Improving Associate Health the CareFirst Way

As the region’s largest health insurer, CareFirst knows firsthand the impact of obesity, heart disease and stroke on quality of life and health care costs. Hundreds of thousands of Americans are affected by these diseases which can largely be prevented by improved lifestyle choices.

Healthier living is something CareFirst strives to promote to their employees (called ‘associates’) and to achieve as an organizational culture. That’s why in 2006, CareFirst implemented a Workplace Wellness Program (WWP) to encourage healthier lifestyle choices for associates in Maryland, the District of Columbia, Virginia and West Virginia.

Getting Started
The WWP began modestly, initially focusing on increasing associates’ awareness of their own health status by offering financial incentives to complete a health risk assessment (HRA) to identify potential risk factors, from nutrition to physical activity, as well as stress and depression. As a reward for completing HRAs and related biometric screenings, associates received financial credits they could use to offset their share of the costs of health insurance and other associate benefits.

To encourage associates to actively engage in the WWP, in 2012, CareFirst made significant changes in how financial incentives were awarded. The company raised the financial incentives it offered and established a hybrid program under which associates receive wellness credits not just for completing HRAs and biometric screenings, but also for achieving certain health outcomes. For example, additional wellness activities...

CareFirst at a Glance:

- Type of Business: Health care insurance and administrative services
- Location: Maryland, DC, VA, WVA
- How Long in Business: 76 years
- Number of Employees: 4800
- What worked: Offering incentives for completing HRAs, biometric screenings and achieving health outcomes; offering a variety of in-house options for fitness activities and healthy eating

Associate Crystal Matthews participating in a wellness activity.

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credits were offered to associates for getting a flu shot, not using tobacco or participating in a qualified smoking cessation program, and maintaining a BMI of less than 30 or lowering their BMI at least two points over the course of the year. CareFirst also offered associates its new, innovative health insurance product, HealthyBlue, a health plan that rewards members who collaborate with their primary care physician to achieve and maintain a healthy lifestyle.

HealthyBlue uses financial incentives to:

- Increase awareness of health status
- Change unhealthy behaviors
- Remove obstacles to preventive screenings and primary care services
- Offer complete health care coverage

More than 82 percent of associates participated in the initial assessment and screening, and were eligible to earn rewards for making progress toward achieving these goals throughout the year. To assist associates in making positive lifestyle and behavioral changes, the CareFirst WWP offers:

- On-site fitness classes such as yoga, conditioning and resistance, and aerobics
- On-site fitness centers and personal fitness trainers
- On-site blood pressure and weight scale kiosks
- Discounted weight management programs, including some on-site options
- Healthy food choices and nutritional information for foods in company-operated cafeterias and vending machines company-wide
- Healthy competitions and programs such as Biggest Loser challenges; Maintain, Don’t Gain; Step-It-Up; healthy recipe contests; and Walking@Work
- Health and wellness discounts
- Wellness Wednesdays—casual dress to promote exercise, taking the stairs, etc.
- Farmers’ market
- Associate Wellness Committee and Ergonomic Programs

Positive Outcomes
CareFirst evaluated the impact of the updated outcomes-based WWP by assessing the same group of associates that participated in the WWP in both 2011 and 2012. The analysis considered each participant’s BMI level and nicotine usage as of the biometric screening. In summary, all areas that were directly tied to incentives experienced a statistically significant improvement in the first year. Based on the positive WWP to date, the company is considering further enhancements to the program for 2013.

Donita Blackwell, an administrative assistant at CareFirst, shares how she takes advantage of the wellness activities offered at her workplace.

“We have the opportunity to incorporate physical fitness throughout our day here at work, whether it’s going to the gym or taking a fitness class in the morning, during our lunch break, or even after work if it’s more convenient. We can also utilize the wellness tools and tips on insidecarefirst.com, our internal intranet web site. I love that we have the opportunity to read other associates’ wellness success stories for motivation. Wellness has become important to me because I am getting older, so I should be eating healthier and making better choices. I would love to stay physically fit as long as possible.”

Associate Laura Pleines exercising in the Canton office gym.