

District/BEA
Sponsored Health Screening and Personal Wellness Profile
October 30, 2009

Health plan members who complete both a health screening and the St. Luke's Personal Wellness Profile by April 30, 2010 will be eligible for the *wellness option* health plan. The *wellness option* starts school year 2010/2011 and will have *lower out-of-pocket* costs than the standard health plan. (See question 7 for incentives)

- A. Screening details and dates:
<http://www.boiseschools.org/benefits/wellness/index.html>
- B. Schedule your appointment:
www.stlukesonline.org/specialties_and_services/health_solutions/index.php

Frequently Asked Questions

1. *Is my information confidential?*
2. *What does the District do with the information from the health screenings and the Personal Wellness Profiles?*
3. *Why is the Joint Insurance Committee establishing an incentive program that encourages employees to participate in the health screenings and Personal Wellness Profile?*
4. *What if I want my personal doctor to perform the health screening and collect the Personal Wellness Profile data?*
5. *Do family members have to participate in order for me to qualify for any incentive?*
6. *I'm healthy, I'm active, I eat right. Why should I have to participate to qualify for the incentive?*
7. *What are the incentives for participation?*
8. *What deadlines do I have to meet?*
9. *Will Regence Blue Shield profit from this?*
10. *How is our insurance funded and how does it impact the District's budget?*

11. Who determines what is covered, premium costs, deductibles amounts etc. and what is the role of the Negotiations teams?

12. Is there an appeal process?

13. More details about the program.

1. Is my information confidential?

All information is collected by St. Luke's. Management of the data is no different from the data they would collect from you should you use their facility. There are strict laws addressing confidentiality under the Health Insurance Portability and Accountability Act (HIPAA)

- Only you will receive your health screening data and an analysis of your Personal Wellness Profile from St. Luke's. They will mail it to your home.
- We encourage you to share this information with your health care provider.
- St. Luke's will only give the District a list of employee ID numbers in order to verify **who participated in health screenings and St. Luke's Personal Wellness Profile**. No specific information from the screenings or profile will be shared with the District.

2. What does the District do with the information from the health screenings and the Personal Wellness Profiles?

The Joint Insurance Committee (JIC), not the District's central office, will receive a collective picture of the health of District employees. For example, the data may show that X% of the District employees have high blood pressure, or Y% of the District employees have high cholesterol. This data will be used to guide decisions related to wellness programs, insurance coverage, cost control, and consumer education.

In the past, much of this collective information has been published in the insurance "Blue" sheets.

3. Why is the JIC establishing an incentive program that encourages employees to participate in health screenings and St. Luke's Personal Wellness Profile?

After ten years of offering and subsidizing health screenings, only one third of our employees participate. After much study of both private and public insurance plans, JIC has concluded that we must establish incentives to:

- Encourage employees to take more responsibility for their personal health
- Promote early detection and prevention of chronic health conditions
- Improve employee health
- Reward those who make an effort to know or improve their health, regardless of their genetic predisposition
- Address the steady rise in health care costs

- Maintain a high level of benefits and coverage for employees at the lowest possible cost
- Keep benefits affordable for both employees and the District

Research tells us that employees who “know their numbers” (blood pressure, cholesterol, etc.) and participate in wellness programs cost their insurance plan **13% less** than those who don't. Since our medical bills are paid from all the money that participants put into the District's insurance plan, it benefits all of us to reduce overall costs. Also, ever increasing insurance costs continue to reduce the ability of the State and District to fund salary raises, steps on the salary schedule, necessary programs, and even employee jobs.

4. *What if I want my personal doctor to perform the health screening and collect the Personal Wellness Profile data?*

That is an option. Please mail the health screening and PWP by April 30th, 2010 to:

St. Luke's Health Solutions
Attention: Nicole Fitzgerald
Corporate Account Manager
190 E. Bannock St.
Boise, Idaho 83712

You can obtain a blank PWP questionnaire from a school nurse or you can request one from the Employee Wellness Coordinator, Isabel Snell (854-4083).

Please know the JIC has negotiated a blood screening fee that costs the employee \$5 and the insurance plan \$25. The same screenings completed at a physician's office cost the plan approximately \$150, in addition to the cost of the doctor visit. Generally the results come back in a few days and another visit with your doctor may be necessary to review the data.

In a best case scenario, we encourage you to get your health screening and Personal Wellness Profile at the District and then take the results to your physician. This results in much lower costs to the plan, thus ultimately benefitting all participants.

5. *Do family members have to participate in order for me to qualify for any incentive?*

No. Your participation qualifies any eligible family members for incentives. If both parents work for the District, the incentive goes with the employee who pays for the family member(s).

6. I'm healthy, I'm active, I eat right. Why should I have to participate to qualify for the incentive?

Federal laws (HIPPA & EEOC regulations) require that all employees in a group plan, with some exceptions, are subject to the same requirements and conditions for participation and/or eligibility in a plan. Furthermore, **a program cannot discriminate in eligibility, benefits, or contributions based on a health factor.** Incentives to meet a standard to obtain a group health plan-related reward are permissible.

Equally important, even healthy individuals benefit from having regular check-ups with their healthcare providers.

7. What are the incentives for participation?

In April of 2010 the JIC will finalize premiums, deductible, pharmaceutical costs, etc for the 2010-2011 school year. This will occur after we know how much the health plan was used during the year, medical inflation, and the District's level of funding for 2010-2011. However, for participants who choose to qualify for the incentive:

- **Their deductible will be 50% less than those who do not choose to participate in the Personal Wellness Profile and health screening.** For example: Should next year's deductible be raised to \$500, participants' deductible would be \$250.
- **Their office call co-pay will be \$20 less than the co-pay of those who do not choose to participate.** For example: Should next year's office co-pay be raised to \$45, participants' co-pay would be \$25.

These incentives are subject to change should the federal or state government provide for or mandate an insurance program or changes that significantly impact our plan or benefits. We do not anticipate this for the 2010-2011 school year.

8. What deadlines do I have to meet?

You have until April 30, 2010 to submit a health screening and Personal Wellness Profile to St. Luke's. Health Screening completed from June 1, 2009 on may be submitted with your Personal Wellness Profile to St. Luke's. A health screening must include the following: Cholesterol, triglycerides, and glucose values. Submit your health screening and PWP to:

St. Luke's Health Solutions
Attention: Nicole Fitzgerald
Corporate Account Manager
190 E. Bannock St.
Boise, Idaho 83712

9. Will Regence Blue Shield profit from this?

No. Regence Blue Shield administers our plan for a fee that will not change as a result of this incentive plan.

10. How is the health insurance funded and how does it impact the District's budget?

- The District pays the premium for eligible employees
- The employee pays for their eligible spouse and/or children
- Retirees under the age of 65 pay their premiums from their PERSI retirement check or from their accrued sick leave benefit upon retirement.

Should the plan not spend its budgeted "pool" of money (the money that all participants pay into the plan) in a given year, the excess is available to offset expenses for the next plan year. Should the plan spend more than is in the pool and/or costs go up, then (i) the District, employees covering eligible dependent(s) and retirees under the age of 65 have to put more into the pool, and/or (ii) benefits will be reduced (i.e., higher premiums as well as higher deductibles, higher co-pays, etc.) Typically both strategies are used to keep the Health Plan solvent.

The rising cost of benefits significantly impacts the District's ability to increase salaries, fund programs and retain classified and certified employee positions. In addition to paying for health benefits (\$6,756 per eligible employee), a fully funded position in the District includes the employee's salary/wage, plus 21% of salary/wage for payroll taxes and PERSI. Rising costs in any one area impact all others.

11. Who determines what is covered, premium costs, deductible amounts etc. and what is the role of the Negotiations teams?

The specific Plan benefits (coverage, premiums, deductible, etc.) have been established over the years by the Joint Insurance Committee with the guidance of a consultant, Regence Blue Shield and with input from plan members. A multitude of factors must be researched to provide benefits that are: affordable, meet accepted medical practices, have an oversight component, provide protection from catastrophic health events, etc. Much time is put into researching plan design(s), medical health and cost trends and data analysis. Given the complexity of insurance, the Master Contract designates the JIC to determine the premiums and plan benefits in an environment free from the potential controversy and politics a "negotiating process". The negotiation teams negotiate the level of District funding of insurance benefits for employees.

12. Is there an appeal process?

Yes. If it is unreasonably difficult, due to a medical condition, for you to achieve the criteria for the incentives under this program, or if it is medically inadvisable for you to attempt to achieve the criteria for the incentive under this program, call Isabel Snell at (854-4083) and we will work with you to develop another way to qualify for the incentive.

13. More details about the program...

- a. Will my premium or out-of-pocket cost go up if I learn I have a health factor/risk? No
- b. Will premiums go up based on the aggregate results? No
- c. If I don't participate this year, can I do so next year? Yes
- d. If my doctor orders different tests, does that count? No, unless those also include: Cholesterol, triglycerides, and glucose values.
- e. What if I disagree with the results of the PWP? The PWP is meant to direct personal wellness goals, it is not meant to replace problem solving with a health care provider.
- f. What if people are not honest on the PWP? Only they know.
- g. Preventive medicine and care are not fully covered. Why initiate this preventive based program? We may learn there is a high need for such coverage and in the future try to incorporate it.
- h. Who initiated this? The District/BEA Joint Insurance Committee
- i. Will there be other District screenings in the spring? Yes, a few.

Please Direct Questions to Members of the JIC:

Bonita Hammer, Betty Hoogland, Sheila Lincoln, Maggie Martini, Laurie McCurdy, Brent Nye, Chris Pickford, Maria Rella, Isabel Snell, Blas Telleria Sr., Kathy Yamamoto

This FAQ is posted on the District Web Site: www.Boiseschools.org/benefits/wellness