2014 Employee Health Plan
Wellness Recommendations

ISU Board of Trustees Meeting
May 3, 2013
Goals

• Achieve an overall health plan trend of less than a 5% increase year after year.

• Mitigate future health plan costs with targeted, integrated programming.

• Help faculty and staff live happier, healthier, more productive lives.

• Maximize the existing investments in on-campus resources.
Recommendations

• Biometric screening and Health Risk Assessment (HRA) for faculty and staff at no cost to employee.
  ✓ Create awareness among the population by identifying current health status and health risk.

• Post-screening, launch “Know Your Numbers” education sessions.
  ✓ Ensure participants are provided with education to fully understand results from biometric screening and HRA.
Recommendations

• Targeted Health Coaching
  ✓ Utilize biometric screening and HRA data to identify candidates for health coaching.

• Tobacco Cessation
  ✓ Tobacco use surcharge of $50 per pay (24 pay periods), $100 per pay (12 pay periods).
  ✓ Launch tobacco cessation reimbursement program to aide faculty and staff in their attempt to quit.

• Healthcare Costs for Tobacco Use
  ✓ CDC estimates that the economic costs of smoking are $3,391 per smoker per year in direct medical costs and lost productivity.
Recommendations

• Develop brand and logo for wellness initiative.
  ✓ Maximize awareness and engagement with programming provided to faculty and staff.

• Implement one base rate for all faculty and staff regardless of salary.
  ✓ Provide a base rate subsidy for faculty and staff with household income 150% or less of federal poverty guidelines.
  ✓ In order to receive subsidy, employees would submit application along with appropriate documentation to Staff Benefits.
Annual Health Screening

• Annual Health Risk Assessment (HRA)
  ✓ Available in online & paper formats

• Biometric Screening (12 hour fast typically required)
  ✓ Finger-stick to test:
    • Total Cholesterol
    • HDL Cholesterol
    • LDL Cholesterol
    • Total Cholesterol/HDL Cholesterol Ratio
    • Glucose
    • Triglycerides
Annual Health Screening

• Biometric Screening (cont.)
  ✓ Blood Pressure
  ✓ Height
  ✓ Weight
  ✓ Heart Rate

• Individual consultation with health coach/screening following testing (5-10 minutes in length).
Incentives for Participation

• Health insurance rates will reflect an incentive in 2014 for faculty and staff participation in biometric screening and completion of a health risk assessment questionnaire.

• Results of this information will not be shared with any ISU personnel but are retained by an independent contractual third party.

(Note: Health insurance base rates for 2014 will not be known until early fall 2013.)
Comparative Effectiveness Research Fee

- Effective 2013, this fee funds research on the effectiveness, risks and benefits of medical treatments through Patient-Centered Outcomes Research Institute.

- For 2013, $1 per ISU participant per year for an annual total of $2,808.
- For 2014, $2 per ISU participant per year for an annual total of $5,616.
- For 2015 and beyond, the rate increases each year by the medical inflation rate.
Affordable Care Act Taxes and Fees

ACA Reinsurance Fee

• Effective 2014, this fee will support the transitional reinsurance program that aims to stabilize premiums for coverage in the individual market and lower the effects of adverse selection.

✓ Based on current enrollment, the 2014 annual cost for ISU will be $176,904.
✓ Projection for 2015 will be $117,936.
✓ Projection for 2016 will be $75,816.
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