

# MOTIVATE

*Positive Change  
for Employees*

What matters to you  
is what matters to us.

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*Greater productivity  
and overall well-being*

# Fostering better health, lowering costs

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Chronic disease is the greatest threat to the health of your employees and your bottom line. Yet, it's largely a danger we bring upon ourselves. Unhealthy lifestyle behaviors—such as a lack of exercise, poor nutrition and smoking—cause the majority of the costs, illness and early death linked to chronic diseases and conditions.<sup>1</sup>

Timely behavior change is the key to conquering this issue. Studies show lifestyle change programs can cut the risks of developing a chronic disease by nearly 60 percent.<sup>2</sup> However, a successful workplace wellness program involves more than passing out pedometers. It requires your endorsement—and the involvement of your entire organization—working with a partner dedicated to helping you alter the course.

CareFirst BlueCross BlueShield (CareFirst) is that partner. Wellness isn't just something we offer—it is fundamental to everything we do, every day. Whether you want to design a new program or strengthen your current efforts, our wellness consultants can work with you to tailor a program that achieves your goals.

*According to the Centers for Disease Control (CDC), productivity losses linked to health-related absenteeism cost employers \$225.8 billion annually in the United States, or \$1,685 per employee.<sup>3</sup>*



# Connecting insight to action

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Our Wellness and Disease Management program is built-in to every health plan we offer. Integrating technology to channel the power of actionable and real-time data, the program delivers critical insight into your population's health, and features:

- **No member per month costs**—you only pay for your employees who have consented to and are truly engaged in wellness and/or disease management services.
- **The RealAge® test**—much more than a typical health assessment, RealAge provides your employees with an accurate, actionable portrait of their body's physical age in comparison to their calendar age; the first step toward optimizing their health.
- **Personalized programs that pinpoint your employees' needs**—wellness services are connected to every aspect of our care management program, enabling us to individually target interventions based on our own analytics, comprehensive claims data, lab results and RealAge reports.
- **An enhanced member experience**—whether through the website or mobile app, the digital wellness platform delivers timely, meaningful and highly customized content to cultivate sustained employee engagement and improve health outcomes.
- **Rewards for engagement**—financial incentives help employees become aware of their health status and encourage participation in wellness activities to make improvements over time.



*CDC studies indicate prediabetics who take part in a structured lifestyle change program can cut their risk of developing Type 2 diabetes as much as 58 percent.<sup>4</sup>*







# Emphasizing total health

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The first step to getting your employees on the path to healthier living is a comprehensive evaluation of their current health status with the RealAge health assessment. Developed by our trusted partner, Sharecare, Inc.\*, RealAge is scientifically validated<sup>5</sup> to calculate the physical age of an individual's body versus their calendar age. RealAge arms your employees with information on how their lifestyle choices are impacting their RealAge—keeping them younger or making them age faster.

RealAge provides immediate results and intrinsic motivation for individuals to make better choices or continue with positive, healthy behaviors. Highly personalized recommendations will help your employees reduce their RealAge by addressing the unique factors causing them to prematurely age.

The data captured from your employees can also help you understand the factors aging your workforce. Through aggregate reporting, you will gain valuable insight into your employees' behaviors, such as lack of sleep, unhealthy eating and high stress levels. RealAge responses are combined with your employees' illness burden score, medical, pharmacy, lab and biometric results data for the most accurate and holistic picture of their health.

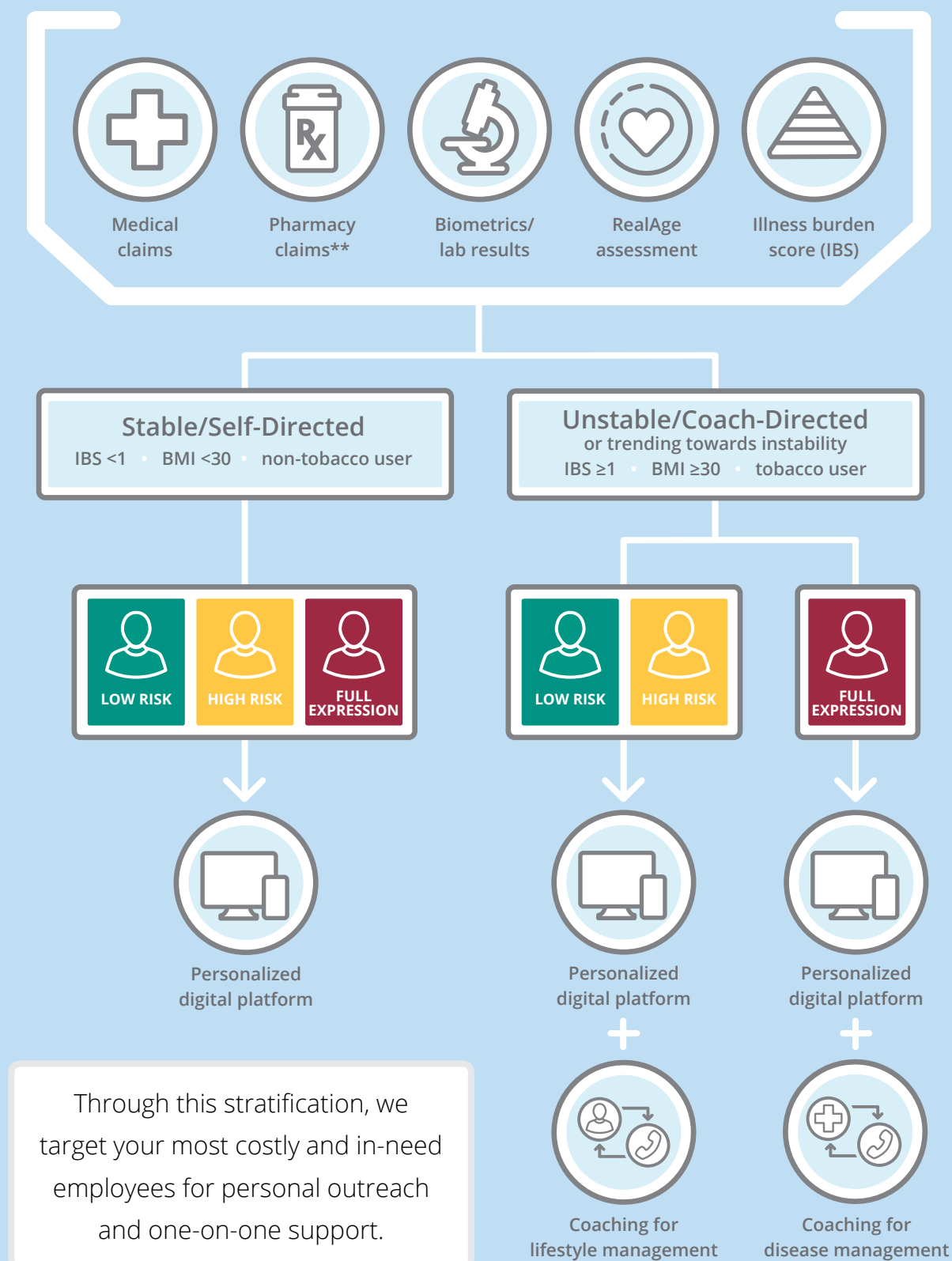


*Studies show people who refrain from risky lifestyle factors such as tobacco use or obesity live longer, healthier lives.<sup>6</sup>*

\*Sharecare, Inc. is an independent company that provides health improvement management services to CareFirst members.

## Identifying risk to personalize care

We coordinate the most appropriate resources and method of intervention based on each member's unique health status.



\*\*Pharmacy claims data only available to groups who have Rx coverage through CareFirst BlueCross BlueShield.

# Inspiring positive change

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Our Wellness and Disease Management program focuses on all facets of an individual's health needs—like their specific conditions, identified health risks and readiness to change—to coordinate the most appropriate care. Confidential, high-touch coaching provides one-on-one support with a primary coach to foster a trusting, collaborative relationship that accelerates behavior change by focusing on lifestyle and/or disease management. Coaching sessions are unique for each participant, delivered with the frequency and through the channels preferred by the individual for sustained engagement.

“*Having the coach keeps me accountable. I don't want to let her down, or not do something I said I was going to do. Her support has pushed me to keep things up and live a better life overall!*”

—Amy, weight management program participant





## Lifestyle management

Coaching is conducted by trained health coaches using collaborative goal setting to connect an individual's behaviors with their stated core values and individual health goals. Sessions are designed to address the following focus areas that contribute to overall physical health, well-being, and lower the risk of disease:

- Tobacco cessation
- Weight management
- Physical activity
- Stress management
- Healthy eating

## Disease management

Disease management coaching is conducted by specially trained and licensed registered nurses. Individuals who are managing a chronic health condition are targeted for proactive outreach and intervention.

Tailored coaching focuses on early identification and intervention, education, identifying gaps in care, healthy behaviors and management of the following conditions:

- Asthma
- Diabetes
- Coronary artery disease
- Chronic obstructive pulmonary disease
- Congestive heart failure
- Chronic low back pain
- Osteoarthritis
- Atrial fibrillation
- Irritable bowel syndrome
- Fibromyalgia

Both lifestyle and disease management coaches can refer members with complex conditions or multiple risk factors for more intensive clinical intervention through our care management program.

## Connecting health and technology

Your entire population will benefit from the highly personalized digital experience delivered by the wellness platform. Accessible from any computer, tablet, smartphone, or the mobile app, the platform connects your employees to tailored wellness resources based on their unique attributes (gender, age, etc.), RealAge and biometric results, health status, and other integral health information.

Utilizing machine learning, the platform analyzes the behavior patterns of each employee to determine the type of content they most enjoy (i.e., videos versus articles) to create a hyper-personalized experience and boost engagement.

In addition to RealAge, the platform features:

- **Personalized content**—Articles, tips, videos and more.
- **Trackers**—Connect wearable devices to monitor daily habits like stress, sleep, steps, nutrition, biometric values and more.
- **Challenges**—Provide support and motivation to help users achieve their specific health goals.
- **Health Profile**—Access biometric information, lab results and medications, all in one place.

Specialized programs are also available to help your employees focus on specific goals including:

- **Weight management**—Through telephonic coaching support and web-based resources, our program provides an individualized approach to long-term weight management.
- **Tobacco cessation**—Participants receive expert guidance through coaching specialists, supportive communications and an online community to make quitting even more successful.
- **Financial well-being**—Individuals are empowered to take control of their finances by making small changes that add up to big results.

# Rewarding healthy living

## Our Blue Rewards incentive program

CareFirst's strategic approach to wellness incorporates the use of financial incentives that encourage employees to take an active role in their own health. Through Blue Rewards, employees can earn rewards for completing activities and engaging in wellness programs—ultimately increasing the quality of their health and reducing your costs.

Fully integrated with the wellness program, Blue Rewards gives your employees the choice of which activities they want to complete, like taking the RealAge test, having a biometric screening or participating in health coaching. Employees can earn partial rewards for completing some incentivized activities, and for re-engaging with the program. By focusing on participation, rather than the achievement of specified health status outcomes, the program helps drive initial and ongoing engagement, and increased success.



*Financial incentives are associated with a significant increase in overall employee participation in wellness programs.<sup>7</sup>*

**Ready to create long-term success? CareFirst can partner with you to develop a tailored wellness and incentive program focused on results.**

<sup>1</sup> Centers for Disease Control and Prevention: Chronic Disease Prevention and Health Promotion 2016. <https://www.cdc.gov/chronicdisease/overview/>.

<sup>2</sup> Centers for Disease Control and Prevention: Diabetes At A Glance 2016. <https://www.cdc.gov/chronicdisease/resources/publications/aag/diabetes.htm>.

<sup>3</sup> "Worker Illness and Injury Costs \$225.8 Billion Annually," January 28, 2015. [www.cdcfoundation.org/pr/2015/worker-illness-and-injury-costs-us-employers-225-billion-annually](http://www.cdcfoundation.org/pr/2015/worker-illness-and-injury-costs-us-employers-225-billion-annually).


<sup>4</sup> Centers for Disease Control and Prevention Diabetes At A Glance 2016. [www.cdc.gov/chronicdisease/resources/publications/aag/diabetes/htm](http://www.cdc.gov/chronicdisease/resources/publications/aag/diabetes/htm).

<sup>5</sup> Hobbs, W R, Fowler, J H, Prediction of Mortality Using On-Line, Self-Reported Health Data: Empirical Test of the ReaAge® Score. PLOS ONE. January 17, 2014.

<sup>6</sup> Neil Mehta, Mikko Myrskyl&#2013265924;. The Population Health Benefits Of A Healthy Lifestyle: Life Expectancy Increased And Onset Of Disability Delayed. Health Affairs, 2017; 10.1377/hlthaff.2016.1569 DOI: 10.1377/hlthaff.2016.1569.

<sup>7</sup> The Henry J. Kaiser Family Foundation: Workplace Wellness Program Characteristics and Requirements, May 19, 2016. <http://kff.org/private-insurance/issue-brief/workplace-wellness-programs-characteristics-and-requirements/>.



 To put your plan for good health in motion,  
contact your CareFirst account representative.





[www.carefirst.com](http://www.carefirst.com)

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This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

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