HEALTHY COUNTY BOOT CAMP

Feb. 12-14, 2020  •  Renaissance Austin Hotel

Blueprint for SUCCESS
Designing Wellness Incentives

The Path to a Dynamic Wellness Program

Stacey Bruington RN, MSN, TAC Wellness Consultant
OBJECTIVES

- Identify preliminary steps necessary to implement Wellness Incentives
- Understand the integral roles of key players and how to communicate program goals
- Understand why Wellness Incentives are important to maximizing engagement.
- Understand the path forward and how to build on the foundation with Wellness Incentives.
PRELIMINARY STEPS

- Creating a *Culture of Wellness*: Know your WHY

- Establish Wellness Program Objectives and Benefits.

- Why Incentives?
Wellness

• “Health is the state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.” World Health Organization, 1948

• “Wellness, there’s a word you don’t hear everyday.” Dan Rather, 60 Minutes, November 1979

• “With no Wellness Program definition, it is everything.” Dr. Steve Aldana
What is Wellness?
An active process of becoming aware of and making choices toward a healthy and fulfilling life. It is more than being free from illness, it is a dynamic process of change & growth.

What is well-being?
• The experience of health, happiness, and prosperity. It includes having good mental health, high life satisfaction, and a sense of meaning or purpose.
Wellness Program

• A program designed to support the better health of its members and improve health outcomes

• Empowers its members to live better, healthier lives and creates a culture of wellness where people thrive
Empowering people to live better, healthier lives and create a culture of wellness where people thrive!
WELLNESS PROGRAM OBJECTIVES

Improve health of members and reduce member-related healthcare costs.

Create a fun and enjoyable worksite where members are healthy, happy, and productive.
Why Wellness Incentives?

It’s about helping **employees** live healthier and more productive lives.

- Increase participation in sponsored programs
- Promote healthy behavior changes
- Help control future costs (Health costs double every 10 years at 7.2% interest)
- Reward your employees for making smart choices about their health
REALITY OF HOW BENEFITS WORK

Higher deductible, copays, co-insurance, premiums

Transfer Cost to Employees

Budget Issues

Higher Employer Premiums

Higher Cost Claims

Unmanaged Health & Poor Lifestyle Choices could lead to...
## SAMPLE COUNTY

### Top Chronic Conditions – 3 Years: 2016-2019

<table>
<thead>
<tr>
<th>Chronic Condition</th>
<th>Paid</th>
<th>Total Paid PMPM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hypertension</td>
<td>$391,471.52</td>
<td>$166.73</td>
</tr>
<tr>
<td>Renal</td>
<td>$304,894.62</td>
<td>$1,870.52</td>
</tr>
<tr>
<td>Coronary Artery Disease</td>
<td>$164,334.06</td>
<td>$365.19</td>
</tr>
<tr>
<td>Diabetes</td>
<td>$134,947.32</td>
<td>$197.00</td>
</tr>
<tr>
<td>Hyperlipidemia/High Cholesterol</td>
<td>$87,626.15</td>
<td>$37.53</td>
</tr>
<tr>
<td>Asthma</td>
<td>$19,507.56</td>
<td>$29.12</td>
</tr>
<tr>
<td>Depression</td>
<td>$22,619.05</td>
<td>$32.31</td>
</tr>
<tr>
<td>Congestive Heart Failure</td>
<td>$3,005.41</td>
<td>$60.11</td>
</tr>
<tr>
<td>Chronic Obstructive Pulmonary Disease</td>
<td>$1,552.02</td>
<td>$12.42</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$1,129,957.71</strong></td>
<td><strong>$2,770.92</strong></td>
</tr>
</tbody>
</table>

PMPM: Per Member/Per Month
IS THERE HOPE FOR THE FUTURE?

The United States is the leading producer of chronic conditions.

Diabetes is increasing exponentially with over 622 million affected by 2040.

Worksite Wellness Programs are the chronic disease prevention centers of the United States.
SUCCESSFUL WELLNESS PROGRAM GOALS

- Improve Employee Health Behaviors
- Decreased Elevated Health Risks
- Decrease Healthcare Costs
- Improve Productivity
- Decrease Absenteeism
- Improve Employee Retention
- Sustain Employee Morale
### SAMPLE COUNTY SUCCESS STORY

Sample County AFTER a County Specific Incentive (CSI) plan implemented

<table>
<thead>
<tr>
<th>Medical Spend</th>
<th>2011</th>
<th>Medical Spend</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes/Transplant</td>
<td>$167,000</td>
<td>Injury/Poisoning</td>
<td>[$87,990]*</td>
</tr>
<tr>
<td>Cancer</td>
<td>$79,300</td>
<td>Cancer</td>
<td>$86,193</td>
</tr>
<tr>
<td>Heart Disease</td>
<td>$75,000</td>
<td>Musculoskeletal</td>
<td>$82,554</td>
</tr>
<tr>
<td>Crohn’s Disease</td>
<td>$70,000</td>
<td>Musculoskeletal</td>
<td>$75,659</td>
</tr>
<tr>
<td>Diabetes</td>
<td>$66,000</td>
<td>Nervous System</td>
<td>$75,139</td>
</tr>
<tr>
<td>Heart Disease/Chest Pain</td>
<td>$60,000</td>
<td>Cancer</td>
<td>$66,138</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$517,300</strong></td>
<td><strong>TOTAL</strong></td>
<td><strong>$385,683</strong>*</td>
</tr>
<tr>
<td>Condition</td>
<td>2018</td>
<td>2011</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------------</td>
<td>------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Injury/Poisoning</td>
<td></td>
<td>Diabetes with Complications/Transplant</td>
<td></td>
</tr>
<tr>
<td>Cancer</td>
<td></td>
<td>Cancer</td>
<td></td>
</tr>
<tr>
<td>Musculoskeletal</td>
<td></td>
<td>Heart Disease</td>
<td></td>
</tr>
<tr>
<td>Musculoskeletal</td>
<td></td>
<td>Crohn’s Disease</td>
<td></td>
</tr>
<tr>
<td>Nervous System</td>
<td></td>
<td>Diabetes with Complications</td>
<td></td>
</tr>
<tr>
<td>Cancer</td>
<td></td>
<td>Heart Disease/Chest Pain</td>
<td></td>
</tr>
</tbody>
</table>

$131,617$ of preventable claims avoided.
SAMPLE COUNTY SUCCESS STORY

• 16% drop in cost of cancer claims
• 57% drop in circulatory claims
• 39% drop in cost of digestive claims

Early detection = lower costs & better outcomes
Wellness programs with strong leadership support produce positive wellness outcomes.

- Leadership
- Key Players
- Communication
LEADERSHIP SUPPORT

Encourage
- Formulate a mission statement
- Encourage members to participate
- Walk the walk & talk the talk

Recognize
- Employees for exemplary achievements
- Departments for high participation

Support
- Promote culture of wellness
Wellness Coordinators and Sponsors

- Be a Wellness CHAMPION!
- Communicate & encourage initiatives
- Monitor implementation & provide resources
- Develop action plan for use of Employer Rewards (with input of county representatives/Wellness Committee)
- Attend TAC Wellness Trainings/Conferences (expenses paid by TAC HEBP)
KEY PLAYERS

Wellness Committee

• 3-12 members across departments
• Employee Ownership
• Effective program communication
• Don’t silo the program by department
Wellness program communication must reach every employee in multiple ways with multiple messages all delivered at the right time.
Gauging Participation vs. Engagement

Hollow engagement: participants merely going through the motions

Incentives are the backbone of every successful Wellness Program

The best wellness programs keep the focus on the need to help members adopt and maintain healthy behaviors.
Rewards

**EXTRINSIC**
- Tangible and visible
- Reward given for achieving Something

**INTRINSIC**
- Intangible and comes from within
- A sense of achievement or conscious satisfaction
WELLNESS INCENTIVES

Campaign Specific or Intermediate
Gift cards, raffle drawings, small monetary rewards, PTO (Cash & gift cards are taxable)

Benefit Based
Premium differential, lower deductible, HSA Contribution (must have HSA plan)

Encourage members to identify and appreciate intrinsic incentives that come from healthy living.
INCENTIVE OPTIONS

- **Outcome or Results Based**
  - Annual physical exam
  - Biometric Screening
  - Health Assessment

- **Challenges – Activity Based**
  - Sonic Boom
  - Health Club/Gym Visits
  - Internal County Challenges
INCENTIVE OPTIONS

Participation – Campaigns

- Lunch & Learns
- Wellness Workshops
- Agrilife Extension Activities
- Safety Meetings
- BCBS Wellbeing Management Courses
- Sonic Boom Academy Courses
INCENTIVE STRUCTURE OPTIONS

- Participation vs Outcomes or Results-Based
- Graduated – Increasing reward value for each item completed
- Menu system with points for each activity
- Immediate or delayed reward
### INCENTIVE OPTIONS and VALUE

#### Trinkets
- 10-15% participation
- T-shirts
- Water bottles
- Coffee mugs
- Key chains

#### Merchandise
- 10-30% participation
- Accrue merchandise
- Accrue points and choose from catalogue

#### Cash, Gift Cards, PTO
- 40-60% participation
- Cash
- Gift cards
- Extra vacation days or PTO

#### Link to Benefit Plan
- 70-95% participation
- Premium differential
- Deductible discount
- Surcharge
- HSA Contribution
- Richer plan
## INCENTIVE DESIGN OPTION

### Option 1 – Time Off and Gift Cards

<table>
<thead>
<tr>
<th>Complete Activities by Oct. 31, 2020</th>
<th>Reward for Completion</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1) Annual Physical or Well-Woman Exam</strong>, with age &amp; gender appropriate screenings as determined by physician, OR worksite wellness exam provided by Catapult if offered. Submit signed Physician Form to HR office in case the doctor’s coding does not specify annual exam.</td>
<td>Choice of 1 day paid vacation or receive 2 entries to win one of 8 x $250 gift cards.</td>
</tr>
<tr>
<td><strong>2) Physical Activity</strong> – Complete 3 of the 4 annual fitness challenges using the Healthy County/Sonic Boom platform and wearable devices.</td>
<td>Receive 1 additional entry to win one of the $250 gift cards.</td>
</tr>
</tbody>
</table>
INCENTIVE CONSIDERATIONS

Carrot vs. Stick or Both: Perception and long-term impact

Budget

Administrative burden & payroll

Spousal or dependent inclusion

Effectiveness (engagement response) Activities and degree of impact Grandfathered Plan impact
DO INCENTIVES WORK?

Stages of Change Theory

- Pre-Contemplation
- Contemplation
- Preparation
- Action
- Maintenance
- Relapse

Inspiring Wellness Trainings, Incentives and Culture

Success!
WELLNESS INCENTIVES: BUILDING ON THE FOUNDATION

- Awareness & Education
- Motivation
- Skills, Tools & Resources
INCENTIVES REQUIRE IMPACT

Impact:
- 40% Awareness & Education
- 30% Motivation
- 25% Skills & Tools
- 5% Culture & Environment
Awareness & Education

• Health assessments, biometric screenings, annual physical exams

• Communication and marketing of program

• Least impactful for long-term behavior and lifestyle change without support
MOTIVATION

• Help people solve a problem

• Many people struggle with health and well-being
  • I want to lose weight
  • I want to be more fit
  • I want to improve my sleep
  • I want to feel good
  • I want to be less stressed

• Communicate resources to help people be successful
  • “What’s in it for me?”
MOTIVATION: THE POWER OF SUCCESS STORIES

Meet Three-peat Program Champion Jodee O.

Three years ago, Jodee needed a cane to walk. Today, she's dancing through Zumba classes.

I won the "no gain" through the holidays females challenge for Cherokee County. Celebration! I won a smart scale.
SKILLS & TOOLS

EMPLOYEE LUNCH & LEARNS

Wellness Workshops

Request a Healthy County Workshop at your work!

- 4 Keys to Nourishing Your Body for Health & Vitality
- 5 Keys to Effective Weight Loss
- 7 Investments for Better Health
- Boost Your Metabolism
- Fitness Formula: Discover the Cure-All
- Healthy County 101
- Musculoskeletal
- Rebalance Your Brain
- Sleep Education 101
- Stressed is Desserts Spelled Backwards
- Tobacco Cessation
- What Are Macronutrients?

Blueprint for SUCCESS
**Type:** Steps and Activity Minutes

**Length:** 6 – 8 Weeks

**Reward:** $15 Boomer Bucks per contest (up to $60 total)

1. **Winter Blues & Running Shoes**
   - Jan. 13 – Feb. 23
   - Log 30 days of 6,000 steps or 45 minutes of activity to complete the contest

2. **County vs. County**
   - Mar. 23 – May 17
   - Log 40 days of 6,000 steps or 45 minutes of activity to complete the contest

3. **Reach The Beach**
   - June 8 – Aug. 2
   - Log 40 days of 7,000 steps or 60 minutes of activity to complete the contest

4. **Fall Into Fitness**
   - Sep. 14 – Nov. 8
   - Log 40 days of 7,000 steps or 60 minutes of activity to complete the contest
SKILLS & TOOLS

ONLINE RESOURCES
AND COACHING
Help Employees Hit Health Targets

Coaching Topics
- Improve Fitness
- Improve Nutrition
- Weight Reduction
- Maintain Weight
- Improve Cholesterol
- Improve Blood Pressure
- Stress Management
- Tobacco Cessation
- Maintain Tobacco-free

Digital Self-managed Programs
- Tobacco Cessation
- Tobacco Free Maintenance
- Metabolic Syndrome
- Improve Nutrition
- Weight Maintenance
- Weight Management
- Improve Physical Fitness
- Improve Blood Pressure
- Cholesterol
- Diabetes Prevention and Management
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Asthma
- Maternity Health
- Stress Management
- Musculoskeletal Disorders
- Dental Health
- Sleep Health
- Preventive Health
- Financial Wellbeing
SKILLS & TOOLS

FITNESS PROGRAM

Provides reciprocal membership at gym and sports facilities supporting members’ healthy lifestyles

More Flexibility
• Tiered Gym Network
• Studio Class Network
• Family Friendly

Enhanced Functionality
• Mobile App
• Real-time Data
• Virtual Training
• Wearables
COST CONTAINMENT STRATEGY

- Manage existing chronic conditions through Condition Management and/or lifestyle coaching
- Reduce risk for preventable conditions: high cholesterol, high blood pressure, heart disease, and diabetes through a County Specific Incentive (CSI) plan
- Require an annual physical exam and/or tobacco cessation for employees
- Encourage Naturally Slim participation among county members
EMPLOYER REWARDS

There are 3 Ways to Earn Employer Rewards

1. Counties will earn $\frac{1}{2}$ of the percentage of employees who earn a Healthy Lifestyle Reward

2. Counties with a County Specific Incentive (CSI) will earn 30%

3. Counties that schedule at least 1 training will earn 10% and can earn up to an additional 10% based on employee attendance

Employee Attendance Percentage Bonus

- 10% Attendance = 2% Bonus
- 30% Attendance = 4% Bonus
- 50% Attendance = 6% Bonus
- 70% Attendance = 8% Bonus
- 90% Attendance = 10% Bonus
## EMPLOYER REWARDS

<table>
<thead>
<tr>
<th>Group Size</th>
<th>Maximum Available to Earn</th>
</tr>
</thead>
<tbody>
<tr>
<td>25 Lives or Less</td>
<td>$1,250</td>
</tr>
<tr>
<td>26-50 Lives</td>
<td>$3,000</td>
</tr>
<tr>
<td>51-99 Lives</td>
<td>$5,000</td>
</tr>
<tr>
<td>100-199 Lives</td>
<td>$7,000</td>
</tr>
<tr>
<td>200 Lives or More</td>
<td>$9,000</td>
</tr>
</tbody>
</table>
TAC will print County Incentive Plan brochure and update each year as needed for your county.
WELLNESS INCENTIVE TRACKING

Incentives

Choose Program
Tom Green County Jan 1, 2020 - Nov 8, 2020 (draft)

Totals Earned

0
Choice of 1/2 extra day of paid vacation or receive 2 entries to win one of 8 $250 gift cards.
Max. Available: 1

0
Receive 1 additional entry to win one of the $250 gift cards.
Max. Available: 1

Where Are My Rewards?

Program Categories
Activities: Annual Wellness Exams

Annual Wellness Exams
1 activity available

Annual Physical or Well-woman Exam, with age and gender appropriate screenings as determined by physician, OR worksite wellness exam provided by Catapult if offered. Submit signed Physician Form to HR office in case the doctor's coding does not specify annual physical.

Incentives

No achievements logged to date. Select a category on the left and get started earning!
Use incentives but don’t make them “the big deal”.

Make a big deal out of the benefits of a healthy lifestyle.

Give members a “What’s in it for me” list.

Delayed or negative consequences have little impact on behavior change.

Use both types of incentives.

Start with external rewards but assist members to transition to intrinsic rewards.
WELLNESS CULTURE

“When you offer employees a Wellness Program, you are telling them you respect them, you trust them, and you want to help them be successful in life. Employees experience high morale when they can be creative, solve problems, feel safe and appreciated, and achieve personal goals and aspirations. Employees are happy when they have a sense of control over their lives and their health.”

Dr. Steven Aldana