



Medical Self-Care Savings

An American Institute for Preventive Medicine White Paper
For Human Resource Executives, Benefit Managers, Medical Directors, & Wellness Professionals



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Table of Contents

AIPM Mission Statement	2
The High Cost of Health Care	3
What is Medical Self-Care?	3
The Economic Case for Self-Care	3
The Benefits of Self-Care	3
Legal Implications of Self-Care	4
How Often Self-Care Guides are Used	4
Online Self-Care Isn't Enough	4
Self-Care Case Histories	4
AIPM's Suite of Self-Care Services	7
21 Good Reasons to Select an AIPM Self-Care Guide	8
What Readers Say	10
What Professionals Say	11
The Company We Keep	12
Published Journal Articles	12

AIPM Mission Statement

The American Institute for Preventive Medicine's mission is to help people lead a healthy life by providing high quality health promotion publications, programs, and services. We create accurate, affordable, easy-to-use information which benefits our clients and involves them in the vital health care decisions they make for themselves and their families. Our products have proven themselves to be effective at reducing health care costs and absenteeism.

Product Review

All AIPM products go through an extensive clinical review process to ensure they are medically accurate and up-to-date. Our reviewers consist of prominent physicians in their fields of expertise. In addition, our family self-care guides have been reviewed by the American Academy of Family Physicians Foundation.

The High Cost of Health Care

In 2006, the cost of health care in the United States totaled \$1.99 trillion, representing almost 16% of the gross domestic product. In addition, companies paid an average of \$8,748 per employee for health care costs compared to \$5,386 in 2002 - a 62% increase in costs in only 5 years (Towers Perrin, 2007). A good amount of this cost is due to the fact many consumers use the health care system inappropriately.

What is Medical Self-Care?

One way to reduce employer health care costs is by reducing the demand for unnecessary medical services. This can be accomplished by teaching employees/members medical self-care. Medical self-care refers to a decision making process that helps increase efficient and appropriate use of medical services and to make more informed health care decisions. It includes a number of skills that include knowing:

- When a real medical emergency occurs
 - When and when not to see a physician
 - When and how to treat oneself at home
 - When to use outpatient rather than inpatient services
 - When diagnostic tests are appropriate
 - When and how to question a provider's recommendation
-

The Economic Case for Medical Self-Care

According to the 2005 National Hospital Medical Care Survey, Americans went to hospital emergency departments 114 million times. It has been estimated that 55.4% of emergency department visits were for non-urgent conditions, such as headaches, sore throats, and stubbed toes (Centers for Disease Control and Prevention, 2006). The average E.R. visit costs \$383 which is about five to six times more than the cost of care in a health care provider's office.

In addition, many people seek medical care for problems that could be treated at home using self-care. According to the 2005 National Ambulatory Medical Care Survey, there were approximately 911 million visits (about 3 visits per person) to office based physicians. It is estimated that 25% of these visits, or 228 million, are unnecessary. Since the average doctor visit costs \$60.00, a great deal of money is spent unnecessarily.

Source: National Hospital and Ambulatory Medical Care Surveys, U.S. Department of Health and Human Services, 2006

The Benefits of Medical Self-Care

In addition to reducing unnecessary visits to physicians and emergency rooms, there are other benefits from teaching consumers to make better health care decisions. They include:

- Reduced health care costs
 - Reduced absenteeism
 - Saved time
 - Increased patient satisfaction with their care
 - Improved quality of care
 - Increased patient empowerment and sense of control
-

Legal Implications of Medical Self-Care

Some organizations are concerned about the legal ramifications of distributing a self-care publication. They fear that if misinformation is presented or the guides are misused, they will be held liable. These fears have been shown to be unfounded.

Self-care guides have been in existence for over 30 years and are in approximately 29 million homes. To our knowledge, there has not been a single lawsuit brought against the publisher of a self-care guide.

How Often Self-Care Guides are Used

Some organizations considering the distribution of self-care guides are concerned the guides won't be used by their employees/members. While some guide recipients will not read them, research has shown that anywhere from 52 to 76% of consumers will use them at least one time within 6 months. Research has also shown that the savings these "readers" experience more than makes up for the cost of the entire program. The Return on Investment (ROI) for a self-care program is quite significant as evidenced by the case histories that follow.

Online Self-Care Isn't Enough

It is a mistake to only provide medical self-care information online without distributing a printed version. That's because only about 25% of consumers go online for health content. Even fewer go online for information about everyday health issues such as those covered in a medical self-care guide. Also, there is no research to show that online self-care content has ever helped an organization reduce its health care costs. Many studies have documented the Return on Investment (ROI) of a printed self-care book as evidenced in the next section. If provided, online self-care content should only be used along with a self-care book.

Medical Self-Care Case Histories

Teamsters Local Saves Money for Actives and Retirees

Teamsters Local 436 in ValleyView, Ohio gave 900 active members and 240 retirees the Health at Home[®] book. A research study showed the active employees avoided 47 doctor visits and 23 E.R. visits. This produced a total savings of \$10,865 or \$119.40 per member. The Return on Investment (ROI) was 20:1. The active employees also reported reducing absenteeism by 14 days which produced additional savings.

The retirees showed similar success. They avoided 15 doctor and 8 E.R. visits. The total savings was \$3,705 or \$78.82 per retiree. This amounted to a Return on Investment (ROI) of 13:1.

Teachers Union Saves \$89 Per Member

The United Teachers of New Orleans (UTNO) Health and Welfare Fund in Louisiana provided Health at Home[®] to both teachers and staff. An evaluation showed the members avoided 41 doctor visits and 26 E.R. visits. This came out to a total savings of \$11,615 or \$89.35 per member. Factoring in the cost of the self-care guide, the Return on Investment (ROI) was 16:1. In addition, the members decreased absenteeism by 32 days and 71% stated the guide was a valuable employee benefit.

Audit of Claims Data at Berk-Tek, Inc. Showed 24% Savings

A study conducted by Capital BlueCross in Harrisburg, PA on a self-care program it implemented for Berk-Tek Manufacturing, a maker of fiber optic cable, demonstrated significant reductions in health care utilization. The claims data for 371 employees was analyzed over one year time periods both pre- and post-distribution of the HealthyLife® Self-Care Guide. There were no other changes in the company's benefit design during the study period. The data showed that employees who received the guide had decreases in both the frequency and total costs for all types of physician office visits, lab tests, and emergency room visits. The 12 month savings was \$39.06 per employee which amounted to a 24.3% decrease in costs. The frequency of physician office visits was reduced by 18.4%, while emergency room visits decreased 19.8%. The Return on Investment was 5:1. The study also demonstrated that the benefits of the self-care program carried over to the dependents of employees as they, too, reduced their utilization. An analysis of all 938 members showed a 12 month savings of \$21.67 per member. This represented a 17.8% reduction in costs. The frequency of physician and emergency room visits for members decreased 11%. The Return on Investment was 7:1.

Reference: Powell, D.R., Sharp, S.L., Farnell, S.D. and Smith, P.T. Implementing a Self-Care Program: The Effect on Employee Health Care Utilization. AAOHN Journal 1997; 45(5), 247-253.

Self-Care Guides Save Florida Hospital \$84.81/Employee

In an effort to contain health care costs, Florida Hospital Medical Center in Orlando gave 4,382 employees the HealthyLife® Self-Care Guide. Five months after the guide was distributed, evaluation questionnaires were sent to 1,236 employees and were returned by 365 of them (a 30% response rate). It was determined that these employees had reduced physician office use by 126 visits and emergency room use by 52 visits. Using the hospital's insurance records, it was calculated that the average cost for a physician office visit is \$55.00 and the average cost for an emergency room visit is \$462.00. This amounted to a savings of \$30,954 or \$84.81 per employee in the 5 months. In addition, employees were absent from work 72 fewer days.

Reference: Powell, D.R. & Breedlove-Williams, C. The Evaluation of An Employee Self-Care Program. Health Values 1995; 19, 17-22.

Children's Self-Care Guides Save \$122.78 Per Family on Medical Costs

Florida Hospital Medical Center in Orlando has reported that providing its employees with the HealthyLife® Children's Self-Care Guide produced a savings of \$14,366 for 183 families in a 5 month period of time. Evaluation questionnaires were sent to 390 employees and were returned by 183 of them (a 47% response rate). It was determined that these families had 39 fewer pediatrician office visits and 31 fewer emergency room visits. This amounted to a savings of \$16,467, or \$89.98 per employee in the 5 months.

Reference: Powell, D.R. Demand-Side Management: Characteristics of a Successful Self-Care Program. Health Care Innovations 1996; 6, 22-28.

Dean Health Plan Reduces Doctor and E.R. Visits

In 1999, Dean Health Plan in Madison, WI provided the Health at Home[®] book to all 60,000 of its member households. After 6 months, surveys were sent to 1,000 members and were returned by 366. The average age of the responders was 37.8 years. Seventy-eight percent were female and the average household consisted of 2.8 persons. The savings received due to decreased physician visits was \$44.07 per member while the savings due to reduced E.R. visits was \$15.50 per member. This produced a total savings of \$59.57 per member. Dean Health Plan determined that the Return on Investment of this program was 13:1. They also found that 1.4 members per household had used the guide in the past 6 months and 85% considered it to be a valuable health care benefit.

Source: Internal correspondence between Dean Health Plan and the American Institute for Preventive Medicine, August 5th, 1999

Seniors Self-Care Produces \$57.00 Per Patient Savings in One Year

York Health System in York, Pennsylvania implemented the Partners for Health Self-Care Program for 268 older Americans. This program consisted of an hour workshop on the benefits of self-care and how to use the HealthyLife[®] Seniors' Self-Care Guide. One year after the workshop, a questionnaire was sent to the participants to determine the effectiveness of the guide. The data showed that the participants had decreases in both the frequency and total cost for doctor and emergency room visits. The 12 month savings was \$57.49 per person for the 107 seniors who returned the questionnaire.

Reference: Guide Cuts Unnecessary Utilization. Senior Care Management, 1999; 189-92.

Largest Self-Care Study Ever Reduces Costs

BlueCross BlueShield of Massachusetts provided 338,963 members with the DecisionCare Guide developed by the American Institute for Preventive Medicine. The guide was custom designed based on the plan's most frequently used ICD-9 codes. The analysis looked at utilization data for 51,021 members who received the DecisionCare Guide and an equal number of members who did not. The two managed care samples were similar with respect to age and gender. Claims data for the group that received the guide was analyzed 9 months prior to distribution of the guide and 9 months after distribution. The results showed a decrease in E.R. visits of 2.4 per 1,000 members and a decrease in outpatient visits of 8.4 per 1,000 members. During the same time periods, the group that did not receive the DecisionCare Guide showed an increase of 2.4 per 1,000 members for E.R. visits and an increase of 12.0 per 1,000 members for outpatient visits. The results were statistically significant.

Reference: Lewis, S. Large Self-Care Study Demonstrates Significant Positive Results. Employee Health and Fitness 1998; 20,3:25-28.

Other Self-Care Guide Research Results

- 99% of employees find Health at Home[®] to be informative
- 97% of employees state Health at Home[®] is easy to understand
- 97% of employees think Health at Home[®] is a source of good health advice
- 86% of employees feel Health at Home[®] is an invaluable employee benefit
- 63% of employees think Health at Home[®] positively affected their families

Source: Survey of 1,396 recipients of Health at Home[®], 1999

Summary of Self-Care Studies Described and Others*

Organization	Year	# of People	# of Months	Documented Cost Savings Research			R.O.I.*
				Dr. Visits	E.R. Visits	Total	
United Way	2005	4,819	6	\$49.47	\$125.96	\$175.43	29:1
United Way	2005	1,360	6	46.57	33.59	80.16	13:1
Whatcom County	2005	95	6	3.47	8.06	11.53	3:1
United Teachers New Orleans	2004	130	12	17.35	72.00	89.35	17:1
Teamsters Local 436-Actives	2003	91	12	28.41	90.99	119.40	20:1
Teamsters Local 436-Retirees	2003	47	12	17.55	61.28	78.83	13:1
Bloomington Hospital	2001	839	12	28.65	69.01	97.66	16:1
Bloomington Hospital	2000	627	12	25.53	42.49	68.02	11:1
Bloomington Hospital	1999	625	12	27.19	63.36	90.55	15:1
Dean Health Plan	1999	366	6	44.07	15.50	59.57	13:1
Lewis-Gale Clinic	1997	327	12	57.79	14.44	72.23	14:1
Health Net	1996	165	6	17.88	16.97	34.85	14:1
Western Southern Life	1996	197	6	17.00	40.61	57.61	26:1
Lewis-Gale Clinic	1996	79	5	25.97	12.19	38.16	15:1
Capital Blue Cross	1995	371	12	26.01	13.05	39.06	5:1
Capital Blue Cross	1995	938	12	16.45	5.22	21.67	7:1
Indian Industries	1995	197	6	8.88	66.45	75.33	30:1
Florida Hospital	1994	801	5	18.26	57.81	76.07	38:1
Average Totals		670	8.88	26.47	44.94	71.41	16:1

*Return-On-Investment - The number of dollars saved for every dollar spent on the publication

AIPM's Suite of Self-Care Services

1. Self-Care Publications

The Institute publishes 15 self-care guides that address different target groups, including families, women, children, seniors, pregnant women, adolescents, low literacy, and mental health. It also offers booklets and books that differ in length and comprehensiveness to appeal to various populations.

2. Self-Care Workshops

The workshops address the benefits of self-care, how to use the self-care publication, how to be a wise health care consumer, and how to communicate effectively with your provider. The Institute provides instructor guides with overheads, DVDs, and audiotapes for implementing a self-care workshop. It also offers a free online self-care workshop for consumers.

3. Nurse Advice Line

Companies that want to offer a comprehensive self-care program may provide employees with a toll-free health counseling hotline. Employees can speak to a health professional about specific symptoms and ask general questions about diseases, wellness exams and tests, medical procedures, surgery, medications, etc. The triage protocols are compatible with all of our self-care publications.

4. Self-Care Software

The Institute provides software that allows an organization to put self-care and wellness content on their intranet or website.

5. Self-Care Promotional Materials

The Institute has posters, flyers, paycheck inserts, table tents, refrigerator magnets, and phone stickers that serve to remind employees to use their self-care guides when they are not feeling well. These materials help increase use of the self-care materials.

21 Good Reasons to Select an AIPM Self-Care Guide

1. Currency.

New editions of Healthier at Home[®] and Health at Home[®] were published in January 2007, making them the most up-to-date self-care guides on the market. You can be assured of getting the latest information, on avian flu, immunization and health screening changes, hormone therapy (HT), cholesterol and blood pressure guidelines, new CPR protocols, etc.

2. Free Health Newsletter.

Purchasers of our self-care guides receive a one year subscription to our HealthyLife[®] e-Letter. It is an 8 page, full color newsletter that reinforces use of our self-care guides. It will also help your employees/members live a healthier lifestyle.

3. Proven Return on Investment.

In 18 independent studies, our self-care guides have demonstrated an average savings of \$71.42 per employee in 9 months due to reduced doctor and emergency room visits.

4. Proven to Save Lives.

A number of employees have credited our self-care guides with saving their lives by encouraging them to seek treatment.

5. American Academy of Family Physicians Foundation Review.

Our family self-care guides have been reviewed by the AAFPF for accuracy.

6. Avoids Unnecessary EMS Visits.

For medical emergencies, our self-care guides tell you when to call 9-1-1 and when not to. In many cities, 9-1-1 dispatchers automatically send an EMS unit which may not always be necessary and is quite costly.

7. Award Winning.

The National Health Information Awards Program honored the HealthyLife[®] Self-Care Guide with the gold award in the self-care publication category. It was also the only consumer publication to receive the "Excellence in Health Information" award.

8. Readability.

Our self-care guides are written at a 6th grade reading level according to the Flesch-Kincaid readability scale. This makes them appealing to employees/members from diverse educational backgrounds.

9. Free Online Version.

We will provide you with a free online version of Healthier at Home[®] for your organization's intranet for one year with purchases of 1,000 or more self-care books.

10. Free HealthyLearn.com Website.

Your employees/members receive easy access to the MedLine Plus Website. It contains thousands of articles on diseases, wellness, surgery, and specific age groups. There is also a drug and supplement database, medical dictionary, health encyclopedia, informative graphics, and interactive videos. The website is available in Spanish.

11. Free Implementation Plan and Consultation.

We share our clients' experience on how to most effectively implement a self-care program to maximize its effectiveness.

12. Free Online "How to Use" Workshop.

All recipients of our self-care guides receive access to an online instructional workshop that helps them receive the most benefit.

13. Free Self-Care Incentive Program.

To further increase utilization, all recipients of our self-care guides are eligible to win money by using them.

14. Flow Chart Format. Engages Reader.

Our self-care guides use an "easy to follow" flow chart format that's preferred by employees/members because it quickly helps them make decisions. It also clearly distinguishes emergency from normal care issues.

15. Targeted Self-Care Guides.

AIPM is the only publisher that provides 14 different self-care guides. They are of differing lengths and target specific population groups, including seniors, children, women, men, adolescents, Hispanics, mental health, and emergency/first aid.

16. Author Presentation/Signing.

As the author of our self-care guides, Dr. Don Powell can do a book signing, as well as give an entertaining and informative talk to kick off your medical self-care program (schedule permitting).

17. Direct Mail Fulfillment.

We can mail the books directly to your employees/members.

18. Customization.

We can add photos of your employees/members and building to our existing cover or design a new one that has your "look and feel." You can also include a letter or information on the inside front and back covers.

19. Sample Cover Letter.

We have a cover letter template you can use or you can draw from scores of our clients' letters.

20. Design Your Own Guide.

We can develop a self-care guide of any length with topics you select. Our experience includes a guide based upon frequently used ICD-9 codes for BlueCross BlueShield of Massachusetts and a Military Self-Care Guide for the U.S. Army.

21. Customer Care Commitment.

Many organizations say that they provide excellent customer service, but it is a commitment at the Institute. We guarantee the service you receive will exceed your expectations.

What Consumers Say

Over 6 million employees/members have used AIPM Self-Care Guides. Here is a sampling of what they say.

“The Health at Home® book was the reason I went to see my doctor where I was diagnosed with acute pancreatitis. My physician said it saved my life.”

Jeff Bilbrey, Lowes, Bloomfield Hills, MI

“If it weren’t for my self-care book, I wouldn’t have discovered I had ovarian cancer in an early stage. After radiation and chemo, my prognosis is excellent.”

Registered Nurse, Fairview Health System, Minneapolis, MN

“I just had to email you to tell you what a great book the above reference is that was distributed to staff awhile back. It came in quite handy during Hurricane Wilma. After reviewing it further, this is an excellent, useful tool for which I thank the Human Resources Department for distributing.”

Marcia R. K., Employee, Collier County, FL

“Thank you for the very informative Health at Home® publication. Since I do not have a computer, this book will help me when I have to visit my doctor. Keep up your good work.”

Government Health Plan Member

“Thanks very much for providing the Health at Home® publication. It’s a wonderful reference document and we’ll put it to good use. Keep up the good work!”

Government Health Plan Member

“Thank you for the excellent publication Health at Home® - the authors of which have produced a well-organized, easy-to-read, and very valuable health care product which I will keep handy for ready reference.”

Government Health Plan Member

“I want to thank you for the wonderful Health at Home® book. I only rather recently got around to looking at it. I want you to know it is a godsend. Everything about it...the format is perfection, the size of type, the way the information is organized. It addresses so many things.”

Government Health Plan Member

“Thanks very much to the GEHA board for providing a copy of Health at Home®. It will be a wonderful reference to consult on health matters and I very much appreciate having a copy.”

Government Health Plan Member

“Congratulations to you and the board of GEHA for your decision to provide members with the Health at Home® publication. The book is well organized, every page is packed with useful information for basic research, and the size type makes it easy to read. More importantly, perhaps, is that it is concisely and clearly written and therefore easy to comprehend. In our opinion, those who conceived the idea for the publication and those that were involved in every detail of production have hit a bases loaded home run for those of us who are 50+.”

Government Health Plan Member

“I want to thank you for sending the Health at Home® publication. This came as such a surprise at a time when I needed it most after a knee injury. The book is clear and understandable and so convenient. I am impressed with the quality of your personalized care.”

Government Health Plan Member

“My son contracted a rare blood disorder which, at the time, we were unaware of. I checked his symptoms in the book first which instructed us to call his doctor.”

A.S., Age 34, Female

“I think the self-care guide is a great asset for me. It enabled me to understand my symptoms and assisted me in recovering faster.”

R.M., Age 30, Male

“I like the flowchart model. Easy to use, yet does not “talk down” to the consumer. Thanks for providing this addition to my personal reference library.”

C.C., Age 48, Female

What Professionals Say

“In working with the American Institute for Preventive Medicine over the last few years, in both the lifestyle and the self-care areas, we have found your materials to be accurate, timely, attractive, and up-to-date. They are easy for our members to read and therefore have been well received by them. Your staff has consistently been helpful, easily accessible, and flexible in helping us meet our needs making it a pleasure to work with them.”

*Frances B. DeHart, Health Management Manager,
HealthFirst, Greenville, SC*

“Our employees’ feedback on the Health at Home® books has been extremely positive. There was, however, one problem. One employee accidentally left his book with a pack of cookies on top in his work area. When he returned, he was upset to learn that someone had taken his book, but had left the cookies. He was very pleased when I gave him another copy. Thanks for such a great guide.”

Margaret Hubbard, RN, COHN-S, Sara Lee, Martinsville, VA

“The HealthyLife® Self-Care Guides were a real hit. They showed how much we truly care about the health and well-being of our municipal employees.”

*Lisa Battaglia, M.S., CHES, Health, Wellness, and EAP
Consultant, North Carolina League of Municipalities*

“The self-care guides, both in English and Spanish, have been extremely well received by our members. They are a great source of health information. Thanks for the great service.”

Guido Gonzalez, Director of Vista Health Plan

“We have been truly pleased with the content and easy-to-use format of Health at Home®. These guides are extremely valuable resources for our community residents to equip them with the tools and skills needed to make wiser health care decisions.”

*Shannon Owens, Director of Community Health Alliance, United
Way of Greenville County, SC*

“We appreciated the flexibility to customize the HealthyLife® Self-Care Guide to address the common health problems of our membership. We are also delighted when our research revealed that the guide significantly reduced emergency room visits.”

*Janet Edmunson, Program Manager Prevention and Wellness,
BlueCross and BlueShield of Massachusetts*

“Our members are extremely pleased with the customized version of Health at Home® you designed with us. By changing the icons to encourage people to call our nurse advice line, use of the service has increased. Your staff’s willingness to accommodate our special needs made the project an easy one.”

*Lucy Giles-Khoury, Manager of Health Promotion and Wellness,
Dean Health Plan*

“The guides meet a need that isn’t addressed by other self-care publications. They are comprehensive and easy to follow, yet very low cost. I now have ‘a prescription’ for how my patients can take care of themselves.”

*Neill D. Varner, D.O., MPH, Former Associate Medical Director,
Saginaw Division, General Motors*

“Concise, objective, and easy to understand. This home reference helps you to know when to call the doctor. A ‘Dr. Spock’ for adults.”

Richard Matzen, M.D., Emeritus Physician, Cleveland Clinic

“This self-care guide is safe and easy to use. It takes the guesswork out of when to take your child to the doctor.”

*Ronald Holmes, M.D., Co-Director, Division of General Pediatrics
Clinical Associate Professor of Pediatrics, University of Michigan
Medical Center*

“We bought Health at Home® for our members. A couple of months later, an employee dropped in asking where the book had come from. He told me he loved it and his wife loved it! He thought it was great and wanted to thank whoever had given it out. Having known him for a long time and to have him express his heartfelt thanks did wonders for my day.”

Norm Foge, The Graphic Arts Industry Health Care Trust

The Company We Keep - Over 12,000 corporations, hospitals, MCOs, unions, colleges, and government agencies use our self-care and wellness publications. Some of our clients include:

Insurance Companies

Aetna	John Hancock	Wausau
BlueCross BlueShield-41 Plans	Massachusetts Mutual	Western Southern Life Insurance
Continental Insurance	Prudential	WPS Health Insurance

Managed Care Organizations

Advocate Health Partners	HealthNet	QualChoice
Cigna HealthCare	Humana Health Plans	Security Health Plan
Dean Health Plan	Intermountain Health Care	Sharp Health Plan
Fallon Community Health Plan	Kaiser Permanente	United Medical Resources

Hospitals

Albany Medical Center	Danbury Hospital	Lexington County Hospital
Aurora Health System	Good Samaritan Hospital	MD Anderson Cancer Center
Baylor Medical Center	Henry Ford Health System	Queen's Medical Center

Corporations

Avery Dennison	General Motors	Office Depot
Citibank	Homedics	Petsmart
DaimlerChrysler	Lehman Brothers	Pitney Bowes
ExxonMobil	Lowes	Union Pacific Railroad
Ford	Nabisco	Wyeth-Ayerst

Government

Centers for Disease Control	Federal Reserve Bank	U.S. Army
CIA	Pentagon	U.S. Customs
Dept. of Health & Human Services	U.S. Air Force	U.S. Dept. of Energy

Education

Alfred University	Ohio State University	University of Colorado
East Illinois University	Springfield College	University of Michigan
Georgetown University	University of Central Florida	Yale University

Unions

AFL-CIO	Labors	Operating Engineers
AFSCME	Plumbers & Pipefitters	Teamsters
IBEW	Police & Firemen	UFCW

Published Journal Articles

on Self-Care and Wellness by Don R. Powell, Ph.D. – President of AIPM

D.R. Powell, "Studies Document the Savings from Medical Self-Care Guides," *Benefits & Compensation Digest* 42, January 2005.

D.R. Powell, "Implementing a Self-Care Program," *Employee Benefits Journal*, 28(3), 2003; 40-43.

D.R. Powell, "How to Achieve an ROI on Your Health Care Dollars," *Employee Benefits Journal*, 27(1), 2002: 24-27.

D.R. Powell, et al, "Implementing a Self-Care Program: Effect on Employee Health Care Utilization," *AAOHN Journal*; 45(5) 1997: 247-253

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D.R. Powell. Controlling health care costs by controlling demand. *Human Resource Professional*, 8, 1995: 19-22.

D.R. Powell. "Characteristics of Successful Wellness Programs," *Employee Benefits Journal*, Vol. 24, No. 3. September, 1999.

D.R. Powell. "Trends in Health Promotion" in *Healthy, Wealthy, and Wise*, Wellness Councils of America. 1993.

D.R. Powell. "21 Key Criteria to Help You Select the Very Best Pre-packaged Wellness Program," *Corporate Health Promotion Today*, Vol. 1, No. 1. March 1992.

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