

Healthy4Life

City of Ames – Individualized Health Promotion Incentive

Purpose

To improve the health risk status of our employees through a comprehensive, self-directed program addressing individual health needs.

Opportunity

Medical costs and lost productivity expenses are directly proportional to the number of health risk factors in an employee population. The more health risks an employee has the greater the medical costs (health care/pharmacy claims, work comp, disability) incurred and the lower the overall productivity (absenteeism, presenteeism, engagement). An employee who eliminates a risk factor can save the organization an average of \$150 per year and those who maintain their current low risk status save the organization an average of \$350 per risk factor avoided annually (Edington, AmJHealthPromot 2001). Edington's research suggests there is greater support to keep low risk populations at low risk than to focus on moving high risk individuals. In addition, the City of Ames currently has a disease management and case management program for our high risk employees through our benefit plans. In providing an incentive focused on low risk individuals, we provide motivation for continuous improvement on personal health and improved quality of life for all our members. Therefore, motivating our workforce to either avoid additional risk factors or eliminate one risk factor is beneficial to the individual and supports our organizational values.

Program Description

The *Healthy4Life* individualized health incentive program is designed to motivate actionable healthy lifestyle behavior change that results in improved health risk status of the participants in the program. The program is self-directed by the participant, but involves the direction and support of the City Health Promotion program. *Healthy4Life* provides a financial reward linked to health insurance premiums upon successful completion of the program. Success is determined by measurable changes in health status that occur over a one-year time frame. Individuals must either maintain or adopt healthier lifestyle behaviors in order to meet the criteria for acceptable (healthy) levels or a successful standard of change.

Requirements/Eligibility

All full-time or part-time employees covered by the City health insurance plan are eligible for the program. Contact the Health Promotion Coordinator for program criteria.

If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, the Health Promotion Coordinator will work with you to develop another way to qualify for the reward. Please note documentation from a health care provider may be required to verify that a health condition makes it unreasonably difficult or medically inadvisable to satisfy or to attempt to satisfy one or more of the criteria.

Incentive

Successful participants are rewarded through a reimbursement on the health insurance premium. Upon determination of successful completion, Health Promotion Coordinator will request award processing to apply the following year. Participants must re-enroll and re-qualify annually to maintain financial award.