ISD 877 Wellness Pilot Program Through Resource Training and Solutions - Concept



- Reward people for taking a voluntary 15 to 20 minute confidential online health assessment in year 1 and a voluntary confidential online health assessment and a voluntary confidential biometric screening in year 2 to assess potential health risks
  - Year 1 \$200 towards health insurance premiums, HSA, or VEBA account (in that order)
  - Year 2 \$240 towards the health insurance premiums, HSA, or VEBA account (in that order)
- Cohort model and you enter the program the year of your choosing
  - Have to participate in both years in order to receive \$440.
  - Can pick and choose years you participate.

ISD 877 Wellness Pilot Program Through Resource Training and Solutions – Concept Cont'd



- Program offered to a limited number of districts in the coop
- Wellness programs have typically generated a 3/1 return on investmentprojection of about half of that with this model
- Program allowed through 2010 Federal health care legislation
- Program designed to meet HIPPA nondiscrimination provisions
- Plans for year three and beyond would be to increase responsibilities and funding
- Plan has also been implemented with Resource's city/county pool
- All board approvals and memorandums of understanding have to be approved before proceeding with the program

## ISD 877 Wellness Pilot Program -Details



- Program is offered through a partnership with Resource Training and Solutions and Blue Cross Blue Shield- program is in addition to existing wellness plan
- Assessments and biometric screenings administered by neutral third party – Health Media, Inc.
  - Health information is confidential for the participant
  - Individual information not shared with Resource, BCBS or ISD 877
  - Aggregate pool member data provided to employer
- Only insurance contract holder (employee) is eligible for incentive
  - Dependents can, and are encouraged to, take the assessment but no incentive paid
  - Married employees with family coverage recommend each get paid incentive
  - Retirees and COBRA members eligible as well
- Costs of the incentives are added to the claims experience of the school district at the next renewal
  - Resource pool reserves charged \$5 per participant per month both years for program-not charged to utilization
  - Biometric screening costs of \$50-\$60 additional to utilization as well as incentive for year two

# ISD 877 Wellness Pilot Program -Agreement Details



- School District makes a year-by-year decision to participate in the program
- Each bargaining unit would need to sign a Memorandum of Understanding for employees in the group to receive incentive
  - Individual unit decision
- Board needs to approve at least 3 agreements
  - Letter of Agreement for Wellness Alliance Services (Resource Training and Solutions)
  - Wellness Pilot Program Personnel Policy- allows all employees of district who carry insurance with District to participate
  - Memorandums of Understanding with bargaining groups choosing to participate
  - Non-affiliated employees automatically covered by Wellness Pilot Program Personnel Policy

## ISD 877 Wellness Pilot Program -Assessment Process



- Employee registers through BCBS to take assessment
- Assessment covers a wide variety of health factors
- Employee has to have an email address in order to take the assessmentrecommend using address to which you have summer access
- Employer has to provide access to a computer and, ideally, a printer to complete the assessment
  - Employer has the option to allow the assessment to be done on work time
- After completion of the assessment, employee receives assessment report with recommendations for changes based on health risk factors uncovered during assessment
  - Program has a number of modules designed to assist employee in behavior changes to minimize risk factors
  - Program has periodic email accountability to assist in achieving behavior change goals
  - Assessment works best if the employee has the medical numbers with them when they take the assessment

#### ISD 877 Wellness Pilot Program Through Resource Training and Solutions



- Weight Management
- Stress Management
- Physical Activity
- Nutrition
- Injury Prevention
- Tobacco Use
- Alcohol Use

# ISD 877 Wellness Pilot Program-Action Timeline



- January 17, 2012 Insurance committee meets to review the program and make recommendation to proceed
- January 23, 2012 Board of Education reviews the program and has first reading of Wellness Pilot Policy #452
- January 24–February 22, 2012 Memorandums of Understanding negotiated with interested bargaining units- District staff available to meet with units if needed
- February 27, 2012
  - Board approves policy 452
  - Board approves Letter of Agreement with Wellness Alliance Services (Resource Training and Solutions)
  - Board approves MOUs with interested bargaining units

# ISD 877 Wellness Pilot Program -Action Timeline Cont'd



- February 28, 2012 through March 29, 2012 Advertise the assessment and the program
- March 12, 2012 through March 29, 2012 Assessment window open for staff to complete assessment
- May-June, 2012 District receives listing of staff members who completed the assessment
- October-November, 2012 District receives reimbursement from Wellness Alliance Services and reimburses employees through reduced premiums or VEBA contribution
- Year 2 time frame would have online assessment and biometric assessment to be done winter/spring 2013
- Year 2 reimbursement would be October/November 2013

# ISD 877 Wellness Pilot Program -Action Timeline Cont'd

BH)

- Questions and Answers
- Next Steps