

13TH ANNUAL OHIO

*Employee
Health &
Wellness*
CONFERENCE

Workshop O

Employee Engagement
**Effective Employee Health & Wellness
Incentives that Result in the Highest
Level of Engagement**

3:00 p.m. to 4:15 p.m.

Biographical Information

**Tori Sinclair, Wellness Coordinator
County Employee Benefits Consortium of Ohio (CEBCO)
209 E State St., Columbus OH 43215
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Tori Sinclair has managed CEBCO's wellness program for six years. Prior to joining CEBCO she worked at Lake and Stark County Health Departments for a combined five and a half years and had just completed her Master's Degree in Public Administration. She has a Bachelor's Degree in Health Promotion, is a Certified Health Education Specialist (CHES), and is a Licensed Accident & Health agent.

**Doug Foust, Managing Director
County Employee Benefits Consortium of Ohio (CEBCO)
209 E State St., Columbus OH 43215
614-220-0650 dfoust@ccao.org**

Doug Foust has been Managing Director of CEBCO since 2013. Doug has over 20 years of experience in human resource management and holds a Bachelor's in Business Marketing and a Master's in Management and Labor Relations. He is responsible for sales growth and management of CEBCO.

CEBCO is a product of The County Commissioners Association of Ohio (CCAO), developed for Ohio counties in response to a need for stability and cost containment in employee benefits. CEBCO currently serves 34 of 88 counties with group purchasing and superior programs in the health insurance and wellness arena. CEBCO is a member-owned, not-for-profit, self-insured purchasing pool. CEBCO offers members stable and competitive costs, financial strength, broad coverage, and a vast array of wellness and health management services that are unlike any other risk sharing pool or insurance company available to Ohio counties. CCAO launched CEBCO in 2004.

EMPLOYEE ENGAGEMENT & WELLNESS INCENTIVES

COUNTY EMPLOYEE BENEFITS CONSORTIUM OF OHIO (CEBCO)

TORI SINCLAIR - WELLNESS COORDINATOR

DOUG FOUST - MANAGING DIRECTOR



OVERVIEW & HISTORY OF CEBCO

- A product of CCAO (County Commissioners Association of Ohio), developed for Ohio counties in response to a need for stability and cost containment in employee benefits.
- A member-owned, not-for-profit, self-insured purchasing pool launched in 2004.
- Offers members a vast array of wellness and health management services that are unlike any other risk sharing pool. Our service partners include:

Anthem (medical)

Delta (dental)

Express Scripts (pharmacy)

VSP (vision)

Interactive Health (wellness)

ComPysch (EAP)

CEBCO WELLNESS PROGRAM

- Grant Program (new in 2011)
 - Allows each county to provide local/onsite programming that is individualized to their county.
 - Provides CEBCO with a dedicated contact or two per county who are the liaisons between the program and county employees.
- Incentive Program (new in 2015)
 - Points-based participatory program with an emphasis on behavior change.
 - Managed through our office; administered by our partner, Interactive Health.

2018 CEBCO INCENTIVE PROGRAM (600 POINT GOAL)

Activity Name	Description	Point Value/Frequency
Health Evaluation <i>(required)</i> Onsite, lab or physician option	Includes an assessment and biometric screening.	300 (1 per year)
Cholesterol Ratio	Total cholesterol/HDL <5.0	50 (1 per year)
Blood Pressure	Blood pressure <140/90	50 (1 per year)
Glucose	Fasting glucose <100 or A1c <5.7	50 (1 per year)
Results to Physician	Authorize health evaluation results to be faxed to physician	50 (1 per year)
Online Workshop	Complete 4 week workshop on health topic of choice	25 (1 per year)
Online Challenge	Complete 4 week challenge focused on health behavior(s)	25 (1 per year)
Sync/Log Steps	Earn 1 point for every 7,500 steps per day, up to 2 points per day	75 (1 per year)
Local/County Activity	Approved activities only	50 (3 per year)
Preventive Care	Approved screenings/exams only	50 (2 per year)

OF COUNTIES BY INCENTIVE TYPE & YEAR

Program Year	\$100 Cash/Gift Card	\$100 Reduced Premium	\$150 Cash/Gift Card	\$150 Reduced Premium	\$200 Cash/Gift Card	\$200 Reduced Premium	\$300+ Cash, Premium Differential, or Plan Differential
2015	14	9	1	3	1	2	4
2016	7	0	10	8	0	3	5
2017	5	0	12	4	2	2	8
2018	0	0	5	1	11	3	13

2017 PROGRAM COMPLETION BY INCENTIVE TYPE

- \$100 cash/gift card (5 counties) = 12.1% average
- \$150 cash/gift card or reduced premium (16 counties) = 16.0% average
- \$200 cash/gift card or reduced premium (4 counties) = 24.1% average
- \$300+ cash, premium differential, or plan differential (8 counties) = 51.8% average
- Total completion (employees and spouses) ranged from 7% to 74%; overall it is 25%
- Employee completion ranged from 8% to 93%; overall it is 30%

TOP 5 COMPLETION COUNTIES

These counties had the **highest completion** rates in both 2016 & 2017 AND they have some of the **lowest health risks** among their engaged population:

County Name/Year Implemented	2017 EE Completion	2017 Total Completion	2016 Average # of Health Risks (range is 2.8 to 3.8)	2017 Average # of Health Risks (range is 2.8 to 3.4)
Preble - 2015	92.9%	73.6%	3.2	3.0
Union - 2013	74.9%	73.0%	2.8	2.7
Geauga - 2014	73.8%	56.4%	3.0	2.8
Richland - 2010	55.3%	46.9%	n/a	2.8
Seneca - 2008	54.0%	50.5%	3.0	3.0

Each county above is tying their incentive to their medical benefits; four of the five are delivering a premium differential.

EFFECTIVE PREMIUM DIFFERENTIAL DESIGNS

EXAMPLE 1 – Reduced Premium

- County pays 85% of the monthly premium for completers and 75% for non-completers.
- Annual differential in this case for single plan equates to \$816 on the single plan and \$2,450 on the family plan.

EXAMPLE 2 – Cost Neutral

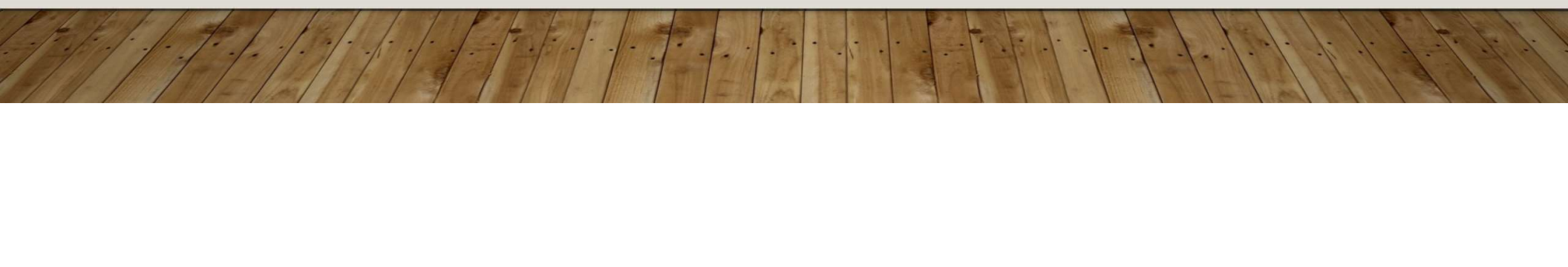
- County will figure two employee premiums that when paid each month will total the same employee-share that would have been collected as if there was only employee premium.
- Employees who complete pay less than the standard premium rate and those that do not pay more.

EFFECTIVE PREMIUM DIFFERENTIAL DESIGNS

EXAMPLE 3 - Flat Annual Surcharge

- County charges employees that do not complete the wellness screening \$600 annually (or \$25 additional in premium per pay).
- County retains the additional funds to offset the cost of benefits in general.

EXAMPLE 4 - Percent of Premium Surcharge

- County pays 88% of total monthly premium, leaving employee to pay 12% - this 12% is called their “wellness rate”.
 - Their “non-wellness rate” is approximately an additional 50% of the standard/wellness rate in which case the employee contribution for a family plan of \$127 for the wellness completer becomes \$184 for the non-completer.
 - County retains the additional funds collected to offset the cost of benefits in general.
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OTHER KNOWN EFFECTIVE INCENTIVES

EXAMPLE 5 – Plan Design Differential (low/high deductible)

- County enrolls wellness completers in their low deductible plan (\$800 single/\$1,600 family) and those that do not complete the program must enroll in high deductible plan (\$2,000 single/\$4,000 family).

EXAMPLE 6 – Employer HSA Differential (high deductible)

- Standard single plan HSA contribution of \$750 becomes \$1050 for the completer and \$450 for the non-completer, assuming 50% of employees complete using a \$600 annual differential.

EXAMPLE 7 – Wellness Day Off

- County provides an extra 8 hours PTO to completers; must be used in the calendar year it's earned.

OTHER KEYS TO ENGAGEMENT

- Regular and varying communications
- Leadership support & involvement
- Active wellness team
- Program longevity
- Workplace culture, mentality, and environment
- Opportunity to engage in onsite programming and events

RATE ANALYSIS

A FUNCTION OF WELLNESS

- We averaged the last 3 years of rate increases for our top 10 counties vs all others:
 - Our top 10 counties had an average employee completion of 53% and total completion of 45% in 2017.
 - These counties had an average 3 year rate increase of 5.19%
 - All others analyzed (18 counties) had 18% employee completion and 15% total in 2017.
 - These counties had an average 3 year rate increase of 6.59%.
- While there are many factors that impact rates, this data suggests there is a correlation between counties that have embraced the wellness program and the rate increases they are receiving.

Comments: based on (CEBCO Member) County 2018

BASE

Rate Tier	EE's per Tier	Premium PMPM (the Rate charged to the County by CEBCO)	Premium for tier per month	Premium for tier for the year	% Partic	% Non-partic	Desired Annual \$ difference between Par & non-Par	Employee's % cost share	Employee cost/month	Difference desired	Monthly rate for member participating in program	Monthly rate for member NOT participating in program	Total collected from participants per month
Single	90	862.81	77,652.90	931,834.80	45%	55%	400	12%	\$103.54	\$33.33	\$85.20	\$118.54	\$9,318.35
EE + Spouse	45	1900.78	85,535.10	1,026,421.20	45%	55%	400	12%	\$228.09	\$33.33	\$209.76	\$243.09	\$10,264.21
EE + Child(ren)	15	1550.48	23,257.20	279,086.40	45%	55%	400	12%	\$186.06	\$33.33	\$167.72	\$201.06	\$2,790.86
Family	51	2588.45	132,010.95	1,584,131.40	45%	55%	400	12%	\$310.61	\$33.33	\$292.28	\$325.61	\$15,841.31
Total EE's:	201		Total Premium:	3,821,473.80									\$38,214.74
			EE's cost share:	458,576.86			← Numbers match →					for 12 months:	\$458,576.86
										If 24 pays:	\$42.60	\$59.27	
											\$104.88	\$121.55	
											\$83.86	\$100.53	
											\$146.14	\$162.81	
										If 26 pays:	\$39.32	\$54.71	
											\$96.81	\$112.20	
											\$77.41	\$92.80	
											\$134.90	\$150.28	

Notes to the User:

All cells in Bold are user variables

I across all categories based on "single", but can be manually over-written

Dollar difference between participating and non-participating do not assume same across all tiers, must be manually inserted for each tier (all are in bold)

The total EE cost share in Column N collected based on applying the formula matches Column E; the employer is made whole from a cost standpoint

Comments: based on (CEBCO Member) County 2018

Rate Tier	EE's per Tier	HSA Standard Contribution	Total HSA Contribution for the year	% Partic	% Non-partic	Desired Annual \$ difference between Par & non-Par	# Partic	# Non-partic	HSA Contribution for member participating in program	HSA Contribution for member NOT participating in program	
Single	109	\$750	\$81,750	40%	60%	600	44	65	\$1,110	\$510	\$81,750
Family	129	\$2,050	\$264,450	40%	60%	600	52	77	\$2,410	\$1,810	\$264,450
Total EE's:	238		\$346,200				Match				\$346,200

Notes to the User:

All cells in **Bold** are user variables

Note that the % participation and Desired \$ Annual Difference auto-fill across all categories based on "single", but can be manually over-written

The total Employer HSA Contribution in Column L matches Column D; the employer is unaffected from a cost standpoint