

# Total Health Management (THM) Frequently Asked Questions

## RESPONSES DIRECTED TO EMPLOYER GROUP LEADERS

**Note to Employers:** Any and all information supplied by BCBSMT concerning the THM Wellness Program is intended to provide the Group with educational resources and data to develop and implement its own internal Employee Wellness Program. No such information is intended to be nor should it be considered legal advice. All decisions regarding the design of the wellness program or its administration are the responsibility of the Group. Neither BCBSMT or affiliates or any of their respective directors, officers, employees or agents shall be liable for any decision made, or action taken, by the Group based upon its reliance on any information provided by BCBSMT. The Group must consult its legal counsel, tax advisor, or other professional advisor for any legal or tax advice or guidance.

### Participation Requirements

#### Q: What's in it for the employer?

**A:** Your employees' overall health, and long term, the potential for better utilization rates. In a nutshell, you may see:

Increased Employee: <ul style="list-style-type: none"><li>• Productivity</li><li>• Job satisfaction</li><li>• Health prevention and education</li><li>• Morale</li><li>• Engagement</li><li>• Sense of community</li></ul>	Decreased Employee Related Costs: <ul style="list-style-type: none"><li>• Employee absenteeism</li><li>• Employee presenteeism</li><li>• Health claims</li><li>• Disability</li><li>• Employee turnover</li><li>• Worker's compensation claims</li></ul>
--	--

#### Q: Why is a Primary Care Provider important?

**A:** General patient outcomes are more positive with a primary care provider. Also, decreasing overall healthcare costs, such as decreased ER visits, shorter length of hospital stay, and lower risk profiling.

### Decisions to Getting Started

#### Q: What is the best way to get started for MY COMPANY?

**A:** Because the most effective health and wellness programs are customized to each group, we will likely have a different response for every person. To help you design a program best suited to your group, we'll ask you questions such as:

- How many employees do you have?
- What percentage of your employees are insured through your plan?
- What percentage of your employees are female? Male?
- What percentage of time do your employees spend on a computer?
- Are your employees located in one location or multiple locations?
- What is the history of wellness in your company?
- What are your company's health and wellness goals?
  - a. To inform and educate your employees about wellness?
  - b. To increase your employees' awareness of their own personal health?
  - c. To help your employees establish or enhance their relationship with their provider?
- Do you feel your employees will be supportive of a culture centered around health and wellness?

Based on your responses to those questions, we can then begin making targeted recommendations on what may — or in some cases not — work best for you. For example, if you have an employee population that is scattered across Montana and does not work from a computer on a regular basis, we will likely not recommend our online Well onTarget program as the sole program choice. Or, if most of your employees are already actively involved in a wellness program, whether that includes onsite activities, online participation, or a combination of the two, we will likely recommend introducing our outcomes-based Total Health Management program.

### **Q: How do Group Leaders decide who is eligible for THM?**

**A:** The response will be different for every group. Here are a few things to take into consideration:

- How many employees do you have?
- How many of your employees are insured through your plan?
- How many spouses and family dependents are insured through your plan?
- What is the likelihood of meeting minimum reporting thresholds from BCBSMT to get aggregate report data?
- Will the program incentives be generous enough to motivate family members outside the employee to participate?
- Do I have quality established communication channels with my employees to ensure eligible family members outside the work environment will be informed?
- What are the pros and cons of adding spouses? Dependents?
- Have spouses and dependents been included in previous company wellness initiatives?

Please visit with your BCBSMT Account Executive or a Wellness Team member to help you decide who should be eligible for your THM program.

### **Q: What is the best incentive to motivate our employees?**

**A:** Again, our response will be group specific, and we will provide you with several potential options for you to decide how to best incentivize your employees.

The current trend is to integrate the wellness incentive with the company's overall benefits strategy. By incorporating wellness incentives directly into your benefits plan, you are strongly communicating the correlation between them. In other words, you are clearly saying that your organization is willing to help those who are making the effort to help themselves. Those who achieve the program criteria could be rewarded with employer-sponsored incentives such as any or all of the following:

- Incentive dollars paid (CASH)
- Lower premiums
- Money toward a health savings account
- Floating holiday
- Additional paid time off
- Gift item
- Raffle for a chance to win gift item

Be aware of tax implications related to your incentives. Specifically, if you use cash or gift certificates above certain values, the reward should be treated as taxable income. When carefully planned and communicated, this strategy can be very effective, as well as be cost-neutral.

### **Additional Activity Incentives**

Any activities or events that can be used to encourage participation are helpful. We recommend that the wellness assessment be the first focus for additional incentives, since it can influence a larger part of the employee population. Drawings can be done for those participants who participate in or complete a given activity. The website can track

participation and completion, the data from which can be used to provide the names of employees eligible for the prize drawings.

**This disclaimer must be on every document describing your THM program if you have an outcomes based program:**

Your group health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact your employer's wellness program coordinator, sponsor, or Human Resources office and they will work with you to find a wellness program with the same reward that is right for you in light of your health status.

## Reporting and Auditing

### Q: Who receives THM reports for my company?

**A:** Group Leaders will designate who will receive THM reports with your Account Executive when you sign up for the program.

### Q: When will Group Leaders receive THM reports?

**A:** Report distribution will be discussed at an initial planning meeting. Typically, a check point report, preliminary final report, and final report are provided to group leaders. Reports will be provided in Excel format. THM check point report information should be used to assess your current participation rate and potentially increase your communication and marketing to eligible participants to encourage participation. You will receive a final THM report approximately one month after your Form Due Date. You should wait until you receive the Final THM Report before you distribute employee incentives. If you need the Final THM Report early, you must email [Wellness@bcbsmt.com](mailto:Wellness@bcbsmt.com). We will need approximately one week to process your request.

### Q: What information is included in the report?

**A:** The THM report has 5 separate tabs, defined as follows:

1. *Summary* – Provides a program outline, including group renewal date, benefit period dates, program effective dates, form acceptance period, number of eligible members, percent participation, and average THM score
2. *Demographics* – Provides a breakdown of participant demographics, including gender and age bands of eligible members and participating members. It also displays a breakdown of average THM scores and a score summary for the group. \*
3. *Details* – Provides statistical details of participants' measured readings, including tobacco use, blood pressure, LDL cholesterol, BMI, and screenings.\*
4. *THM Score* – Provides a list of eligible employees and their eligible THM points, THM points achieved, THM score (%), and THM form receipt date.
5. *Invalid Assessments* – Provides a list of invalid assessments and the reason for the error.

*\*Minimum requirements must be met.*

### Q: Are there limitations to the data Group Leaders can receive?

**A:** If you are a *self-funded*, there are no limitations. You will get all 5 tabs no matter how many participants are included. If you are *fully-insured*, you have to meet a minimum threshold of 25 participants to receive all 5 tabs of the report.

### **Q: Do Group Leaders receive any employee Protected Health Information?**

**A:** No. Group leaders do not receive any employee protected health information. Employees' scores are based on their total points earned divided by the total points available to them, depending on their age and gender.

## **Working with a Health Fair Screening Vendor**

### **Q: Can we use a health screening vendor for employees to obtain lab results?**

**A:** A group may have a participating "Wellness" Company come in to do lab work for employees, but a Provider, as defined on the THM form, must sign the THM form for it to be valid. One of the main values of the THM program is the consultation the member has with a provider. This consultation establishes a long term relationship between the provider and the patient. It also assists the provider in recognizing medical issues by reviewing/understanding the member's history. It is imperative to remind your employees to retain each year's THM forms so they can track their wellness progression. Ultimately, the goal is to decrease long term utilization rates.

The THM model is aligned with the Patient Centered Medical Home (PCMH) model. For THM, the member is incentivized by their employer to form a relationship with their provider and meet health outcomes. For PCMH, it is seamless to the member, but the provider is incentivized by BCBSMT for follow up visits and decreased utilization.

## **Interesting Statistics**

### **Q: Does BCBSMT feel THM encourages members to get preventive screenings?**

**A:** From detailed data analysis, we can deduce that participants of THM are MORE LIKELY to get screenings done than those who choose not to participate. In theory, groups that offer THM have a higher likelihood of their employees getting the preventive screenings done.

## **Making the Announcement (Education and Communication!)**

### **Q: How do Group Leaders prepare employees for the implementation of THM?**

**A:** Communicate, communicate, communicate! The BCBSMT Wellness Team will work with you on a step-by-step basis, creating a communication plan that will work for you. We have customizable employee communications for the launch of your wellness program. We also have education sheets and printable marketing collateral such as a brochure, flyer, poster, and postcard. We have an email template you can use to draft content on many THM topics through your wellness campaign.

Email [Wellness@bcbsmt.com](mailto:Wellness@bcbsmt.com) for assistance. Let us know how we can help you make your communication a success!

### **Q: How do Group Leaders announce THM?**

**A:** The response will be different for every group. The Wellness Team has multiple hard copy flyers and email communications prepared, depending on what level of understanding your employees have about your current program involvement. Please email us at [Wellness@bcbsmt.com](mailto:Wellness@bcbsmt.com) and we'll set up a meeting to discuss customizing a communication plan for you! In addition to traditional communication methods such as email and newsletters, you may want to consider:

- Sending a message from a Senior staff member
- Requiring team meetings to give the announcement and answer questions
- Holding a Wellness Education Day
- Creating a quiz about the program to earn a chance to win a small prize

### Q: Are there communication templates available to use for my THM Program?

Yes. Several communication templates have been created that we can help modify for you. Some examples include:

- Employee Incentive and Form Deadline Reminder
- Calculating Your Total Health Management Score
- Last day to turn in forms, what's next?
- Declare yourself numbers free
- Success article with aggregate results
- How to report individual scores to employees

## Post-Submission of THM Assessment Forms

### Q: How are THM final health factor scores communicated to employees?

**A:** THM participant scores are communicated by a designated group leader, typically the HR Benefit Administrator. (The THM participant scores are obtained from the group's THM Report, under the report tab named 'THM Score.')

### Q: Do THM participants receive an email confirming receipt of their THM Assessment Form from BCBSMT?

**A:** Yes, participants will receive an email confirmation if they enter a legible email address on their THM form. A confirmation email is sent within one week from the date BCBSMT receives the THM Form.

### Q: When is a THM Form considered invalid?

**A:** Forms are considered invalid if:

- Section II: Health Care Provider Information is not complete,
- Section IV: Provider signature is missing,
- Section IV: Member signature is missing, or
- Any combination of the above.

### Q: What happens when THM participants submit an invalid and/or incomplete THM Assessment Form to BCBSMT?

**A:** First, individuals who include a legible email address on their THM form will receive an email describing any invalid information found on their THM form. Secondly, individuals who include a legible mailing address will receive a letter informing them of their invalid THM form. Lastly, invalid THM Forms are reflected on the Group Leader's THM Report, under the tab labeled 'Invalid Assessments.' Please note invalid THM forms are *not* included in your aggregate THM report data. *Incomplete* forms are not listed on the *Invalid* tab of the report.

Examples of email responses sent by BCBSMT IHM Wellness are outlined directly below:

#### **Form Received**

Thank you for participating in the Total Health Management (THM) Program. Your THM form has been received.

#### **Provider Section Not Complete**

Thank you for participating in the Total Health Management (THM) Program. Your THM form has been received; however Section II: Health Care Provider Information was not complete. Your form will be flagged as invalid on your Employer's THM Report until the information is updated. You may update your form information anytime before your employer's THM Form Due Date. Please email IHM\_Wellness@bcbsmt.com with the information. Please include your Health Plan ID in your response. Thank you!

#### **Member Signature Missing**

Thank you for participating in the Total Health Management (THM) Program. Your THM form has been received; however the member signature was not complete in Section IV. Your form will be flagged as invalid on your Employer's THM Report

until the information is updated. You may update your form information anytime before your employer's THM Form Due Date. To update your form information, sign the THM Assessment Form and resubmit it in its entirety to BCBSMT. Please email [IHM\\_Wellness@bcbsmt.com](mailto:IHM_Wellness@bcbsmt.com) if you have questions or need a copy of your original THM form. Please include your Health Plan ID in your response. Thank you!

**Provider Signature Missing**

Thank you for participating in the Total Health Management (THM) Program. Your THM form has been received; however the provider signature was not complete in Section IV. Your form will be flagged as invalid on your Employer's THM Report until the information is updated. You may update your form information anytime before your employer's THM Form Due Date. To update your form information, have your provider sign the THM Assessment Form and resubmit it in its entirety to BCBSMT. Please email [IHM\\_Wellness@bcbsmt.com](mailto:IHM_Wellness@bcbsmt.com) if you have questions or need a copy of your original THM form. Please include your Health Plan ID in your response. Thank you!

**Q: Who does the THM participant contact for his or her Wellness Program questions?**

**A:** THM participants should be informed and encouraged to first contact you (the Group Leader) for questions regarding your Wellness Program, including the design, terms, and operation of the wellness program. Please encourage employees to email [Wellness@bcbsmt.com](mailto:Wellness@bcbsmt.com) for questions related to THM health-related information on the THM form. As the Group Leaders, you should also not hesitate to reach out to the BCBSMT Wellness Team at [Wellness@bcbsmt.com](mailto:Wellness@bcbsmt.com) for assistance.