

Healthy *Blue* Living<sup>SM</sup>

Leading change. Changing lives.

# Healthy *Blue* Living

*What are you paying for your employees' poor health habits?*

***We think it's too much.***

*Blue Care Network is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association*



## Why Healthy *Blue* Living?

- Because you asked us to help you promote healthy living and accountability
- Because lower costs matter to you
- Because everyone benefits from this three-way partnership – you, your employees and their families

## An enthusiastic welcome

- Introduced October 1, 2006
- As of July 1, 2009:
  - 787 groups enrolled
  - 102,494 members
  - 71% of contracts at Enhanced benefit level
  - 29% of contracts at Standard benefit level

## What's in it for you?

- Premiums that are significantly lower than the typical HMO rate
- A more productive work force
- The potential for long-term savings.

## More about what drives costs:

- More than two-thirds of the U.S. work force is overweight or obese.
- A quarter of U.S. workers need treatment for high blood pressure.
- Just under one-fourth of U.S. workers smoke. Smoking is *the* leading, preventable cause of death and disease.

Healthy *Blue* Living addresses *all* these issues.



# It's a rewarding plan

Healthy *Blue* Living uses...

- Financial incentives through reduced copays and deductibles
- Education
- Support

...to encourage members to take control of their health.

## Great BCN coverage is part of the package

### **Covered benefits include:**

- Catastrophic hospital and emergency care
- Physician office services
- Health screenings
- Immunizations
- Preventive care
- Maternity services
- Choice of prescription drug programs
- More than 14,000 physicians and 129 hospitals – including the Henry Ford network and University of Michigan Health Systems

## How do subscribers and spouses qualify for Enhanced benefits?

Decision is up to the subscriber and spouse

- Both need to score 80 or more points on the qualification form.
- Scoring fewer than 80 will provide them opportunity to improve over the next year.

**It's all about commitment.**



Employee behavior determines benefit level

**Enhanced benefits**

Reduced copays and deductibles

**Standard benefits**

Same coverage – higher out-of-pocket costs



## What is the difference between Enhanced and Standard?

Here's an example from one plan option:

- The office visit copay for Enhanced is \$10, however – it's \$15 for Standard.
- The annual deductible is **zero** for Enhanced – but for Standard it's \$500/\$1,000.
- Inpatient hospital is covered 100% under Enhanced, but there is a 20% coinsurance under Standard.



# Compare Enhanced vs. Standard

<b>Benefits</b>	<b>Enhanced Plan</b>	<b>Standard Plan</b>
<b>Office Visit</b>	<b>\$10 copay</b>	<b>\$15 copay</b>
<b>Emergency Room</b>	<b>\$50 copay</b>	<b>\$75 copay</b>
<b>Urgent Care</b>	<b>\$10 copay</b>	<b>\$35 copay</b>
<b>Inpatient Hospital</b>	<b>Covered 100%</b>	<b>20% copay after deductible</b>
<b>Behavioral Health</b>	<b>Inpatient: 25% copay up to \$1,000/\$2,000; 30 days/year</b>	<b>Inpatient: 25% copay up to \$1,000/\$2,000; 30 days/year</b>
	<b>Outpatient – 50% copay; 20 days/year</b>	<b>Outpatient – 50% copay; 20 days/year</b>
<b>Deductible</b>	<b>NA</b>	<b>\$500/\$1,000</b>
<b>Coinsurance</b>	<b>N/A</b>	<b>20%</b>
<b>Out-of-pocket max</b>	<b>N/A</b>	<b>\$1,500/\$3,000</b>
<b>Prescription Drug Options</b>	<b>\$5/\$30</b>	<b>\$15/\$50</b>



# The first 90 days are critical

In that time, members (the subscriber and covered spouse):

- Complete their online health assessment
- Partner with their physician to complete the Healthy Blue Living *Member Qualification* form
- Commit to a healthy lifestyle
- If a smoker, join Quit the Nic smoking cessation program within 120 days of enrollment.
- If BMI 30 or above, complete two online weight management coaching questionnaires within 120 days of enrollment



## Six aspects of Healthy *Blue* Living

**Alcohol use**

**Blood pressure**

**Diabetes management**

**Cholesterol**

**Smoking status**

**Weight**



## Each of the six has a target

### Six Aspects

Alcohol use



### Wellness Targets

Pass a doctor's screening exam

Blood pressure



At or below 140/90

Diabetes



Blood sugar at or below target

Cholesterol



LDL-C below target

Smoking status



Nonsmoker

Weight



Body mass index below 30



# What if members miss Healthy *Blue* Living target?

- **Alcohol**
- **Blood pressure**      **Agree to a treatment plan with physician follow-up**
- **Diabetes**
- **Cholesterol**
  
- **Smoking status**      **Enroll in our smoking cessation program, Quit the Nic, within 120 days of enrollment or, at renewal with physician follow up every 6 months**
  
- **Weight**      **Participate in online weight management program with physician follow-up every 6 months**



## What if a member is a smoker?

- Subscribers and spouses commit to working toward better health
- Even smokers can qualify for Enhanced benefits:
  - Have until 120 days from enrollment to join Quit the Nic
  - If re-enrolling, have 120 days to join with physician follow-up
  - Actively participate in the program until they quit smoking and follow up with physician every six months



## What if a member has a BMI 30 or above?

- Subscribers and spouses commit to working toward better health
- Members with a BMI of 30 or above:
  - Have until 120 days from enrollment to complete two online weight management coaching questionnaires
  - Follow up with physician at six months
    - If BMI has not dropped below 30, the member must complete two additional online weight management coaching questionnaires



## What about nonparticipants?

- Subscribers and spouses who choose to do nothing
  - Are moved to Standard benefits
  - Pay higher copays and deductibles
  - Can try for lower copays and deductibles when the next benefit year begins
- Enhanced vs. Standard benefits
  - Benefits are the same
  - Copays and deductibles are different



## Employer commitment

- **Provide a smoke-free work environment – that's required**
- **Partner with BCN to promote workplace health**
- **Provide healthy food choices in vending machines and lunchrooms**
- **Encourage employees and covered spouses to choose their primary care physician at enrollment and make an appointment, so they can complete all steps within the first 90 calendar days of enrollment.**
- **Promote the need for employees and covered spouses to complete the online health assessment and see their primary care physicians to complete the *Qualification Form* within 90 calendar days of enrollment.**



## How do I get started?

- Commit to a healthy workplace
- Encourage members to adopt a healthy lifestyle
- Take advantage of your role as one of the three major partners for success

# Member Health Behaviors

## Enrollment Qualification Forms For All Members 10/1/06 to 07/01/09

Based on all completed enrollment qualification forms

% At Risk Year 1	% At Risk Year 2	Measure Agreed To	% Year 1	% Year 2
8.9%	5.3%	Quit Smoking	90.7%	94.4%
29.8%	30.5%	Control Weight	68.2%	68.1%
7.2%	6.3%	Control Blood Pressure	92.7%	93.7%
23.8%	21.9%	Control Cholesterol	75.8%	77.8%
6.1%	5.5%	Control Blood Sugar	93.7%	94.4%
0.7%	0.5%	Control Alcohol Use	99.1%	99.4%

# Requirements met status

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Form	Year	1	2
<b>Qualification Form</b>	Subscriber Completed	70.7%	76.1%
	Spouse Completed	75.4%	83.2%
	Both Completed	69.2%	74.7%
<b>Health Risk Assessment</b>	Subscriber Completed	70.9%	75.6%
	Spouse Completed	73.4%	81%
	Both Completed	69.1%	74%
<b>Smoking</b>	Subscriber Smokes	7.4%	4.9%
	Spouse Smokes	5.9%	4.9%
	Subscriber Joined	48.4%	55.8%
	Spouse Joined	52.7%	63%
	Both Joined	45.1%	53.1%
<b>Plan Status</b>	Contracts % Enhanced	69%	69%

# Lifestyle Behavior

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These are percentages of Healthy *Blue Living* subscribers and spouses who were given A, B and C scores for each of the lifestyle behaviors listed on the Qualification Form

**A=Member and PCP affirm healthy status (for smoking measure, A=nonsmoker.)**

**B= Member has condition & will actively work with PCP to achieve treatment goals (for smoking measure, B=Smoker; member must join Quit the Nic within 120 days of enrollment.)**

**C= Member has condition and declines to change behavior/follow treatment guidelines ( smoking measure, C= Smoker, does not wish to join Quit the Nic.)**

Risk Factor Score	Year 1			Year 2		
	A	B	C	A	B	C
Smoking	90.7%	8.9%	.5%	94.4%	5.3%	.4%
BMI>30	68.2%	29.8%	2.0%	68.1%	30.5%	1.3%
High Blood Pressure	92.7%	7.2%	.1%	93.7%	6.3%	0%
High Blood Sugar	93.7%	6.1%	.2%	94.4%	5.5%	.1%
High Cholesterol	75.8	23.8%	.4%	77.8%	21.9%	.3%
Alcohol Use	99.1%	.7%	.2%	99.4%	.5%	.1%



## Member Reaction: Survey Results

- 80% of respondents would recommend the Healthy *Blue* Living plan.
- 90% of respondents will re-enroll in Healthy *Blue* Living next year.
  - 97% of the Enhanced Healthy *Blue* Living members report they will re-enroll.
  - 83% of the Standard Healthy *Blue* Living members report they will re-enroll.
  - 72% of members who disenrolled (for various reasons) were satisfied with the Healthy *Blue* Living program.

# Employers

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"I knew Healthy *Blue Living* would be a popular choice with employees, but I didn't know that people would come up just to thank me for offering it or, to brag about how much weight they've lost or they've finally quit smoking. In this job, that's about the best endorsement there is."

*Maureen Sisco, HR,  
Nino Salvaggio  
International  
Marketplace.*



# Members

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"If I hadn't gone in for the screening, I would never have known that I had any kind of a heart condition. It's made my whole family healthier. I'm getting treatment for my heart condition for the first time in my life. We're getting better preventive care. We're eating better and we're saving money."

*Shawn Bartmanski  
Clinton Township*



## Healthy *Blue* Living

	HBL1	HBL1	HBL2	HBL2	HBL3	HBL3
Benefit	Enhanced	<b>Standard</b>	Enhanced	<b>Standard</b>	Enhanced	<b>Standard</b>
<b>Office Visit</b>	\$10	\$15	\$20	\$20	\$20	\$20
<b>Emergency Room</b>	\$50	\$75	\$75	\$75	\$75	\$100
<b>Urgent Care</b>	\$10	\$35	\$35	\$35	\$35	\$50
<b>Inpatient Hospital</b>	Covered 100%	20% after deductible	25% copay	30% after deductible	20% after deductible	30% after deductible
<b>Deductible</b>	N/A	\$500/\$1000	N/A	\$1000/\$2000	\$500/\$1000	\$2000/\$4000
<b>Co-insurance</b>	N/A	20%	25% hospital copay	30%	20%	30%
<b>Out of Pocket Max</b>	N/A	\$1500/\$3000	\$1000/\$2000	\$1500/\$3000	\$1500/\$300 0	\$1500/\$3000

## Healthy *Blue* Living

	HBL4	HBL4	HBL5	HBL5	HBL6	HBL6
Benefit	Enhanced	Standard	Enhanced	Standard	Enhanced	Standard
Office Visit	\$10	\$20	\$20	\$20	\$25	\$30
Emergency Room	\$75	\$75	\$75	\$100	\$100	\$150
Urgent Care	\$20	\$35	\$35	\$35	\$35	\$50
Inpatient Hospital	10% after deductible	30% after deductible	20% after deductible	30% after deductible	20% after deductible	30% after deductible
Deductible	\$100/\$200	\$1000/\$2000	\$250/\$500	\$1500/\$3000	\$750/\$1500	\$2000/\$4000
Co-insurance	10%	30%	20%	30%	20%	30%
Out of Pocket Max	\$1000/\$2000	\$1500/\$3000	\$1000/\$2000	\$1500/\$3000	\$2000/\$4000	\$3000/\$6000



## To-Do list

- Encourage employees and covered spouses to choose their primary care physician at enrollment.
- Promote the need for employees and covered spouses to do the following within 90 days of the start of the plan year:
  - Visit their primary care physician to complete the *Qualification Form*
  - Complete the online health assessment.
- Encourage employees to participate in wellness programs and to call the BCN health coach for support in reaching health goals.
- Provide a smoke-free workplace
- Offer employees options that support a healthy lifestyle. A BCN health coach can visit or phone to evaluate how you're doing and give you helpful information on:
  - Healthy food in the cafeteria and vending machines
  - Fitness programs that encourage physical activity at work
  - Weight control programs, such as Weight Watchers® at work
  - Discounts to fitness centers, such as the YMCA

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*Questions?*

