



Metro Denver
 HEALTH & WELLNESS COMMISSION
 Creating America's Healthiest Community

Health Insurance as a Worksite Wellness Tool February 2008

The Metro Denver Health and Wellness Commission surveyed all insurance carriers that market health insurance in the Metro Denver Area. The purpose of the survey was to make available to employers and other interested parties an inventory of wellness products that are currently available in the Metro area and any related employer/employee incentives that are offered with these benefits. The products are particularly important to employers interested in using insurance as a tool to promote a healthy workforce. Thirteen of the 16 companies offering health insurance in the Denver Metro area responded to the October 2007 survey.¹

HOW MANY CARRIERS INCORPORATE WELLNESS PROGRAMS, SERVICES OR INCENTIVES?

Nine of the 13 responding companies offer two or more health insurance products in the Metro Denver Area that include a wellness program, services and/or incentive. The companies include:

- Anthem Blue Cross and Blue Shield of Colorado
- CIGNA Healthcare
- Destiny Health-Stonebridge Life
- Great-West Healthcare
- Guardian Life Insurance Company
- Humana
- Kaiser Health Plan
- Trustmark
- UnitedHealthcare

Other companies reported that they are considering offering such products in the future.

We defined wellness incentives as a financial incentive such as lower premiums, co-payments or deductibles for participation in a wellness program. Wellness programs and services are covered benefits that encourage healthy behaviors or lifestyle changes intended to improve health, quality of life and result in avoiding the costs associated with behavior-induced chronic illness. The survey was focused on wellness benefits as opposed to disease management strategies or preventive services such as immunizations.

PRODUCTS INCORPORATING WELLNESS PROGRAMS OR SERVICES

All nine of the companies offering wellness benefits provide a range of wellness programs and services in select health insurance products. Programs include nutrition education, physical activity education, smoking cessation, weight loss, stress management, alcohol/substance abuse, maternity management, diabetes education, and asthma and heart healthy lifestyle modifications. Wellness services include wellness newsletters, online wellness tools, community services (e.g. health fairs) and individual coaching. Some of these programs and services are provided only to employees determined to be at-risk for developing chronic conditions rather than to all members.

PRODUCTS INCORPORATING WELLNESS INCENTIVES FOR EMPLOYERS OR MEMBERS (EMPLOYEES)

Six of the nine companies offering wellness products also offer financial incentives. Two offer incentives at the employer level and all six offer incentives directly to employees that participate in and/or demonstrate results. None of the companies offered wellness incentives prior to 2000 and four of the six companies just began offering incentives in the Metro area in 2006 or 2007.

These products are more available to larger employers. Plans with wellness incentives are offered to large employers (100 or more employees) by all six companies; four offer them to mid-size employers (51 to 99 employees); two to small employers (2 to 50 employees); while only one offers wellness incentives to Business Groups of One.

Wellness incentives offered to employers often have a target participation rate that must be met before the financial incentive is offered. Two examples of participation targets include:

- Target participation in a particular component of a wellness program such as a certain percentage of employees completing a health risk assessment; and,
- Target participation in an entire wellness program, not just a specific component of the program.

Financial incentives offered to employers include:

- Premium discounts if employee participation targets are met;
- Guaranteed cap on premiums if employee participation targets are met;
- Guarantee on costs associated with wellness program fees.

All six companies offering financial incentives include either participation in a wellness program and/or achieving a particular outcome as a trigger for the financial incentive offered to employees. Program participation triggers include:

- Completing a health risk assessments
- Participation in a nutrition education program
- Participation in a physical activity education program or activity
- Completing a smoking cessation program
- Participation in a weight loss program
- Participation in a stress management class/program.

Outcome triggers include:

- Achieving an acceptable body mass index (BMI) level
- Achieving a clinically acceptable blood sugar level
- Achieving a clinically acceptable cholesterol level
- Achieving a fitness target level
- Successful tobacco cessation

Financial incentives provided to employees if specific outcome or program participation targets are met include:

- Reduction in deductible amount
- Reduction in premium amount
- Reduced or waived co-payment
- Awards such as gift cards, vacation packages or entertainment coupons

The Insurance Committee of the Metro Denver Health and Wellness Commission appreciates the participation of the thirteen insurers that completed the Wellness Benefit Survey.* Attached to this summary is a matrix of the results for easy reference to the insurers that offer these benefits in the Metro Denver insurance market.

For more information about the Metro Denver Health and Wellness Commission, a coalition of nearly 80 business, nonprofit, education and government leaders that is chaired by Lieutenant Governor Barbara O'Brien, go to www.mdhwc.org.

¹ Anthem Blue Cross and Blue Shield of Colorado, CIGNA Healthcare, Destiny Health-Stonebridge Life, First Health Life and Health Insurance Company-NEF, Great-West Healthcare, Guardian Life Insurance, Humana, Kaiser Health Plan, Principal Life Insurance Company, Rocky Mountain Health Plans, San Luis Valley HMO, Trustmark and UnitedHealthcare

