



# Frequently asked questions

**Where is the discount applied?** The discount is based off the total premium.

**Would the group continue to have regular underwriting at renewal?** Blue Cross will be providing the BeWell discounts regardless of the renewal total (increase or decrease). The BeWell program provides bottom line discounts.

**How are the outcomes determined?** The biometric screenings each year determine the outcomes percentage.

**Will the outcomes discount include claims data?** Claims data doesn't give a complete picture of an employee's health. There are very healthy people with high claims data and unhealthy people with little to no claims (yet).

**Do you have a recommended timeline to complete biometric screenings?** Since this program won't start until 2020, and depending on the month of your renewal, we may have a longer window to capture the data and longer opportunity to capture results. There won't be a hard date set, but the sooner the results are captured, the better. We will work with you to develop this timeline.

**Do you have recommended vendors?** Yes, we will help you find vendors for biometric screenings.

**Will insured spouses and dependents be included in the program?** Biometrics would be beneficial for spouses and dependents, but at this time BeWell is only for employees.

**Beginning in Year 3 when outcomes are identified, what's the frequency of reporting?** Outcomes are measured once a year. Other utilization

data will be captured more frequently and shared at that time. Current reporting will stay the same.

**What measures are we using for baseline?** The final decision about biometric measures has not been made, but it is likely they will be in these ranges:

- BMI <30
- Blood pressure < 140/90
- Glucose < 126 or A1c<7
- Tobacco (three months of non-use)

We want to help you do what works best for your group. We will help evaluate where you are as company and help identify solutions that will become improvements over time. The markers are ultimately targets.

**How will tobacco testing be handled?** This will be at the discretion of the employer. Groups can choose to include cotinine testing at an additional expense or may choose to identify users by declaration.

**What is considered 'tobacco/nicotine use'?** Tobacco/nicotine use refers to all forms of tobacco (cigarettes, cigars, pipes, dip, chew, etc.) , as well as, all nicotine delivery devices/ENDS. Detection can be identified through an attestation document, or through blood or saliva testing (referred to as cotinine testing).

**What if the demographic population changes?** Blue Cross will not change the cohort once the tier has been determined based on baseline data. For example, if there are 10 employees to start, those



same 10 employees will be the source for calculating the outcomes for the duration of the program. New hires will be monitored outside of the pilot program, and members who were part of the initial cohort (baseline), and they leave the company will be considered as members no longer having the condition since the employer is no longer liable for the former employee's health insurance.

**Will Blue Cross pay for an ASO group's annual biometric screenings?** The BeWell program does not include any ASO groups. This was a parameter when selecting our pilot groups.

**What if a group moves to ASO?** They will be removed from the incentive portion, but can continue along the wellness path.

**What happens after 5 years?** Blue Cross will evaluate the program and see where the groups are at the five-year mark. Although the incentives will be removed, it is our hope groups continue to build on their success (such as decreases in claims cost, increases in retention, productivity and engagement in the workplace). Blue Cross is committed to continuation of positive programs supporting employer and employee wellbeing.

**Is there a reason this pilot program will run for five years?** When this idea was developed, the program didn't have a timeline of five years, but through the planning process, it was determined to get the most data and outcomes out of this program, we would need to evaluate results over a five-year period.

**When will BeWell be open to other groups?** We want to monitor and measure the pilot program before we scale it. We know it will grow in scope, and before the end of year 5, we may open the opportunity for other groups. This may be at the 3-year mark, we don't know at this point. If we have enough data and have gauged what works, we may adjust the program and include other groups.

**Are the groups locked in for 5 years?** This program is for 5 years and Blue Cross is committed to support the pilot program for the full 5 years. We ask that you sign a commitment at your renewal each year.

**What if a group commits and then switches carriers?** The incentives may be kept up until that point with no payback required. Then the group would be removed from the BeWell program.

**Are municipalities or school districts included?** We decided to exclude municipalities and school districts from our selection framework because they typically have other options and their situation may change. For example, they always have the opportunity to join the State of Kansas plan, if that would happen, they would not be eligible to participate in BeWell.

**Will you help draft compliance documents?** We will have example draft policies within the toolkit, but we won't be instrumental in creating any legal documentation. The development of any policies or materials that require legal standing will come from the employer.

**How will this work with an onsite clinic?** We will work with the clinician at the clinic to pull results of biometric screens and help find an offsite vendor for those who haven't received biometric screenings. We would love to enhance what is currently being done for health and wellness and find ways to help reach all employees.

**Maturity level discounts. How does that work?** The reason behind maturity level discounts is to give the group the opportunity to select targeted employee education. After that, there will be discounts based on what areas you choose to work on. For example, if you choose to work on healthy eating, purchasing only healthy food for your employees for staff meetings is an evidence-based strategy. A reward for putting a policy in place to only purchase healthy foods would count as a maturity level discount.

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