



Fall Prevention Program Developed by LifePlans Proven to Reduce Incidence of Falls and Claims Costs Among Seniors

Waltham, MA - June 24, 2015 – [LifePlans](#), Inc., a wholly-owned subsidiary of Munich Re, announced today that its fall prevention intervention and wellness program has been proven through evidence-based results to significantly reduce the risk and rate of falls among elderly Americans. Further, it has been demonstrated to lower the incidence of insurance claims.

LifePlans' [LIFT Wellness Program^{\(SM\)}](#) (Living Independently and Falls-free Together) evolved out of a multi-year research study on fall prevention with the U.S. Department of Health and Human Services. The research, beginning in 2004, led to the development of an intervention comprised of a comprehensive in-home assessment of physical, emotional and cognitive functioning, falls history, home environment, and medications. The assessment is used to create customized recommendations for the individual and their doctor that successfully enable people to reduce the incidence of falling, as well as increase their ability to safely remain in their own homes while lessening their fear of falling.

The [results](#), published in the June 2015 issue of the peer-reviewed health policy journal *Health Affairs*, found that the LIFT Wellness Program significantly reduced the rate of falls over a one-year study period. The federally funded study used a randomized control trial with individuals age 75 and older to determine the impact of the intervention. Those who received the intervention had a 13 percent lower rate of falls compared to the control group. Participants also had a significantly lower rate of injurious falls. Long-term care insurance claims were 33 percent lower over a three-year period, for an estimated return of \$1.68 on every dollar invested in the program. The study also showed program participants were nearly 20 percent more likely to make fall-preventing modifications to their home than non-participants.

Based upon their 28 years of research and expertise working with senior and vulnerable populations, and their wealth of knowledge in the areas of fall prevention and wellness, LifePlans offers the LIFT Wellness Program to health plans and long-term care insurance companies around the country. Over time, LifePlans has made several enhancements to the program including a greater focus on people who have not yet suffered a fall but face an immediate risk of falling, refining algorithms to create more customized and effective personal action plans, and expanding the program's follow-up strategy of health and wellness coaching. The company has conducted over 4 million health assessments since inception and tens of thousands of individuals will be eligible for the LIFT Wellness Program this year through their participating insurance companies. LifePlans is certified in Wellness and Health Promotion for Health Appraisals from the National Committee for Quality Assurance (NCQA), the nation's foremost voice in health care quality oversight.

"Simple, low cost prevention programs such as LIFT have the potential to provide enormous benefit for the US health insurance industry, both for companies and consumers," said Marc Cohen, PhD, Chief Research and Development Officer at LifePlans. "They offer not only an

effective way to reduce costs, but also help to keep members in their homes for longer, which our study shows has a positive impact on the health system in multiple ways.”

Falls affect a large portion of older Americans, representing a serious public health problem. Roughly one-third of people age 65 and older living at home suffer a fall each year. Falls can lead to extended health problems, greater caregiver stress and increase the need for both acute and long-term care services, one of the largest costs to Medicare and Medicaid.

“LIFT is exactly the type of program we need in our arsenal of programs to turn the tide on this growing and costly public health problem,” said Jay Greenberg, CEO of NCOA Services, a division of the National Council on Aging. “The country needs more evidence-based, cost effective, and scalable interventions.”

In 2013, direct fall-related costs for people over the age of 65 in the US were \$34 billion. As the population ages, insurers are increasingly looking for cost-effective intervention methods that protect the finances and quality of life of those at risk of falling as well as lessen the burden on the US healthcare system.

Click [here](#) to view the peer-reviewed study titled "**Prevention Program Lowered The Risk Of Falls And Decreased Claims For Long-Term Services Among Elder Participants.**"

For more information about LifePlans, please visit lifeplansinc.com

LifePlans, a leader in health assessments, care management and administrative services, has been helping the nation’s leading healthcare and insurance organizations improve health outcomes, lower medical spend, reduce risk and increase quality since 1987. With an acclaimed research team, evidence-based results and a deep expertise working with senior and vulnerable populations our offerings include HRAs, fall prevention, care transitions, health coaching, quality compliance programs, underwriting and risk management solutions. LifePlans is an NCQA certified subsidiary of Munich Re.

Munich Re stands for exceptional solution-based expertise, consistent risk management, financial stability and client proximity. This is how Munich Re creates value for clients, shareholders and staff. In the financial year 2014, the Group – which combines primary insurance and reinsurance under one roof – achieved a profit of €3.2bn on premium income of over €48bn. It operates in all lines of insurance, with over 43,000 employees throughout the world. With premium income of around €27bn from reinsurance alone, it is one of the world’s leading reinsurers. Especially when clients require solutions for complex risks, Munich Re is a much sought-after risk carrier. Its primary insurance operations are concentrated mainly in the ERGO Insurance Group, one of the leading insurance groups in Germany and Europe. ERGO is represented in over 30 countries worldwide and offers a comprehensive range of insurances, provision products and services. In 2014, ERGO posted premium income of €18bn. In international healthcare business, Munich Re pools its insurance and reinsurance operations, as well as related services, under the Munich Health brand. Munich Re’s global investments amounting to €227bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.

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