



TAKE AN ACTIVE ROLE IN MANAGING YOUR HEALTH



Snake River School District #52
Member Information Kit

Snake River School District #52



HEALTHY 
MEASURESsm
A healthier you starts here



Congratulations! Snake River School District wants you to lead a healthy, happy life, and that starts with your lifestyle choices and Blue Cross of Idaho's *Healthy Measures* Program.

Your health depends greatly on the daily lifestyle choices you make. How often you exercise, the types of foods you eat and whether or not you use tobacco can have major impacts on your health and quality of life.

How you live accounts for more than half of the reasons you get sick so it makes sense to take care of yourself!
Plus, *Healthy Measures* rewards you for maintaining a healthy lifestyle.

Why Healthy Measures?

The majority of healthcare spending in the United States goes to covering illnesses that are preventable through healthy lifestyle choices.

According to *The Journal of the American Medical Association*:

- Today's four leading causes of death are all preventable – smoking, poor nutrition, physical inactivity, and high-risk alcohol use.
- People with healthier lifestyles live anywhere from six to nine years longer than those with unhealthy lifestyles.
- People with healthier lifestyles not only live longer, they prevent disability by up to nine years.

In other words, the choices we make every day have a powerful effect on how long we live and the quality of our lives.

Here's how it works

With *Healthy Measures*, you will be rewarded with a \$2,000 deductible if you participate and meet specific wellness targets. If you participate, complete the necessary requirements and meet the wellness targets by December 31, 2013, you qualify for the \$2,000 deductible for 2013. If you do not participate or do not complete the necessary requirements to meet the wellness targets, you will have a \$4,000 deductible beginning January 1, 2014.

What you have to do to qualify

- ✓ Make an appointment with your doctor to complete your Health Qualification Form (HQF). Verify that you have completed **all** of the required fields in the HQF. Send in your completed HQF by December 31, 2013.
- ✓ Register on the Blue Cross of Idaho website at ***bcidaho.com*** and take your online Personal Health Assessment to learn more about your health risks and plan for better health.

Your doctor: Your advocate

Your healthcare providers are important resources for setting and working toward healthy goals. Take advantage of your providers' knowledge and consider them your personal health advocates, responsible for providing and coordinating your care.

Tips for success:

- **Call ahead to schedule your lab work.** The health measures outlined on the HQF require some lab work that may result in an additional office visit. Call ahead to schedule your lab work and plan enough time to discuss the results with your provider.
- **Remind your providers** to submit their claims identifying your preventive visit as a wellness service. This will ensure the office visit falls under your preventive care benefit that covers 100% of preventive care charges when you use an in-network provider.
- **Use the results** from your HQF to complete the information requested in your online Personal Health Assessment at ***bcidaho.com***.

You and your Health Qualification Form (HQF)

The HQF contains targets for five health measures you and your doctor will evaluate. To qualify, you must score a minimum of 16 points based on information collected from the following health measures:

Health Measures	Health Qualification Form – Wellness Targets	What can I do to qualify if I do not meet the wellness targets?	Points (Must total 80 to qualify)
Tobacco use status	Nonsmoker/tobacco user (never used tobacco or quit for at least three months prior to coverage)	Commit to and actively follow your healthcare provider's recommended treatment plan.	10 points
Blood pressure control	Below 140/90 – Non-diabetic Below 130/80 – Diabetic	Commit to and actively follow your healthcare provider's recommended treatment plan.	2 points
Cholesterol management	Total cholesterol below 200mg/dl LDL cholesterol at or below 130mg/dl	Commit to and actively follow your healthcare provider's recommended treatment plan.	2 points
Weight	Body mass index at or below 28	Commit to and actively follow your healthcare provider's recommended treatment plan.	4 points
Blood Sugar Control	Fasting blood sugar for non diabetics below 100md/dl; For diabetics A1c below 7.0%	Commit to and actively follow your healthcare provider's recommended treatment plan.	2 points

Note: If it is unreasonably difficult due to a medical condition or medically inadvisable for you to meet the requirements of this program, Blue Cross of Idaho and your employer will work with you to develop another way to qualify. Contact Blue Cross of Idaho at 800-627-1188 to request a waiver and submit the waiver with your healthcare provider's certification and signature.

This information is confidential and your values will not be shared with your employer.

Where to send your HQF

Make sure you and your provider complete all of the required fields, sign the HQF, indicate the exam date and mail the form to:

Blue Cross of Idaho

Attn: Healthy Measures HQF
P.O. Box 7408
Boise, ID 83707

Or fax toll-free to:

Healthy Measures HQF
800-471-4424

Or scan and email it to:

healthymeasures@bcidaho.com

Register on the Blue Cross of Idaho website

To obtain the \$2,000 deductible in 2014 you must take a personal health assessment (PHA). To take a PHA you must be registered on the Blue Cross of Idaho website. Registering online is simple. Here's all you need to know:

- 1 Visit www.bcidaho.com. Select the **Register Now** link on the left side of the page. Make sure you have your member ID card handy for information you will need to register.
- 2 Select **Member** under **I need to register as a...**
- 3 Enter your member registration information and select the **Register** button at the bottom of the page to complete your registration. Blue Cross of Idaho will send you a welcome email acknowledging your registration. Whenever you return to the Blue Cross of Idaho website, enter your unique username and password to sign on as a member.

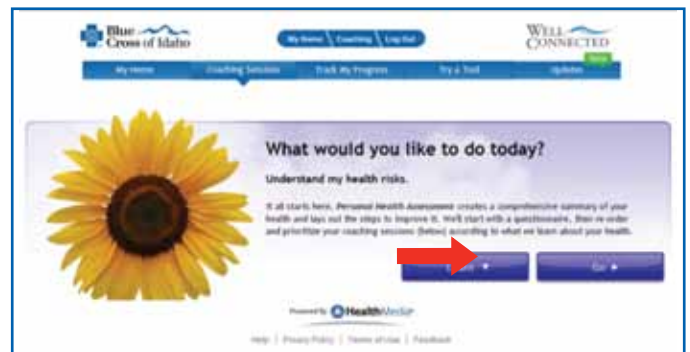
Take the Personal Health Assessment

Once you have registered on the Blue Cross of Idaho website, you're one step closer to completing the PHA portion of the *Healthy Measures* requirements. The PHA is an educational tool that provides a snapshot of your current health and well-being status and gives recommendations about the areas of your lifestyle you should focus on to stay healthy. You must complete your PHA **between September 1 and December 31, 2013**.

- 1 To access your PHA, go to the Blue Cross of Idaho website, bcidaho.com, sign in and select **Let's Begin** under the *WellConnected* icon on your member home page.



- 2 The first time you enter the site, you must complete a short registration. Once registered, you can take the PHA. Simply click **Go** in the box with the big sunflower.



- 3 Once you have completed your PHA, you will receive a detailed report that will help you understand your health status and give you recommendations to help improve your health.

Health and Wellness Coaching

If you score one or more Bs and/or Cs on your health qualification form, you are eligible for telephonic health or wellness coaching. We differentiate coaching as described below:

Health Coaching

Members with the greatest degree of health risk are eligible for telephonic health coaching from a Blue Cross of Idaho nurse health coach. Health risk is determined by the following measures:

- A waist measurement of 40+ inches for men and 35+ inches for women
- Blood pressure equal or greater than 130/85
- Blood sugar equal or greater than 100
- Triglyceride level equal to or greater than 150
- HDL (good cholesterol) level less than 40 for men and less than 50 for women

If three or more of these measures are present on your HQF, you can expect a call from one of our nurse health coaches.

Wellness Coaching

Members with fewer health risks are eligible for telephonic wellness coaching from a Blue Cross of Idaho wellness coach. Wellness coaches are typically personal trainers who are certified in health and wellness coaching. Wellness coaches help with:

- Weight management
- Tobacco cessation
- Cholesterol management
- Blood pressure control

If you are eligible and want help improving your health, our wellness coaches are here to give you the support you need and want to achieve your wellness goals.

What to Expect

If you are eligible for health or wellness coaching, our coaches will attempt to reach you twice by phone. If they do not make contact, they will send a follow-up letter with a program brochure. You can contact them whenever you are ready.

Participation in the coaching program is voluntary, so you can choose not to engage, or if you do, you can opt out at any time.



Frequently Asked Questions About Healthy Measures

Is qualifying for the wellness program just for employees?

Yes. Enrolled employees must complete the *Healthy Measures* qualification requirements to qualify for the lower deductible. We hope that the positive impact of *Healthy Measures* will extend to your whole family.

How will I pay for my office visit?

Your health insurance includes a preventive care benefit that covers 100% of wellness services when you use an in-network provider. Ask your provider to submit the claim identifying the visit to complete your HQF as a wellness service to ensure your claims are processed under this wellness/preventive care benefit.

How will I know if I qualify?

We will send you a qualification letter in the mail. If you qualify, you will pay a lower deductible in 2014.

How much will I save with Healthy Measures?

When you commit to improve your health and well-being, you will have a lower deductible and your out-of-pocket medical costs may decrease with improved health.

Can I qualify for the lower premium if I am overweight, diabetic or have high blood pressure?

Yes. If you do not meet the recommended targets for a health measure on the HQF, you can score the total required points and qualify for the \$2,000 deductible. Simply agree to follow your healthcare provider's treatment plan and have him or her mark it on your HQF.

What if I don't meet the qualification requirements?

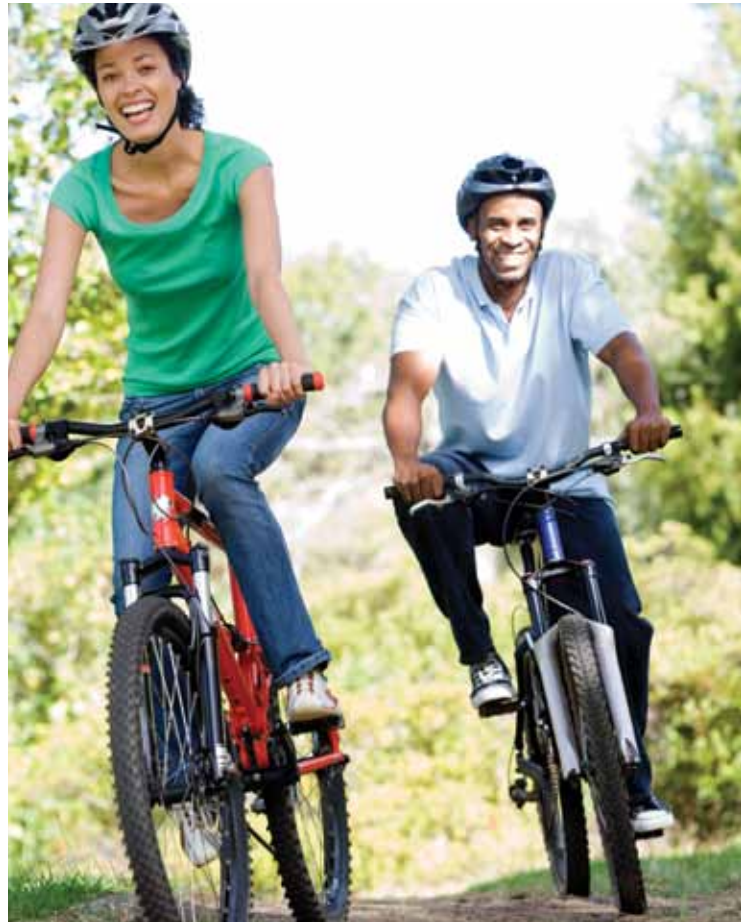
Your deductible will increase to the higher amount beginning January 1, 2014.

Will my employer see my health information?

The information from your PHA and HQF is strictly confidential and will not be shared with your employer.

Can I complete a weight management program on my own?

Yes. You and your healthcare provider can determine the best program for you.



How will you know if I keep my health commitments?

Blue Cross of Idaho will not monitor your health goals. Your commitment to your health goals is between you and your healthcare provider. Your doctor will determine how often you need to meet to discuss your progress and schedule follow up exams as needed.

Will Healthy Measures help me quit smoking?

Yes. Your health insurance includes a smoking cessation benefit to help you pay for smoking cessation drugs.

Do I need anything before I take the online PHA?

To get the most accurate results, it's a good idea to visit your doctor and fill out your HQF prior to taking your PHA. Have the medical information from your HQF on hand when completing your PHA.

Can I qualify for the lower premium at any time during the benefit year?

You have until December 31, 2013 to complete and submit the HQF and PHA for the 2014 benefit period. New employees will have a special qualification window.



Contact Information

For general questions about *Healthy Measures*
or about the HQF contact Blue Cross of Idaho
Customer Service at 208-331-7347 or 1-800-627-1188
or email inquiries to
customerservice@bcidaho.com

Complete and send your HQF to:

Blue Cross of Idaho

Attn: *Healthy Measures*

P.O. Box 7408

Boise, ID 83707

Or fax toll-free to:

Attn: *Healthy Measures HQF*

800-471-4424

Or scan and email it to:

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