



HEALTH INSURANCE PRODUCTS AS A WORKSITE WELLNESS TOOL: WHAT'S CURRENTLY AVAILABLE IN THE METRO DENVER AREA

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 an inventory of insurers that offer wellness products and provide incentives to employers to purchase 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 metro area responded to our October 2007 survey.

How Many Carriers Incorporate Wellness Programs, Services or Incentives?

Nine of the 13 responding companies offer two or more health insurance products incorporating wellness incentives, programs and/or services in the Metro Denver Area—Anthem Blue Cross and Blue Shield of Colorado, CIGNA Healthcare, Destiny Health-Stonebridge Life, Great-West Healthcare, Guardian Life Insurance Company, Humana, Kaiser Permanente, Trustmark and UnitedHealthcare. Only CIGNA Healthcare does not also offer the same or similar wellness products in other Colorado markets. Other companies are considering offering such products in the future. We defined wellness incentives as those offerings that result in financial incentives such as lower premiums, co-payments or deductibles and wellness products as covered benefits that encourage healthy behaviors that improve health and quality of life and result in reductions in the costs associated with certain chronic illnesses. The survey was focused on wellness benefits as opposed to disease management or preventive services such as childhood and adult 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/chemical 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 or services are provided only to employees determined to be at-risk 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 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. Products 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** may have a targeted participation rate that must be met. Targets incorporated into the wellness products offered by the two companies offering employee incentives include:

- A participation target for a program component, such as a certain percentage of employees completing a health risk assessment;
- A participation target for completion of the 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 wellness programs and/or achieving particular outcomes as a trigger for wellness **incentives for employees**. Program participation triggers include:

- Health risk assessments
- Nutrition education
- Physical activity education or activities
- Smoking cessation
- Weight loss
- Stress management.

Outcome triggers include:

- Body mass index (BMI)
- Blood sugar level
- Cholesterol level
- Fitness level
- 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 Metro Denver Health and Wellness Commission greatly appreciates the participation of the thirteen insurers that completed the survey.* The commission will also make available the results of the survey in tabular format as an easy reference guide for assessing the various wellness products available in the Metro Denver insurance market.

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

Revised December 2007

* 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 Permanente, Principal Life Insurance Company, Rocky Mountain Health Plans, San Luis Valley HMO, Trustmark and UnitedHealthcare.