


Wellness Accountability

The Journey to Make Wellness a Priority

OSBA Capital Conference




Benjamin Logan Wellness

Benjamin Logan Local School District
Robert Kuehnle, Treasurer/CFO
Lois Stoll, Teacher/BLEA Rep

Preferred Benefits Services. Inc.
Seth Allen, Group Benefits Specialist

Bravo Wellness
Kevin Bodi, Vice President




Benjamin Logan Wellness

Trends

2012 renewal:


- Change plan design
- Accept larger increases
- Increase employee share of premiums
- Implement wellness initiatives



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Investigating Wellness Plans


- Results driven
- Creating a wellness plan with shared outcomes
- Incentive structure or determination
- Regulatory compliance (HIPAA/DOL/ACA)
- Available funding (BWC/Anthem)



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Changing the Culture


- Finding key stakeholders
- Explaining healthcare trends
- Showing how rising costs hurt both sides
- Creating a partnership



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Process of Creating a Wellness Plan
Pre-Negotiation Discussions

- How do we retain staff positions
- How do we as a union help contain health care costs
- How can we incentivize employees to make proactive changes in their health status



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- Discussion with Preferred Benefits to look at options
- Discussion with vendors to look at current offerings in the health care management area
- During negotiations
 - Worked to save staff positions and reduce negative salary impacts
 - What is good for the district is good for the staff



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Selling it to the Staff


- Many staff view wellness as an important concept
- Incentivizing wellness gave some staff the reason to “get off the couch”
- Forced staff to look at health care as a financial decision for their family



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Wellness Committee


- Representatives of each building and support staff
- Reviewed results from year one screening
- Created a reasonable 3 year plan that shows gradual improvement for all staff with allowances for pre-existing health issues



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Presenting the Plan to the Employees!


- How many of us like to take a vacation?
- Have you taken a vacation in the last 2 years?
- How did you travel? By plane? By car?
- Where did you stay?
- What types of internet sites were used?



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Did you get the best price for your travels?


Why don't we do the same thing when it comes to our healthcare?



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Health Savings Accounts

- January 1, 2008 – Only plan offered at B.L.
- Based on “Consumerism”
- Employees to take responsibility of costs awareness
 - Board of education funded \$1,640 for single plan (82%)
 - Board of education funded \$3,280 for family plan (82%)




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Effective July 1, 2012, Benjamin Logan instituted a new, voluntary wellness plan that strives to make employees and spouses healthier in the coming years by encouraging a healthy lifestyle.



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This is a comprehensive plan that will tie the amount the Board of Education contributes yearly to the employee's health savings account with their participation in wellness activities and the meeting of markers in designated areas of wellness. This incentive plan is divided into 2 parts based on participation and results.




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Part 1 - Participation

This part of the wellness plan has 5 criteria


- Single plan or Family plan without a spouse - total of five (5) participation points possible.
- Family plan with a spouse - both earn points & points are added together - total of ten (10) participation points possible.



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Part 1 - Participation

- Annual Medical Exam
- Annual Dental Exam
- Annual Vision Exam
- Annual Health Educational Session




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Part 1 - Participation


Annual Wellness Activity Points – Logged by the employee or spouse on activity sheets. Listed below is the number of activity points needed per year to meet this criteria. The wellness committee recommends participants accumulate points in a variety of ways.

- November 1, 2012 – October 31, 2013 → Must earn 20 points
- November 1, 2013 – October 31, 2014 → Must earn 22 points
- November 1, 2014 – October 31, 2015 → Must earn 24 points



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Activity Point Opportunities	Points Available
Addiction Cessation Program – For food or substance abuse	1 point per month
Get suggested health screenings each year e.g. Mammogram, Pap Smear, Prostate check, etc.	1 point per screening
Exercise 2 times per week – e.g. Jazzercise, weight lifting, running, walking, YMCA, workout DVD's, organized sports, etc.	1 point per month
Participate in a mental health activity – e.g. counseling, support group, etc.	1 point per session
Volunteer your time – To a non-profit. (Cannot be earning supplemental pay for the activity)	1 point for every 2 hours
Participate in a weight management program – e.g. Weight Watchers, My Fitness Pal, Biggest Loser, etc.	1 point per month
Participate in a social activity - e.g. staff bowling, card party, Christmas party, etc.	1 point per activity




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Part 2 - Results


This part of the wellness plan has 5 criteria

- Single plan or Family plan without a spouse - total of five (5) results points possible.
- Family plan with a spouse - both earn points & points are added together - total of ten (10) results points possible.




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The evaluations to meet these criteria shall be measured from the information gathered at the Benjamin Logan sponsored wellness screenings. To meet each criterion, a person's score must be equal to or better than the target set for the respective year.



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Results-Based Criteria	Screening Date		
	October 2013	October 2014	October 2015
Body Mass Index	≤29.9	≤28.9	≤27.9
Blood Pressure	≤140/90	≤135/85	≤130/85
LDL Cholesterol	≤150	≤140	≤130
Glucose	≤120	≤115	≤110
Tobacco Usage	Negative	Negative	Negative



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Alternatives


- BMI – Can also be met by a progress goal of weight loss from previous year of: October 2013 -8%, October 2014 – 9%, October 2015 – 10%.
- LDL Cholesterol, Glucose, and Blood Pressure – Can also be met by showing marked improvement.
- Tobacco/Nicotine – Can also be met by completing a smoking cessation program facilitated by the school district. **This is the only one that is not automatically calculated by Bravo Wellness.**



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If a participant is unable to meet a goal under the wellness program, they may qualify to earn the same financial impact by different means.

Bravo Wellness administers these alternatives and it is the participant's responsibility to contact Bravo.




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Calculating Points


Take the number of points earned from each section & divide those points by the total number possible for that section. Use the chart to find what percentage was met and which plan is applicable to calculate funding.

If percentage earned is between percentages on the chart, the lower percentage is used.




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2013-2015 School Years		
Participation	Single	Family
0%	\$125	\$250
20%	\$250	\$500
40%	\$375	\$750
60%	\$500	\$1,000
80%	\$575	\$1,125
100%	\$875	\$1,750



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To calculate the total amount that will be deposited into an individual's account in January, add the amount earned from part 1 (participation) and from part 2 (results).




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Examples:

I am on a single plan. I met all 5 of the participation points and 3 of the results points.

Participation	5/5 = 100% =	\$875
Results	3/5 = 60% =	\$500
Total Earned		\$1,375




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Examples:

I am on a family plan with no spouse. I met 4 of the participation points and 4 of the results points.

Participation	4/5 =	80% =	\$1,125
Results	4/5 =	80% =	\$1,125
Total Earned			\$2,250




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Examples:

My spouse and I are on a family plan. I met all 5 of the participation points and 3 of the results points. My spouse met 4 of the participation points and 3 of the results points.

Participation	9/10 =	80% =	\$1,125
Results	6/10 =	60% =	\$1,000
Total Earned			\$2,125




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Privacy

- Do not share HIPAA covered information with the Treasurer's Office or any other Benjamin Logan Central Office staff member.
- Do not share HIPAA covered information with any Benjamin Logan Wellness Committee Member.
- Do not share HIPAA covered information with any BLEA representative or member.

Benjamin Logan has NO ACCESS to your personal information, therefore do not give us any!




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Program Costs

- \$5,000 yearly consultation fee
- \$55/participant yearly administration fee
- \$70/participant screening fee (includes Health Risk Assessment)

Total cost was roughly \$35,000 for the first year.
 Saved \$18,140 in H.S.A. contributions in year 1.
 Saved \$26,000 from 3 employees dropping coverage.

Total Saved in Year 1 - \$9,000!




About Bravo Wellness

- Established in 2008
- Headquarters in Cleveland, Ohio
- 125 associates
- Over 300 clients
- Over 200,000 participants


- Incentive Design Consulting
- Flexible & State-of-the-Art Technology
- Compliant Support & Administration

Bravo supports the engagement of employees, foster personal accountability, and bring about real behavior change.








History Of The Wellness Rules

Prior to 2010	<ul style="list-style-type: none"> • HIPAA requires uniform coverage and non-discrimination (1996) • Interim "bona-fide wellness rules" introduced exceptions for wellness plans (2003) • Final Wellness Rules issued – "outcomes-based" rewards permitted (2007) • DOL issues Compliance Checklist (2008)
2010	ACA solidifies regulation as law and provides for expanded incentives/penalties ties to health lifestyle results
2011	Federal District Judge in Florida rules that wellness programs do not violate ADA, when designed to mitigate costs and design future benefit programs, decision upheld at appeal
2012	<ul style="list-style-type: none"> • Supreme Court upholds the Affordable Care Act • DOL/IRS/CMS/HHS – "The Departments" issue Proposed Regulations
2013	ACA Wellness Regulations issued May 29, 2013 (published in Federal Register June 3, 2013) for plans effective January 1, 2014 and after
Future	2014 – Pay or Play Impact begins (July 2013, access and affordability employer penalties delayed to 2015) 2018 – Cadillac Tax imposed; It's not too soon to care



Wellness Rules - The Basics





If an incentive is "contingent upon the satisfaction of a health standard" ...




-  Categories include body mass index, blood pressure, cholesterol, tobacco, and glucose and must be re-assessed at least once a year
-  It is required to be "reasonably designed" to promote health and wellness
-  30% differential effective Jan. 1, 2014 and as much as 50% (if 20% is tied to a tobacco) differential of single premium, unless spouses are included (maximum dollar values apply)
-  It needs to be available to all "similarly situated individuals," appeals and "reasonable alternatives" must be offered regardless of a medical condition in most cases
-  The availability of an alternative standard must be disclosed in all plan materials

Reasonably Designed

Reasonably designed means that the program has a reasonable chance of improving health and preventing disease.

- Employers must be able to demonstrate what tools are offered to help people succeed
- If you don't have resources in place yet . . . get moving to do so!

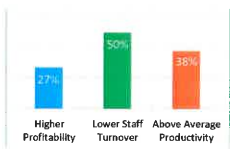




Engagement Produces Results

Healthier employees are more engaged and produce better business results for their employer¹:

- Organizations with top quartile engagement scores averaged 12% higher profitability than those with below average engagement.
- Companies with most engaged workforces were:
 - 27% more likely to report higher profitability
 - 50% more likely to have lower staff turnover
 - 38% more likely to have above average productivity


Yet healthcare costs continue to grow - trend of 5.9% expected...




Source: ¹ Aon Hewitt, Health Care Strategy After the 2012 Elections (Nov 2012)
² Towers Watson/National Business Group on Health (2012)

Communication & Positioning

The healthcare cost trend and the new costs driven by compliance with the Affordable Care Act (ACA) are significant. While we cannot completely shield our associates from bearing any share of the burden, we are implementing robust wellness initiatives and incentive strategies that reward those who are doing their part by living a healthy lifestyle. These rewards can significantly reduce the cost increase our associates may otherwise see. We provide many resources to help people succeed and our programs include alternative ways to earn rewards if a person is unable to meet a goal.



Common Phase-In Strategy



ACTIVITY-ONLY


- Establish Baseline
- Drive Engagement
- Promote Tools
- Reward Activities

HEALTH CONTINGENT OUTCOMES-BASED

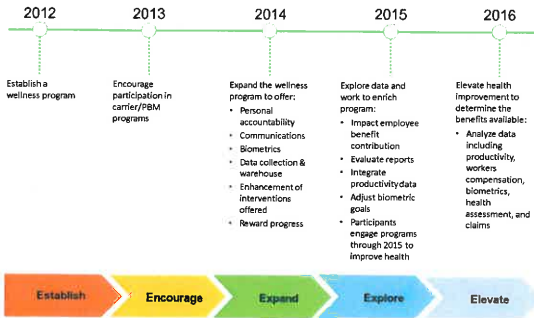
- Increased Incentives
- Established Behavior Change
- Provide Resources and Reward Outcomes, Progress and Maintenance

ALTERNATIVE GOALS

- Personal Accountability
- Progress Goals
- Personalized Alternatives
- Reward Improvement
- Engage Personal Physicians



Wellness Continuum Strategy



Year	Strategy
2012	Establish a wellness program
2013	Encourage participation in carrier/PBM programs
2014	Expand the wellness program to offer: <ul style="list-style-type: none"> • Personal accountability • Communications • Biometrics • Data collection & warehouse • Enhancement of interventions offered • Reward progress
2015	Explore data and work to enrich program: <ul style="list-style-type: none"> • Impact employee benefit contribution • Evaluate reports • Integrate productivity data • Adjust biometric goals • Participants engage programs through 2015 to improve health
2016	Elevate health improvement to determine the benefits available: <ul style="list-style-type: none"> • Analyze data including productivity, workers compensation, biometrics, health assessment, and claims

Communications Strategy



Participants should receive communications prior to and throughout the plan year.

- Information about the program
- Reminders of upcoming screenings
- Explanation of results
- Education of available wellness programs


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QUESTIONS???

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Robert Kuehnle, Treasurer/CFO
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Bravo Wellness
Kevin Bodi, Vice President



Wellness Activities Program

ADMINISTERED BY Benjamin Logan

For School year 2013-2014



Benjamin Logan has instituted a **voluntary wellness plan** that will strive to make employees and spouses healthier in the coming years by encouraging a healthy lifestyle. This is a comprehensive plan that will tie the amount the Board of Education contributes yearly to the employee's health savings account with their **participation in wellness activities and the meeting of markers in designated areas of wellness**. This information focuses on the participation in wellness activities which will be administered by Benjamin Logan.

PARTICIPATION IN WELLNESS ACTIVITIES

This part of the wellness plan has 5 criteria that can be obtained per employee and spouse, if applicable. Therefore, a person on a single plan or a person on a family plan without a spouse can obtain a total of participation points. For a person on a family plan with a spouse on the plan, both earn points and the points are added together. The total earned points are then divided by 10 to get a percentage. If the percentage earned is between percentages on the chart, the lower percentage is used. Listed below are the criteria, as well as how to meet the criterion.

Criteria	Action
Annual Medical Exam	Participate in the sponsored wellness screening taking place in October.
Annual Dental Exam	Receive exam between November 1, 2012 and October 31, 2013 then submit documentation to the Treasurer's Office by October 31 at 3:30 pm.
Annual Vision Exam	Receive exam between November 1, 2012 and October 31, 2013 then submit documentation to the Treasurer's Office by October 31 by 3:30 pm.
Annual Health Educational Session	Participate in 1 Benjamin Logan sponsored wellness educational session.
Annual Wellness Activity Points (See below for list of activity opportunities)	Reach the level of activity points needed between November 1 of prior year to October 31 of current year. Points are to be logged by the employee and spouse on the Benjamin Logan Wellness Plan Activity Log Sheet. <ul style="list-style-type: none"> ○ November 1, 2012 – October 31, 2013 → must earn 20 points ○ November 1, 2013 – October 31, 2014 → must earn 22 points ○ November 1, 2014 – October 31, 2015 → must earn 24 points

Activity Point Opportunities	Points Available
Addiction Cessation Program – For food or substance abuse	1 point per month
Get suggested health screenings each year (e.g., mammogram, pap smear, prostate check, etc.)	1 point per screening
Exercise 2 times per week (e.g., Jazzercise, weight lifting, running, walking, YMCA, workout DVDs, organized sports, etc.)	1 point per month
Participate in mental health activity (e.g., counseling, support group, etc.)	1 point per session
Volunteer your time to a non-profit (Cannot be earning supplemental pay for the activity)	1 point for every 2 hours
Participate in a weight management program (e.g., Weight Watchers, My Fitness Pal, Biggest Loser, etc.)	1 point per month
Participate in a social activity (e.g., staff bowling, card party, Christmas party, etc.)	1 point per activity

Wellness Activities Program

ADMINISTERED BY Benjamin Logan

CALCULATING HOW MUCH COULD BE PLACED INTO YOUR HEALTH SAVINGS ACCOUNT

The charts below can help you calculate how much money the Board will put into your health savings account during the 2013 – 2015 school years.

For participating in the Wellness Activities Program, take the number of points earned from the participation section – be careful not to confuse this with activity points – and divide those points by the total number possible for that section. Use the chart below to find what percentage was met and which plan is applicable.

In order to calculate the contribution for the Results Program, take the number of points earned from the results section and divide those points by the total number possible for that section. Use the chart below to find what percentage was met and which plan is applicable.

Part 1 - Wellness Activity Program		
Participation	Single	Family
0%	\$125	\$250
20%	\$250	\$500
40%	\$375	\$750
60%	\$500	\$1,000
80%	\$575	\$1,125
100%	\$875	\$1,750

Part 2 - Results-Based Program		
Results-Based	Single	Family
0%	\$125	\$250
20%	\$250	\$500
40%	\$375	\$750
60%	\$500	\$1,000
80%	\$575	\$1,125
100%	\$875	\$1,750

To calculate the total amount that will be deposited into your account in January, add the amount earned from part 1 and from part 2.

If it is unreasonably difficult or medically inadvisable for an employee or spouse to meet any of the metrics due to a medical condition, criteria may still be earned by filing an appeal to determine an alternative program. Funds may still be earned, but it will be contingent on the passing of the alternative program. (Contact Bravo Wellness 877.662.7286)

EXAMPLES

Individual on the single plan, meets all 5 of the participation points and 3 of the results points:

$$\begin{array}{l} \text{Participation } 5/5 = 100\% = \$875 \\ \text{Results } 3/5 = 60\% = \$500 \\ \hline \text{Total Earned} = \$1,375 \end{array}$$

Individual with no spouse on the family plan, meets 4 of the participation points and 4 of the results points:

$$\begin{array}{l} \text{Participation } 4/5 = 80\% = \$1,125 \\ \text{Results } 4/5 = 80\% = \$1,125 \\ \hline \text{Total Earned} = \$2,250 \end{array}$$

Individual and spouse on the family plan, where the individual meets all 5 of the participation points and 3 of the results points and the spouse meets 4 of the participation points and 3 of the results points:

$$\begin{array}{l} \text{Participation } 9/10 = 90\% = \$1,125 \\ \text{Results } 6/10 = 60\% = \$1,000 \\ \hline \text{Total Earned} = \$2,125 \end{array}$$

Note: Benjamin Logan Schools (BLS) will enter into an agreement with a third party to consult and administer the results-based incentive plan in accordance of applicable Federal laws. Additionally, whereas, the U.S. Department of Health and Human Services ("HHS") has issued final regulations, pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), governing the privacy of individually identifiable health information obtained, created or maintained by certain entities, including healthcare providers (the "HIPAA Privacy Regulations"), the security of such information in electronic form (the "HIPAA Security Regulations"), and modifications to the HIPAA Privacy Regulations and HIPAA Security Regulations under the Health Information Technology for Economic and Clinical Health Act (the "HITECH Act") whereas, BLS will engage a Business Associate to perform services or provide goods, or both and will be documented through such Business Associate Agreement.

A PLAN DESIGN ADMINISTERED BY BRAVO WELLNESS



- ❖ 75% of all healthcare costs are spent treating conditions that are lifestyle related and preventable.
- ❖ Benjamin Logan Schools is committed to helping you achieve your best health! Your participation in the program will have a financial impact. If you are unable to meet a goal under this wellness program, you might qualify to earn the same financial impact by different means.
- ❖ Your specific results will not be shared with your employer and remain confidential.

PLAN DESIGN FOR PLAN YEAR 2014

Participants Earn Points by Achieving Healthy & Reasonable Goals

HEALTH SCREENING TESTS	Employer's Goals	Alternative Goal [^] See page 3	Points Earned if Goal Met Single or Family without a Spouse	**Points Earned if Goal Met Family with a Spouse
Body Mass Index*	≤ 29.9	8% weight reduction from prior year screening	1 pt=20%	1 pt=10%
Blood Pressure	≤ 140/90	Marked Improvement	1 pt=20%	1 pt=10%
LDL Cholesterol	≤ 150	Marked Improvement	1 pt=20%	1 pt=10%
Glucose	≤ 120	Marked Improvement	1 pt=20%	1 pt=10%
Tobacco / Nicotine	Negative	Contact Bravo Wellness	1 pt=20%	1 pt=10%

NATIONAL INSTITUTES OF HEALTH (NIH) GOALS:

BMI	≤ 24.9 kg/m ²
BP	≤ 120/80 mmHg
LDL	≤ 100 mg/dL
Glucose	≤ 100 mg/dL
Tob/Nic	Negative

Available for reference only.

- Waist measure automatically correct elevated BMI due to lean muscle mass, even if the participant fails the BMI goal.
- **** Please note** Participants with Family coverage with a spouse, employee and spouse will each earn 10% per point. These points will be added together potentially totaling to 100 %.

[^]If you have results from a prior Bravo screening, your improvement will be automatically considered. If Bravo does not have prior results, you will be provided the information you need to request an alternative goal in your results letter.

Participants Convert Points into Savings and Increase Health Awareness!

Just by participating, you are taking the first step in controlling your share of healthcare costs. Participation in this program is voluntary. If you choose not to participate, you will not be eligible for up to \$875/\$1750 deposit to your health savings account.

Results-Based Program			
Total Points Earned	SINGLE	Total Points Earned Employee + Spouse	*FAMILY
0 %	\$125	0 %	\$250
1 pt = 20%	\$250	1-2 pt = 20%	\$500
2 pts = 40%	\$375	3-4 pts = 40%	\$750
3 pts = 60%	\$500	5-6 pts = 60%	\$1000
4 pts = 80%	\$575	7-8 pts = 80%	\$1125
5 pts = 100%	\$875	9-10 pts = 100%	\$1750

*Please Note: if percentage earned is between percentages on the chart, the lower percentage is used.

Proprietary and Confidential
www.bravowell.com :: 877.662.7286
2013.07.02

QUESTIONS?

Contact Bravo Wellness
Customer Support at
877.662.7286

BRAVO WELLNESS

BMI SECONDARY MEASURES

WHAT IS BMI?

Body Mass Index (BMI) is a measurement of your weight distribution compared to your height. Carrying excess weight based on healthy ranges for your height may predispose you to various medical conditions. Even a small amount of weight loss (5-10% of your total body weight) will result in improving weight-related health problems. Many health factors, including cholesterol levels and total heart health, are related to your body mass.

WHAT IS A BMI SECONDARY MEASURE?

A BMI secondary measure is a measurement used to automatically correct an elevated BMI result that is due to lean muscle mass, even if the participant fails the BMI plan goal. This means that if your BMI result is above your employer's plan goal, and the result is because of your lean muscle mass, then a secondary measure will allow you to earn the BMI point.

WHAT ARE THE BMI SECONDARY MEASURE OPTIONS?

One secondary measure is a waist measurement. Waist measurements are requested at all screenings, but if measurements are not obtained at the time of the screening, a secondary measure can be provided through the appeals process. Another secondary measure is body fat percentage.



Waist Measurement ¹	
Gender	Less Than
Female	33
Male	35

If you are unable to meet a goal under this wellness program, you might qualify to earn the same financial impact by different means, if it is unreasonably difficult due to a medical condition, or medically inadvisable, for an individual to achieve the employer's goal and the reasonable alternative under the program.

¹ Waist measurement figures supported through the Harvard Health Publications of the Harvard Medical School.

² Based on NIH/WHO BMI Guidelines.

³ As reported by Gallagher, et al, at NY Obesity Research Center.

To determine the percentage of body fat that is appropriate for your body, consult your healthcare provider.

Body Fat ^{2,3}		
Gender	Age	Healthy Range - Upper Value
Female	20 – 39	33%
Female	40 – 59	35%
Female	60 – 79	36%
Male	20 – 39	19%
Male	40 – 59	22%
Male	60 – 79	25%

ALTERNATIVE GOALS: IMPROVEMENT CATEGORIES

Just as unhealthy habits don't develop overnight; neither does health improvement. That is why it's important to recognize those taking personal accountability for their health and making progress towards their employer's health goals.

Included in your employer's plan design this year are alternative goals. If you failed to meet your employer's goal, but made improvement in that area from one category level to the next since the last health screening, you can still earn the credit!



The charts below can help you identify where you are today vs. where you might need to be. Please note that these levels were determined as a way to mark progress and may differ from standard medical levels.

BLOOD PRESSURE (mmHg)		
	Systolic	Diastolic
Desirable	Below 120	Below 80
Elevated I	120 - 135	80 - 85
Elevated II	136 - 139	86 - 89
Elevated III	140 - 159	90 - 99
Elevated IV	160 or Higher	100 or Higher

LDL CHOLESTEROL (mg/dL)	
Desirable	Below 100
Elevated I	101 - 130
Elevated II	131 - 159
Elevated III	160 or Higher

BODY MASS INDEX (kg/m ²)
8% Weight loss since last screening (as long as it was 6+ mos. ago)

GLUCOSE (mg/dL)	
Desirable	Below 100
Elevated I	101 - 110
Elevated II	111 - 125
Elevated III	126 or Higher

Improvement category levels are not intended to identify risk or medical appropriateness. Always consult with your medical doctor before starting any new exercise or nutrition program.

If you have results from a prior Bravo screening, your improvement will be automatically considered. If Bravo does not have prior results, you will be provided the information you need to request an alternative goal in your results letter.

Participants must be actively employed, still enrolled in the plan, and have completed the reasonable alternative in order to obtain the contribution.