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Engaged Employees:

The Key to Effective
Population Health Management



HPM INSTITUTE
HEALTHCARE PERFORMANCE MANAGEMENT

Introduction

Sustaining a successful population health management program, no matter how success is defined, requires a collaborative effort at every stage of the life of the program. Senior level support and a high-level of employee engagement in healthy behaviors are key elements of successful population health management, whether for medium or large employers and increasingly for smaller employers.

Sophisticated scientific and analytical methods that address chronic and emerging health risks, and then develop customized risk management strategies, are based on members' "readiness" to adhere to healthy lifestyle behaviors. This model represents a breakthrough in successful population health management. While this model can be applied to hospital and physician health systems, successful member engagement in healthy behaviors can also be applied in the employer sponsored group health plan context.

Employers benefit when effective workplace wellness programs improve the health of their workforce. Productivity is diminished when employees are ill and unable to perform their jobs and illness has hampered their productivity.

To keep members healthier, employers at the forefront of change – who seek to improve their bottom-line by reining in spiraling healthcare costs – are focused increasingly on the twin strategies of workplace wellness and a higher level of employee engagement in healthy behavior. These strategies inevitably are interwoven as a result of the difficulty managing employee health without greater employee self management of their own health risk factors – whether identified through health risk assessments, biometric screening or other scientific methods. This paper discusses the fundamentals of an effective engagement process as a key factor in an employer-sponsored population healthcare management strategy, and shows how combining targeted "high touch" R.N. nurse health coaching with high-tech automation and digital tools can facilitate the process of mitigating healthcare costs by promoting health.

The Challenge

Chronic illnesses, including heart disease, stroke, cancer, diabetes and arthritis, have emerged as the major contributors to U.S. healthcare costs as medical costs associated with chronic illnesses now represent 75 percent of the \$2 trillion in U.S. healthcare spending, according to the Institute of Medicine.¹ Four modifiable health behaviors—lack of physical activity, poor nutrition, tobacco use and excessive alcohol consumption—are responsible for many chronic diseases.²

The underlying causes of chronic and lifestyle related illnesses contribute to an overall decline in population health — and an increase in health-related costs both in terms of direct employee medical expenses and indirect employer costs from higher absenteeism and lost productivity.³

Whether the main focus of population health management lies in reducing healthcare costs or improving the overall health of employees, employers increasingly concerned about rising health costs are turning to innovative technology to implement and sustain workforce wellness and health promotion programs.

The Response

Traditionally, employers have responded to the challenge of escalating healthcare costs associated with chronic conditions with plan design changes that shift plan cost increases to employees, reduce expensive benefits or adopt employee-only coverage. While this strategy has mitigated the effect of cost increases on payers, it has been largely unsuccessful in bending the cost curve because it fails to get employees healthier.

Increasingly concerned about the significant impact of healthcare-related costs — particularly as they impact not only the bottom-line but also strategic business decisions such as hiring and workforce size — the majority of employers cite controlling healthcare costs as either a high or medium priority.⁴

To better control costs by promoting a healthier workforce, a growing number of employers are turning to technology-driven population health management strategies such as wellness and care management programs that engage employees by promoting health. Because more than 60 percent of covered individuals obtain health coverage through an employment-based plan, employer-sponsored wellness programs can be designed to meet varied workforce health challenges and needs. In fact, workforce health promotion, or “wellness,” has emerged as a top employer strategy for containing health spending.⁵

In a recent national survey of employer-sponsored plans by Mercer, a national human resources consultancy, over three-fourths of large employers said that senior leadership is supportive of health promotion programs that encourage better employee behaviors.⁶

¹ Institute of Medicine, *Living Well With Chronic Illness: A Call For Public Health Action* (2012).

² Centers for Disease Control and Prevention, *Chronic Conditions and Health Promotion* (2012).

³ Georgetown University School of Nursing and Health Studies, *Healthier Workforce for a Healthier Economy* (2012).

⁴ ADP Research Institute, *Why You Should Care About Wellness Programs* (2012).

⁵ AON Hewitt, *2012 Healthcare Survey* (2012).

⁶ Mercer LLC, *National Survey of Employer Sponsored Health Plans* (2012).

"The next phase of health reform in the United States will reflect a concerted effort to keep people well, out of the hospital and more actively engaged in managing their own health."

**Price Waterhouse
Coopers⁷**

"Chronic diseases such as heart disease, stroke, cancer and diabetes are among the most common, costly and preventable of all health problems in the U.S."

**Centers for Disease
Control and Prevention¹²**

By leveraging powerful analytics, employers are able to identify in advance potential, future costly health risks and take steps to engage employees in care management and lifestyle health programs before major health events occur. Relying on high- performance software tools, employers are able to gain valuable insight into potential health risks, such as diabetes and obesity, so that employer-sponsored health promotion and wellness programs can be better matched to employee needs and interests. In the past, low participation has been a significant barrier for successful company wellness programs; however, a recent survey by national consultancy Towers Watson reveals that employers who focus on incentivizing employees to engage in health promotion programs show immediate, sustainable and measurable results.⁸

With a combination of attractive financial incentives, targeted health education, and R.N. nurse health coaching, wellness programs can be customized to workforce risks and health needs. These programs typically offer education about nutrition, exercise and other healthy habits to help prevent employees from developing costly chronic health conditions.

While the ability to bring about behavior change is a significant challenge, anecdotal evidence described more fully below indicates that customized, targeted wellness programs integrated with financial incentives and R.N. health coaching — preferably one-on-one coaching — can result in higher engagement rates and measurable changes in better health outcomes at lower cost.⁹

Although questions about the effectiveness of changing behavior and measuring ROI persist, a new study supports the positive results of this approach — financial or otherwise. Finding that certain costly health risk factors in the working population are "modifiable," a study published in *Health Affairs*, the leading peer-reviewed journal on healthcare policy, makes a direct association between modifiable health risks and subsequent lower health expenditures.¹⁰

Described as the largest study of its kind to date, the *Health Affairs* report underscores the critical importance of being able to predict future healthcare plan costs by identifying certain key health risks that proactive strategies can be adopted in advance to mitigate risk for specific conditions. Depending on which chronic condition risks are more prevalent, employers are able to make better targeted decisions on appropriate care management and wellness programs.¹¹

With knowledge that certain health risk factors are reliable predictors of preventable costs, employer decisions can be shaped with cost containment strategies such as the Healthcare Performance Management (HPM) model, which promotes business technology as a means to help organizations rein in healthcare costs and improve member health. HPM users provide evidence of how highly engaged workforce members can produce significant health cost savings and better outcomes.¹³ Relying on a range of integrated solutions featuring data-driven analytics, predictive modeling, R.N. health coaching, onsite lab/biometric testing, customized interventions and automation, early adaptors of HPM strategies show positive results in managing workforce risk and controlling healthcare costs.

⁷ Price Waterhouse Coopers LLP (PwC), *Health: The Customization of Diagnosis, Care and Cure* (2010).

⁸ Towers Watson, *2012 Healthcare Changes Ahead* (2012).

⁹ *Ibid.*

¹⁰ Ron Z. Goetzel, et al., *Ten Modifiable Risk Factors Are Linked to One-Fifth of Employer-Employee Health Care Spending*, *Health Affairs*, Vol 31, No 11, November 2012.

¹¹ *Ibid.*

¹² Centers for Disease Control and Prevention, *Chronic Conditions and Health Promotion* (2012).

¹³ Healthcare Performance Management Institute, *2011 Annual Report* (2011).

The Engagement Process

Engagement in better workforce population health can be defined as active participation by employees in health promotion and well being. Based on an individual's willingness and motivation to modify unhealthy behavior, an appropriate strategy highly customized to individual conditions, needs and interests can be developed. "In combining the facts about an individual's health with their readiness to change, individual health outcomes can be influenced by mapping out strategies customized to their individual situation," says Henry Cha, president of Glenwood, Md.-based Healthcare Interactive, a co-founder of the Healthcare Performance Management Institute.

An important step in the HPM process, described more fully below, relies on software tools to identify high- and medium-risk factors driving health costs. For example, in 2009, Viking Range Corporation, a Mississippi-based, self-insured high-end kitchen appliance manufacturer with 800 employees, adopted the HPM population management strategy to formulate a workforce health risk profile. Faced with medical expenses that outpaced company profits, the company needed deeper insight into why costs were increasing. Based on data analytics tools that identified potentially costly health risks, Viking initiated extensive telephonic outreach to engage employees which resulted in a savings of 16 percent in annual medical and pharmaceutical claim costs in 2010 compared to 2009.



"We now understand the factors driving our health costs and our data-enabled wellness programs are reducing those costs," says Beth Tackett, Viking Range's director of human resources.

Predictive risk profiling of Viking Range's healthcare data identified 35 at-risk members who accounted for \$1.6 million in claims costs. With experts promoting the idea of wellness programs that target all employees—not just those with urgent needs — Viking's wellness program expanded its focus to 292 medium-risk members who accounted for \$1.7 million in claims costs. "As we remain engaged and active with this approach, we expect healthcare costs to continue to go down," says Tackett.¹⁴

¹⁴ HPM Institute, *Success Story, Viking Range Corporation* (2011).

As a vital element of the HPM process, effective engagement means working closely with R.N. health coaches on condition-specific wellness and health management programs that promote healthier lifestyle behavior. To be effective, this approach requires “high-touch” R.N. health coaching, preferably on a one-on-one basis, but also relies on digital coaching designed to keep members motivated and engaged in promoting their own health and wellbeing.

Engagement went from 46 percent to 62 percent. Those that were engaged had a 20 percent reduced cost.

When comparing a group of engaged participants with a non-engaged group in the same employer health plan, program measurements show cost savings over a specific time period.

| #Members | 2010-2011 | Plan Paid | PMPM |
|--------------|------------|--------------------|--------------|
| 1499 | Med Claims | \$4,647,357 | \$258 |
| 1499 | Rx Claims | \$1,394,993 | \$78 |
| Total | | \$6,042,350 | \$336 |

| #Members | 2010-2011 | Plan Paid | PMPM | Differential |
|--------------|-------------------------|--------------------|----------------|--------------|
| 1430 | Med Claims | \$5,115,071 | \$298 | 8%↑ |
| 1430 | Rx Claims | \$1,373,741 | \$80 | 8%↑ |
| Total | | \$6,488,812 | \$378 | |
| 42 | CM Participants | \$1,432,415 | \$2,842 | 20%↓ |
| 57 | Non-Participants | \$2,447,511 | \$3,578 | |

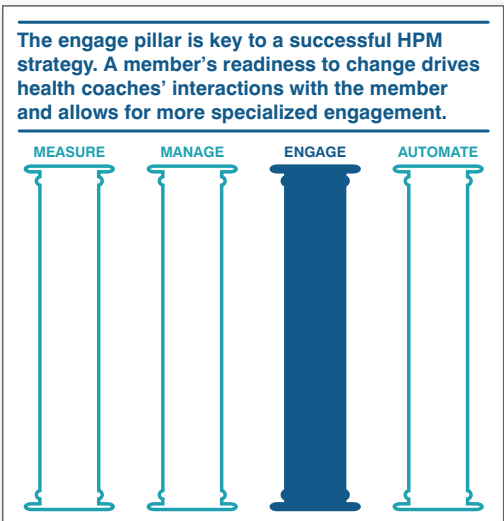
When comparing a group of engaged participants with a non-engaged group in the same employer health plan, program measurements show cost savings over a specific time period. Employees engaged with a nurse health coach show better health improvement results when compared with a group of non-engaged employees in the same workplace over the same time period. Results can be measured in terms of overall plan savings or other benchmarks including medical service utilization on a per member basis as well as in the aggregate, premiums, absenteeism, worker retention and productivity.

Studies show that care management programs with a higher level of employee engagement can show positive results — even in the short run.¹⁵ “The key to measurable positive results is a well implemented wellness program and an engaged population integrated with screenings, data analytics and predictive modeling,” says Judith Mueller, R.N., EVP, Clinical Programming for WellNet Engage, a Maryland-based R.N. health coaching company.

¹⁵ Towers Watson, *2012 Healthcare Changes Ahead* (2012).

The Engagement Process Starts With Data

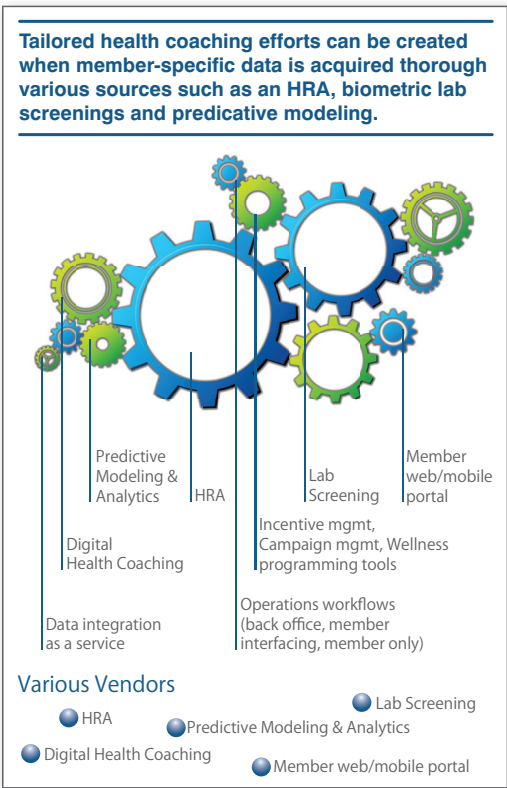
Today, benefits and human resource managers are implementing wellness programs tightly integrated with health risk appraisals and biometric screening designed to collect vital data. An important goal of these screening tools is to uncover information needed to help make more informed decisions about clinical assessments and workforce wellness strategies.



The importance of the engage pillar in the four-step integrated HPM process is illustrated below.

Measure. An important initial step to screen for emergent risk is the Health Risk Assessment (HRA), used to gather baseline self-reported data from individuals. The assessment is a valuable indicator of an individual's own health perceptions, attitudes and motives. Today's HRA can be integrated with technology to help guide nurse health coaches in their work with individuals on customized wellness and lifestyle behavior programs. Advances in

behavioral science, integrated with this onsite or online screening tool, can help stimulate individual motivation and sustained behavior change. Three quarters of employers will use financial incentives to encourage individuals to complete a health risk appraisal.¹⁶



Biometric lab screening data helps identify risk factors such as cholesterol, diabetes, blood pressure and body mass index (BMI). A key goal of screening is to recommend individuals to physicians when the data shows borderline abnormal results as screenings often identify emergent health conditions before participants are even aware of a problem. The data is also useful for the health coach in tailoring subsequent education and intervention, motivating employee participation and for individual counseling. In addition, the data is useful in measuring and monitoring changes in health behavior over time at both the workplace and individual member level.

According to patient activation expert Judith Hibbard, professor of health policy at the University of Oregon, screenings enable early intervention with patients who lack the skills to self manage before they inevitably

move to a higher health risk group. Most individuals are not aware of their health risk assessment because they have not received information from their own risk appraisals and

¹⁶ Ibid.

screening tests. “A growing body of evidence suggests that informed patients who are engaged in their own care have better health outcomes and measurable cost savings,” says Hibbard.¹⁷

In response to ever-rising healthcare costs, The Charlie Palmer Group, a multi-state, Nevada-based restaurant company with 147 employees, embarked in 2011 on the initial step of the HPM process. Using software tools provided by WellNet, a Maryland-based cost-containment medical management firm, the company discovered that 20 percent of its members were on target to potentially cost the company approximately \$900,000 within the next 12 to 18 months. “Having access to a platform to obtain clinical predictive modeling data, understand where the gaps in care are and analyze it was invaluable to us in developing a workforce health risk profile,” says Sabrina Orque, Charlie Palmer Group vice president of human resources.¹⁸

Manage. The second step in the HPM process incorporates analytics and predictive data modeling to help classify health risk in plan populations. Aggregate medical claims data and/or prescription drug data is input into predictive modeling software — the Adjusted Clinical Groups (ACG) System — developed by the world-renowned health services research organization at the Johns Hopkins University Bloomberg School of Public Health. This scientifically-proven software tool is backed by performance statistics that identify high-risk cases for care management intervention and underwriting, amongst other things.¹⁹ “The ACG predictive modeling suite has advantages over more traditional predictive methods because it emphasizes pharmacy data which is timelier, more complete, and identifies health conditions receiving treatment,” says Cha.

Engage. This step involves highly targeted, risk-specific health education, care management and lifestyle behavior intervention programs, as well as well-structured financial incentive programs and targeted communications launched to population sub-groups to encourage shared accountability. Without identifying specific individuals, these HIPAA-compliant programs are designed to encourage voluntary participation by employees in care management and lifestyle behavior programs. To stimulate member engagement, outreach to the workforce is individual- agnostic and based primarily on the screening data and group risk profile.

Incentives. Financial incentives to encourage participation in health promotion programs have proven effective in promoting behavior change. A literature review of the impact of incentives on health behavior engagement show that incentives of some value affected engagement rates in 73 percent of cases.²⁰

For the third year in a row, employers increasingly willing to invest in wellness programs sharply increased the use of incentives to encourage higher participation—48 percent provided financial incentives, up from 33 percent last year.²¹ A 2012 survey of firms offering wellness programs report that 81 percent primarily use engagement rates to determine their program's success.²²

Best practices and guidelines for incentive programs which comply with the non-discrimination provisions of HIPAA and the Patient Protection and Affordable Care Act

¹⁷ Ron Z. Goetzel, et al., Ten Modifiable Risk Factors Are Linked to One-Fifth of Employer-Employee Health Care Spending, *Health Affairs*, Vol 31, No11, November 2012.

¹⁸ HPM Institute, *Success Story, The Charlie Palmer Group* (2012).

¹⁹ HPM Institute, *Rx Data Analysis Provides Critical Insight for Healthcare Performance Management*, White Paper (2010).

²⁰ Georgetown University School of Nursing and Health Studies, *Healthier Workforce for a Healthier Economy* (2012).

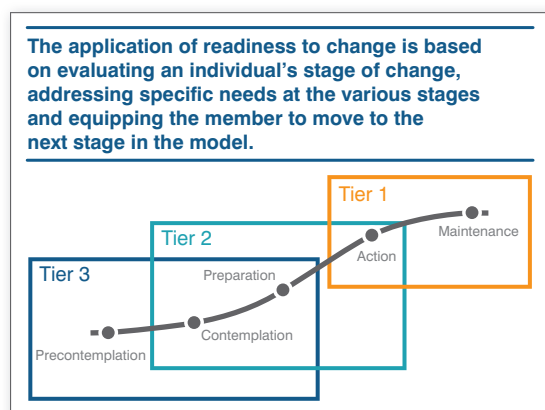
²¹ Mercer LLC, *National Survey of Employer Sponsored Health Plans* (2012).

²² *Ibid.*

(PPACA) of 2010 are being formulated by healthcare thought leaders. A joint consensus position paper from a panel of various stakeholders in healthcare, and led by the Health Enhancement Research Organization (HERO) of the American College of Occupational and Environmental Medicine, has concluded that employers should be strongly encouraged to utilize outcomes-based incentives in their wellness programs.²³

As part of the engagement process, customized educational materials — designed to maximize participation and targeted at specific chronic conditions such as diabetes and cardiovascular risks — can be offered as part of population outreach. As described below, a scientific method in the HPM process to encourage a higher level of employee participation in health promotion is invaluable for sustainable engagement.

Scientific Method To Encourage Engagement. Customized health coaching can be structured around breakthrough scientific methods that correlate individual “readiness” to change with individual health risk, motivation, attitude and interests. Based on the psychology of behavior modification, modern scientific methodology can help individuals to make sustained changes, including active engagement in healthier lifestyle behavior—and results in higher levels of engagement.



Based on a scientific method developed by J. Prochaska, Professor of Clinical and Health Research, at the University of Rhode Island, as described above, this model relates to an individual's “readiness” to engage in health promotion programs which rely on tailored R.N. health coaching at each stage of the process — taking into account individual patient motivation and attitude.²⁴

“Individuals who are not ready to modify unhealthy behaviors require a different approach from individual's prepared to change, but just don't know how,” says Cha.

As mentioned above, the HRA uses the individual's own medical history to help assess readiness to change unhealthy behaviors and to incentivize the patient. This screening data is also used to inform the healthcare team how to best encourage behavior change. “By combining the facts about an individual's health and the psychology of the “stages of change” model, we can become more effective at influencing an individual's health outcomes by mapping targeted strategies based on readiness to change,” says Cha. “Studies show a 10 to 30 percent increase in medication compliance when this approach is integrated into disease management programs.”

The Prochaska model ranges from “not ready to change unhealthy behavior” to “maintaining healthy behavior.” By identifying a patient's position in that continuum, health coaches can better motivate change both on the individual and the population level. “The traditional vehicle used to screen for members' lifestyle risks has been the Health Risk Assessment. By incorporating stage of change questions into the HRA, HCI has enhanced the HRA's ability to serve as a referral system to behavior change programs,” says Cha.

²³ American College of Occupational and Environmental Medicine, Guidance for a Reasonably Designed, *Employer-Sponsored Wellness Program Using Outcomes-Based Incentives*, JOEM, Volume 54, Number 7, July 2012.

²⁴ Prochaska, J., DiClemente C, *The Transtheoretical Approach*, In: *Handbook of Psychotherapy Integration*, 2nd ed. New York: Oxford University Press (2005).

Engaged vs Non Engaged Employees. Two companies that adopted the HPM process illustrate the positive results achieved by this strategy. Based on paid claim costs, employees engaged in care management compared to non-engaged employees in the same company showed a positive change in health behaviors that resulted in lower claim costs.²⁵ Seattle-based, self-insured Northwest Pump, a distributor of petroleum equipment, industrial pumps and car wash systems with 54 members, reported that 20 members volunteered to participate in the company's care management program.

"Comparing engaged vs. non-engaged members in the company's care management program for 2011 to 2012 (annualized), the non-engaged per member per month (pmpm) costs exceeded engaged member pmpm costs by 55 percent," says WellNet Engage's Judith Mueller.

In another example, the same comparison was made for Mississippi-based Viking Range Corporation. "Comparing engaged vs. non- engaged members at Viking Range for 2011 to 2012 (annualized) in terms of claims paid, the non- engaged member costs exceeded engaged member costs by 20 percent," says Mueller.

Automate. HIPAA-compliant enabling technology supports the HPM pillars of Measure, Manage and Engage by allowing for data integration across the three pillars and repeatability that fosters the institutionalizing of healthy corporate culture strategies.

Developed by Healthcare Interactive, *Healthspace* is a sophisticated data management system being used successfully by various entities including employers, county governments, on-site employer-owned health clinics, third-party administrators and brokers.

Incorporating unique cloud-based workflow and data management elements, *Healthspace* is highly customizable and configurable to the employer's exact business process and it efficiently transforms data into health plan "intelligence." Favorable progress by users of the *Healthspace* framework in promoting higher-performing, engaged and healthier workforces was reported in the HPM Institute's 2011 Annual Report.²⁶

In sum, by shifting from a tactical to a strategic focus, forward-thinking benefits managers and human resource directors can employ technology to gain greater visibility and control over health plans and risk management postures. The four pillars of HPM can make a significant difference in the human resource mission and the way organization leaders think about population health management and health plan performance.

The Business Case for Wellness Engagement

Deriving greater value from workplace health promotion and wellness programs raises several important questions for employers. What bottom-line results can be expected from investments in particular programs? Does intervention help improve employee health and productivity? How can improved employee health be measured? Does it make economic sense for small- and medium-sized employers with more limited resources and staff to invest in health promotion and wellness?

²⁵ Healthcare Performance Management Institute, *2011 Annual Report* (2011).

²⁶ HPM Institute, *2011 Annual Report* (2011).

Answering these questions has proved challenging because of the difficulty in precisely measuring results. However, recent well-publicized studies report progress in measurement of savings and outcomes. For example, an important *meta analysis* of relevant literature on costs and direct savings associated with workplace wellness programs found that medical costs fall by about \$3.27 for every dollar spent on wellness programs.²⁷

A survey conducted by The Citibank Health Management Program reported an estimated savings of \$4.50 in medical expenditures per dollar spent on wellness.²⁸

The 2010 National Worksite Promotion Survey reported that 52 percent of surveyed employers offered such programs, up from only 7 percent in 2004.²⁹ In the 2011 survey, 44 percent of midsized firms (99 to 1,000 employees) and 79 percent of large employers (over 1,000 employees) who responded indicated they offer wellness programs.³⁰

As additional positive returns are reported, more employers of all sizes can be expected to start offering workplace wellness health promotion practices. While smaller firms seem slower to adopt these programs, a 2012 study of more than 1,200 small business owners found that three out of four small employers that have implemented health and wellness programs have improved their bottom line.³¹

Indirect Savings. In addition to direct savings, indirect benefits accrue from health promotion and wellness programs. In terms of poor employee health, indirect costs to employers include lower productivity, higher rates of disability, higher rates of injury and greater workers' compensation claims. For instance, workers with diabetes average two or more workdays absent per year and absenteeism costs are reduced by approximately \$2.73 for every dollar spent on workplace wellness programs. Experts say that because most employers do not track these costs as correlated with their wellness programs, they may not be aware of the impact such health promotion programs have on their employees' overall performance.

Conclusion

While no one silver bullet will end cost escalation forever, available evidence suggests that plan provisions and population health management policies that promote workplace wellness contribute to a more effective cost control strategy. While there is not conclusive proof that a wellness program is the answer to the healthcare cost problem, it does appear that many employers are making a bet on wellness programs, as evidenced by the high percentage of employers offering them. Scientifically based wellness initiatives that encourage engagement may not only improve health but can also result in substantial, measurable savings for employers of all sizes, over even short-term horizons. Under the federal Accountable Care Act, employee financial incentives associated with meeting certain goals in employer prevention programs have been increased. An engagement process that incorporates innovative technology tools can help overcome barriers to investment in this new model for improving individual health, workforce health and productivity.

²⁷ Baiker K., Cutler D., Song Z., *Workplace Wellness Programs Can Generate Savings*, 29 *Health Affairs* 304,308 .No1, (February 2010).

²⁸ *Ibid.*

²⁹ National Workforce Promotion Survey, *Healthy Workers 2010* (2010).

³⁰ *Ibid.*

³¹ National Small Business Association and Humana. *Wellness Programs Impact Bottom Line* (2012).

About the HPM Institute

The Healthcare Performance Management Institute (HPM Institute) is a research and education organization dedicated to promoting the use of business technology and management principles that deliver better and more cost-effective healthcare benefits for employers who cover their employees.

The Institute's mission is to introduce and develop a new corporate discipline called Healthcare Performance Management (HPM)—a technology-enabled business strategy that tackles the challenge of controlling healthcare cost and quality in much the same way that enterprises have optimized customer relations, supply chain management and enterprise resource management. Supported by its four key pillars—Measure, Manage, Engage and Automate—HPM provides organizations with visibility and control over their healthcare benefits spending trends and risk management postures, while protecting individual employee privacy.

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