

Prevention Plan 2013

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Values-Based Benefit Design

- Williamson County is ramping up for the second year of the Prevention Plan and incentives will be based on the results of individual health screenings.
- No one from Williamson County will ever see your personal data.
- Over time, the program will save money and raise awareness of health issues

How to Qualify for the Incentives

- Participate in the Prevention Plan and have the annual health screening, then...
- Achieve optimal health scores based on the Prevention Plan's assessment and totals, OR--
- Complete the reasonable alternatives if you do not reach the optimum health scores

Reasonable Alternatives

What is a reasonable alternative
and how do you qualify?

Reasonable Alternatives

- If your individual health scores reflect that you **do not** meet the required total to receive an incentive, then you can still qualify by completing the reasonable alternative.
- The reasonable alternatives are designed in order to give everyone a chance to receive the incentives while working toward improving your numbers.
- **No one from Williamson County will see your individual health results.**

Reasonable Alternatives

- If you do not meet the optimal levels with your lab work, you will still be able to qualify for the incentive by:
 - Participating in a minimum of two calls to a health coach from the Prevention Plan
 - Complete the online actions programs with the Prevention Plan

Calls to a Health Coach

- Two calls to a health coach are required per issue, including testing positive for tobacco.
- The health coach is available through the Prevention Plan.
- The calls should last approximately fifteen minutes.

Online Action Programs

- The Prevention Plan website will offer tips to educate you on how to best maintain your health.
- Free webinars are available to learn more about your specific health needs.
- Follow the steps provided on the website to qualify for the reasonable alternative.

How does this work?

What steps do I have to take to participate in the Prevention Plan in order to receive incentives?

Getting Started

- Biometric screenings for the second year of the Prevention Plan will begin on June 3 and run until June 21, 2013.
- The Prevention Plan will determine what your individual scores are and rank your results on a point system.
- Maximum incentives are available for those who score 700 points or more (1400 points or more for employee plus spouse.)
- No one from Williamson County will ever see your individual results.

Screenings

- Screenings will **blood draw** for the following:
 - Cholesterol
 - HDL
 - LDL
 - Blood Pressure
 - Glucose
 - Tobacco Use
 - BMI

Screenings

- On-site screenings will be provided
- Walk-ins will be accepted for the on-site screenings (appointments strongly recommended)
- Screenings may be done at a lab facility (to be determined)
- You may **NOT** use your own doctor for screenings

2012 Aggregate Data

Williamson County will **NEVER** view your individual results. The aggregate data is a County-wide health assessment.

What happened last year?

Summary – Age & Gender

Age & Gender	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
Male	803	47%
Female	905	53%
18-39 years	624	37%
40-59 years	901	53%
60+ years	183	11%
Average age	44 years	

Gender

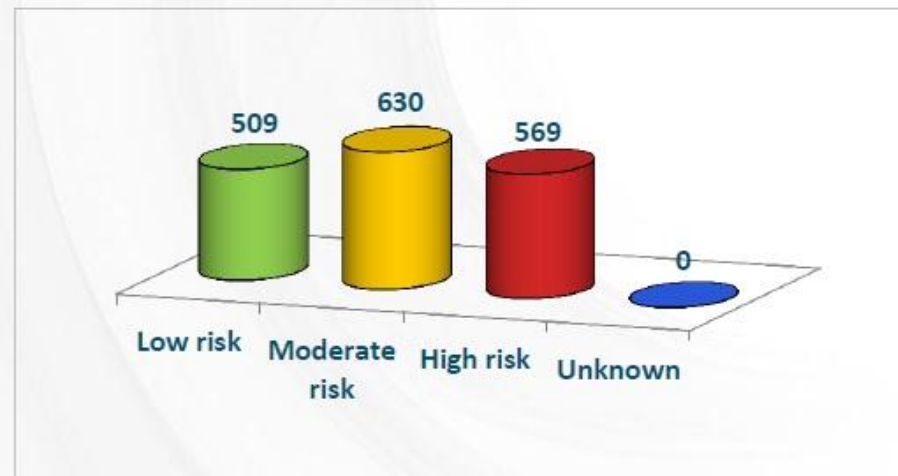


Age



Summary – Overall Risk Level

Overall Risk Level	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Low risk	509	30%
Moderate risk	630	37%
High risk	569	33%
Unknown	0	0%
Average high-risk factors per participant	2.22	

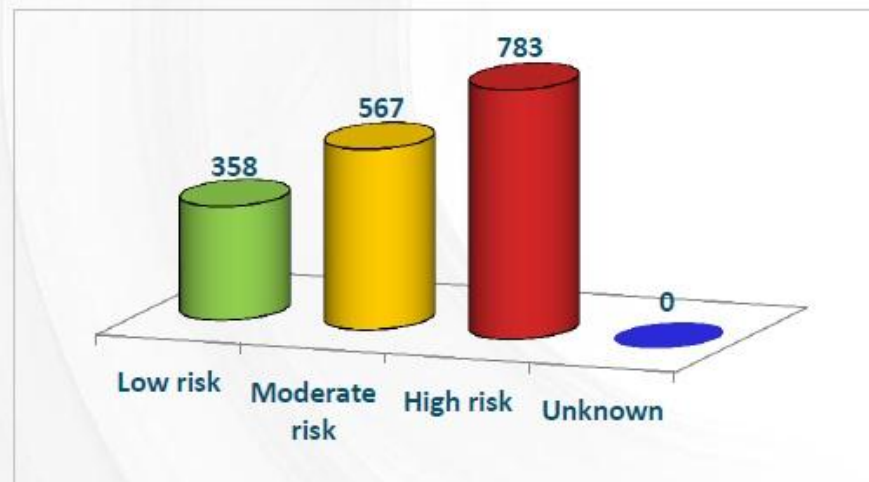


The overall risk level is based on participants' answers about lifestyle, health status, body measurements, and laboratory results.



Biometrics – Weight and Body Mass Index

Weight and Body Mass index	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Low risk	358	21%
Moderate risk	567	33%
High risk	783	46%
Unknown	0	0%



Among US adults today:
-- 32% are medically obese (BMI ≥ 30)
-- 34% are overweight (BMI 25-29)

Low risk: BMI ≥ 18.5 and BMI < 25
Moderate risk: BMI < 18.5 (underweight) or
BMI ≥ 25 and BMI < 30 (overweight)
High risk: BMI ≥ 30 (obese)

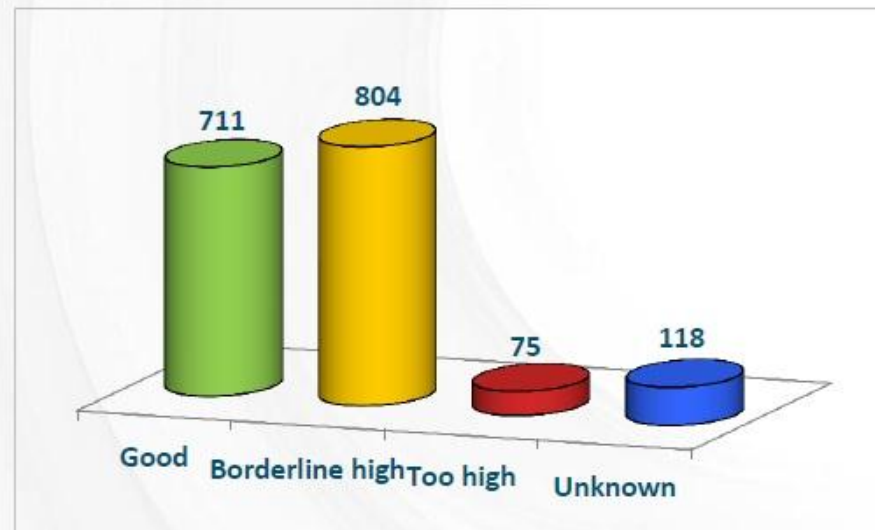


Optimal Levels for BMI

- You qualify for the incentive if your BMI is between 18.5 and 24.9

Biometrics – Blood Pressure

Blood Pressure	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Good	711	42%
Borderline high	804	47%
Too high	75	4%
Unknown	118	7%



bodyB

Among US adults today, about 30% have high blood pressure (140/90 mmHg or higher).

Good: Systolic < 120 & Diastolic < 80
Borderline high: Systolic (≥ 120 & <140) & Diastolic < 90 or Diastolic (≥ 80 & <90) & Systolic < 140
Too high: Systolic ≥ 140 or Diastolic ≥ 90

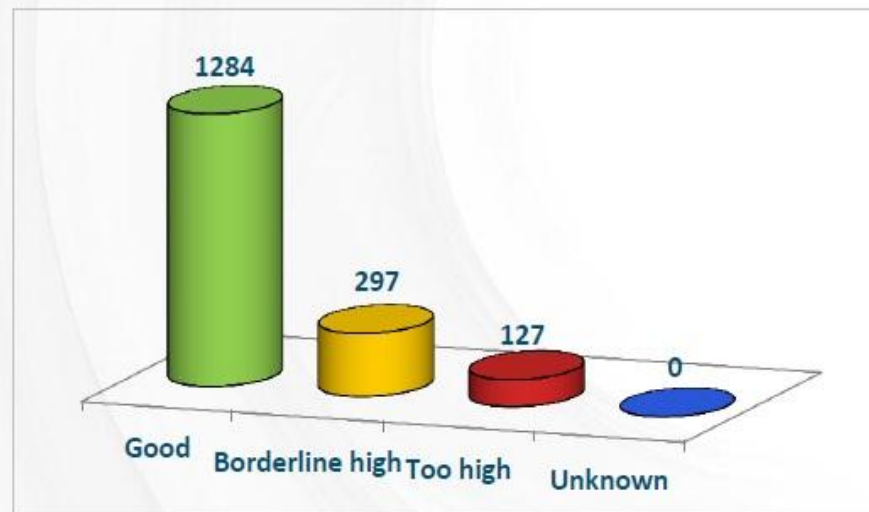


Optimal Levels for Blood Pressure

- You qualify for the incentive if your blood pressure is 120/80 or lower

Lab Results – LDL Cholesterol Test

LDL Cholesterol	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Good	1284	75%
Borderline high	297	17%
Too high	127	7%
Unknown	0	0%



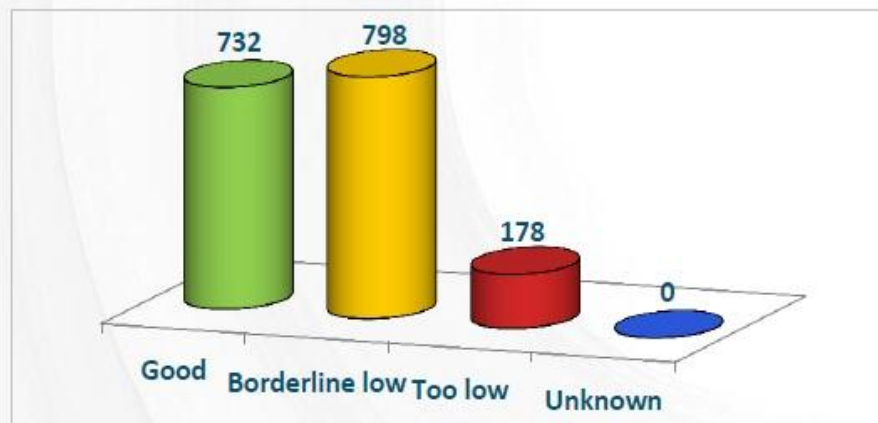
Among US adults today, 34% of men and 31% of women have borderline or high LDL cholesterol (130 mg/dL or higher).

Good: < 130
Borderline high: (≥ 130 and < 160)
Too high: ≥ 160



Lab Results – HDL Cholesterol Test

HDL Cholesterol	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Good	732	43%
Borderline low	798	47%
Too low	178	10%
Unknown	0	0%



Among US adults today, 23% of men and 10% of women have HDL cholesterol that is too low (less than 40 mg/dL).

Good: ≥ 60
Borderline low: $(\geq 40 \text{ and } < 60)$
Too low: < 40

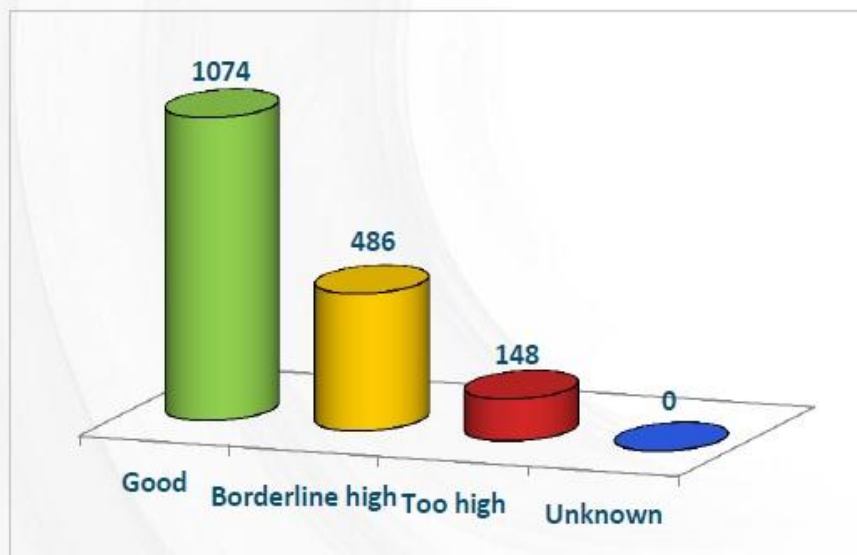


Optimal Levels for Cholesterol

- You qualify for the incentive if your LDL is less than or equal to 129 and HDL is greater than or equal to 60

Lab Results – Fasting Blood Sugar Test

Fasting Blood Sugar	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Good	1074	63%
Borderline high	486	28%
Too high	148	9%
Unknown	0	0%



Among US adults, 10% have fasting blood sugar that is too high (126 mg/dL or higher).

Good: < 100
Borderline high: (≥ 100 and < 126)
Too high: ≥ 126

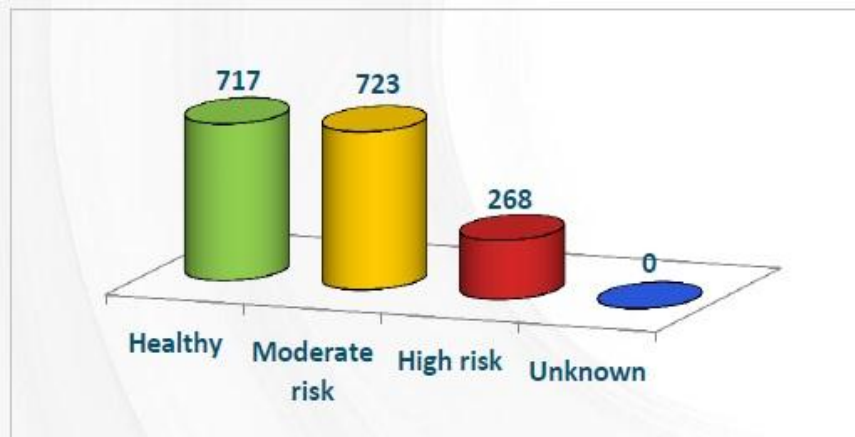


Optimal Levels for Fasting Blood Sugar

- You qualify for the incentive if your Fasting Blood Sugar is less than or equal to 99

Health Status – Self-Rating of Health

Self-Rating of Health	WILCO	
	Benefit Cycle 1	
	6/5/2012 - 8/27/2012	
HRAs assessed	1708	100%
Healthy	717	42%
Moderate risk	723	42%
High risk	268	16%
Unknown	0	0%



Self-rating of health is a measure of participants' impression of their own health.

Participant responses are assessed as follows:
Low risk -- Excellent, Very good
Moderate risk -- Good
High risk -- Fair, Poor



How are Premiums Determined

Your premiums will be determined by the incentives that you qualify for.

How Will My Premiums be Determined?

- Premiums are determined by the incentives that you qualify for based on the results of your health screening.
- If you test within the optimal levels, you will get the points for that category. Otherwise, you will need to complete the reasonable alternative.

Non-Tobacco Users

- For not using tobacco, you will get 500 points toward your prevention plan score.
- 500 points is worth one out of two incentives. The second incentive is for those who reach 700 points.
- To reach 700 points you must meet two of the optimal levels for either: Glucose, BMI, HDL cholesterol, LDL cholesterol, or blood pressure (each is worth 100 points) OR complete the reasonable alternative for two of the categories.

Tobacco Users

- As a tobacco user, you do not qualify for the first incentive unless you complete the reasonable alternative.

Tobacco Users

- As a tobacco user, if you complete the reasonable alternative you can still get the 500 points.
- To get the second incentive, you would then only need to meet two of the optimal levels for the biometric screenings for: Glucose, Blood Pressure, BMI, HDL Cholesterol, LDL Cholesterol, OR do the reasonable alternative.

Tobacco Users

- For tobacco users who are not interested in completing the reasonable alternative, you may still qualify for one incentive by satisfying all five of the biometric screening optimal levels: Glucose, Blood Pressure, BMI, HDL Cholesterol, LDL Cholesterol– OR participating in the reasonable alternative.

Points Required for Incentives

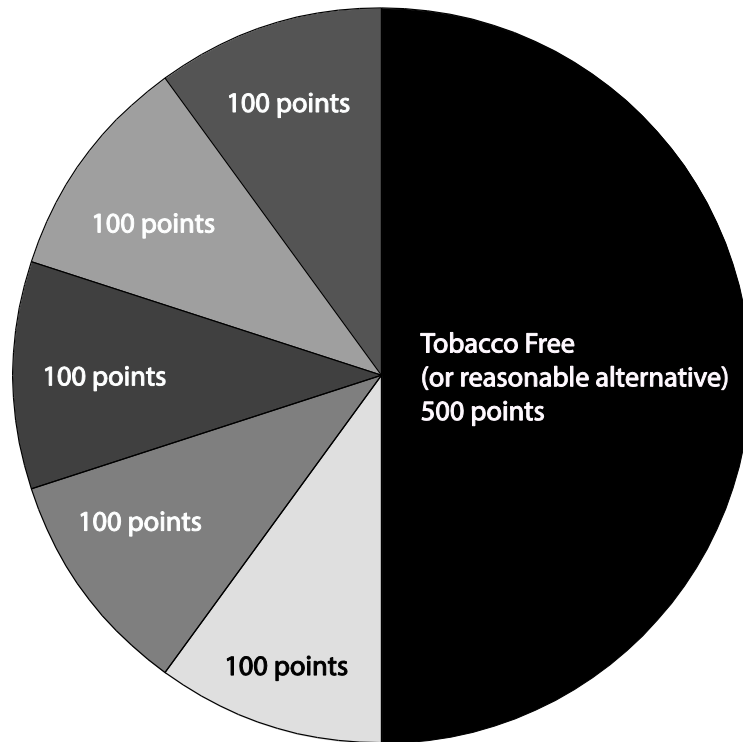
Per Covered **Individual** Employee:
Employees total points

- **0-499** = No incentive
- **500 – 699** = One incentive (either tobacco free/reasonable alternative *OR* all five of the biometric screenings/reasonable alternatives)
- **700-1000** = Two incentives (both tobacco free/reasonable alternative *AND* two of the biometric screenings/reasonable alternative.)
 - Biometric screenings include: Blood pressure, BMI, HDL cholesterol, LDL cholesterol, and glucose.

Points Required Incentives

Per Covered **Individual Employee and Spouse:**
Employee/Spouse combined total points

- **0-999** = No incentive
- **1000 – 1399** = One incentive (either tobacco free/reasonable alternative *OR* all five of the biometric screenings/reasonable alternatives)
- **1400-2000** = Two incentives (both tobacco free/reasonable alternative *AND* two of the biometric screenings/reasonable alternative.)
 - Biometric screenings include: Blood pressure, BMI, HDL cholesterol, LDL cholesterol, and glucose.



This pie chart illustrates all the ways which you can earn points using your prevention score. If you do not meet the criteria through the biometric testing, then you can still complete the reasonable alternatives to receive the two available incentives.

1. Being tobacco free (or completing the reasonable alternative)
2. Meeting two of biometric screenings (or completing the reasonable alternative)
3. If you test positive for tobacco and do not complete the reasonable alternative you must meet all five of the biometric screenings (or reasonable alternatives)

100 points each for:

- Blood pressure
- Glucose
- BMI
- HDL Cholesterol
- LDL Cholesterol

or complete the reasonable alternatives

Timeline

- February– May: Communicating plan details.
- Mid April – Mid May: Sign up for the annual biometric screenings.
- June 3-21: On-site screenings will be going on in various locations throughout the County.

FAQ's

Answers to your questions.

- What if I'm on medication to control, for example, my blood pressure? Will I still qualify for the incentive?
 - As long as your score shows that you are in the optimal levels, you will qualify for those points.
- Are my kids required to participate in order to receive incentives?
 - No, only the employee and spouse must participate to be eligible for incentives, regardless of the age of the child.

- When I get emails from the Prevention Plan telling me about health events, am I required to participate?
 - No. If you are using the Prevention Plan to qualify for a reasonable alternative, there will be a specific action plan for you to follow. All other activities are optional.
- If I'm pregnant do I still have to fast for the screening?
 - No, pregnant women and diabetics are not required to fast.

- What do they do with the blood that they use for my screenings?
 - The lab holds onto the blood for 30 days, then disposed of and never reused.
- Am I eligible to participate if I am not enrolled in the Williamson County Medical Plan?
 - No. Only Employees, Retirees, and Spouses enrolled in the Williamson County Medical Plan.