Combined Regional Investments Could Substantially Enhance Health System Performance And Be Financially Affordable

ABSTRACT Leaders across the United States face a difficult challenge choosing among possible approaches to transform health system performance in their regions. The ReThink Health Dynamics Model simulates how alternative scenarios could unfold through 2040. This article compares the likely consequences if four interventions were enacted in layered combinations in a prototypical midsize US city. We estimated the effects of efforts to deliver higher-value care; reinvest savings and expand global payment; enable healthier behaviors; and expand socioeconomic opportunities. Results suggest that there may be an effective and affordable way to unlock much greater health and economic potential, ultimately reducing severe illness by 20 percent, lowering health care costs by 14 percent, and improving economic productivity by 9 percent. This would require combined investments in clinical and population-level initiatives, coupled with financial agreements that reduce incentives for costly care and reinvest a share of the savings to ensure adequate long-term financing.

Proposals abound for how to improve the performance of regional health systems in the United States. Some call for clinical initiatives to enhance the quality of care and reduce costs, along with payment reform to encourage providers’ support for these changes. Others emphasize population-level interventions to safeguard health and reduce the risk of disease and injury in the first place. Still others combine clinical and population-level efforts in pursuit of a Triple Aim of better health, better care, and lower costs. At the same time, some interventions could worsen inequity across subgroups unless there are intentional efforts to address socioeconomic disadvantage and problems of access.

Furthermore, regardless of the initiatives chosen, initiatives’ impacts might be short-lived without proper economic incentives and sustainable financing. To address this pitfall, accountable care organizations and states with Medicaid section 1115 waivers have demonstrated that health care costs can be saved and reinvested through explicit agreements, usually between insurers and providers. There is also an emerging trend toward forming more expansive accountable health communities or similar structures that engage a wider set of parties (such as social service agencies and public health organizations) that could together generate greater value and reinvest the savings to sustain or expand the work within a more interdependent regional health ecosystem.

With so many options in a changing and uncertain field, leaders face a difficult challenge in crafting sound strategies for their regions that can be financed with available resources. To support such judgments, the Fannie E. Rippel Foundation, through its collaborative ReThink Health initiative, created a computer simulation model that could play out plausible scenarios for re-
regional health reform. The ReThink Health Dynamics Model extended the Centers for Disease Control and Prevention’s previously published national HealthBound model to provide a realistic representation of a regional health system over time.16

For this analysis, we used the ReThink Health Dynamics Model to investigate the extent to which health system performance in a region could change if leaders were committed to delivering higher-value care; reinvesting savings and expand global payment; enabling healthier behaviors; and expanding socioeconomic opportunities.

Exploring how these four strategies could play out in a simulated environment provides a practical way to identify areas of potential leverage, anticipate pitfalls, weigh trade-offs, expose assumptions, and test uncertainties as a prelude to taking action in the real world.

Study Data And Methods

The Model

The ReThink Health Dynamics Model, representing a US region (city, county, or larger), simulates changes in population health, health care delivery, health equity, workforce productivity, and health care costs by quarter-year increments from 2000 to 2040. This is done within a single, testable framework tied to many sources of empirical data and open to sensitivity analysis.15,16

Like its predecessor, the HealthBound model, it is a compartmental stock-and-flow structure with causal feedback, built according to the principles of system dynamics—a methodology that has been applied to population health and health care since the 1970s.17,18

The model divides the population into ten subgroups by age (youth, working age, seniors), socioeconomic status (advantaged or disadvantaged, based on household income above or below 200 percent of the federal poverty level), and insurance status (yes or no) for youth and those of working age. (Underinsurance is handled separately; see online Appendix Exhibit A1.)19

The model simulates changing health states as they are shaped by unhealthy behaviors, crime, environmental hazards, poverty, lack of insurance, aging, and the quality of care. Together, those drivers affect physical illness (mild and severe), mental illness (treated and untreated), acute clinical episodes (urgent and nonurgent), and deaths.

Health status and acute episodes, in turn, determine the demand for health care in different locations. These include routine and episodic office visits, outpatient procedures and tests, hospital emergency department and inpatient stays, as well as postacute and extended care in skilled nursing facilities and through home health and hospice.

Finally, the model considers financial incentives from different payment schemes (such as fee-for-service versus global payment) along with the program cost and return on investment for each simulated initiative. If an intervention does save health care expenditures, model users might choose to reinvest a fraction of those savings in an effort to sustain or expand the initiatives over time.

The model contains more than twenty options for simulating the likely effects of efforts to alter health risks, health care delivery, provider payment, or program financing. Each strategy can be simulated individually or in combinations.

The model rests on data from more than a dozen national sources, along with numerous studies in the literature on health services, health economics, and population health.16 It can be calibrated to represent a particular region using available local data and small-area estimates. For this analysis we scaled national data down by a factor of 1,000 to represent a prototypical midsize American city, with a growing population starting at about 300,000 instead of 300 million in the year 2000. In all other ways, this “Anytown” model reflects the demographic and health system characteristics of the nation as a whole.

Baseline And Intervention Strategies

We performed a sequence of simulations, beginning with a status quo baseline against which all intervention strategies can be compared. The baseline closely matches time series data from 2000 to 2012 on twenty-six different variables from national data sources, encompassing births and deaths; changes in the distributions of population age, economic status, and health insurance coverage; changes in health care resource levels and utilization; and annual changes in each major category of personal health care costs within the Centers for Medicare and Medicaid Services’ National Health Expenditures Accounts.

The model’s future trajectory under the baseline follows census population projections through 2040, based on assumptions about rates of death, birth, net in-migration, and aging. The baseline run includes many other assumptions as well, most expressed as constants based on recent experience (with no change into the future). But there are some exceptions where evidence supports an assumed future trend not identical with the past (see Appendix Exhibit A1 for those exceptions).19

After the baseline, we simulated a layered sequence of four intervention strategies, each con-
Leaders across the country face a pressing need to reimagine and transform how the health system works in their regions.

Consisting of one or more program initiatives or financing schemes. Taken together, the four interventions encompass about half of the initiatives available in the model. All interventions were introduced in 2015, unless otherwise noted (see the socioeconomic opportunities intervention below), and remain in effect through 2040, with their reach and effectiveness subject to the availability of funds. The four intervention strategies are as follows (see Appendix Exhibit A2 for definitions, impact assumptions, and references).

▸ PROVIDE HIGHER-VALUE CARE: What if there were a multifaceted approach to improving health care quality and reducing costs, with seven specific elements? These would be the following: Coordination of care to reduce unnecessary referrals, tests, procedures, and inpatient admissions, and to limit the use of technologies and products that are not cost-effective; establishment of telephone call centers staffed by trained triage nurses to advise callers on whether (and where) they should seek medical care for an acute issue; improved physician adherence to accepted guidelines for preventive and chronic care; improved self-care for disadvantaged patients through monitoring and social supports; establishment of patient-centered medical homes in primary care practices; redesign of primary care office operations, including greater use of physician assistants and nurses, to increase their visit capacity, especially for the disadvantaged population; and improvement in hospital postdischarge planning, with medication reconciliation and more referrals to home health care and rehabilitation facilities, to reduce the risk of readmission.

This clinical strategy is ambitious and might require significant program resources to enact. Similar to most innovation funding in the real world, these initiatives are financed in the model through a temporary start-up fund, initially set for five years at $75 per capita per year, or about 1 percent of total health care spending in the region for each year from 2015 through 2019.

▸ REINVEST SAVINGS AND GLOBAL PAYMENT: What if, in addition to the strategy above, there were two types of financial arrangements in place? The first would be an agreement to reinvest a negotiated fraction of any health care cost savings. In a manner similar to shared savings agreements now offered by Medicare, Medicaid, and other insurers, we assume that 50 percent of any cost savings (relative to gradually rising benchmarks for each of the model’s six insured population subgroups by age and socioeconomic status) will be returned to the community and can be used immediately for clinical or population-level initiatives, or held for future use. The cost benchmarks are set separately for private insurance, Medicare, and Medicaid and are based on recent cost experience along with assumptions about future cost inflation.

The second arrangement shifts many more specialists from fee-for-service payment to global payment. This change alters the economic incentives for specialists to align with wider cost-saving goals. Under traditional fee-for-service, declines in use and income tend to trigger a “supply push” response from specialists, causing them to order additional visits, procedures, and hospital admissions. But specialists who are paid globally have no financial incentive linked to the volume of care. Moving specialists to global payment involves not only putting them on salary but also eliminating any bonuses or incentives for greater volume.

▸ ENCOURAGE HEALTHIER BEHAVIORS: What if, in addition to the strategies above, there were a broad cluster of well-established population health policies and programs to encourage healthier behaviors? In particular, this intervention reduces the total fraction of people with behaviors that put them at high risk for chronic illness, including smoking, poor diet, inadequate exercise, substance abuse, and unprotected sex. The effects and costs of this intervention encompass simultaneous efforts to reduce the onset of risky behaviors (such as discouraging smoking initiation) as well as to reform previously established behaviors (such as encouraging smoking cessation).

▸ INCREASE SOCIOECONOMIC OPPORTUNITIES: What if, in addition to the strategies above, the region implemented a broad cluster of well-established antipoverty policies and programs such as living wage laws; tax credits; child care subsidies; and vouchers for housing, adult education, and job training?

This initiative is the most expensive to enact...
(initially about 30 percent more than the first intervention, higher-value care). We therefore sequence its implementation by ten years (that is, starting in 2025) to allow the other cost-saving components more time to generate resources that could be reinvested to assure stable funding for the full set of investments through 2040.

**Sensitivity Testing** Each of these simulated interventions could encompass large categories of action with many subtypes, creating uncertainty as to their overall effect sizes and costs. Also, uncertainties exist with respect to certain external trends—for example, those dealing with general economic conditions and the impact of the Affordable Care Act (ACA). Recognizing these uncertainties, we conducted a suite of sensitivity tests to determine the robustness of the results under more pessimistic assumptions (see Appendix Exhibit A3).19

**Outcome Measures** We compared each simulated strategy, relative to the baseline, using a consistent set of metrics for all years of the simulation. These included four summary measures of population health, health care cost, social inequity, and workforce productivity. Formal definitions are discussed below. In addition, we calculated total program spending for each strategy, as well as net financial benefit after subtracting the costs of the initiatives themselves. These metrics reflect the interests of most major stakeholders, and all are needed because an intervention that improves one measure might in some cases detract from another.

**Limitations** A few caveats and qualifications should be noted. First and most obviously, any strategic analysis must rest on a particular representation of reality, involving assumptions about future trends, costs, and behavioral responses. Formal modeling such as ours does not attempt to predict the future but instead attempts to compare the relative potential among strategies after exposing critical assumptions and connecting them with empirical evidence. Even so, there is no guarantee that some unanticipated future event or trend might not change conditions so much as to decrease the model’s utility.

Second, this analysis does not indicate to what extent the findings from the “Anytown” model would apply to various localities; that is, we cannot address the question of whether place affects strategic priorities. So far, we have configured the model to represent ten different regions across the United States with populations that range in size from 100,000 to 3 million. After we compared simulated results across regions, our preliminary conclusion is that place-based differences might somewhat affect the optimal mix and timing for specific initiatives, but they do not alter the main findings discussed here.

**Study Results**

**Baseline** The baseline is dominated by two trends: population aging and health care price inflation. Aging leads over time to higher rates of chronic illness and health care use, which in conjunction with health care price inflation causes health care costs to rise by 60 percent over and above general inflation from 2010 to 2040. Rising health care costs lead, in turn, to job losses, more medical debt and bankruptcies, and consequently some increase in the disadvantaged fraction of the population. As a result of the increase in disadvantage, health equity and per capita economic productivity worsen somewhat across the region. Another adverse effect of rising health care costs is erosion in insurance coverage, which tends to undermine the initial expansion that occurred after the ACA. This erosion could occur as ACA-exempt employers drop health benefits and nonexempt employers move full-time employees to part time.23

This sobering baseline must not be interpreted as a prediction per se, depending as it does on many assumptions. But it is a plausible future consistent with current trends and anticipated population changes, and one that leaders ought to be concerned about. Despite its uncertainties, this baseline serves as a consistent point of reference when alternative strategies are being tested.

**Simulated Interventions** We present graphs over time (2010–40) for a layered combination of intervention strategies, across four primary outcomes, with results expressed as percentage improvements over the baseline. Exhibit 1 shows the percentage improvement (decrease) in the fraction of the population with severe chronic physical illness. Exhibit 2 shows the percentage improvement (decrease) in health care costs per capita. Exhibit 3 shows the percentage improvement (decrease) in the disadvantaged fraction of the population. Exhibit 4 shows the percentage improvement (increase) in the productive value of the workforce (that is, wage income minus productivity losses).

▸ **Higher-Value Care:** We begin by implementing the higher-value care intervention by itself. Although this strategy has great potential to improve health and reduce costs, the simulation reveals that it falls far short of that potential because of inadequate funding. About $190 per capita per year would be required for full implementation. Thus, with an initial start-up fund of only $75 per capita per year for five years, the strategy is implemented initially at less than half
strength, and by 2020 it is entirely out of funds. Its beneficial impact on the variables in Exhibits 1–4 peaks at about 1 percent and gradually declines from there.

**ADDING REINVESTMENT OF SAVINGS AND GLOBAL PAYMENT:** We next combine higher-value care with two complementary financial arrangements: reinvested savings and expanded global payment to specialists. The increase in global payment to specialists, while not universal, is enough to dampen the supply-push response that would otherwise boost the volume of services and undermine cost savings. Thus, expanded global payment allows higher-value care to more effectively reduce health care costs (Exhibit 2). Also, with 50 percent of the savings now being reinvested in the effort, spending on higher-value care remains fully funded for all twenty-five years, with money left to spare (about $1,900 per capita accumulates unspent by 2040). The health care cost reductions reach 10 percent by 2040 as severe chronic illness declines by nearly 10 percent (Exhibit 1). This reduction, in turn, leads to a gradual reduction in disadvantage by a few percentage points relative to the baseline (Exhibit 3). The combination of less chronic illness and less disadvantage leads to a 2 percent improvement in the productive value of the regional workforce by 2040 (Exhibit 4).

**ADDING HEALTHIER BEHAVIORS:** The third step joins the previous interventions with population-level initiatives to enable healthier behaviors. The desired spending on these initiatives is highest during their first few years after implementation, and funds are consequently tight for all initiatives (both clinical and behavioral) at first. As a result, the reduction in chronic illness lags that of the previous strategy for the first seven years (Exhibit 1), and the reduction in health care costs lags for the first four years (Exhibit 2). But as risk behaviors are reduced (they drop 10 percent by 2020, on their way to being reduced 50 percent by 2040), the onset and progression of chronic illness is reduced as well, and this reduction in chronic illness helps to further reduce health care costs. By 2040 severe chronic physical illness is reduced nearly 18 percent relative to the baseline by 2030 and 20 percent by 2040 (Exhibit 3). This reduction in disadvantage translates directly into improved productive value, which grows 6 percent relative to the baseline by 2030 and more than 9 percent by 2040 (Exhibit 4). Moreover, severe chronic illness is reduced nearly 20 percent relative to the baseline by 2040 (Exhibit 1).

Although most outcomes improve when the socioeconomic opportunities intervention is included, health care costs do not decline as much as in the preceding run (Exhibit 2). The slightly lower reduction here (down from 15 percent to 14 percent in 2040) is because the advantaged spend more on health care than the disadvan-
Sensitivity Results

The sensitivity tests show that the potential to improve health system performance described above is essentially unaffected by external trend assumptions, but it can be suppressed by certain pessimistic assumptions about interventions’ effectiveness, in particular those that constrain the availability of program funding (see Appendix Exhibit A4). Specifically, if either the higher-value care intervention is less effective (by about 30 percent) or the negotiated share for reinvestment is smaller (33 percent instead of 50 percent), then program funding becomes inadequate and the entire four-layer strategy cannot achieve liftoff. These results underscore the imperative to reduce health care costs as much as possible, along with a practical need to reinvest an amount that is sufficient to sustain the desired action agenda.

Weighing Trade-offs and Financial Impacts

This study illustrates two trade-offs that commonly surface when multi-initiative reform strategies are being studied. One is a short-versus long-term trade-off produced when the addition of new initiatives creates a temporary shortfall in program funding for the entire endeavor; we see this when the investment in healthier behaviors delivers slightly weaker results in the first few years, followed by steadily stronger gains thereafter.

A second trade-off occurs when an initiative improves certain outcomes but worsens others; we see this with the addition of socioeconomic opportunities, which enhances population health, equity, and workforce productivity but does a bit less than the previous strategy to lower health care costs.

Exhibit 5, which reports cumulative financial metrics, helps evaluate such trade-offs more systematically. It shows twenty-five-year average per capita values of program spending, health care costs, and productive value, as well as the productive value minus health care costs and program spending.

Based on these metrics, there is no question that the third and fourth strategies, which combine clinical and population-level initiatives, are financially superior to the first two strategies, which include only clinical reforms. Choosing between the third and fourth strategies, however, is not so straightforward and might depend on who is doing the choosing.

With socioeconomic opportunities and all prior components in the fourth strategy, there is a noteworthy increase in productive value minus health care costs and program spending. This appears to be a compelling proposition from the perspective of residents, employers, and

**Exhibit 2**

Combined intervention improvements in health care costs per capita, expressed as percentage decreases relative to baseline

<table>
<thead>
<tr>
<th>Percentage Decrease</th>
<th>Intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>Health care costs</td>
</tr>
<tr>
<td>15%</td>
<td>3. Plus healthy behaviors</td>
</tr>
<tr>
<td>10%</td>
<td>4. Plus socioeconomic opportunities</td>
</tr>
<tr>
<td>5%</td>
<td>2. Plus reinvested savings and global payment</td>
</tr>
<tr>
<td>0%</td>
<td>1. Higher-value care</td>
</tr>
</tbody>
</table>

**Source:** Authors’ analysis of simulation results. **Notes:** Health care costs encompass all categories of personal health care costs in the National Health Expenditures Accounts: hospital, physician and lab services, other professional services, self-care products, nursing facilities, home health care, and hospice. “Baseline” is defined in the text.

**Exhibit 3**

Combined intervention improvements in the disadvantaged fraction of the population, expressed as percentage decreases relative to baseline

<table>
<thead>
<tr>
<th>Percentage Decrease</th>
<th>Disadvantaged</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>4. Plus socioeconomic opportunities</td>
</tr>
<tr>
<td>15%</td>
<td>3. Plus healthy behaviors</td>
</tr>
<tr>
<td>10%</td>
<td>2. Plus reinvested savings and global payment</td>
</tr>
<tr>
<td>5%</td>
<td>1. Higher-value care</td>
</tr>
</tbody>
</table>

**Source:** Authors’ analysis of simulation results. **Notes:** Disadvantage refers to a household income less than 200 percent of the federal poverty level. “Baseline” is defined in the text.
others interested in creating a healthier, more equitable, and more prosperous region. But that fourth strategy does not reduce health care costs as much; it also requires substantially greater program spending. Thus, it might not be as appealing to those whose only focus is on lowering health care costs or to those wary of investing in such a grand endeavor, irrespective of its potential returns.

Discussion
Leaders across the country face a pressing need to reimagine and transform how the health system works in their regions. Considering the complexity and inevitable uncertainty of this challenge, we analyzed what could be accomplished with four intervention strategies that layer together a number of initiatives and financial arrangements commonly discussed and debated.

Results suggest that there may be an effective and affordable way to unlock much greater health and economic potential through combined investments in clinical and population-level initiatives, coupled with financial agreements that reduce incentives for costly care and reinvest a share of the savings to ensure adequate long-term financing.

HOW REALISTIC ARE FEATURES IN THESE SIMULATED SCENARIOS?

▸ TEMPORARY INNOVATION FUNDING: No single source is likely to invest in a serious regional reform venture. However, by combining resources from hospital community benefits, community development financing, entrepreneurial investors, government, philanthropy, and in-kind contributions from local partners, it is plausible to gather start-up capital on the order of 1 percent of health care costs for five years.

▸ CLINICAL REFORMS TO DELIVER HIGHER-VALUE CARE: National Committee for Quality Assurance Level 3 patient-centered medical homes (the highest level of recognition from this national body) already encompass several elements needed to deliver higher-value care, including care coordination, quality improvement, self-care support, and enhanced access. The success of this program suggests that a multifaceted suite of delivery system changes could be feasible to enact across a region. Even so, adequate financing is required for these clinical reforms.

Exhibit 4
Combined intervention improvements in the productive value of the workforce, expressed as percentage increases relative to baseline

<table>
<thead>
<tr>
<th>Year</th>
<th>Productive value of the workforce</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>0%</td>
</tr>
<tr>
<td>2015</td>
<td>1%</td>
</tr>
<tr>
<td>2020</td>
<td>2%</td>
</tr>
<tr>
<td>2025</td>
<td>4%</td>
</tr>
<tr>
<td>2030</td>
<td>6%</td>
</tr>
<tr>
<td>2035</td>
<td>8%</td>
</tr>
<tr>
<td>2040</td>
<td>10%</td>
</tr>
</tbody>
</table>

SOURCE Authors’ analysis of simulation results. NOTES Productive value is wage income summed across the entire employed population less productivity losses from absenteeism and presenteeism. We estimate from studies and census data that during the 2000–10 period, productivity losses amounted to about 5 percent of wage income. See Stewart WF, Ricci JA, Chee E, Hahn SR, Morganstein D. Cost of lost productive work time among US workers with depression. JAMA. 2003;289(23):3135–44. President’s New Freedom Commission on Mental Health. Achieving the promise: transforming mental health care in America. Rockville (MD): Substance Abuse and Mental Health Services Administration; 2003 Jul. (Report No. SMA03-3831). “Baseline” is defined in the text.

Exhibit 5
Cumulative per capita financial metrics for the baseline and layered combinations of interventions, 2015–40

<table>
<thead>
<tr>
<th>Program spending</th>
<th>Health care costs</th>
<th>Productive value</th>
<th>Productive value minus health care costs and program spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseline</td>
<td>$0</td>
<td>$9,305</td>
<td>$19,498</td>
</tr>
<tr>
<td>Higher-value care</td>
<td>13</td>
<td>9,214</td>
<td>19,424</td>
</tr>
<tr>
<td>Plus reinvested savings and global payment</td>
<td>209</td>
<td>8,550</td>
<td>19,548</td>
</tr>
<tr>
<td>Plus healthier behaviors</td>
<td>243</td>
<td>8,313</td>
<td>19,657</td>
</tr>
<tr>
<td>Plus socioeconomic opportunities</td>
<td>417</td>
<td>8,376</td>
<td>20,116</td>
</tr>
</tbody>
</table>

SOURCE Authors’ analysis of simulation results. NOTE “Baseline” is defined in the text.
to realize their full potential.

**REINVEST HEALTH CARE COST SAVINGS:** Over the past five years, as innovators have managed to lower health care costs, billions of dollars have begun to flow through formal shared savings agreements. Also, the parties to these agreements have, in some cases, reinvested those resources in a widening portfolio that goes beyond traditional clinical reforms to include behavioral health, affordable housing, social services, public health programs, education, and economic development. Some examples are Hennepin Health, Trillium Coordinated Care Organization, Cambridge Health Alliance, and Bellin Health.25,26 Most signs point to even further expansion of reinvestment through structures such as the Center for Medicare and Medicaid Innovation’s State Innovation Models Initiative and the newer Accountable Health Communities Model initiative, among others.12,13,27,28

**GLOBAL PAYMENT FOR SPECIALISTS:** New payment schemes, integrated practice groups, and new business models are rapidly changing health care markets across the country. About a quarter of office-based specialists are already on salary,22 and major insurers and hospitals are openly committed to make value-based payment, not volume-based payment, the norm.29 Incentives that reward greater service volume stand at odds with these trends and, we expect, will decline over time.

**ENABLING HEALTHIER BEHAVIORS:** A growing body of evidence, largely summarized in the Guide to Community Preventive Services, shows that it is possible to establish healthier behaviors and also to reduce risky practices for large fractions of the population.3

**EXPANDING SOCIOECONOMIC OPPORTUNITIES:** A growing body of evidence, largely summarized by the Center on Budget and Policy Priorities and reflected in compendia such as Investing in What Works for America’s Communities, shows that certain socioeconomic policies could, within a few years, lift many families out of economic disadvantage into living conditions that are healthier and jobs that are more productive.30,31

Individually, each innovation might be plausible to enact, and this analysis suggests that together they could yield substantially better results. The question remains whether there are, in fact, US regions where a critical mass of organizations are committed to make such investments together.

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### Notes


D, Pechacek T. Why behavioral and environmental interventions are needed to improve health at lower cost. Health Aff (Millwood). 2011; 30(5):823–32.


19 To access the Appendix, click on the Appendix link in the box to the right of the article online.


