



Michael Carlson

Director of Wellness

Blue Cross Blue Shield of North Dakota




WHY?




Better, lower-cost health care through Health Management

- Keep the healthy healthy; manage the sick
 - Lower cost health care
 - Employer
 - Higher productivity
 - Longer employment
 - Less absenteeism
 - Better health care
 - Better health care for those who get sick
 - Focused on non-preventable illness
 - Fewer sick employees overall

Edington, Dee W, Ph.D. 2007. The Business Strategy of Health Management. University of Michigan Health Management Research Center




WHY?





Impact on the workplace

- Sick workers cost businesses \$15 billion annually
 - In insurance premiums, absenteeism; Centers for Disease Control and Prevention
- 1% decrease in absenteeism=1% profit increase
 - Doherty, Kathleen. 1999: Is worksite wellness good business? Business & Health, February
- "70% of health care costs stem from preventable chronic illness"
 - Cullen, Lisa Takeuchi. 2007. The Company Doctor. Time, June 25
- Somatic complaints (stress-related ailments) = $\frac{1}{4}$ of all primary care visits in the country
 - Wellness Councils of America




WHAT?



Member Wellness Initiatives

- **Health Club Credit**
- **MyHealthCenter**

Provided to FI group and Individual markets. Made available to SF groups for purchase.




WHAT & WHEN?






Up to \$250

- There are several ways to earn up to \$250.
 - **Health Club Credit Program (1-1-2008)**
 - Earn up to \$20/month for exercising 12 days a month.
 - **MyHealthCenter (4-1-2008)**
 - Earn points and redeem for prizes.
 - **Combination of the two programs**



WHO?

Who is eligible?

- Subscriber
- Subscriber's enrolled spouse
- Must be at least 18 and older
- Other approved deviations

HOW?

One umbrella package or Individual Stand Alone products

- Health Club Credit Program (NIHCA/Vanco)**
 - Exercise at least 12 times per month (once/day) to receive the up to \$20 per month credit, at a participating Health Club
- MyHealthCenter – Online Health Tool (Healthways)**
 - Health Risk Assessment (HRA)
 - HRA Follow-up outreach (live, paper or electronic)
 - Participation in Wellness modules (exercise,nutrition and lifestyle management)

2009 Wellness Utilization

- 149,257 eligible members for the Health Club Credit (HCC) Program
- 139,000 of which are Individual Account or FI members
- 36 SF Groups 2009
- 146,873 eligible members for the MyHealthCenter (MHC) program
- 139,000 of which are Individual Account or FI members
- 14 SF Groups 2009

2009 Health Club Credit Utilization

BCBSND Individual	2.7%
BCBSND FI	4.2%
BCBSND SF	4.7%
NDPERS	4.3%
BCBSND Member Ed	4.3%
BCBSND Plan	4.0%

2009 average of 14,510 HCC activities/month

2009 MyHealthCenter Utilization	
BCBSND Individual	4.6%
BCBSND FI	10.4%
BCBSND SF	10.2%
NDPERS	10.4%
BCBSND Member Ed	16.8%
BCBSND Plan	9.4%

- **Analysis**
- Will provide group leaders with data on the health, health costs and risks of the Wellness participating employees vs. the non-participating employees.
- **Noridian employer group**
MHC+HCC+internal programming = 6% reduction in claims for big 6
