

Navigating the BeWell Pilot Program

Premium Discount Guide



A pillar of the BeWell Pilot Program is the discount opportunities awarded for participating in selected activities and key focus areas.

These discount opportunities are to encourage the advancement of your wellness program – grow the strategy – and set and reach more challenging goals for the following year.

To evaluate the effectiveness of the selected activities, a “baseline” will be established from the start. This will help gather insights on where your company currently is as of your 2020 anniversary date.

Essential activities

The selected activities or *essential activities* are best practices and tasks that are fundamentals for a successful wellness program.

By completing these activities, you will be awarded discounts. These are in addition to the initial premium participation discounts you will receive for Year One and Year Two.

To advance your program and meet goals, the essential activities need to be completed within the assigned year. They have been placed in an order to help build a strong foundation in Year One with tasks that will help grow a successful program in following years.

If you have already completed select essential activities, alternatives may be considered if approved in advance by the BeWell coordinator.

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Year One

- **Organizational commitment**
 - Provide signed letter of support from CEO-level of authority to Blue Cross and Blue Shield of Kansas or approved alternate
 - Distribute signed letter of support from CEO-level of authority to all employees or approved alternate
 - Designate corporate wellness coordinator
 - Establish corporate wellness committee with diverse representation from all areas and shifts (if applicable) within the company ; regular meetings scheduled and underway
- **Conduct onsite biometric screening**
 - Worksite must provide onsite screening event for employees
 - A baseline level of at least 75% participation by enrolled employees must be achieved to be eligible for outcomes-based discounts in Year Two through Year Five
 - Each participating enrolled employee must complete an online health risk assessment (HRA) provided by Blue Cross, tobacco-use attestation (if you haven't tested for cotinine) and biometric counseling
- **Conduct baseline Employee Needs & Interest survey; compile results and share with Blue Cross**
- **Conduct and submit baseline Wellness Program Assessment; compile results and share with Blue Cross**
- **Two or more from your team attend workplace wellness Foundations training**

Year Two

- **Conduct onsite biometric screening**
 - Worksite must provide onsite screening event for employees
 - If your group did not achieve 75% participation in Year One, Year Two can be considered baseline. If 75% is met, it will qualify you for future outcomes-based incentives.
 - Includes employees' completion of online HRA, tobacco-use attestation and biometric counseling
- **Select one target area of focus and review current corporate policy related to that area.**
 - Tobacco/nicotine use
 - Physical activity
 - Healthy eating
- **Two or more from your team attend workplace wellness training on the selected topic area**

Refer to BeWell Program Plan for Year Three through Year Five essential activities.

Maturity level discounts

Maturity level discounts are activities designed to advance your wellness program and are intended to provide financial assistance in helping support those activities.

These activities are not required in a specific year, but can be more impactful when done in order.

Maturity level discounts will be applied to the final premium proposal the following plan year. A

maximum of 5% in discounts may be earned and awarded over the five-year pilot program time frame.

Many additional strategies and actions can be submitted and considered as a maturity level discount. Programs, policies and strategies not specified below should be discussed with the BeWell staff to determine if they qualify and can be submitted for a maturity level discount.

Maturity level discount activities	Discount
Schedule and encourage all employees to attend sessions to educate about Blue Cross resources, best use of health insurance, strategies for staying healthy and saving money. Attendance goal of 90% or more of enrolled employees or approved alternate. Speakers provided by Blue Cross.	0.25%
Develop and implement a comprehensive wellness program communication plan.	0.25%
Achieve 85% participation in onsite biometric screening event.*	0.50%
Achieve 90% participation in onsite biometric screening event.*	1.00%
Establish or enhance an optional activity-based incentive program.	0.75%
Establish or enhance a required outcome-based incentive/penalty program.	0.75%
Implement or enhance a policy or activity to complement one of the target areas of focus (see Focused Interventions section for details).	Max of 1.00% per topic area
Demonstrate improved performance from baseline in five or more of the following measurement categories: ER visits, preventive screenings (breast cancer screening, cervical cancer screening, colonoscopy, Well Child Visits), diabetes screenings (A1C test, eye exam, LDL screen, nephropathy/ kidney disease), in-patient admissions.	0.50%
Discretionary (counted towards 5% maximum over five-year time frame; see section for details)	Variable
Outcomes-based (based on yearly change in members meeting target; see section for details)	Variable

* Discount for higher participation levels are independent; cannot accumulate or be combined

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Focused interventions

Focused interventions are built to find solutions that target **focus** areas: tobacco/nicotine use, physical activity or healthy eating. These interventions are intended to address the policies, systems and environment that change behaviors that impact targeted health outcomes.

Each workplace is different and if your team develops your own intervention(s), those strategies may be awarded a discount within the **discretionary** category. These will be evaluated on a case-by-case basis and will score up to a 1% maximum discount for a single target area.

Focused Intervention Activities	Discount
Tobacco use target area interventions	
Adopt and enforce a tobacco and nicotine-free worksite policy.	1.00%
Provide onsite nicotine replacement products (e.g. nicotine patch) at no cost to tobacco users when the member/employee enrolls for minimum of 6 calls with Blue Cross nurse coaches.	0.25%
Develop and activate premium differential/incentive for tobacco-users. Incorporate Blue Cross nurse coaching cessation program as an alternative for tobacco/nicotine users.	0.25%
Physical activity target area interventions	
Adopt and enforce a workplace physical activity policy for exercise during the workday. Establish a time and reminder for everyone in the facility to complete the physical activity.	0.50%
If established activity-based incentive program, incorporate incentive for employees who work with Blue Cross nurses in HealthyOptions counseling programs.	0.25%
Provide onsite access to physical activity equipment and space and/or subsidize membership in local gym.	0.25%
Healthy eating target area interventions	
Adopt and enforce workplace policies and standards that define healthy foods and beverages, and govern where and when those foods are available or provided for employees (e.g. vending, break rooms, cafeterias and fundraising events).	0.50%
Adopt and enforce workplace policies and standards that define healthy foods and beverages regarding all food you provide including catered and events.	0.50%
Provide free, healthy food onsite for all employees on a regular schedule (e.g. free fresh fruit daily or one day every week)	0.25%
Discretionary activities applicable to any target area	Max of 1.00% per topic area

Discretionary discounts

Discretionary discount activities are designed to award your team's ingenuity and support efforts.

These discounts will be applied to the final premium proposal the following plan year. A maximum of 5% in discounts may be earned and awarded over the five-year pilot program time frame.

Many additional strategies and actions can be submitted and considered for a discretionary discount. Programs, policies and strategies not specified in one of the three target focus areas and are not already defined within the BeWell document should be discussed with the BeWell coordinator.

A form documenting the strategy or action will need to be submitted for review. Contact your BeWell Coordinator if you are interested in submitting a request form.



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Outcomes-based discounts

Outcomes-based discounts are strategies to reduce employees' lifestyle behaviors that may impact health, costs and productivity in the workplace.



Discounts will be awarded and applied to the final premium proposal for the following plan year.

The BeWell staff has the final determination if a group qualifies for an outcomes-based discount and the level of discount awarded.

Primary target area goals:

Tobacco/Nicotine Use – Decrease number of employees reporting tobacco/nicotine use on attestation documents or who test positive for cotinine.

Goal: Non-tobacco/nicotine use for at least three months' duration

Diabetes – Decrease number of employees with elevated blood sugar results.

Goal: Fasting blood sugar < 126 mg/dL or A1c < 7%

Hypertension – Decrease number of employees with uncontrolled elevated blood pressure.

Goal: Blood pressure < 140/90 mmHg

BMI – Support employees to manage weight and, at minimum, reduce weight by 5% annually.

Goal: BMI < 30

	% of distinct members with condition (baseline)	Outcomes (% eligible members meeting target)					
		5% – 9.99%	10% – 19.99%	20% – 29.99%	30% – 49.99%	50% – 74.99%	75% and above
Prevalence	Tier 1: 0% – 4.99%	0.6%	0.9%	1.2%	1.8%	2.4%	3.0%
	Tier 2: 5% – 9.99%	0.9%	1.2%	1.5%	2.1%	2.7%	3.6%
	Tier 3: 10% – 19.99%	1.2%	1.5%	1.8%	2.7%	3.6%	4.5%
	Tier 4: 20% – 39.99%	1.5%	2.1%	2.7%	3.6%	4.8%	6.0%
	Tier 5: 40% and above	1.8%	2.5%	3.6%	4.8%	6.3%	7.8%

Condition	Prevalence (80% of 100 total members)		Tier	Outcome		
	%	Count		Count	%	%
Blood Glucose / A1c	12.5%	10 out of 80	T3	4 out of 10	40%	2.7%
Blood Pressure	30.0%	24 out of 80	T4	4 out of 24	16.7%	2.1%
Tobacco Use	5.0%	4 out of 80	T2	3 out of 4	75.0%	3.6%
BMI	40.0%	32 out of 80	T5	17 out of 32	53.1%	6.3%

14.7% / 3 = 4.9% per year

What's next?

The BeWell staff will work with you to develop a plan based on your current baseline, goals and projections.

Reference the toolkit for additional information and examples of activities.

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