

# WELLNESS PROGRAM POLICY

## PURPOSE

The purpose of the wellness program policy is to provide an overview of the various wellness benefits available to each group through the Sourcewell Pool Health Plan.

## DEFINITIONS

### **Active Employee**

A contract holder active on our wellness program portal.

### **Contract holder**

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in our pool health plan, and may simply be referred to as “employees” or “eligible employees” in wellness program communications and reports

### **Eligible Employee**

A contract holder, including retirees, enrolled in the pool health plan.

### **Group**

For purpose of this policy, a group is an entity or employer participating in our pool health plan.

### **Members**

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in our pool health plan.

### **PEPY**

Per Employee Per Year (aka Per Contract Per Year)

### **WellRight**

The wellness portal administered by HealthSource Solutions

## WELLNESS PROGRAM MANAGEMENT

### **Purpose**

The Wellness Program Manager is an employee of HealthSource Solutions. The Wellness Program Manager provides coaching and accountability to pool group leaders through bi-monthly 1:1 calls with each group and bi-monthly pool-wide calls. The purpose of wellness program management is to both assist groups in having wellness program success, but also in holding each group accountable to activities derived from pool-wide and group-specific goals.

### **Eligibility**

Each group in the Sourcewell health insurance pool is eligible for wellness program management

## WELLNESS PORTAL

### **Purpose**

The purpose of the Wellness Portal (WellRight) is to administer wellness challenges and incentivize members to practice wellness. The portal is a tool for tracking and communicating wellness messages to pool members.

### **Eligibility**

All employees, spouses, retirees, and up to one dependent over 18 enrolled in the pool health plan are eligible to utilize the wellness portal at no charge.

## WELLNESS GRANTS

### **Purpose**

The purpose of the wellness grant is to financially support pool groups in getting and staying active with our pool's wellness programs. Earned grants are utilized at the discretion of each group, but are intended for our wellness program purposes, such as additional rewards (PTO, drawings, etc.) and WellRight challenges.

### **Eligibility**

See Wellness Grant Policy adopted on March 3, 2020.

## WELLNESS INCENTIVES

### **Purpose**

The purpose of the wellness incentive is to motivate members to participate in WellRight challenges and improve their overall wellbeing.

The health pool will pay a maximum of \$250 per member per calendar year. Payments will be paid directly to the group on an annual basis during the first quarter of the following year. Each group is responsible for directly paying incentives to their employees in a frequency in which they choose.

### **Eligibility**

All employees and retirees enrolled in the pool health plan are eligible for this benefit. While spouses and dependents 18 years of age and older can participate on the WellRight platform, our pool does not provide incentives towards their activity. As well, employees, retirees, and board members who do not participate on our health plan can be added to the program by any pool group, with any related fees and incentives being the responsibility of that group.

If a group terminates in the middle of the wellness plan calendar year, incentives will be calculated as of the final day with the pool. Payment will be processed the following quarter.

If an employee is terminated in the middle of the wellness plan calendar year, the health pool will reimburse the group with the usual annual group payment. Groups are responsible for paying the incentive to the terminated employee in the timing of their choice, with updated reporting available from the wellness program manager each month.

## ONSITE FLU SHOTS

### **Purpose**

The purpose of onsite flu shots is to make it easy for members to obtain the annual shot and reduce the risk of contracting influenza.

### **Eligibility**

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan are eligible for this benefit.

Groups who want to utilize this benefit are asked to follow this process:

- Identify a preferred resource in your region of Minnesota to conduct flu shots.

- For help identifying available resources, contact our wellness program manager (HealthSource Solutions).
- Request a proposal from the vendor and send to your Sourcewell contract administrator.
- Sourcewell will review and approve all proposals it deems reasonable, using a maximum total averaging \$40/shot as our guideline.
- Once notified of Sourcewell approval, a group will arrange the clinic with the approved vendor, and arrange for the bill to be submitted to Sourcewell's Manager of Risk Management (Ryan Donovan).
- The health pool will pay or reimburse the flu clinic costs as authorized, accounting for the cost as a preventative benefit.
- A fee may be charged to the group if cancellations are not made in a timely manner; Sourcewell does not reimburse for cancellation fees.

## BIOMETRIC SCREENINGS

### **Purpose**

The purpose of biometric screening is to make it easy for members to obtain annual blood pressure, body mass index (BMI), and other important biometric checks, which can help with early detection of health issues.

### **Eligibility**

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan are eligible for this benefit.

Groups who want to utilize this benefit can simply contact the Wellness Program Manager to make arrangements. The health pool covers the cost as a preventative benefit. A fee may be charged to the group if cancellations are not made in a timely manner.

## EMPLOYEE ASSISTANCE PROGRAM

### **Purpose**

The Employee Assistance Program offers free and easy access to mental health and chemical dependency assistance. Up to three counseling sessions are available to each member with no charge to the member.

### **Eligibility**

All employees, spouses, dependents 14 years of age and older (Ages 8-13 require a guardian present), and retirees enrolled in the pool health plan are eligible for this benefit.

## OMADA PRE-DIABETIC PROGRAM

### **Purpose**

The purpose of the Omada program is to provide cognitive behavioral therapy to assist with weight loss and help prevent diabetes.

### **Eligibility**

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan can take a brief, free assessment to see if they are eligible. If eligible, they can enroll in a multi-week program, which includes a free digital scale and personal coach.

## HEALTH PARTNERS DISEASE AND CASE MANAGEMENT PROGRAMS

### Purpose

The purpose of HealthPartners disease and case management programs is to provide optimal care and cost to members for cancer, low back pain treatment, healthy pregnancy, and medication therapy management.

### Eligibility

All employees, spouses, dependents, and retirees enrolled in the pool health plan are eligible for this benefit.

Members are identified and contacted by HealthPartners to receive assistance with better care, better outcomes, and to avoid unnecessary expense.

## WORKOUT/EXERCISE ASSISTANCE

### Purpose

We offer Wellbeats effective 1/1/21 to all pool members, which provides free online workout guidance to help any of our members in working out however, whenever, and wherever they choose. We also promote the ActiveandFit and GlobalFit health club discount programs for those desiring discounted access to participating gyms. Gym reimbursement programs were eliminated effective 12/31/20.

### Eligibility

All employees and retirees, as well any member of their family, if enrolled in the pool health plan, are eligible for these benefits.

## WELLNESS NEWSLETTER

The wellness newsletter is called Healthier Living and is published by HealthSource Solutions. The newsletter is distributed on a monthly basis. Primary group contacts are expected to share the newsletter with their employees.

## WELLNESS PROGRAM COST

At 7/1/20, Sourcewell modeled expected participation and costs for all but the Omada program and HP's D&CM program, resulting in \$21.72 PEPM impact to our self-insured pool's expected claims for the coming year (~\$40.00 PEPM if each group purchased directly), with the long term impact on claims expected to offset much if not all of this investment. A new calculation will be conducted after 7/1/21. Omada costs are handled as preventive claims, and HP D&CM program costs are included in our pool's administrative fees.

## REVISION HISTORY

Reviewed by	Date	Modifications
Risk Management team	8.14.20	<ul style="list-style-type: none"> <li>Clarified: incentives 'per calendar year'</li> <li>Replaced: Frequent Fitness with Workout/Exercise Assistance</li> <li>Updated: Wellness program cost</li> </ul>
Risk Management team	8.28.20	<ul style="list-style-type: none"> <li>Updated flu shot clinic policy</li> </ul>
Risk Management team	9.7.20	<ul style="list-style-type: none"> <li>Updated eligibility requirements for all</li> </ul>

# WELLNESS GRANT POLICY

Adopted on March 3, 2020

## PURPOSE

The purpose of this policy is to set forth the guidelines and required steps groups must take to earn an annual grant.

Earned grants are utilized at the discretion of the group, but are intended for our wellness program purposes, such as additional rewards (PTO, drawings, etc.) and WellRight challenges.

## DEFINITIONS

### **Active Employee**

A contract holder active on our wellness program portal.

### **Contract holder**

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in our pool health plan, and may simply be referred to as “employees” or “eligible employees” in wellness program communications and reports

### **Eligible Employee**

A contract holder, including retirees, enrolled in the pool health plan.

### **Group**

For purpose of this policy, a group is an entity or employer participating in our pool health plan.

### **Incentive**

For the purpose of this policy, the incentive is the amount of money earned by each individual contract holder.

### **Members**

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in our pool health plan.

### **PEPY**

Per Employee Per Year (aka Per Contract Per Year)

### **Wellness Program Start-Up Grant**

A start-up grant is the amount of money paid after going live with our pool’s wellness program, and before a group has completed its first calendar year with our pool’s wellness program, paid by the pool to each group who completes the necessary steps prior to starting up our pool’s wellness program.

### **Wellness Program Engagement Grant**

An engagement grant is the amount of money available annually, paid by the pool to each group who completes the necessary steps in the calendar year prior to that in which the engagement grant is being paid.

## REQUIRED STEPS AND BENCHMARKS

A group must complete the steps below to earn our pool’s wellness grants.

**Wellness Program Start-Up Grant (Initial Grant):****Step 1: Decide to go live with the wellness portal**

- Review pool wellness offering and decide to activate portal either 7/1 (for a 6-month initial year) or 1/1 (for a 12-month calendar year)
- Complete group wellness assessment form as prepared and conducted by Sourcewell's wellness program manager

**Step 2: Prepare to go live with the wellness portal**

- Attend calls with and as scheduled by Sourcewell's wellness program manager
- Establish wellness committee
  - Establish a group specific mission statement and logo
- Communicate new wellness program to staff

**Step 3: Go live with the wellness portal**

- Encourage members to activate their wellness portal account
- Have at least one group representative attend each bi-monthly pool-wide wellness call, with a maximum of two allowed absences for the year
- Have at least one group representative attend each bi-monthly check-in call with Sourcewell's wellness program manager

**Wellness Program Engagement Grant (Subsequent Grants):****Steps 1-3: Continue wellness committee and engagement with wellness program manager****Step 4: Engage members to use the wellness portal**

- Establish group-specific wellness goals
- Establish group-specific wellness calendar
- Achieve benchmarks in a calendar year to earn annual grant
  - Percentage of contract holders activating a wellness program account: 60% (50% in 2020)
  - Percentage of activated contract holders who complete health assessments: 60%
  - Percentage of points available to activated contract holders that were earned:
    - If < 20% of available points were earned, then grant is \$0
    - If 21-34%, grant is \$20 PEPY
    - If 35-49%, grant is \$40 PEPY
    - If 50%+, grant is \$60 PEPY

**GRANT CALCULATIONS AND TIMING**

Each wellness grant from our pool is calculated by using the following benchmarks. The start-up grant is a one-time payment for groups starting on January 1<sup>st</sup>, and a two-time payment for groups starting on July 1<sup>st</sup>. All subsequent grants are considered engagement grants and are paid on an annual basis. Groups are not eligible for both the start-up grant and the engagement grant in the same year.

**Wellness Program Start-Up Grant (Initial Grant):**

- Groups satisfying all criteria listed in steps 1-3 will receive a grant amount as follows:
  - If starting 7/1:

- \$25 PEPY, max \$6,000, paid by 10/1 of the initial year, using our health plan census at 7/1 of the initial year, AND
- \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year
- If starting 1/1:
  - \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year

**Wellness Program Engagement Grant (Subsequent Grants):**

- Groups satisfying all criteria listed above, including step 4, in the calendar year prior to the planned grant payment, will receive the grant amount specified in step 4 as follows:
  - Max \$12,000, paid by 4/1 using our health plan census at 1/1 of the grant payment year

**REVISION HISTORY**

<b>Reviewed by</b>	<b>Date</b>	<b>Modifications</b>
RM team	10/7/20	Added language clarifying that steps 1-3 need to be continued in subsequent years to earn Engagement grants
RM team	12/3/20	Updated step 4 of wellness program engagement grant based on wellness committee input from 12.2.20