



WELLNESS STRATEGY

For 2013-2014 and Beyond



What is Self-Funding?

- Components of a Self-Funded Contract
 - Hire an administrator to pay claims
 - Purchase insurance for large claims (Stop-loss insurance)
 - Hire a network (doctors/medical specialists/hospitals)
- Plus
 - Claims
 - Reserving

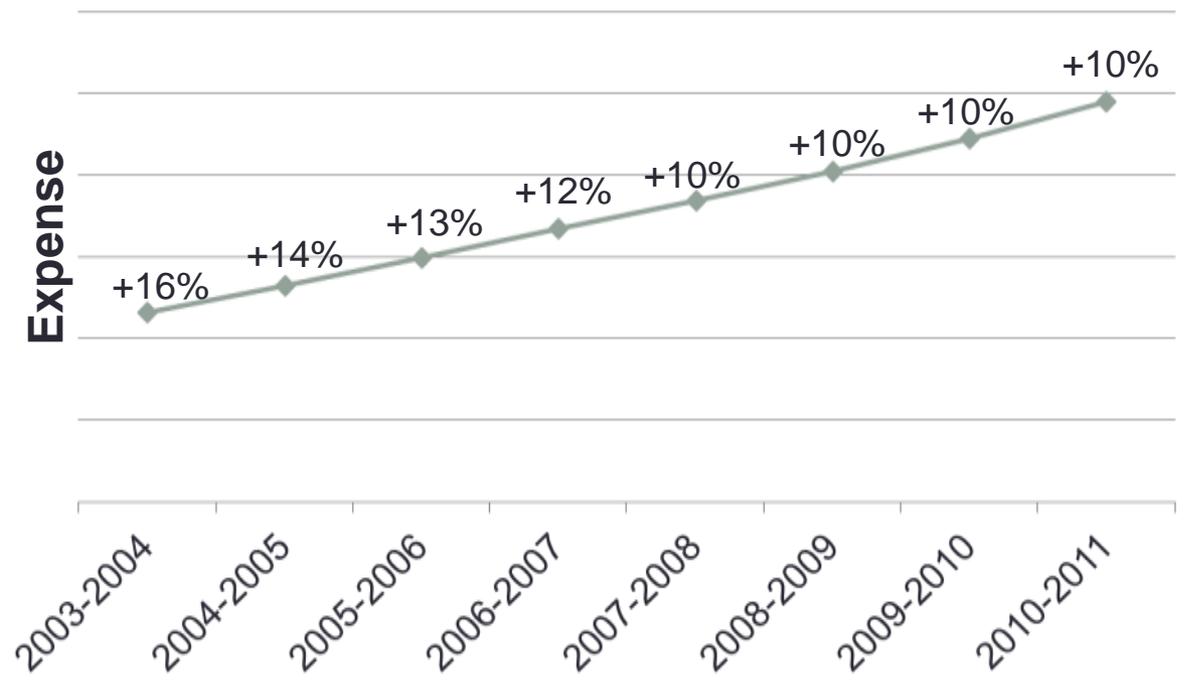
Self-Funding Formula

Rates = Administrator + Claims + Stop-Loss + Reserves

National Health Expenditure Rates

Since 1999, national rate increases for medical/pharmacy expenses have been over 10% per year.

Medical/ Pharmacy Expense



Why Are Medical Costs Rising?

Due to Increases for:

- Aging Population
- Uninsured Care
- Malpractice Insurance
- Increased demands for healthcare
- New technologies / cost of treatment
- Prescription drug costs (almost doubled since 2003)

Accountability Driven Wellness Strategies

IF WE TAKE ACTION TO:

- Control medical costs where we can
- Reduce health risk factors

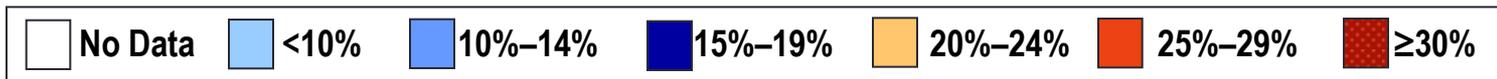
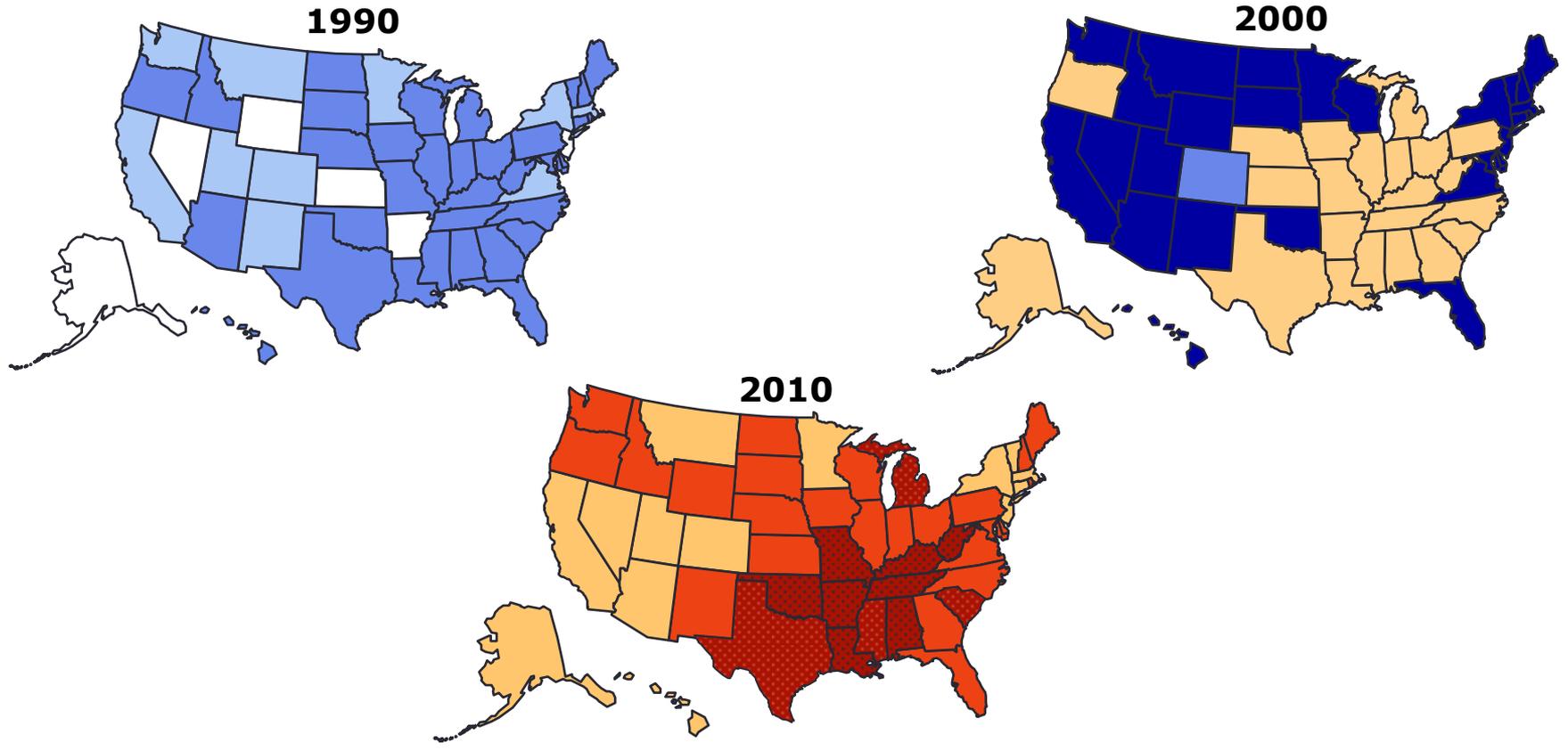
WE ALSO HOPE TO:

- Improve the health of employees
- Improve quality of life
- Maintain current benefit level (or work to improve)
- Manage our health insurance premium rates

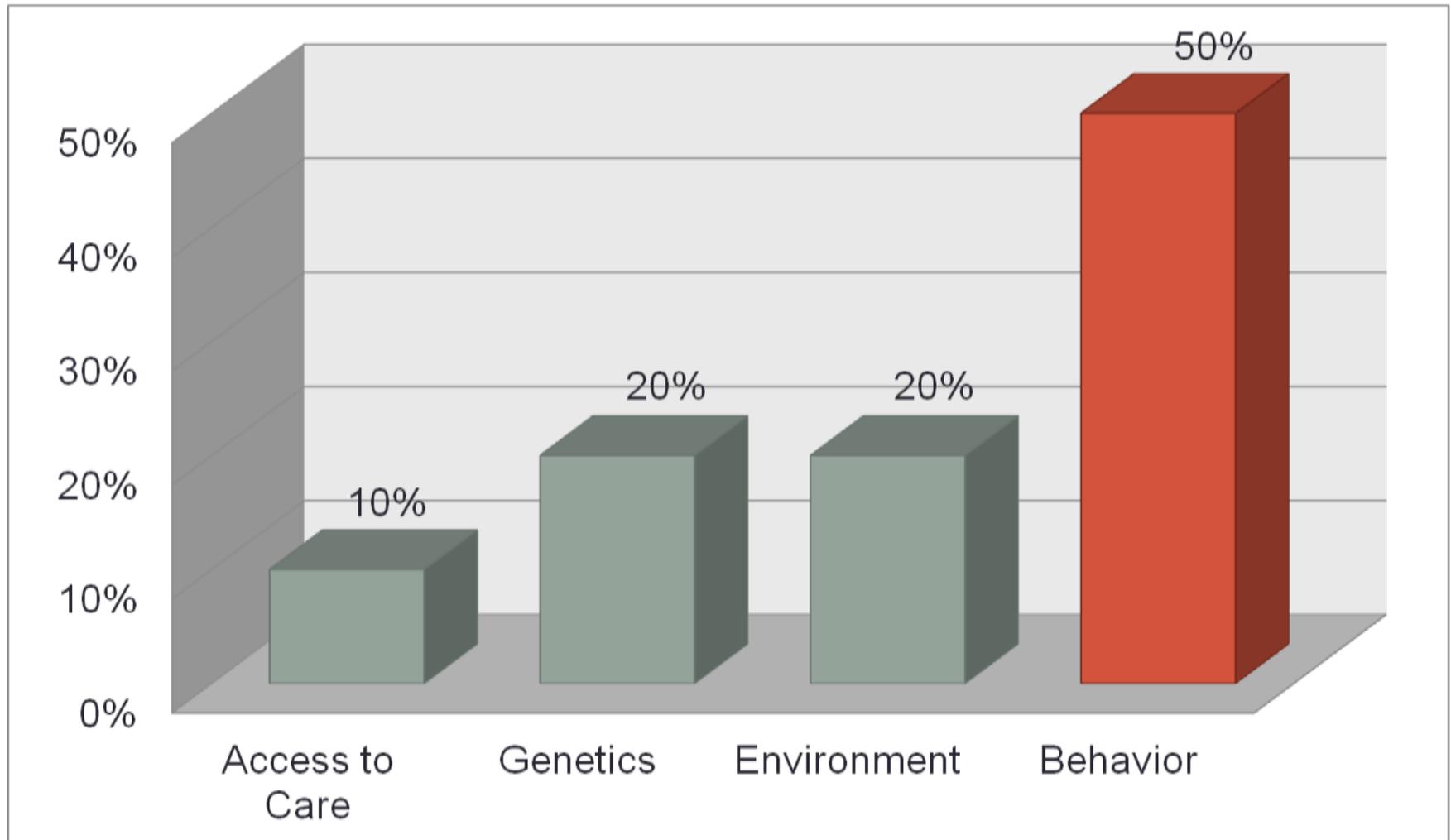
Obesity Trends* Among U.S. Adults

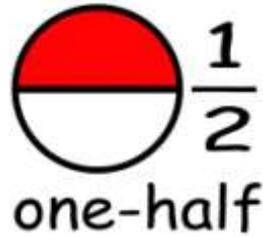
BRFSS, 1990, 2000, 2010

(*BMI ≥ 30 , or about 30 lbs. overweight for 5'4" person)



Determinants of Health & Cost of Care





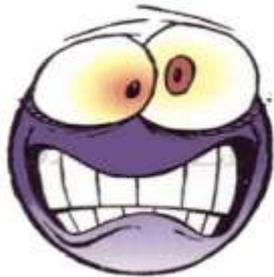
By 2025, chronic diseases (heart disease, cancer, diabetes) will affect an estimated 164 million Americans – **nearly half (49%)** of the population. -*Rand Corporation*



Eliminating 3 unhealthy risk factors – poor diet, inactivity and smoking – would prevent:

- 80% of heart disease and stroke
- 80% of Type 2 diabetes
- 40% of cancer

-*US Center for Disease Control and Prevention (CDC)*



Stress is a prominent health factor for workplace employees. More than 75% of all doctor's office visits are for stress-related ailments/complaints. -
-WebMD

Health Status Can Be Improved

Gaston County Case Study 2008

Average Score

- Average Wellness Score Increased
- 2007 – 72.4
- 2008 – 80.9
- 80 and above is healthy range

Wellness Score

- 2007 – 69% below 80
- 2008 – 46% below 80

Cholesterol

- Biometrics Improved
- 200-239 mg/dl
 - 2007 – 24.9%
 - 2008 – 19.5%
- 240 mg/dl
 - 2007 – 11.2%
 - 2008 – 5.6%



Health Status Can Be Improved

Gaston County Case Study 2008

3 or more Cardio Risk Factors

- 2007 – 46.8%
- 2008 – 29.5%

Pre-Diabetes Risk

- 2007 – 63.9%
- 2008 – 60.2%

Hypertension

- 2007 – 25.1%
- 2008 – 17.7%

Participation = Financial Incentive

- Participation means:
 1. Complete Health Screening
 - Participate in Novant Health's health screening
 - Your blood test completed by your health provider since February, 2013 can be used at the Novant Health's screening.
 - Conducted once per year
 2. Attend all scheduled Health Coaching sessions (if selected)
 - Actively and *positively* participate – they are there to help!
 - Give your *best effort*

Participation = Financial Incentive

- There will be Base and Discounted rates based on participation in the health screenings and health coaching program.
- Rowan County will allow employees to use their wellness leave time to participate in this year's health coaching program.
- Rowan County will offer a Non-Tobacco Use Discounted program in 2014-2015.

Participation = Financial Incentive

BASE PLAN

	County Contribution (Monthly)	County Contribution (Annual)	Employee Contribution (Monthly)	Employee Contribution (Annual)
Employee Hired Before 1/22/2012	\$670.00	\$8,040.00	\$25.00	\$300.00
Employee Hired After 1/22/2012	\$670.00	\$8,040.00	\$92.00	\$1104.00

WELLNESS PLAN

	County Contribution (Monthly)	County Contribution (Annual)	Employee Contribution (Monthly)	Employee Contribution (Annual)
Employee Hired Before 1/22/2012	\$670.00	\$8,040.00	\$0.00	\$0.00
Employee Hired After 1/22/2012	\$670.00	\$8,040.00	\$67.00	\$804.00

May 2013



Regular preventive care can protect your health and reduce health costs by detecting problems before they become a serious illness.

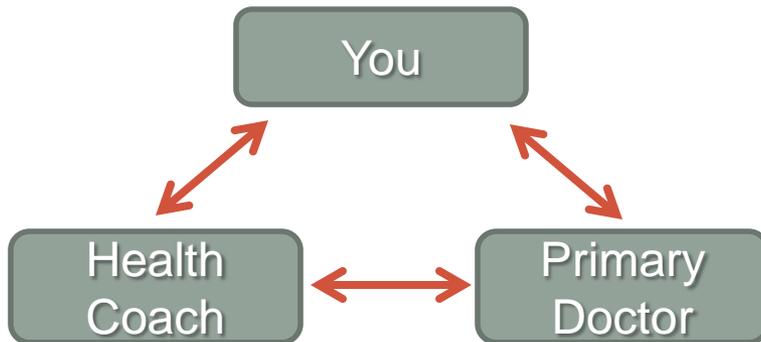
- Employees will have the opportunity to participate in annual **Health Screenings** and **Health Coaching** programs.
- Health professionals from **Novant Health** will test and/or record:
 - Blood sugar
 - Cholesterol
 - Blood pressure
 - Waist Measurement

Health Coaching – NEW!



What is it?

- Tool to assist employees in achieving wellness goals and managing conditions and illnesses
- Confidential partnership



Why a Health Coach?

- Trained professionals
 - Assist with changes to behavior and lifestyle
 - Use a tailored approach
 - Programs based on compassion, motivation and self-improvement building
 - Help tackle unhealthy habits before they turn into chronic disease.

Doctors are trained to diagnose and treat. They are not trained to assist people in changing their behavior.

Health Coaching – cont'd



What will it accomplish?



Improve/change behavior to positively impact the health of employees



Healthy workforce → long-term quality of life improvements



Participation = Financial incentives!

Wellness Program Process

Biometric Screenings

- Waist Measurement
- Blood Pressure
- Screening Measurements
 - Total Cholesterol
 - HDL/LDL
 - Cholesterol ratio
 - Triglycerides
 - Glucose
- Non-invasive (finger stick) by Cholestech LDX Machine
- Request for employees to fast or not to eat anything for 9 to 12 hours, except for plenty of water and normal medicines.
- One-on-one counseling results for ALL participants at screening event

Health Risk Assessment (HRA)

- On-line Web-based Health Risk Assessment
- Comprehensive review
 - Health behavior/lifestyles including tobacco use
 - Medically-related health risk factors



Wellness Program Process

Results

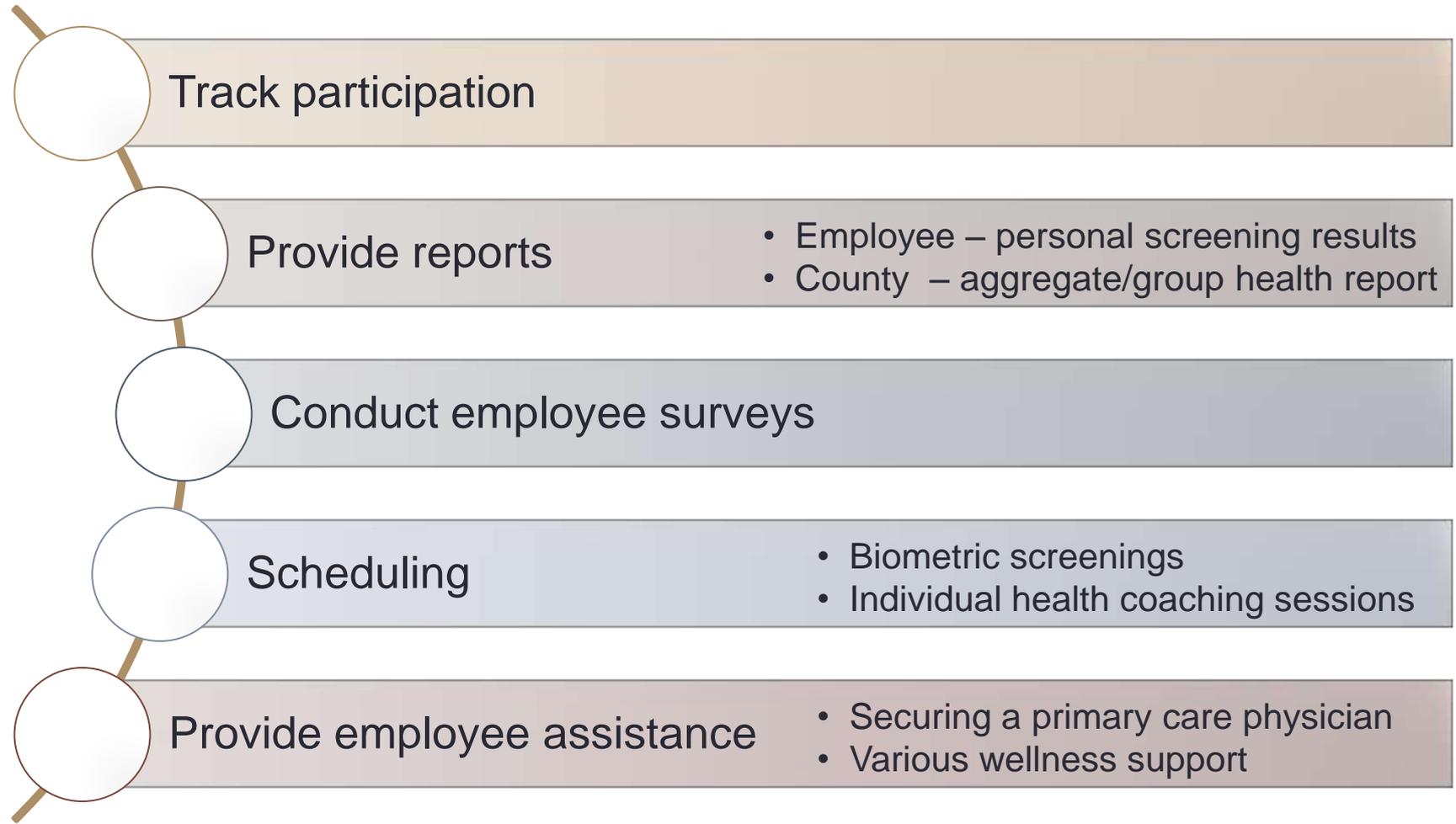
- Individual or personal health screening results
- Aggregate/group report of health screening results
- Will determine the need of Health Coaching
 - Employees who fall into the moderate or high health risk category

Health Coaching

- Sessions held at Rowan County-designated site
- Number of sessions depends on risk profile
 - Novant Health recommends (flexible based on individual needs):
 - Moderate health risk - 2
 - High health risk - 3
- Conducted by Health Educators, Registered Nurses (RN) or Registered Dietitians (RD)
- 30 minutes per session
- Focus on:
 - Ways to improve health based on personal strengths
 - Identifying motivators and barriers to change
 - Setting realistic goals to achieve a healthier lifestyle



NOVANT HEALTH 's Responsibilities



Timeline 2013

March-
,2013

-Employee Educational Meetings on March 25-27

April,
2013

1.Schedule Health Screenings with Instructions
2.Complete Health Risk Assessment Questionnaire
April 1- 30

May,
2013

-Health Screenings will be held :
May 6, 8,9,10, &13 at 7:00am until 11:00am

July,
2013

-Health Coaching Sessions (one on one) will start for employees who are selected with moderate or high health risk levels. Employee Discount starts 7/1/2013.

