Health and Well-Being
After Today’s Discussion, You Will…

• Have a better understanding about how health and well-being can contribute to an active and vibrant life

• Be aware of the wellness programs and benefits available to you and your family

• Know what tools and resources are available to help you manage your health and reduce out of pocket costs
The State of New Hampshire’s Health Benefit Program consists of three major health benefits:

- Medical Coverage,
- Pharmacy or Prescription Drug Coverage, and
- Dental Coverage

All three of these plans are self-funded, which means State agencies and employees pay premiums for services State employees, retirees and their covered family members use.

The State contracts with companies like Anthem, Express Scripts and Northeast Delta Dental to administer collectively bargained health benefits, contract with health providers, and submit a bill to the State for payment.
The State Health Benefit Program
Covered Population

<table>
<thead>
<tr>
<th>Health Benefit Plan (Medical, Dental, Pharmacy)</th>
<th>CY 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Covered(^1) Population</td>
<td>28,167</td>
</tr>
</tbody>
</table>

Average Employee Age: 50.1

With a covered population this size, costs add up quickly...

| Total Health Benefit Costs\(^2\) | $272,697,000 |

\(^1\) State of NH 2015 Annual Health Benefit Review
\(^2\) DAS Annual Financial Report Internal Service Fund FY 2015
# Health Care Costs Revealed

The actual cost of healthcare is higher than what you pay....

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average hospital stay cost</td>
<td>$15,611</td>
</tr>
<tr>
<td>Average emergency room visit cost</td>
<td>$1,240</td>
</tr>
<tr>
<td>Average physician visit cost</td>
<td>$105</td>
</tr>
<tr>
<td>Average monthly prescription drug cost</td>
<td>$116</td>
</tr>
</tbody>
</table>

*Source: SONH Medical/PBM Reports*

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**Helpful Definitions:**

**Copayments:** Copayments (or co-pays) are the amounts you pay out of your pocket every time you seek certain services as outlined in your plan summary. An example is the $15 co-pay you pay when you go to the doctor for a sore throat. The average cost for that visit is $105. The State pays $90 and you pay $15.

**Deductibles:** The amount you pay first before your insurance starts paying for certain services. An example is the deductible you pay after an inpatient hospital stay. The average cost for that visit is $15,611. The State pays $15,111 and you pay $500.

**Co-insurance:** If you chose the POS Plan and go out of network, you are responsible to share in the cost of certain services. You pay 20% in co-insurance after deductibles are met. The State pays the remaining 80% of the claim.

*Source: SONH Medical/PBM Reports*
Behavior is a Key Factor in Well-Being!

<table>
<thead>
<tr>
<th>Determinants</th>
<th>Access to Care</th>
<th>Genetics</th>
<th>Environment</th>
<th>Behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Source: Centers for Disease Control and Prevention
What Does Well-Being Mean?

• Daily Physical Activity
• Healthy Food and Drink Choices
• Routine Preventive Health Care
• Managing Health & Financial Numbers
• Mental Health
• And Much More....

• Stress Management
• Social Support and Engagement
• Family Fun & Recreation
The Need for Well-Being

Chronic diseases – such as heart disease, depression, cancer, diabetes, and arthritis – are among the most common, costly, and preventable of all health problems in the United States.

- The major causes of chronic disease are...
  - Tobacco use
  - Unhealthy eating
  - Sedentary lifestyle
  - Unhealthy alcohol use

Source: NH Citizens Health Initiative
Tobacco Cessation

- FDA-Approved Medication coverage is available when you get a prescription from your health care provider. For more information about coverage, contact Express Scripts at 866-544-1798

- Tobacco Cessation Counseling
  - NH Tobacco Helpline 1-800-QUIT-NOW
  - Healthy Lifestyles Program – QuitNet
  - Community Health Education
  - State Employee Assistance Program
Healthy Eating

Let’s Eat for the Health of It!

Improving what you eat will help to reduce the risk of chronic diseases such as diabetes, heart disease, and some cancers. Here are some tips.

• Build a healthy plate – Foods like vegetables, fruits, whole grains, and lean protein foods contain the nutrients your body needs.

• Cut back on foods and drinks high in solid fats, added sugars, and salt – Added sugars and fats load foods with extra calories you don’t need. Too much sodium may increase your blood pressure.

• Eat the right amount of calories for your lifestyle – Staying within your calorie limit can help you get to or maintain a healthy weight.

• Seek help by using the health benefit covering visits with a Registered Nutrition Dietician or sign up for a weight management program at work.
Active Living

What does Active Living Mean?

U.S. Surgeon General, CDC, American College of Sports Medicine recommends:

• Minimum of 30 minutes
• Moderate-intense physical activity
• Most days of the week.
• What is the best exercise...

Anything that gets you moving!
Behavioral Health and Substance Abuse

Statewide Addiction Crisis Line (1-844-711-HELP):

- Available 24 hours a day, seven days a week to help people struggling with addiction or substance misuse
- Receive advice and referrals to recovery services and treatment

Anthem Health Benefit Coverage (cost sharing may apply):

- Mental Health and Substance Abuse Outpatient Services
- Group Therapy, Intensive Outpatient Treatment Program (IOP)
- Partial Hospitalization Program (PHP), Inpatient Services (Including medical detoxification & substance abuse rehabilitation)
- www.livehealthonline.com/psychology

For more information on these services and benefit coverage, call Anthem at 1-800-933-8415
Preventive Care Can Save Your Life

- Make sure you take the time to take care of yourself!!
- Schedule your annual physical exams and preventive screenings
- Preventive services are covered at 100%
- Vaccinations save lives
- Don’t fear what you may find out, fear what you don’t know!
- Take your medications as prescribed to manage conditions and prevent complications

N.H. Prevention Guidelines
Effective April 1, 2012–March 31, 2014
Foundation for Healthy Communities

<table>
<thead>
<tr>
<th>ROUTINE PHYSICALS</th>
<th>RECOMMENDED SCHEDULE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGES 0–30 MONTHS</td>
<td>Birth, 1-2 weeks*, 1, 2, 4, 6, 9, 12, 15, 18, 24, 36 months</td>
</tr>
<tr>
<td>AGES 3–21 YEARS</td>
<td>Annually</td>
</tr>
<tr>
<td>AGES 22–39 YEARS</td>
<td>Every 5–10 years</td>
</tr>
<tr>
<td>AGES 40–69 YEARS</td>
<td>Every 2 years</td>
</tr>
<tr>
<td>AGES 70+ YEARS</td>
<td>Annually</td>
</tr>
</tbody>
</table>

*Birth to 3 months: serum levels to assess neonatal tetanus vaccination status; annually or within 72 weeks of last dose

Prevention is Best
Early Detection is Next!
What are Biometrics?

Why do I need to “Know My Numbers”?

I Feel Fine!

Biometrics: Used to identify risk factors that could lead to chronic disease

Blood Pressure
Total Cholesterol
LDL & HDL
Triglycerides
Blood Glucose
BMI
Healthy Lifestyles
Well-Being Program

- Complete the Health Assessment Tool (HAT) called the Well-Being Assessment and receive a $200 Health Reimbursement Arrangement
- Connect with people using social media, groups, challenges, and common areas of interest such as cooking or weight loss
- Access the Resource Center for trusted health information, videos, and articles
- Download the Well-Being Connect mobile app to stay connected wherever you are
- Connect Fitbit devices to update your trackers with data such as daily step count

*Contact Anthem Customer Service at 1-800-933-8415 for questions about Healthy Lifestyles and Program Technical Assistance

*Contact ASIFlex at 1-800-659-3035 for questions about the $200 Health Reimbursement Arrangement you receive for taking the HAT
2017 Employee Health Rewards Program

• Runs on a **calendar year basis** beginning on 1/1/2017

• Employees **must** complete the HAT also know as the Well-Being Assessment to be eligible to trade Health Reward points for gift cards

• Employees can complete up to three out of six available activities and trade up to 300 points/$300 dollars in a calendar year

• For every 100 Health Reward points earned, employee can trade for $100 gift card (Visa Reward Debit Card or Merchandise gift card) in their Health Rewards Program

• Health Reward points must be traded in for cards by 12/31/17.

• Employee can see list of activities and points can be traded for gift cards or Visa Reward Debit Cards at **www.anthem.com**
2017 Health Rewards
Program Activity Options

1. Know Your Numbers Health Screening (100 points)
2. Healthy Lifestyles Program (100 points)
   ➢ Earn 5,000 Healthy Lifestyle points by completing online health activities
3. Employee Health Education Program (100 points)
4. Claims-Based Preventive Care Screening (100 points)
   ➢ Complete any of the following preventive care screenings with your health provider
     ❑ Adult Wellness Exam
     ❑ Well Woman Exam
     ❑ Mammogram Screening
     ❑ Colorectal Cancer Screening
5. 2017 Flu Vaccination - Must report date of vaccination in Health Rewards (100 points)
6. Anthem ConditionCare Program (Up to 200 points)
   ➢ For employees diagnosed with diabetes (Type 1 or 2), Chronic Obstructive Pulmonary Disorder, Heart Failure, Asthma, or Coronary Artery Disease

*For more information about each activity, visit
http://das.nh.gov/wellness/wellness_rewardprogram.html
or call Anthem Customer Service at 1-800-933-8415
Activity Reimbursement Programs and Savings Opportunities

• If you have the HMO plan, you can save on annual gym/fitness facility fees ($450 reimbursement) or health equipment purchases ($200 reimbursement)

• HMO & POS plan members are eligible for the annual $150 Anthem Community Health Education Reimbursement Program (CHERP) on classes related to physical activity, nutrition, stress management, weight management, smoking cessation, CPR/First aid, childbirth & parenting education

• You can access over 50 discounts on products and services that help promote better health and well-being. Log into [www.anthem.com](http://www.anthem.com) and select Discounts

For more information call Anthem at 1-800-933-8415 or visit [http://admin.state.nh.us/hr/formsH&D.html](http://admin.state.nh.us/hr/formsH&D.html)
Anthem Lifestyle Management Programs

• As plan participants, you and your family have access to Anthem health and wellness resources

• Register and log-in at www.anthem.com or call Member Services at 1-800-933-8415 to learn more about these programs.

Visit http://wellnesscalendar.anthem.com/NH/ for brief videos about the 24/7 NurseLine, Healthy Lifestyles, ConditionCare, and Future Moms Program
Need Medical Care Right Away?

• Walk-in and Urgent Care Centers can handle:
  – Minor cuts and burns
  – Sprains and strains
  – Sports injuries
  – Sore throats
  – Earaches
  – Fever
  – Preventive Care Services
  – Other non-life-threatening problems

Save on the copay as well!

• ED Charge - $100 (copay waived if admitted)
• Urgent Care - $50
• Walk-In - $30
• Primary Care Provider - $15

You can also call the Anthem 24/7 NurseLine at 800-544-1901 and speak to an experienced registered nurse to discuss your symptoms and get help making a decision on where to get care as well as where the closest urgent care or walk-in center is located to you.
With LiveHealth Online, you can see a doctor 24/7 using the webcam on your Computer or mobile device! You do not have to schedule an appointment. Doctors can answer questions, make a diagnosis and even prescribe basic medications when needed.

Register and Log on at www.livehealthonline.com

- Immediate doctor visits through live video
- Your choice of board-certified doctors
- Private, secure and convenient online visits

Cost for Employee and Dependents
- There’s a $15 copay per visit for members

When to use LiveHealth Online
- Cold and flu symptoms
- Allergies
- Sinus infections
- Migraines
- Upper respiratory infection
- Bronchitis
- Family health questions
- Stress, depression, anxiety and other related issues

Register Online Today BEFORE you Need It!
Cost Effective Health Care

• Vitals SmartShopper researches the cost of over 40 different medical procedures in your area and pays you an incentive if you choose one of the more cost effective providers.

• All active employees and their dependents who are currently enrolled in the medical plan are eligible.

• There are two ways to shop with Vitals Smartshopper:
  – Online
    • Website: www.vitalssmartshopper.com
    • Available 24/7
    • Log in with your Anthem ID number
  – By Phone:
    • Call: 800.824.9127
    • Monday-Friday, 8:30am-5:00pm
    • Health Cost Advisers are available to help you

• You can expect your incentive check within 45-60 days after the procedure is done at the cost effective location.
• Your oral hygienist and dentist can tell a lot about your health and well-being at your cleanings and dental checkup
• Make sure you understand how your benefits work so you can get the most out of your plan. (See your dental benefit summaries for more information.)

Health through Oral Wellness from Northeast Delta Dental!

A unique, patient-centered program focusing on oral wellness that features:
• A free oral health risk assessment (not the same as the Anthem HAT)
• Customized oral health tips
• Special offers
• Access to the Health through Oral Wellness Coach at smilecoach@nedelta.com for questions about your oral health

Visit www.healththroughoralwellness.com to get started!
Participate in Worksite Wellness Programming

Worksite Wellness Programs Improve Health and Well-Being!

Get Involved!

- Walking Maps and Groups
- Weight Watchers at Work Program
- Safety and Health Trainings
- Employee Assistance Program
- Health Fairs/On-site Classes
- Health Promotion Campaigns
- Know Your Numbers Screenings
- Flu Shot Clinics
- Social Events and Team Building
- Tobacco-Free Campuses
- Employee Health Education Program
- AND MORE!
New Hampshire is full of adventure and fun!

- Events and Festivals
- Arts and Culture
- Sports and Recreation
- Agriculture and Tradition
- Ocean, Lakes, Rivers and Ponds!
- Governor’s 90 Day Challenge
- State Parks and Trails
- 5210 Healthy NH
- Pick Your Own and Farmer’s Markets
- Museums and Natural History
- Culinary Cooking and Recipes
- Nature Exploration
- Or Just Play!
Summary of Today’s Discussion

- You have many benefits and resources available to you and family members for making healthy decisions that can save you both time and money.
- Take steps to balance work, home, rest, and make well-being enjoyable.
- Pay attention to your health and make well-being a daily affair!
- Remember...self-care is not selfish!