



# HEALTH MATTERS



## A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

June 30 Balance	\$7,653		Dec 31, 2014 Balance	(\$586,107)
Total Revenues	\$1,008,852		Jan-Jun Revenues	\$7,128,439
Employer Premiums	766,852		Jan-Jun Expenses	(\$6,502,193)
Employee Premiums	147,166		July 31, 2015 Balance	\$40,139
Other Revenues	94,834			
Total Expenses	(\$976,366)		YTD Gain/(Loss)	\$626,246
Week 1 Claims	108,379			
Week 2 Claims	120,740			
Week 3 Claims	255,860			
Week 4 Claims	137,415			
Week 5 Claims	209,757			
Clinic Expenses	43,895			
Wellness Expenses	1,070			
Fixed Costs—Premiums	76,244			
Fixed Costs--Fees	14,943			
Other Expenses	8,063			
Monthly Gain/(Loss)	\$32,486			
July 31 Balance	\$40,139			

In July we received a \$77,000 subrogation credit (claim payments that were reimbursed by another insurance company) to boost our revenue.

### Fit For Life - A Look at Wellness in 2016

There will be significant changes to our Wellness Program in 2016. Participants will be expected to show positive outcomes in their journey to (or maintenance of) a healthy lifestyle.

Detailed information will be distributed as the November wellness screenings get closer, but as an overview, next year's Wellness Program will track six issues, five of which are the risk factors that determine a health condition known as metabolic syndrome. Metabolic syndrome is diagnosed when three or more of the five factors fall outside healthy levels. When the syndrome is present, it can double the chance of heart disease or stroke and can increase the risk of diabetes by as much as five times. According to the American Health Association, one out of every six people currently has metabolic syndrome, and the risks for developing it increase as we age.

The sixth item that will be tracked is tobacco use. According to the U.S. Department of Health and Human Services, tobacco use (in any form) is the leading cause of preventable illness in this country, including cancer, emphysema, bronchitis, heart disease and stroke.

Therefore, the goals for the 2016 Wellness Program are twofold:

- Lower the risk of developing metabolic syndrome
- Decrease (or better yet, wipe out) tobacco use



**"What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?"**



The standard, full-panel wellness screenings will be done in November, and participants will receive an electronic and/or hard copy of their results. Then, midway through 2016, participants will undergo a second screening to measure progress in the following areas:

- **Waist Circumference**
  - The main sign of metabolic syndrome is central obesity. Last year, 83% of our wellness participants were either overweight or obese.
- **Blood Pressure**
  - Last year, 74% of our wellness participants suffered from either hypertension or pre-hypertension.
- **Triglycerides**
  - Last year, 39% of our wellness participants measured out of range.
- **Cholesterol (Specifically HDL levels)**
  - Last year, 34% of our wellness participants measured out of range.
- **Blood Glucose**
  - Last year, 63% of our wellness participants suffered from either diabetes or pre-diabetes.

In total, nearly 30% of last year's wellness participants had three or more risk factors and were diagnosed with metabolic syndrome.

We will also test for **tobacco use** in those participants who self-identify as nonsmokers.

To receive the wellness incentive during the last quarter of 2016, participants will be required to show improvement in all levels (according to pre-determined minimums) during the months between the two screenings, and participants who are already at healthy levels must remain at healthy levels.

Another change in next year's program will be the elimination of the non-activity-based ways to earn points. Participants will be encouraged to concentrate on exercise and diet, so points will no longer be given for such things as blood donation and preventive services. And while e-learning and health coaching will still be offered as tools, participants will no longer earn points for them.

We will continue to use the pedometers next year, and most participants have now transitioned to the FitBit. Please note that even if you are using a City-provided FitBit Zip, it is your responsibility to replace the device if it stops working. However, if the device stop working, it is a good idea to first contact FitBit Customer Service to see if they have any suggestions before purchasing a new one. That number is 877-623-4997.

The Wellness Program's mission has always been "Get Up - Get Active - Get Fit". It has been successful in getting participants UP and ACTIVE, now it's time to help everyone get FIT! We anticipate some services being available through the Health Center to assist participants in their path to better health.

### **The Health Center Rocks!**

IU Health has just released its Business Report for the second quarter of 2015. And the verdict is in - the City of Carmel Primary Plus Employee Health Center is a huge success with employees and family members in the health plan. Here are just a few of the high points:

- Our provider utilization (nearly 88%) is higher than the IU goal of 78%, and significantly higher than average utilization in all other IU Health clinics, both public and private sectors.
- As of June 30<sup>th</sup>, the Health Center had processed 1,659 visits this year. While most of these visits were for acute care (illness or injury) there was a significant increase in wellness and preventive visits during the second quarter.
- Based upon responses to the survey offered after appointments or services, overall patient satisfaction was measured at 4.90 (out of 5.00). This is higher than the IU Health goal of 4.50 and higher than the average patient satisfaction level in all other IU Health Clinics, both public and private sectors.
- Of the 77 comments given by patients on the surveys, 94% were positive. Any negative comments or concerns are taken very seriously by the Health Center staff and IU Health and are addressed individually.

### **Mobile HR in September**

Sue Wolfgang will be visiting various departments during the month of September for Mobile HR. This will be an opportunity to ask her any benefits-related questions. The schedule is as follows:

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|---|-------------------|---------------|
| • Tuesday, September 22 <sup>nd</sup>   | Water Operations  | 9:00-10:30 AM |
| • Wednesday, September 23 <sup>rd</sup> | Water Plant #1    | 10:30 AM-Noon |
| • Wednesday, September 23 <sup>rd</sup> | Wastewater Plant  | 1:30-3:00 PM  |
| • Thursday, September 24 <sup>th</sup>  | Street Department | 1:00-2:30 PM  |

If you would like her to bring information about any specific topics, please contact her by phone (571-5850) or email ([swolfgang@carmel.in.gov](mailto:swolfgang@carmel.in.gov)) before these dates.