How Meritain Health Clients Improve Employee Health and Benefits Plan Spending

Worksite Health Screening Study

Wellness programs help improve employee health. But don’t just take our word for it!

Meritain Health reviewed clinical indicators among a cross section of our clients—those who provide a full employee offering through our homegrown Healthy Merits℠ Wellness Program. Our results demonstrate health improvements and savings through an enticing combination of complementary programs, services and incentives. This allowed for more than $3 million in potential costs avoided for our clients in 2017, and has even resulted in Meritain Health clients voted as among the Healthiest Companies in America.
Challenges

Americans face multiple health challenges, placing them at high risk for heart disease and cancer—including obesity, high blood pressure, high cholesterol and tobacco use, among others. Excessive screen time, sedentary lifestyles, convenience foods and larger portions are just a few factors that may have led us here. Employees with risky health conditions face increased healthcare needs, causing higher annual costs for their employers.

U.S. Bench Mark

- **Percentage of American Adults at High Risk**
  Health conditions place us at increased risk for cancer, diabetes and heart disease.

- **Additional costs PEPY associated with health conditions**
  Health conditions drive up the cost of healthcare benefits for employers.

<table>
<thead>
<tr>
<th>Health Condition</th>
<th>Cost PEPY</th>
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<tbody>
<tr>
<td>Blood pressure</td>
<td>$733</td>
</tr>
<tr>
<td>BMI</td>
<td>$4,237</td>
</tr>
<tr>
<td>Metabolic Syndrome</td>
<td>$5,732</td>
</tr>
<tr>
<td>Tobacco use</td>
<td>$5,816</td>
</tr>
</tbody>
</table>

Plan

To address their employees’ health challenges, many Meritain Health clients have elected to offer a Healthy Merits Wellness Program. Wellness services and activities provide the opportunity to avoid the predicament many American employers find themselves in—and help employees improve their clinical indicators, require fewer healthcare services and live healthier lives.

Working with their Meritain Health wellness plan strategist, clients include services that meet the health needs of their employee population, including the following:

- **Biometric screenings.** These clinical tests give employees an understanding of their health based on indicators such as cholesterol, glucose and blood pressure.

- **Preventive care exams.** By law, employers must include coverage of well-adult and well-child exams, as well as certain health screenings, as part of their benefits plan.

- **Web portal access.** A valuable resource, web portals give employees convenient access to wellness tools such as health engagement trackers, online health assessments, an online personal health record and custom health messaging.

- **Incentives.** Rewards for wellness program participation is a key way to encourage employees to join in and improve their health. Popular incentives* include cash-based rewards (direct cash payout or contribution to an HSA, HRA or FSA) or non-cash rewards (gift card, merchandise, or reduced premiums/HSA contributions).

  *Some incentives are taxable to employees. It can help to make employees aware of these and avoid surprises.

- **Tobacco cessation.** Employers can help workers quit smoking and using tobacco with support programs that may include cessation products.

- **Physical activity tracking.** To encourage physical fitness, employers encourage staff to track their exercise minutes—then, they accrue points to redeem toward reimbursement of gym membership fees, money, gift cards or merchandise.

- **Digital and one-on-one health coaching programs.** Employees can access the support of coaching programs for a variety of topics, including weight loss, physical fitness, stress management, and more.

- **Webinars.** Offered throughout the plan year on applicable topics, clients help their workers understand their health and make healthy lifestyle changes.
• **Wellness campaigns and health challenges.** Covering everything from healthy eating, to stress management, to the value of “paying it forward” through acts of kindness, campaigns and challenges help employees improve their health, spirit and overall well-being.

• **Dedicated customer service.** Healthy Merits members can contact a special customer service team for more information about their program and help answering any program-related questions.

• **Customized program communications.** Flyers, posters and paycheck stuffers are another level of communication that helps employees understand and use the wellness program.

### Results

Oftentimes, employees may know they don’t feel well or need to make changes, but they’re not sure where or how to begin. Wellness programs give them that initial push, plus the camaraderie of their coworkers. This can make all the difference on the path to making healthy changes.

In 2017, wellness programs helped Healthy Merits* members improve their health risks for diabetes and heart disease in each of the following categories:

#### Total improvements

![Bar chart showing percentage improvements in blood pressure, BMI, glucose, triglycerides, HDL, physical activity, LDL, and tobacco use.](chart)

*With full Healthy Merits program, including the services listed on page 2.

#### U.S. Bench Mark

In comparison to the rest of the country, Healthy Merits members have reduced risk of common risk factors.

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<thead>
<tr>
<th></th>
<th>2014 Potential Exposure</th>
<th>2017 percentage avoided of total potential costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood pressure</td>
<td>$733</td>
<td>21%</td>
</tr>
<tr>
<td>BMI</td>
<td>$4,237</td>
<td>11%</td>
</tr>
<tr>
<td>Metabolic Syndrome</td>
<td>$5,816</td>
<td>27%</td>
</tr>
<tr>
<td>Tobacco use</td>
<td>$5,600</td>
<td>30%</td>
</tr>
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</table>
The result? Healthy Merits members enjoy the benefits of improved health, which leads to a decreased need for healthcare visits. And this saves both members and employers on the cost of these healthcare services. This chart illustrates the additional average costs incurred per employee for certain health risks, and the potential costs our Healthy Merits clients avoided through improved employee health. In total, our clients saved more than $1.5 million in 2016.

Strategies like the Healthy Merits Wellness Program help employees identify health needs, make healthy changes and improve their clinical status. They’re a popular way to guide employees toward their healthiest lives.

**Missoula Federal Credit Union: voted one of the Healthiest Companies in America**

In just five years since implementing its Healthy Merits Wellness Program, MFCU currently has an 89 percent participation rate in the program. That’s 94 of the union’s 106 eligible employees and spouses. What’s even more impressive is the improved health of the union’s employees—80 percent of the 94 wellness participants are among the healthiest employees in the company.

**So how did they do it?**

MFCU offers a comprehensive program that includes many of the most popular wellness plan components. In addition, they have built social information sharing, online participation tracking, a wellness committee and diverse fitness challenges into the mix—all of which help encourage employee participation.

This combination of structure, support and ease of tracking has led to a high engagement rate and improved health scores since implementation in 2008. They’ve been ranked one of the Healthiest Companies in America, as voted by their biometric screening vendor, Interactive Health.

**MFCU’s wellness plan**

<table>
<thead>
<tr>
<th>Biometric screenings</th>
<th>Online digital coaching</th>
<th>Sanctioned events (such as marathons and 5ks)</th>
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<tbody>
<tr>
<td>Health assessment</td>
<td>Fitness tracking</td>
<td>Tobacco cessation</td>
</tr>
<tr>
<td>HealthFocus courses</td>
<td>Preventive care exams</td>
<td>Health and wellness challenges</td>
</tr>
</tbody>
</table>

**What’s your wellness success story?**

Are you ready to begin? Meritain Health is an Advocate for Healthier Living. We work with plan sponsors every day to understand your unique population health needs and what’s driving up plan costs. We help our clients build efficient health plan strategies, including wellness programs to help improve employee health. Plus, we offer easy-to-use healthcare and ancillary benefits your employees can use to lead healthy, productive lives.

To learn more, just contact your Meritain Health representative or Healthy Merits wellness plan strategist.

**What does it mean to be one of the healthiest companies in America?**

Each year, wellness company Interactive Health (IH) reviews the progress of its clients for successful outcomes. IH’s Healthiest Companies in America have the following in common:

- >70% participation rate
- At least 40% of high-risk members reduced risk
- At least 45% of moderate-risk members reduced risk
- Low health risks across employee population

In 2017, just 156 companies across the country and throughout a variety of industries were awarded this honor.

"The biggest thing for me is just keeping active. Whether it’s taking my baby for a walk, playing a game of spikeball, going for an evening jog or bike ride, or simply taking some time to stretch, I try to keep my body healthy. That is why I love the wellness challenges Healthy Merits gives us. I get rewarded for just doing the things I love. And I’m challenged to try new things. I am also reminded to make conscious health decisions like what I eat, and how much sleep to get. I really appreciate these reminders and incentives to take care of myself."

-Shayla Neibaur, Missoula Federal Credit Union employee

**Sources**

1,2 Blood Pressure:
Prevalence: [https://www.cdc.gov/nchs/fastats/hypertension.htm](https://www.cdc.gov/nchs/fastats/hypertension.htm)

1,2 Tobacco:
Cost: [https://tobaccofree.osu.edu/research/study-companies-pay.html](https://tobaccofree.osu.edu/research/study-companies-pay.html)
Prevalence: [https://www.cdc.gov/tobacco/data_files/data/hh_smoking_in_united_states.html](https://www.cdc.gov/tobacco/data_files/data/hh_smoking_in_united_states.html)

1,2 Metabolic Syndrome:
Prevalence: [https://www.cdc.gov/pcd/issues/2017/16_0287.htm](https://www.cdc.gov/pcd/issues/2017/16_0287.htm)

1,2 BMI:
Prevalence: [https://www.cdc.gov/obesity/data/prev.htm](https://www.cdc.gov/obesity/data/prev.htm)


Prevalence: [https://www.cdc.gov/nchs/fastats/hypertension.htm](https://www.cdc.gov/nchs/fastats/hypertension.htm)

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