



# PROGRAM OVERVIEW FOR SALARIED EMPLOYEES

*Take an Active Role in Managing Your Health*



Boise Cascade wants you to lead a healthy, happy life.  
That starts with your lifestyle choices and Blue Cross of Idaho's *Healthy Measures* Program.

**Your health depends greatly on the daily lifestyle choices you make.**

How often you exercise, the types of foods you eat and whether or not you use tobacco  
all have a major impact on your health and quality of life.

**In fact, how you live accounts for more than half of the reasons you get sick,  
so it makes sense to take care of yourself!**

Plus, *Healthy Measures* offers financial incentives for maintaining a healthy lifestyle.

## Why Healthy Measures?

The majority of healthcare spending in the United States goes to covering illnesses that are preventable through healthy lifestyle choices.

### **According to *The Journal of the American Medical Association*:**

- Three of the leading causes of death in the U.S. are preventable – tobacco use, poor nutrition, and physical inactivity.
- People with healthier lifestyles live six to nine years longer than those with unhealthy lifestyles.
- People with healthier lifestyles not only live longer, they prevent disability by up to nine years.

## Here's how it works

With *Healthy Measures*, you will receive a discount on the amount you pay for your medical benefits if you participate and meet specific wellness targets.

**If you don't currently meet the wellness targets, you can still qualify if you commit to an action plan to work towards the wellness targets.**

If you qualify for the *Healthy Measures* incentive with all A's on your Health Qualification Form, which means you are within the clinic guidelines for good health in all five of the health measures, you will get an "automatic pass" for one year, which means you don't have to re-qualify the next year, but you still receive the incentive.

### What you have to do to qualify

- ✓ Make an appointment with your doctor to complete your Health Qualification Form. This will require lab work for your cholesterol and blood sugar, so be sure to make that clear when making your appointment. **See the "Tips for Success" section below for more information about your preventive care benefits.**
- ✓ At your appointment, discuss the results of your lab work with your doctor and talk through the health measures on your Health Qualification Form. Have a thoughtful, candid conversation about your health and work together to develop a plan to make improvements.
- ✓ Complete the Health Qualification Form with your doctor. Be sure all of the required fields are complete, including signatures for both you and your doctor.
- ✓ Send your completed Health Qualification Form to Blue Cross of Idaho by your qualification deadline. **You will receive your Health Qualification Form and additional information about the program prior to your qualification period.**

## Your doctor: Your advocate

Your healthcare providers are important resources for setting and working toward healthy goals. Take advantage of your providers' knowledge and consider them your personal health advocates, responsible for providing and coordinating your care.

## Tips for success

- **Call ahead to schedule your lab work.** The health measures outlined on the Health Qualification Form require lab work for your cholesterol and blood sugar, which may result in an additional office visit. Call ahead to schedule your lab work and plan enough time to discuss the results with your provider.
- **Mention your preventive care benefit.** Your health benefits with Boise Cascade include a preventive care benefit that covers 100% of eligible wellness services when you use an in-network provider. Mention your preventive care benefit to your doctor and ask if this benefit applies to your visit. If applicable, your doctor will need to code the services appropriately to have them processed as wellness services.

# Health Qualification Form

The Health Qualification Form contains targets for five basic measures of good health that you and your doctor will evaluate together. There are 85 points possible. To qualify for the program, you must score a minimum of 65 points based on the following health measures:

Health Measures	Wellness Targets	What can I do to qualify if I do not meet the wellness targets?	Points
Tobacco use	Nonsmoker/tobacco user (never used tobacco or quit for at least six months prior to current date)	Enroll in a company-sponsored tobacco cessation program before your qualification period ends. Enrollment will be verified.	25 points
Blood pressure	Below 140/90 – Non-diabetic Below 130/80 – Diabetic	Commit to and actively follow your healthcare provider's recommended treatment plan.	15 points
Cholesterol	Total cholesterol below 200mg/dl LDL cholesterol at or below 130mg/dl	Commit to and actively follow your healthcare provider's recommended treatment plan.	15 points
Weight	Body mass index at or below 28	Commit to and actively follow your healthcare provider's recommended treatment plan.	15 points
Blood Sugar	Fasting blood sugar for non-diabetics below 100mg/dl; For diabetics A1c below 7.0%	Commit to and actively follow your healthcare provider's recommended treatment plan.	15 points

**Note:** If it is unreasonably difficult due to a medical condition or medically inadvisable for you to meet the requirements of this program, Blue Cross of Idaho and your employer will work with you to develop another way to qualify. Contact Blue Cross of Idaho at 866-588-6173 to request a waiver and submit the waiver with your healthcare provider's certification and signature.

***Your health information is confidential.***

***Your individual results will not be shared with your employer.***

## Where to send your Health Qualification Form

Make sure you and your healthcare provider complete all of the required fields, including signing the back of the Health Qualification Form, and send the form by your qualification deadline:

Option 1	Option 2	Option 3	Option 4
<p><b>Scan and upload (recommended):</b> Login to Members.BCIdaho.com and click "Upload Your HQF Here" <b>Note:</b> You will receive an email confirmation once your HQF has been received.</p>	<p><b>Scan and email to:</b> BCHealthyMeasures@bcidaho.com <b>Note:</b> You will receive an email confirmation once your HQF has been received.</p>	<p><b>Mail to:</b> Blue Cross of Idaho Attn: <i>Healthy Measures</i> P.O. Box 7408 Boise, ID 83707</p>	<p><b>Fax to:</b> Blue Cross of Idaho <i>Healthy Measures</i> 208-985-1887</p>

Note: Keep a copy of your completed form for your records.

# Frequently Asked Questions

## **Does *Healthy Measures* apply to family members?**

Yes, it applies to spouses who are enrolled in Boise Cascade's medical benefits.

## **How will I pay for my office visit?**

Your health benefits with Boise Cascade include a preventive care benefit that covers 100% of eligible wellness services when you use an in-network provider. Please encourage your provider to bill *Healthy Measures* visits as a wellness service to ensure they fall under the preventive care benefit.

## **How will I know if I qualify for *Healthy Measures*?**

You will complete your Health Qualification Form with your doctor, so you should know if you qualify during your doctor's appointment. You will also receive a confirmation letter from in the mail from Blue Cross of Idaho shortly after you submit your completed form.

## **How much will I save with *Healthy Measures*?**

Once your qualification period begins, you'll receive an introductory letter—this letter includes the specific discount you will receive if you qualify for the *Healthy Measures* program.

## **Can I qualify for *Healthy Measures* if I am overweight or have high blood pressure?**

Yes. Even if you do not meet the wellness targets on the Health Qualification Form, you can still earn the full points value for each health measure and qualify for the *Healthy Measures* discount by committing to take action to improve your health. Work with your healthcare provider to develop a plan, commit to following the plan, and have your doctor mark it on your Health Qualification Form.

## **What if I choose to not participate in the *Healthy Measures* program?**

If you do not participate in the *Healthy Measures* program, you will not be eligible for the discounted contribution rate for medical benefits and, as a result, you will pay more for your coverage.

## **Will my employer see my health information?**

No, your employer will not have access to any of your personal health information (PHI). This information is confidential and protected by strict laws related to PHI.

## **Can I complete a tobacco cessation program of my choice?**

We encourage you to use all of the tools and resources available to you; however, if you use tobacco and want to qualify for the *Healthy Measures* program, the program requires you enroll in our company-sponsored tobacco cessation program before your qualification period ends. The program is provided by Boise Cascade at no cost to you. Enrollment will be verified. If you are a tobacco user who commits to quit, and if you do not enroll in a company-provided cessation program prior to the

qualification period end date, you will become ineligible for the *Healthy Measures* discount.

## **Can I qualify for *Healthy Measures* at any time during the benefit year?**

No. You must submit your Health Qualification Form during your qualification period. You will receive your Health Qualification Form and additional information about the program prior to your qualification period. If you do not complete and submit the form by the end of your qualification period, you will not be eligible for *Healthy Measures* discount.

## **Is it legal to require employees to participate in a wellness program in order to receive a lower medical contribution?**

Yes. Employers can offer rewards or penalties to employees for participation in a wellness program or for meeting certain health status targets. Current HIPAA guidelines state that the incentive cannot be more than 20% of the total cost of medical coverage. However, the law will permit rewards or penalties such as discounts of up to 30% of the cost of coverage under the Patient Protection and Affordable Care Act (PPACA)

If the plan requires a participant to meet health targets in order to receive a financial incentive, then participants must have an alternative method available to meet the requirements for the discount and they must be given the opportunity to qualify for the discount every year.

The *Healthy Measures* program meets both guidelines: 1) employees who do not currently fall within the clinical guidelines for good health can commit to a plan to improve their health as an alternative qualification method; and 2) employees also have the opportunity to qualify for the *Healthy Measures* discount each year.

To learn more about HIPAA privacy laws, go to:

<http://www.hhs.gov/ocr/hipaa>

To learn more about PPACA, go to: <https://www.healthcare.gov>

## **Will Boise Cascade consider sponsoring other health programs such as gym memberships?**

Since there's no way to audit an employee's gym use, Boise Cascade does not sponsor company-paid gym memberships. However, there are other options. Blue Cross of Idaho ([www.BCIdaho.com](http://www.BCIdaho.com)) offers digital health coaching programs focused on fitness, nutrition, and stress management, as well as other online tools. Check out their "Well Connected" link for more information. They also offer several discount programs for members, including discounts for fitness clubs— To get started, log into Blue Cross' website, and from the "Members" home page, click the "Health and Wellness" link for more information. Additionally, if prescribed by your physician as treatment for a medical condition, some products and services - like nutritional supplements, exercise equipment, and fitness programs - might be eligible for reimbursement using your Health Reimbursement Account (HRA) or your Healthcare Flexible Spending Account (FSA). Please visit WageWorks' website ([www.WageWorks.com](http://www.WageWorks.com)) to learn more.



### **Contact Information**

For general questions about *Healthy Measures*  
or about the Health Qualification Form  
contact Blue Cross of Idaho Customer Service  
at 866-588-6173  
or email inquiries to  
*[customerservice@bcidaho.com](mailto:customerservice@bcidaho.com)*



***[bcidaho.com](http://bcidaho.com)***