



Jim Owens
Chairman and CEO

Supporting Medical Consumerism

Caterpillar Inc.

Healthy Balance

Company Overview

- Type of industry: Manufacturing
- Number of employees: More than 90,000

Program Components

- Online health assessments
- Personalized feedback to participants
- Free programs for tobacco cessation, disease management, and metabolic screening
- Medical self-care resources for all U.S. employees and retirees

Program Highlights

- Tobacco cessation program has more than 950 participants and a 35% quit rate
- More than 600 participants in disease management for those at high risk for diabetes and heart disease
- Preventive benefits added to health care plan including well-woman, well-baby, well-adult, mammograms, and colon cancer screening

CEO Statement

“Several years ago, Caterpillar recognized the impact that health care costs could have on our business and took action to design a long-term, sustainable health care plan for our employees and their families. Our new health care plan design encourages consumerism and the responsible use of health care, while putting primary focus on prevention. We will continue to take a proactive approach when it comes to employee health while still serving the needs of our business.”

Medical consumerism empowers individuals to improve their decision-making skills in the appropriate use of medical services and to understand the importance of self-management practices. In such programs, employees learn how to select a physician, partner and communicate with medical care providers, and manage medications. In addition, they understand the importance of complying with recommended schedules for preventive examinations and assessing treatment options based on relative benefits, risks, and costs.

Medical self-care is one strategic component of programs that promote medical consumerism. It provides decision-support tools for determining the appropriate and necessary use of emergency and outpatient services. A typical medical self-care program includes a self-care reference book or online option combined with training and awareness campaigns. In addition, a 24-hour nurseline also may be included.

Regardless of an organization’s size, a modest investment in a medical self-care program is perhaps the most cost-effective education program a company can sponsor. Self-care is especially valuable to employers who do not provide health benefits, because it helps employees lower out-of-pocket expenses by avoiding inappropriate medical visits.

Medical self-care programs have been shown to provide a significant return-on-investment (ROI)—averaging double or triple the savings for each dollar invested—within a time span of 12 months.^{49,50} In addition, these programs create a foundation for developing the complex decision-making skills employees need when faced with major health events.

