

Lamb County Wellness Strategy/County Specific Incentive Presentation July 2023



BlueCross BlueShield of Texas

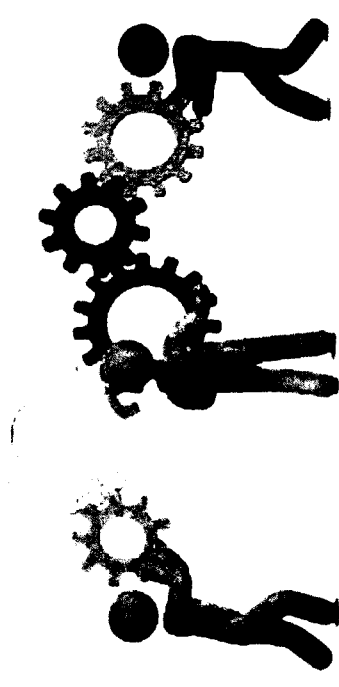


TEXAS ASSOCIATION OF COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

What is Healthy County?

Healthy County is a three-way partnership that includes:

- 1) Employers investing in employee health by providing benefits programs and supporting wellness at the county.
- 2) TAC HEBP providing access to the best programs and resources.
- 3) Employees committing to a healthy lifestyle and making responsible health decisions.



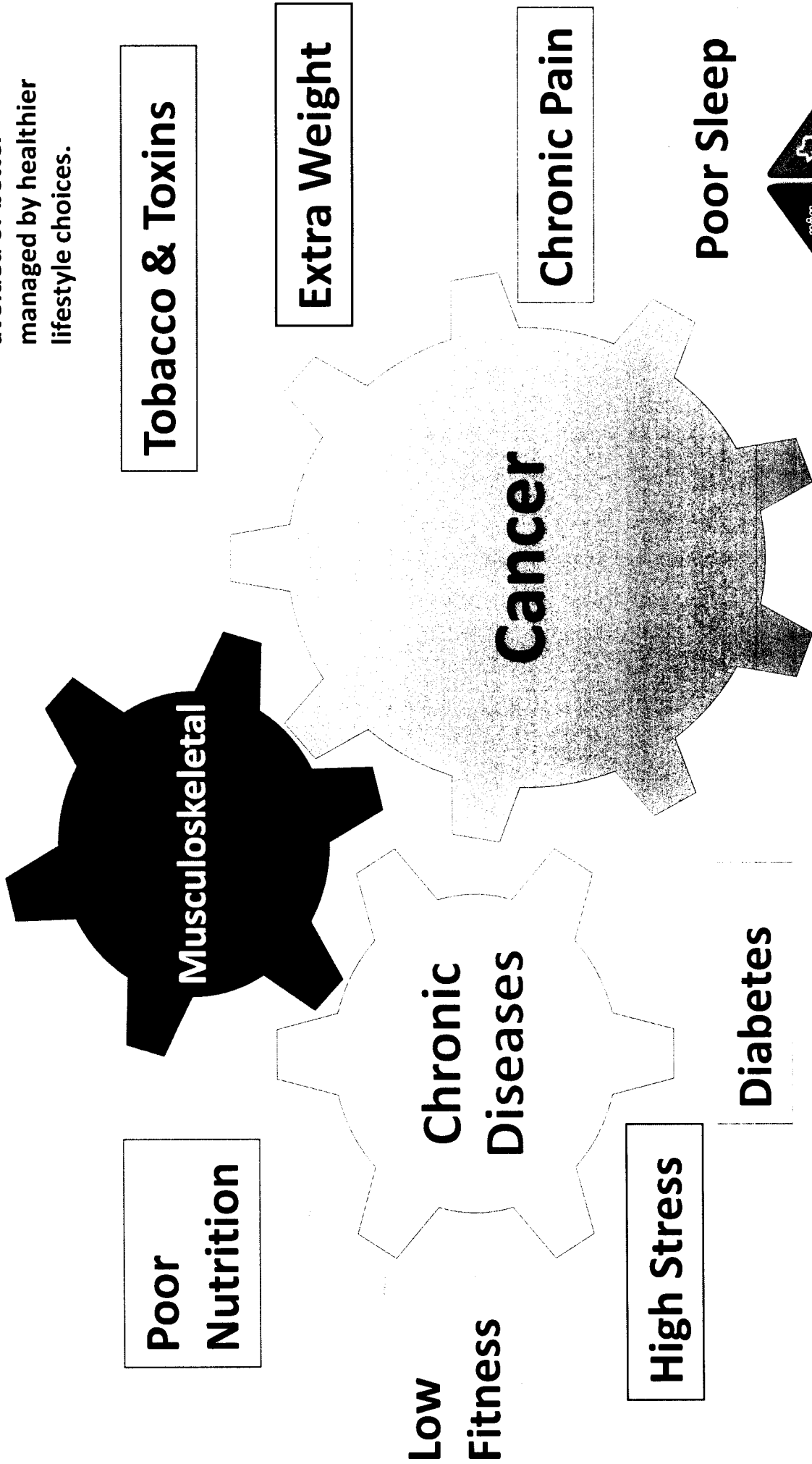
Healthy County Strategies

- Reduce costs and eliminate the barriers to caring for chronic illnesses.
- Identify and reduce preventable health risks among the employee populations.
- **KEEP HEALTHY PEOPLE HEALTHY.**

STRATEGY

REALITY OF HEALTHCARE COSTS

85-90% of Chronic Conditions can be avoided or better managed by healthier lifestyle choices.



Blueprint for
SUCCESS

855.88
Public Health



REALITY OF HOW BENEFITS

Higher deductible,
copays, co-insurance,
premiums

Transfer Cost to Employees

Budget Issues

Higher Employer Premiums

Higher Cost Claims

Unmanaged Health & Poor Lifestyle Choices could lead to...

Lamb County History Report

Plan Year	Average EEs	Average Loss Ratio	Average Rate Change
2020- 2023	76	84.79%	5.75%

Medical Spend Data Analyzed

Lamb County's Top Diagnoses: Jun 2020 – May 2023:

Circulatory System: Heart Attack, Stroke, Chest Pain,
High Blood Pressure: **\$97,930.09**

Respiratory System: COPD, Emphysema, Bronchitis:
\$89,699.57

Musculoskeletal System: Back/neck pain, Migraines,
Knee Injuries, Carpal Tunnel, Plantar Fasciitis:
\$75,966.45

Top Chronic Conditions Last 36 Months

Chronic Conditions	Jun 2020-May 2021		Jun 2021-May 2022		Jun 2022-May 2023		Total	
	Paid	Claims	Paid	Claims	Paid	Claims	Paid	Claims
Asthma	\$15,061.53	28	\$4,950.16	32	\$361.97	6	\$20,373.66	65
CAD	\$1,338.88	11	\$40,670.81	22	\$2,902.84	14	\$44,912.53	46
COPD	\$7,742.50	26	\$2,463.93	21			\$10,206.43	47
Depression	\$681.11	9	\$185.63	3	\$535.79	8	\$1,402.53	20
Diabetes	\$9,865.80	92	\$9,299.06	109	\$8,024.94	97	\$27,189.80	294
Hyperlipidemia	\$3,873.36	30	\$3,279.56	38	\$46,595.08	45	\$53,748.00	113
Hypertension	\$37,214.59	189	\$59,710.73	207	\$82,376.30	210	\$179,301.62	603
Renal	\$34,328.06	8	\$389.69	6			\$34,717.75	14
Total: Selected Filter(s)	\$92,046.44	320	\$85,441.35	370	\$99,461.84	351	\$276,949.63	1,033

Preventive Practices

Annual exams are critical for well-being. They help ensure that issues are addressed as early as possible and provide an opportunity to develop a relationship with your primary care physician to ensure proper care and management of health conditions.

	PY 2021	PY 2022
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TOTAL	21	20
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County Specific Wellness Incentive – Why?

Bottom line impact: Long term cost control strategy - Healthcare costs double every 10 years at 7.2% increase.

Reward employees for making **SMART CHOICES** about their health.

~**85-90%** of Chronic Conditions and ~**90%** of Lifestyle Cancers can be avoided/better managed by healthier lifestyle choices.

Key to success is **high employee engagement**: when people stand to gain or lose something of value it increases engagement.

Over 60 TX HEBP counties have wellness incentives.



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County Specific Incentive (CSI) Employer Rewards

There are **three** ways to earn Employer Rewards funds:

1. ½ of the percentage of employees who earn a Healthy Lifestyle Reward/Physical Activity Challenges/WebMD One
 2. Counties with a County Specific Incentive (CSI) will earn 30%
 3. Counties that schedule at least 1 Wellness Workshop, Health Fair, Flu Vaccine Clinic, AgriLife, or Airrosti Event will earn 10% and can earn up to an additional 10% based on employee attendance.
- Employee attendance percentage bonus:

10% Attendance = 2% Bonus

30% Attendance = 4% Bonus

50% Attendance = 6% Bonus

70% Attendance = 8% Bonus

90% Attendance = 10% Bonus



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Employer Rewards Bucket

Group Size	Maximum Available to Earn
25 Lives or Less	\$1,250
26-50 Lives	\$3,000
51-99 Lives	\$5,000 Lamb County
100-199 Lives	\$7,000
200 Lives or more	\$9,000



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INCENTIVE DESIGN OPTION

Option 1 – Time Off and Gift Cards

Complete activities by end of earning period:

Reward for completion:

1) Annual Physical or Well-Woman Exam, with age & gender appropriate screenings as determined by physician, OR worksite wellness exam provided by Catapult if offered. Submit signed Physician Form to HR office in case the doctor's coding does not specify annual exam.

Choice of 1 day paid vacation or gift card. (Example only)

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2) Physical Activity – Complete 3 of the 4 annual fitness challenges using the Healthy County/WebMD One platform and wearable devices. Receive 1 additional entry to win one of the gift cards. (Example only: reward to be determined by county)

Why Incentivize an Annual Exam?

- TAC HEBP members who receive an Annual Exam cost 22% less than members who do not get an

Annual Exam:

- Detect issues earlier:
 - Save Lives
 - Costs less to treat
- Awareness of biometric numbers inspires more lifestyle change and medication adherence than “blissful ignorance”



Important Considerations

- 1) There is NO COST to Lamb County for implementing a County Specific Incentive.
- 2) ALL County Member participation in Healthy County Programs, including a County Specific Incentive (CSI), is VOLUNTARY.

Next Steps

- **Commissioners Court votes to implement County Specific Incentive (CSI) which will include the incentive/reward.**
- **TAC will print County Incentive Brochure and update each year to facilitate communication to county members.**
- **Wellness Incentive Tracking will be facilitated by WebMD One.**

Q & A

Thank You!

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TAC Healthy County

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