



# CUSTOM WELLNESS

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Healthcare Problem? Call 513-598-2929



# CUSTOM WELLNESS Breakout Session

- ❁ Why employers should include a wellness program
- ❁ What is Custom Wellness
- ❁ How does Custom Wellness Work
- ❁ Custom Wellness and Cheviot Savings Bank
- ❁ How did CDB implement Custom Wellness





# Why Employers should include a wellness program

- >70% of medical benefits costs are due to chronic diseases
- Intervention usually does not occur until late in disease progression - when costs are highest and alternatives fewest
- 75% of all healthcare spending is spent on treating conditions that are lifestyle related and preventable
- No employee incentive to make desired behavior changes



# Why Employers should include a wellness program

- ❁ Traditional approaches have not made enough of an impact on achieving desirable outcomes that will control/contain cost increases ...
  - ❁ Cost shift
  - ❁ Plan redesign
  - ❁ Changing vendors





# What is Custom Wellness

- Customized
- Helps self-funded employers improve health and manage risk
- Targets most significant drivers of healthcare cost
- Combines support and incentives to align accountability to achieve and impact behavior change



# Custom Wellness Features

- Trackable and reportable data
- Integrates medical claim data with Wellness results
- Health Risk assessment & predictive modeling
- Intrinsic-based coaching interventions
- Integrated wellness incentives based on actual outcomes





# How does Custom Wellness Work

- Comprehensive Reporting
  - Health Risk Assessment
  - Biometric Screening
  - Medical Claims

*Meaningful reporting with benchmarking to understand healthcare cost drivers*



# Cheviot Savings Bank

- Their Wellness Story
  - Why was Custom Wellness Selected
  - Who was Involved in the Decision
  - How is Custom Wellness Being Implemented







# Custom Wellness and Cheviot Savings Bank

- Why was Custom Wellness Selected
  - Maintain Low Medical Cost Trend
  - Customized Compliant Program
  - Reward Employee's for healthy lifestyles
  - Improve Employee Morale





# Custom Wellness and Cheviot Savings Bank

- Who was involved in the decision
  - HR Team with goal to increase participation & engagement
  - Wellness Committee to engage employees
  - President, support of leadership





# Custom Wellness and Cheviot Savings Bank

- How is Custom Wellness being implemented
  - Support Team - Wellness Committee, Bravo, Strategic Health and CDB weekly calls
  - Communications - customized, clear and easy to understand communications for members
  - Meetings - training and webinars to engage members to utilize wellness tools





# Custom Design Benefits

## Our Wellness Story

### How did CDB implement Custom Wellness





# How did CDB implement Custom Wellness

## ● Our Wellness Introduction:

### ● Participation-Based

#### ● Year of Knowledge

### ● Outcomes-Based

## ● Implemented Outcomes-Based in 2014





# How did CDB implement Custom Wellness

- Annual Biometric Screening & HRA
- Individual Coaching
- CDB's Wellness Committee
  - Quarterly incentives
  - Corporate Challenges
  - Wellness Programs (lunch n learns)
  - Communications



## How did CDB implement Custom Wellness



- All Participating Employees pay the same base premium, but receive incentive discounts for achieving goals:

<u>2014</u>	<u>2015</u>
● BMI $\leq$ 30	$\leq$ 27.5
● Blood Pressure $\leq$ 140/90	$\leq$ 130/85
● LDL Cholesterol $\leq$ 160	$\leq$ 130
● Glucose $\leq$ 126	$\leq$ 110
● Tobacco/Nicotine - Negative	Negative



# How did CDB implement Custom Wellness

## Employee Contributions

-  Non-participants are responsible for contributing up to 25% more premium
-  Participants are rewarded based on Total Points Earned:
  - 0-1 points +15%
  - 2 points +10%
  - 3 points + 5%
  - 4 points + 0%
  - 5 points - 5%





# CDB “Our Future Goal”

- We are working as a company toward obtaining National Institutes of Health Standards
  - BMI  $\leq$  24.9
  - Blood Pressure  $\leq$  120/80
  - LDL Cholesterol  $\leq$  100
  - Glucose  $\leq$  100
  - Tobacco/Nicotine - Negative





# At CDB, we “walk the talk”!!!

- CDB Selected as a Top 100 Workplace
- CDB’s Wellness Program was the key ingredient





# Custom Wellness by Custom Design Benefits

*improve health and manage risk*

Questions ???

