

## Activity-Based Incentive Program

A program that is voluntary and provides rewards for activities and is not contingent on meeting specific parameters associated with health outcomes.

## Discretionary Discounts

These are activities designed to reward a group's ingenuity and support efforts that have not yet been identified in one of the three areas of focus and are not already defined.

A discretionary discount will be awarded and applied to the final premium proposal for the following plan year.

A form to document a strategy or action to be considered for a discretionary discount is available upon request from the BeWell staff.

The BeWell team has the final determination of a group's fulfillment of an activity that qualifies and the level of discount awarded.

A maximum of 5% in discretionary discounts and maturity level discounts can be earned over the 5-year pilot program time frame.

### Process to receive discretionary discounts

- Propose and discuss activity with BeWell staff.
- Complete activity and collect data, articles, feedback or measurement that will assist in gauging impact.
- Complete and submit "Application for Discretionary Discount" form.

## Essential Activities

These activities are considered to be 'best practices' and necessary fundamentals for a successful wellness program. The activities listed should be completed by all groups to create a sound strategy for maximum success.

Before a group can be eligible for other discounts (i.e. maturity level discounts, discretionary discounts), the listed essential activities will need to be completed.

- Signed letter of support from CEO-level of authority to approve policy and program changes. Submit to Blue Cross and Blue Shield of Kansas
- Signed letter of support from CEO-level of authority to approve policy and program changes distributed to all employees
- Designate a Wellness Coordinator
- Establish a Wellness Committee, with diverse representation from all areas and shifts of company
- Conduct an onsite biometric screening event (at least 75% participation by Blue Cross members must be achieved to be eligible for outcomes-based discounts, when available.)
- Completion of online HRA, and tobacco/nicotine attestation (if no cotinine testing) and biometric counseling

- Employee survey (Tool provided by Blue Cross)
- Program assessment (Tool provided by Blue Cross)
- Foundations training (\*ideal attendance of 2 or more from employer group)

## Maturity Level Discounts

These are activities designed to “mature” a group’s wellness program and intended to help a group exceed their current activities in an area.

Discounts will be awarded and applied to the final premium proposal for the following plan year.

A form to document a strategy or action to be considered for a maturity level discount is available upon request from the BeWell staff.

BeWell staff has the final determination of a group’s fulfillment of an activity that qualifies and the level of discount rewarded.

A maximum of 5% in maturity level discounts and discretionary discounts can be earned over the 5-year pilot program time frame.

### Process to receive maturity level discounts

- Propose and discuss activity with BeWell staff.
- Complete activity and collect data, articles, feedback or measurement that will assist in gauging impact.
- Complete and submit “Application for Maturity Level Discount” form.

## Outcomes-Based Incentive Program

A program that requires specific biometric parameters be met to receive an incentive. Conversely, if the goal is not met, a penalty may be incurred.

## Outcomes-based Discounts

These are strategies designed to reduce incidence of employee health conditions or lifestyle behaviors (e.g. tobacco/nicotine use) that may impact health, costs and productivity in the workplace.

### Primary Target Area Goals:

- **Tobacco/Nicotine Use** – decrease number of employees using products
- **Diabetes** – decrease number of employees with elevated blood sugar results (fasting blood sugar <126 mg/dL or A1c <7%)
- **Hypertension** – decrease number of employees with uncontrolled blood pressure (<140/90 mmHg)
- **BMI** – support employees to manage weight and, at minimum, reduce weight by 5% annually (BMI < / = 30)

Discounts will be rewarded and applied to the final premium proposal for the following plan year.

The BeWell staff has the final determination if a group qualifies for an outcomes-based discount and the level of discount rewarded.

A maximum of 7.8% in outcomes-based discounts, per condition, can be rewarded over the 5-year pilot program time frame.

Visit us at [bcbsks.com](http://bcbsks.com)

