Make the moves that matter
Put your plan for good health in motion
While many factors go into creating a successful company, no company can be competitive without healthy, productive employees. Employees who take a proactive approach to their health can be more productive in the long term, and have a positive impact on their health care costs, over time.

Consider these facts:

- Today, 45% of the American population has at least one chronic illness and this percentage is climbing.\(^1\)

- Studies show health care costs for a person with a chronic condition can be $3,785 to $38,270 more annually than for those people without a chronic condition.\(^2\)

- Obesity, diabetes, heart disease, asthma and other chronic conditions cost employers hundreds of billions of dollars annually.\(^3\)

- Duke University research revealed that the cost of obesity to employers is $73.1 billion per year.\(^4\)

But there’s good news!

You can empower your employees to take an active role in their health, change their behavior and live a healthier lifestyle. And, by engaging employees in healthy behaviors, you can significantly improve the performance of your workforce and your company’s bottom line.

Studies have shown, when you have a healthy workforce, you can:

- Lower your medical trends by 1.2 percentage points.\(^5\)

- Reduce unplanned absences by 1.8 days per employee.\(^5\)

- Increase productivity by 11%.\(^5\)

- Significantly lower turnover rates.\(^6\)

Providing your employees with a program that offers the right services and tools to improve their health not only helps them get healthy and stay healthy, it’s also good for business.
Pathway to Healthier Living

At CareFirst BlueCross BlueShield or CareFirst BlueChoice, Inc. (collectively, CareFirst), we’ll partner with you to build a program that fits the needs of your unique employee population to ensure optimal health for all of your employees – not just those who live with a chronic disease or a complex condition.

With our Health + Wellness program, we proactively identify and classify each of your employees into one of five major health strata, based on their potential health risk. Each employee will receive an Illness Burden Score. We’ll use this score to guide your employees into the programs and services that best fit their needs and get them on a path to better health.

CASE IN POINT: Eastman Chemical Company reduced the health care costs of employees participating in a wellness program by an average of $822 compared to employees who didn’t participate. In addition to reducing health risks, Eastman measured a return of $3.20 for every dollar spent on wellness.7
Here’s how our Health + Wellness program works:

**Step 1: Identification and Assessment**
Before we can begin to effect change and get your employees on the path to healthier living, we’ll evaluate each employee's health status. Through a combination of Health Assessment evaluation, pharmacy and claims analysis, biometric screening and predictive modeling, we can determine the level of care and oversight required for each of your employees.

Based on their results, each employee will fall somewhere on the Illness/Wellness Pyramid. Those employees with more serious conditions will fall higher up on the pyramid based on the severity of their situation.

**Step 2: Guidance**
Once the level of care is determined for each employee, we’ll direct them to the appropriate programs and resources based on where they fall along the health continuum.

Since each employee has a different set of needs, CareFirst will recommend customized plans for each member. These plans can range from participation in our online health coaching program, to disease and case management programs.

**Step 3: Ongoing Evaluation**
Using claims data, feedback from the employee’s doctor, clinical status changes and behavioral assessments, we’ll continue to monitor each employee’s progress to determine if they could benefit from additional programs and services.

**Step 4: Improved Outcomes**
By coordinating the appropriate care program, based on the unique health status of each of your employees, our program can help your employees get healthy, stay healthy and live the best life possible. With our program, we’ll help to reduce your employees’ health risks, decrease health care costs and increase productivity.
Help Employees Take Charge of Their Health

Our Health + Wellness program encourages your employees to take an active role in managing their health. Once they gain a better understanding of their health risks, they’ll learn how to address those issues and make positive, long-term changes that will help them get healthy and stay healthy in the future. And, it all begins with our Health Assessment.

**Health Assessment**
Our confidential questionnaire asks employees about their lifestyle choices, including nutrition, physical activity, and tobacco use. Employees also record health measurements such as blood pressure, cholesterol, blood sugar and body mass index.

After completing the brief survey, employees receive a personalized report that provides them with an immediate picture of their health status along with recommendations for improving their health.

**On-Site Health Screenings**
Designed to supplement the Health Assessment, the on-site screening collects simple body measurements and a blood sample to benchmark certain lifestyle biometrics. Screenings can be conducted at the workplace, or by alternative means, such as an at-home kit or physician visit.

**Health Advising**
Depending on the results of their Health Assessment, a Health Advisor may contact your employees by phone to discuss their health status. During the session, the Health Advisor will review each health measurement, discuss the results, how those results compare to the ideal number, and ways the employee can improve their numbers. The Health Advisor will also refer employees to the appropriate resources, tools and programs based on their current health status.

**Telephonic Health Coaching**
Based on the results of the Health Assessment, eligible employees will be contacted by a personal coach. This coach will create a personalized plan for employees and work one-on-one with them to monitor their progress, providing guidance and support as needed. Employees can interact with their coach through a secure Web-based message board and by phone.

**Online Health Coaching**
Our confidential, Web-based virtual health coach is available to guide your employees toward improvements in lifestyle management, behavioral health and self-management skills for chronic conditions.

**CASE IN POINT:** Duke University’s wellness program, focusing on lifestyle behavior change and reduction of risk, produced a $1 million reduction in medical expenses for its most at-risk employee population.
Health + Wellness Program

- Patient-Centered Medical Home
- Disease Management
- Case Management
- Utilization Management
- Telephonic Health Coaching
- Health Advising
- Great Beginnings
- Employee Assistance Program
- Online Health Coaching
- On-Site Health Screenings
- Health Assessment
- Health Resources:
  + My Care First
  + FirstHelp™
  + Options/Blue365
  + Vitality
  + Health News
  + Symptom Checker App

---

Patient-Centered Medical Home

Our Patient-Centered Medical Home (PCMH) program promotes higher quality health care, while striving to control health care costs over time. PCMH was designed to provide your employees’ PCP — whether a physician or a nurse practitioner — with a more complete view of their health needs, as well as the care they receive from other providers. This enables the PCP to better manage your employees’ health risks, while encouraging them to maintain better health and ultimately produce better outcomes. To see if your organization is eligible to participate in the program, please contact your CareFirst Representative.

Disease Management

Personal support and care coordination is offered to employees who have a chronic condition or disease. Employees with asthma, diabetes, heart failure, coronary artery disease, chronic obstructive pulmonary disease, in addition to more than a dozen other conditions, may participate in the program. They’ll work with one of our registered nurses to follow recommended testing and exams, understand medication regimens, and improve their ability to care for themselves.

Case Management

For those employees faced with a serious diagnosis and needing support, our Case Managers, who are registered nurses, will help your employees and their families coordinate necessary services. Once enrolled in the program, the Case Manager will coordinate care between your employee and their physician(s), and provide support — including disease specific information, links to community resources and emotional counseling.

Utilization Management

Our program helps at-risk employees and their health care providers to ensure employees receive medically appropriate and cost-effective health care.
Support for Your Program

With our program, you’ll have access to the communication tools you need to help motivate your employees to get healthy and stay healthy. Simply choose from a variety of templates, including a brochure, poster, postcards and email messages. You select the appropriate template to customize and distribute to your employees. It’s that simple!

But it doesn’t end there. With our Workplace Wellness program, you’ll have ongoing support from your dedicated account management and wellness support team. They’ll work with you to develop an incentive strategy and guide you through the program implementation process. They’ll also provide consultations, direct you to helpful Web tools and provide support for a variety of programs such as:

- On-site health advising.
- On-site health coaching services.
- On-site educational seminars.
- On-site fitness management services.
- Incentive administration and fulfillment.
- Worksite health screening offerings such as flu shots, tetanus, etc.
- Walking, weight management, personal training, massage and other educational programs.

With our ongoing support, you’ll be able to adjust your program if necessary to achieve optimal results.

CASE IN POINT: Johnson & Johnson’s more than 30-year commitment to wellness has encouraged between 80–90% of the company’s U.S. employees to participate in worksite healthy activities and has cumulatively saved the company $250 million on health care costs during the past decade.7
Reports to Monitor Your Progress

To ensure your wellness program is successful, we’ll provide your organization with quantifiable results. If you have 50 or more participants, we’ll provide you with an aggregate report showing the health risks for your total population.

We’ll also continue to monitor your employees’ health risk and update their Illness Burden Scores. You’ll be able to compare your benchmark Illness/Wellness Pyramid with one created after your employees participate in the program. Based on those results, you’ll be able to better manage your wellness program to achieve optimal results.

Take Action to Improve Health and Wellness

The greater the number of employees who participate, the greater the impact your program will have on employee health and your bottom line. With the right tools, education and guidance, all of your employees can actively improve their health and live a healthy lifestyle.

CASE IN POINT: Piedmont Natural Gas was able to avoid raising employee and company contributions to medical premiums in 2009 and 2010, because of the high level of employee engagement in the company’s wellness program.
Tools for Living Well

In addition to the packaged options, we offer many free online tools and services to help your employees make the right moves toward better health.

www.mycarefirst.com
Offers information on more than 300 topics including nutrition, fitness, chronic illness and mental health. The site includes videos, podcasts and interactive tools such as quizzes and health calculators that are both educational and entertaining.

FirstHelp™*
Our helpline, available 24 hours a day, 7 days a week, is staffed by registered nurses who can answer your employees’ general health care questions and help guide them to the most appropriate care.

Employee Assistance Program*
Confidential counseling and referral services are available to employees dealing with personal issues. Services available include smoking cessation, weight management, stress management, financial and legal services.

Options/Blue365 Discount Programs
Enjoy discounts on a variety of health and wellness services from fitness club membership, acupuncture, massage therapy and chiropractic care, to hearing care services, laser vision correction, and mail order contact lenses. These discounts are available to all CareFirst members at www.carefirst.com.

Great Beginnings
Program designed to supplement the prenatal care and education that employees receive from their doctor throughout their pregnancy.

Vitality Magazine
Our member health magazine includes advice on nutrition, exercise, prevention, chronic disease management, and information about important health issues along with tips on how to get the most from your health care plan.

Health News
Our monthly e-newsletter gives your employees the latest health information to help them and their families maintain a healthy lifestyle.

Symptom Checker App
For reliable health information on the go, our application can be downloaded to an iPhone®, iPod Touch® or iPod®. Find out when to manage symptoms at home, when to seek medical care, locate the nearest hospital and more!

*This service is available for a fee.

What are you waiting for? Ask your CareFirst Representative for more information on how your organization can benefit from our Health + Wellness program.


7 Data provided by Health Fitness an independent company that provides health improvement management services to CareFirst and BlueChoice members.