



# Affordable Care Act/Wellness Update

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MECKLENBURG COUNTY

# What's Changed since 2010?

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- No lifetime annual limits on benefits
- No more pre-existing conditions
- Preventive services and immunizations are covered at 100%
- Extend dependant coverage up to age 26

# Where We Are Now



## REQUIREMENTS

1. Employers must offer coverage to 95% full-time employees in 2016 or pay a penalty.
2. Large Employer Reporting Responsibilities
  - 1095-C
3. 40% employer tax on plans valued above the threshold.
  - Originally slated for a 1/1/18 implementation.
  - Delayed to 2020

## IMPACT

- The value of medical, flex and dental plans.

ACA Timeline		
2015	2016	2020
Coverage Mandate Penalty	Reporting (1095C)	Excise ("Cadillac) Tax

**Employer-Provided Health Insurance Offer and Coverage**

Information about Form 1095-C and its separate instructions is at [www.irs.gov/1095c](http://www.irs.gov/1095c).

VOID  
 CORRECTED

L00115  
OMB No. 1545-2251  
**2014**

Part I Employee						Applicable Large Employer Member (Employer)					
1 Name of employee			2 Social security number (SSN)			7 Name of employer			8 Employer identification number (EIN)		
3 Street address (including apartment no.)						9 Street address (including room or suite no.)			10 Contact telephone number		
4 City or town		5 State or province		6 Country and ZIP or foreign postal code		11 City or town		12 State or province		13 Country and ZIP or foreign postal code	

Part II Employee Offer and Coverage													
14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
	15 Employee Share of Lowest Cost Monthly Premium, for Self-Only Minimum Value Coverage	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Applicable Section 4980H Safe Harbor (enter code, if applicable)													

**Part III Covered Individuals**  
If Employer provided self-insured coverage, check the box and enter the information for each covered individual.

(a) Name of covered individual(s)	(b) SSN	(c) DOB (if SSN is not available)	(d) Covered all 12 months	(e) Months of Coverage											
				Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
17			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Next Steps

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- Offer a Consumer Driven Health Plan (CDHP)
- Potentially limit new employees to the CHDP (most likely a Health Savings Account)
- Continue to develop Wellness Programs
- Offer incentives to staff for participation in Wellness Programs



# Health and Wellness

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MECKLENBURG COUNTY

# Why Wellness? (Where We Were)

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**47% of the Population has a Chronic Condition.**

**In 2009, 30% of the high risk participants came from the previous years healthy population.**

- In 2009 those who moved from healthy to high risk had over \$6.7 million in claims.

In 2009, Mecklenburg County spent

- close to \$1,000,000 on medications to treat high cholesterol
- close to \$500,000 on medications to treat diabetes and high blood pressure.

# myTotalHealth

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***Mission:*** To change the culture of Mecklenburg County to preventative care, healthy life style choices and individual responsibility.

***Goal:*** To improve the health, happiness and productivity of Mecklenburg County employees while reduce the total cost of health care.

Knowledge

Skills

Key Factors

Motivation

Opportunity

# County Profile (Where We Are Today)

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## DEMOGRAPHICS

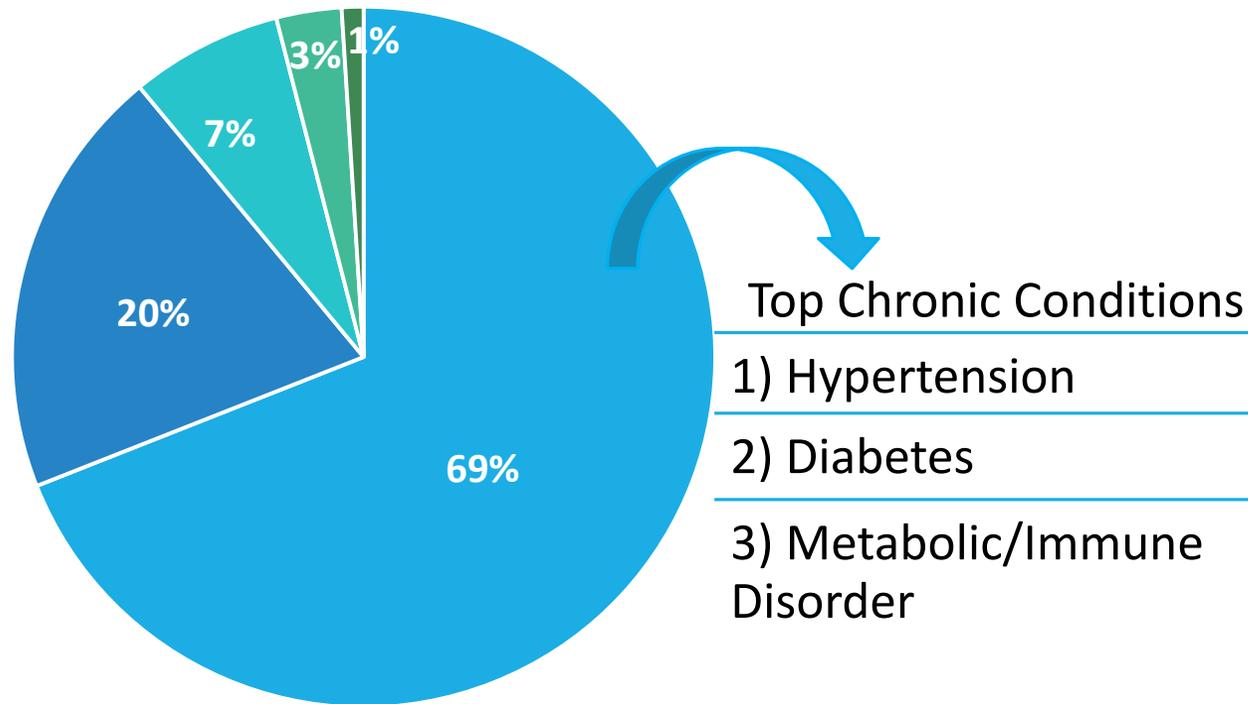
- 5500+ employees
  - 600 pre 65 retirees.
- Average age = 48
- 56% female
- Approximately 11,400 members enrolled in insurance plan

## QUICK FACTS

- Emergency room was the largest category of utilization.
- 43% of the population is considered as having at least 1 or more chronic conditions.
- Around 19% of Mecklenburg's Plan Participants have not had a claim, which means we do not know their potential health status.

# Breakdown of Medical Claims

Distribution of Cost



## TOP 5 MEDICAL CLAIMS

Muscles, Bones and Joints

Cancer

Cardiovascular

Digestive System

General Medicine

■ Chronic ■ Major ■ Minor ■ Maternity ■ Healthy

# Wellness Platform

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Description
<ul style="list-style-type: none"><li>• Wellness programs are designed to improve or maintain the health of all members by focusing on prevention and lowering health risks as well as managing existing conditions.</li><li>• Successful programs stress the importance of proper preventive care – in addition to adherence to treatment plans to improve employee health and reduce the incidence of high-cost chronic illnesses.</li></ul>

Basics
<ul style="list-style-type: none"><li>• Biometric Screening</li><li>• Health Risk Assessment</li><li>• Flu-Shots</li><li>• Health Coaching</li><li>• Disease Management</li></ul>

Types of Wellness Models
<ul style="list-style-type: none"><li>• General Educational or Participation only </li><li>• Health Plan-Related Participation-only </li><li>• Health Plan-Related Activity Only</li><li>• Health Plan-Related Outcome-Based</li></ul>

# Current Wellness Programs

Participation-only and not Health Plan-Related

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## CIGNA

- Healthy Babies
- Lifestyle Management
- 24 Hour Nurse Hotline
- Mail Order Prescriptions
- Biometric Screening
- Health Risk Assessment

## MYTOTALHEALTH

- Onsite Cooking Classes
- Wellness Challenges: Step 2 It, Lifestyle Challenge
- Onsite Health and Wellness Classes (Stress Management, Healthy Eating, Financial Wellness, etc.)
- Free Access to Onsite Park and Recreation Fitness Centers.

Calendar Year 2016	Calendar Year 2017	Calendar Year 2018
<p>Awareness and Education of Telemedicine</p> <p>Focus Groups/Surveys: Communicate with employees to understand their needs, interests and challenges/barriers.</p>	<p>Wellness Platform <i>(Health Plan Related)</i></p> <ul style="list-style-type: none"> <li>• Incentives (premium discount)</li> <li>• Biometric Screenings</li> <li>• Health Risk Assessment</li> <li>• Health Coaching</li> <li>• Flu-Shots</li> <li>• Healthy Babies</li> </ul>	<p>Wellness Platform <i>(Health Plan Related)</i></p> <ul style="list-style-type: none"> <li>• Incentives (premium discount)</li> <li>• Biometric Screenings</li> <li>• Health Risk Assessment</li> <li>• Health Coaching</li> <li>• Flu-Shots</li> <li>• Healthy Babies</li> </ul>

# Questions

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