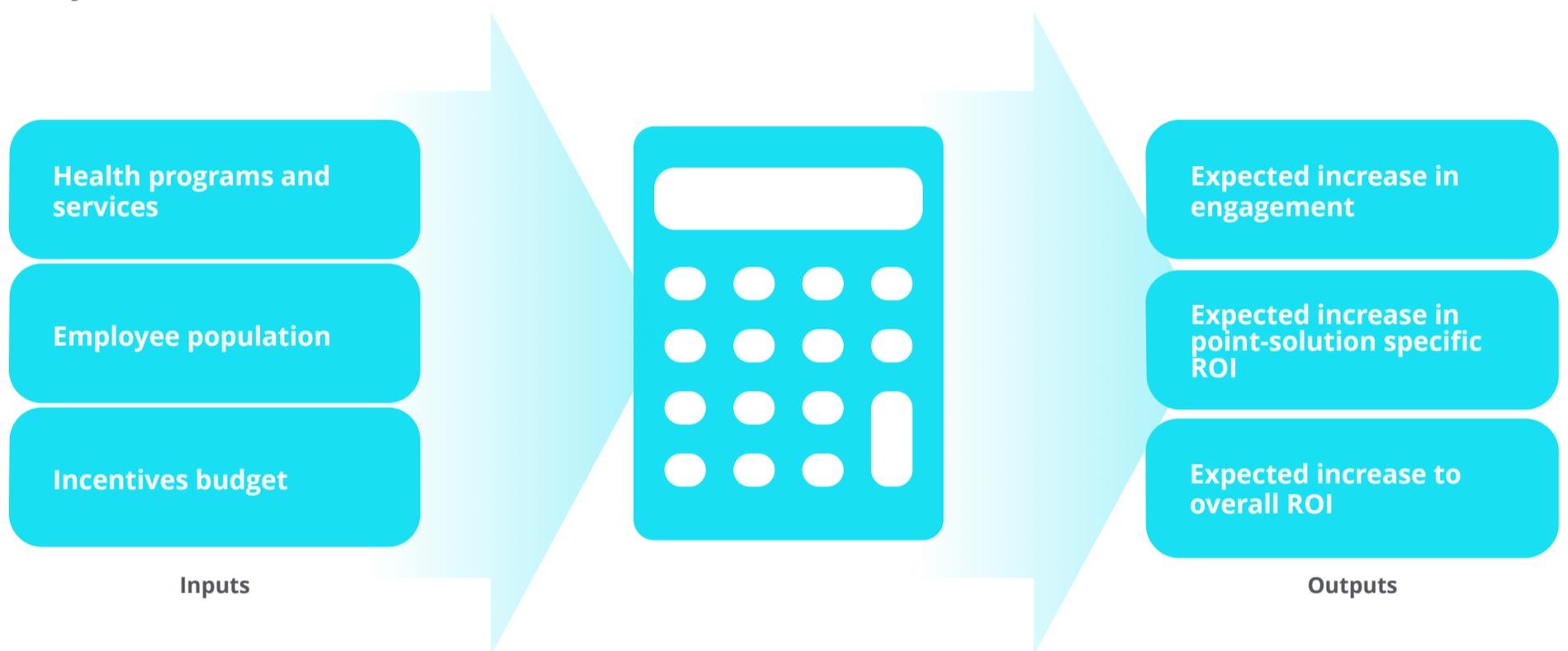
## Engagement is within HR's Sphere of Control

Increasing engagement clearly makes a profound impact effect on point solution ROI. And of all the levers available to improve ROI, engagement is perhaps the easiest for HR to influence. Let's walk through each element from our ROI equation.

- **Enterprise license cost per user per year:** The license cost will be determined largely by point solution vendors. HR can reduce this cost by re-negotiating your contract, but this is difficult to do especially after you have already implemented the solution.

- **Return per engaged user:** This factor can be increased in two ways, either by selectively targeting the point solution to higher-risk populations, or by fundamentally redesigning the solution itself to make it more effective. HR's ability to impact this metric is therefore constrained, especially relative to a broader engagement push.
- **Number of engaged users:** HR has numerous tactics available to drive engagement, including internal communication and financial incentives. Of course, Jiff's firm belief is that the greatest driver of engagement is a beautifully-designed enterprise health benefits platform.

## The Jiff ROI Calculator



Jiff has developed an interactive ROI calculator to illustrate how increased engagement from our platform can yield hard financial savings. The model takes into account factors such as your employee population size, the specific health programs and services that you use, as well as your current (or desired) financial incentives budget.

Based on these inputs, we can quickly estimate: Jiff's potential to increase engagement across different health categories; the resulting increase in ROI for each point solution; and finally, the aggregate increase in your health program ROI (net the cost of Jiff).

And of course, we are happy to walk through the results of this analysis with your health benefits team, just drop us a line at [info@jiff.com](mailto:info@jiff.com)

## Endnotes

- 1&2 Sources for industry average engagement and top-quartile data were derived from the following sources:
- *Personal fitness trackers*: Jiff customer data, 2015.
  - *Nutritional planning*: Jiff customer data, 2015.
  - *Sleep management tools*: Jiff customer data, 2015.
  - *Telemedicine*: Towers Watson, "Current telemedicine technology could mean big savings," available at: <http://www.towerswatson.com/en-US/Press/2014/08/current-telemedicine-technology-could-mean-big-savings>
  - *Concierge Health Advocacy*: Accolade, "Influencing More Care Decisions through Relationships and Empowerment"; available at: <http://www.ebpa.org/Resources/Documents/Presentations/140605%20Accolade.pdf>; 15th Annual National Business Group on Health/Towers Watson Employer Survey on Purchasing Value in Health Care.
  - *Biometric Screening*: 15th Annual National Business Group on Health/Towers Watson Employer Survey on Purchasing Value in Health Care.
  - *Price Transparency*: Castlight Health, "Six drivers of engagement," available at: <http://content.castlighthealth.com/rs/castlighthealth/images/Engagement-White-Paper-December-2012.pdf>
  - *Expert Second Opinion*: Grand Rounds, "Outcomes management," available at: <https://www.grandrounds.com/outcomes-management>; Grand Rounds, "Employer return on investment," available at: <https://www.grandrounds.com/employer/return-investment>
- 3 Jiff has demonstrated engagement results in three categories of health solutions: personal fitness trackers, nutritional planning, and sleep management tools