



STATE EMPLOYEES' HEALTH INSURANCE PLAN

2009 - 2020

Worksite Wellness Screening Results

SEHIP Wellness Premium Discount

PROGRAM HISTORY

Since 2009, the SEIB has provided hundreds of thousands of wellness screenings for State employees and their dependents as part of its Wellness Program. Over 45,000 employees and family members have been referred to healthcare providers for early treatment of identified high risks since January of 2009.

SCOPE

The Wellness Program focuses on four risk factors that contribute to chronic conditions and/or diseases that may be preventable or treatable with better diet, lifestyle changes, or medication:

- High Blood Pressure (160+ Systolic, 100+ Diastolic)
- High Cholesterol (250+)
- High Glucose (200+)
- Obesity (35+ for this study, 40+ for discount)

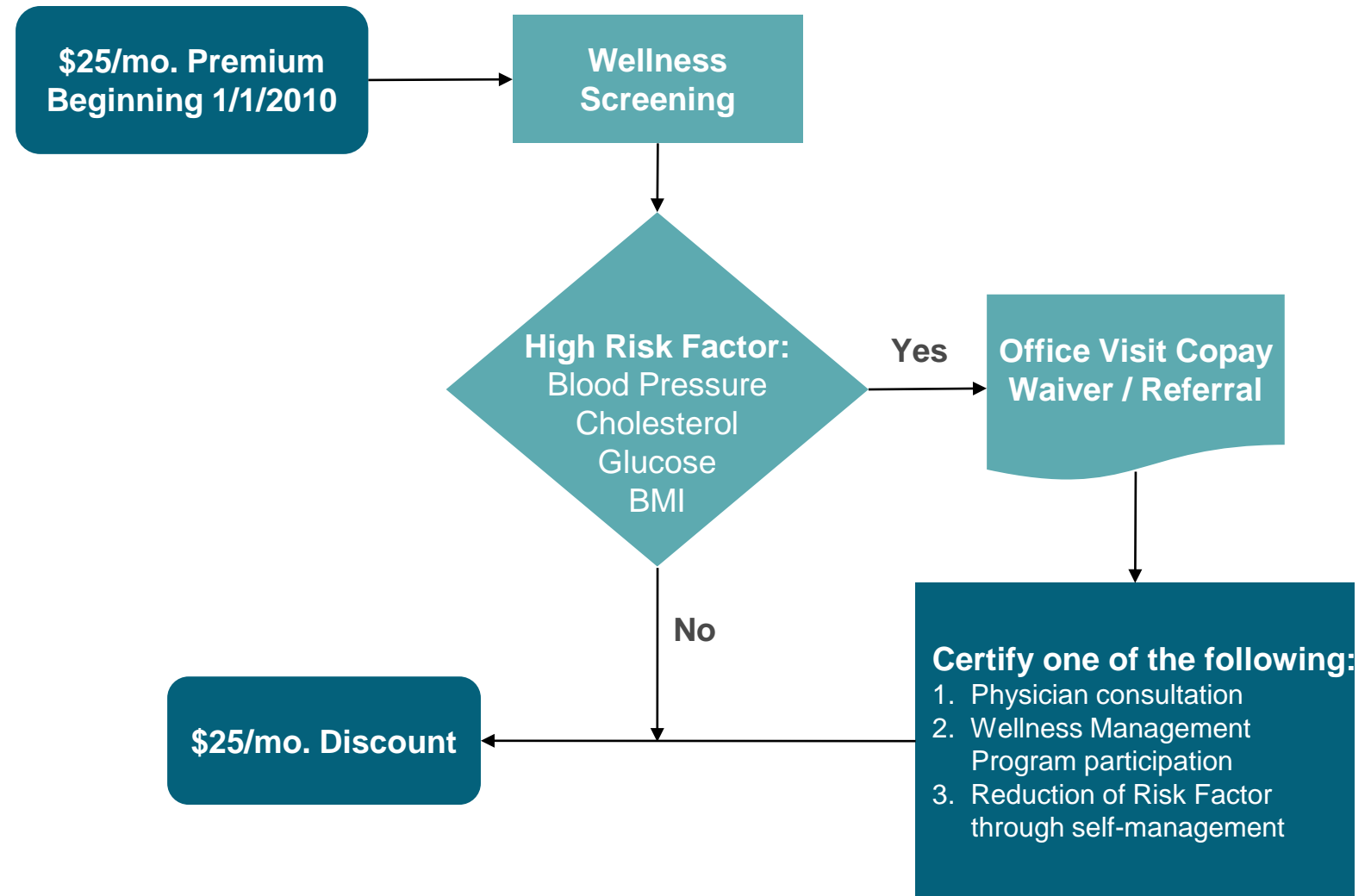
DISCOUNT ELIGIBILITY

In order to receive a wellness premium discount, an employee must be an eligible participant in the SEHIP and be screened annually between November 1 through October 31 at one of the following locations:

- Worksite (through SEIB's worksite screening program)
- A certified Participating Pharmacy location
- Local Health Department
- Healthcare provider (through the submission of a Provider Screening Form).

Additional information about the Wellness Program can be found at:

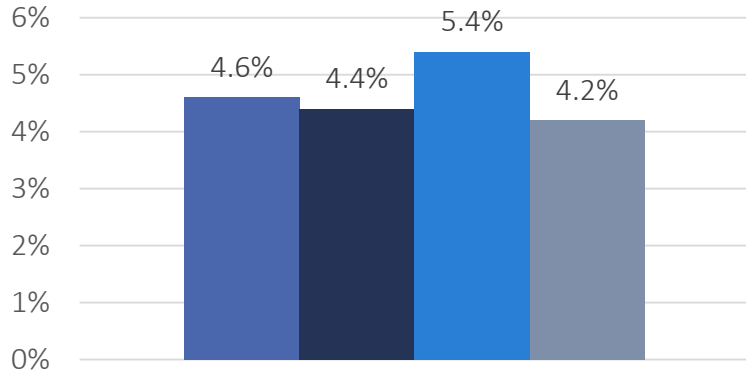
<http://www.alseib.org/HealthInsurance/SEHIP/Wellness.aspx>



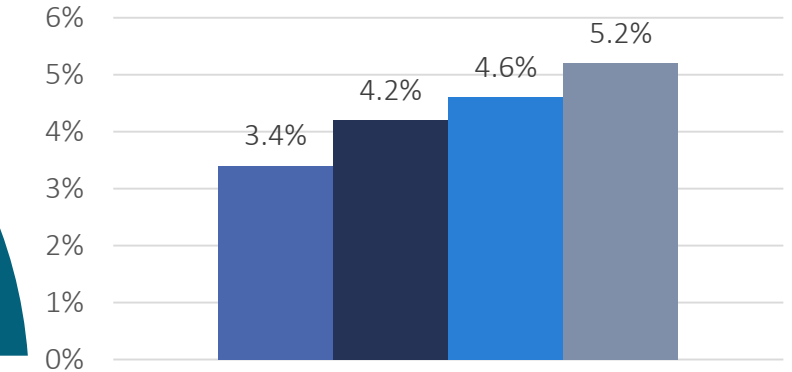
State of Alabama

2020 Biometric Readings – At-Risk Percentages

BLOOD PRESSURE –
Systolic = 160+ or Diastolic = 100+

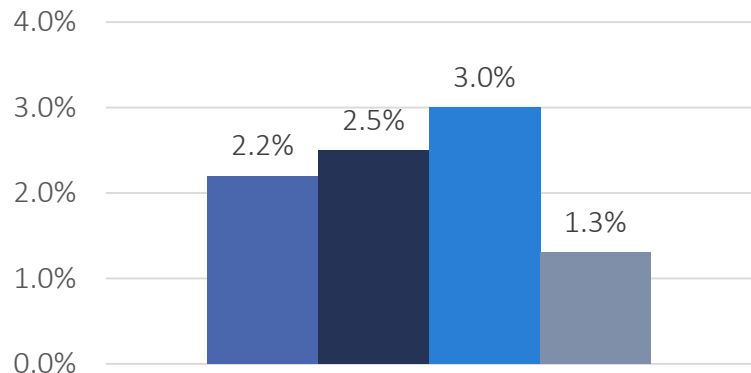


CHOLESTEROL = 250+

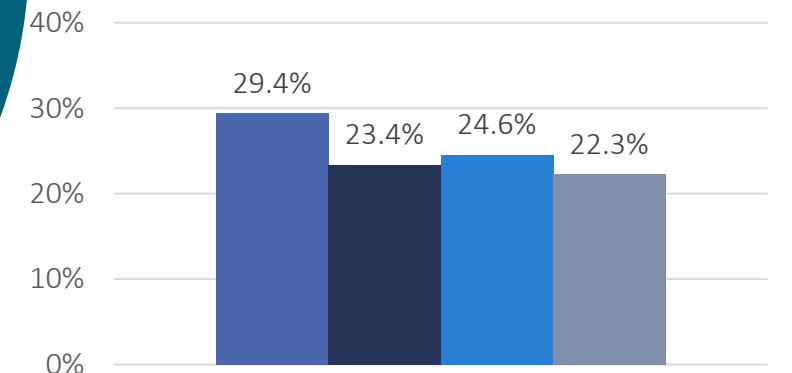


BMI is the most prevalent at-risk indicator within the State of Alabama member population.

GLUCOSE = 200+



BMI = 35+



Active Employees –
(22,527 screened)

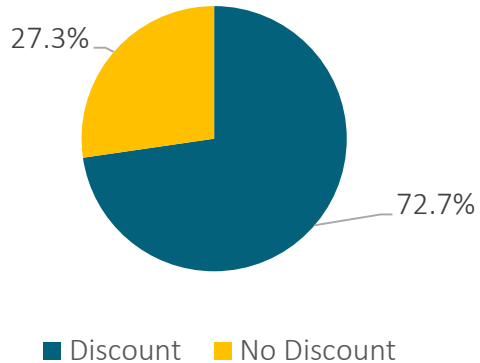
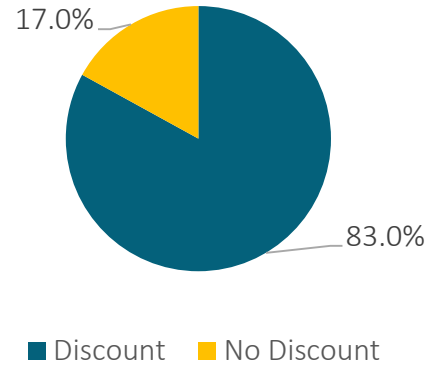
Active Spouses –
(7,360 screened)

Retired Employees –
(2,280 screened)

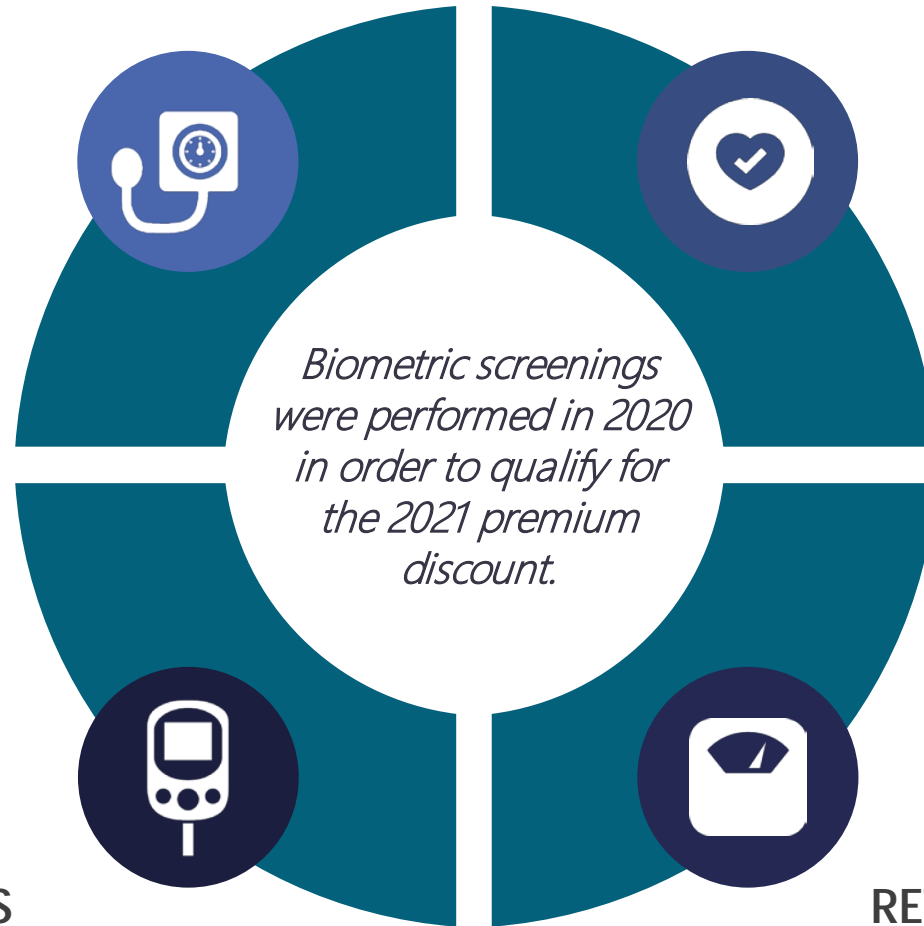
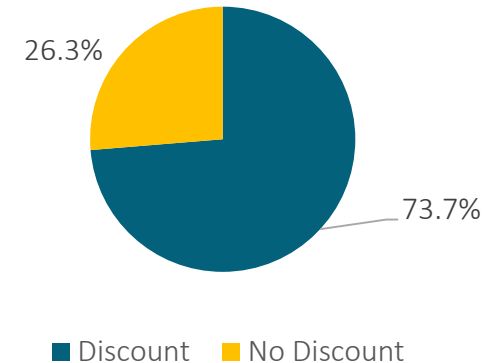
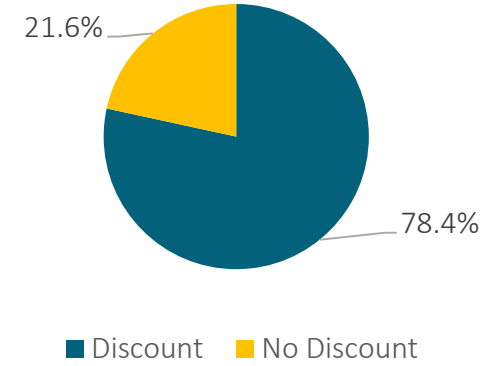
Retired Spouses –
(1,259 screened)

State of Alabama – 2020 Biometric Screening Period For 2021 Wellness Premium Discount Participation

ACTIVE EMPLOYEES



RETIRED STATE EMPLOYEES



ACTIVE EMPLOYEE SPOUSES

RETIRED STATE EMPLOYEE SPOUSES

Active Employees –
(22,527 screened)

Active Spouses –
(7,360 screened)

Retired Employees –
(2,280 screened)

Retired Spouses –
(1,259 screened)

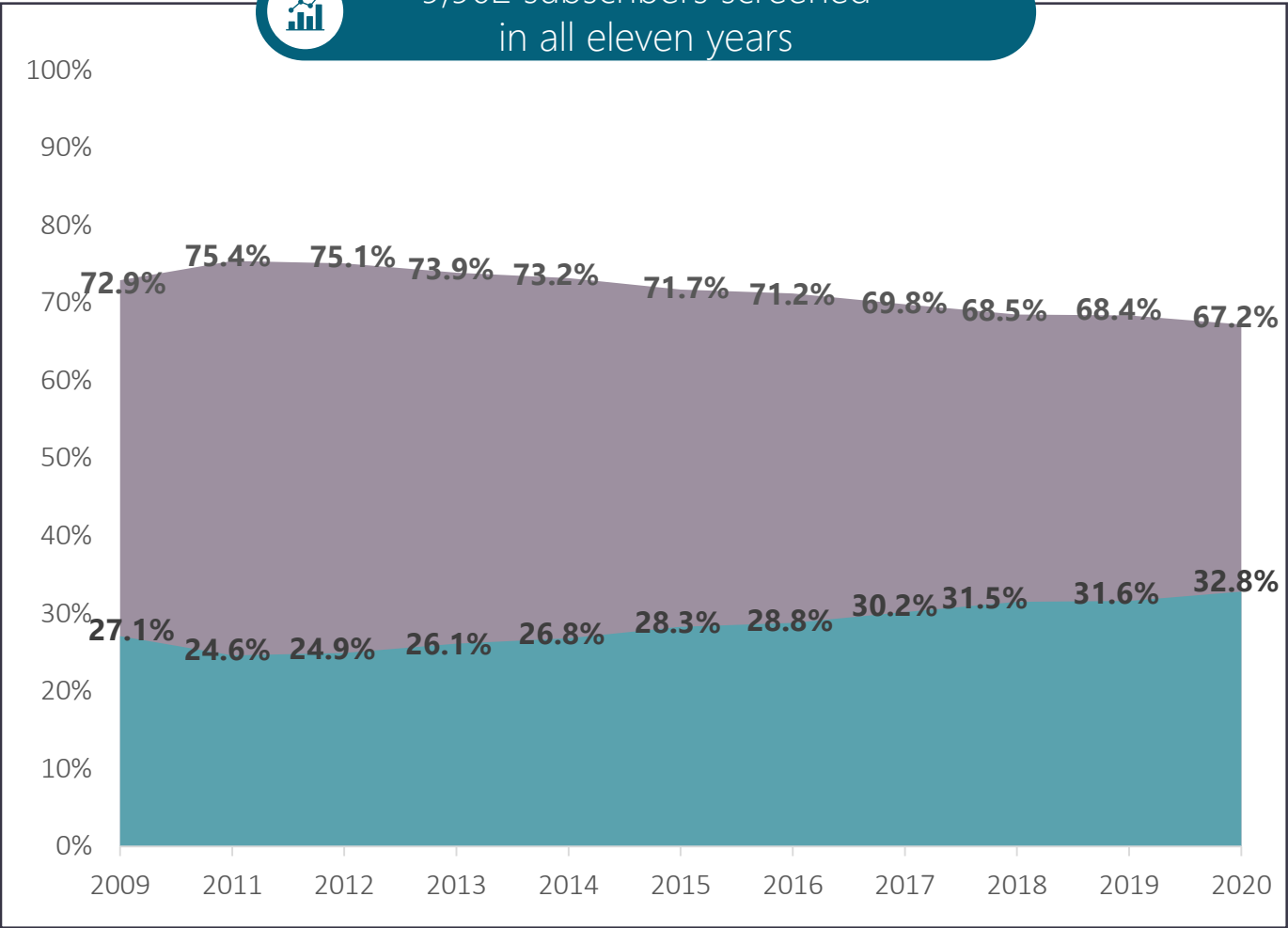


**Members continuously screened
from 2009 through 2020**

State of Alabama

Biometric Readings – At-Risk vs Not At-Risk

9,902 subscribers screened in all eleven years



For the cohort of subscribers screened every year since 2009, the percentage of subscribers in the not at-risk category has declined each year since 2011 with a difference of over 7% from the highest year to the lowest year.



CURRENT YEAR

Nearly 33% of subscribers presented at-risk readings during the most recent wellness screening period.

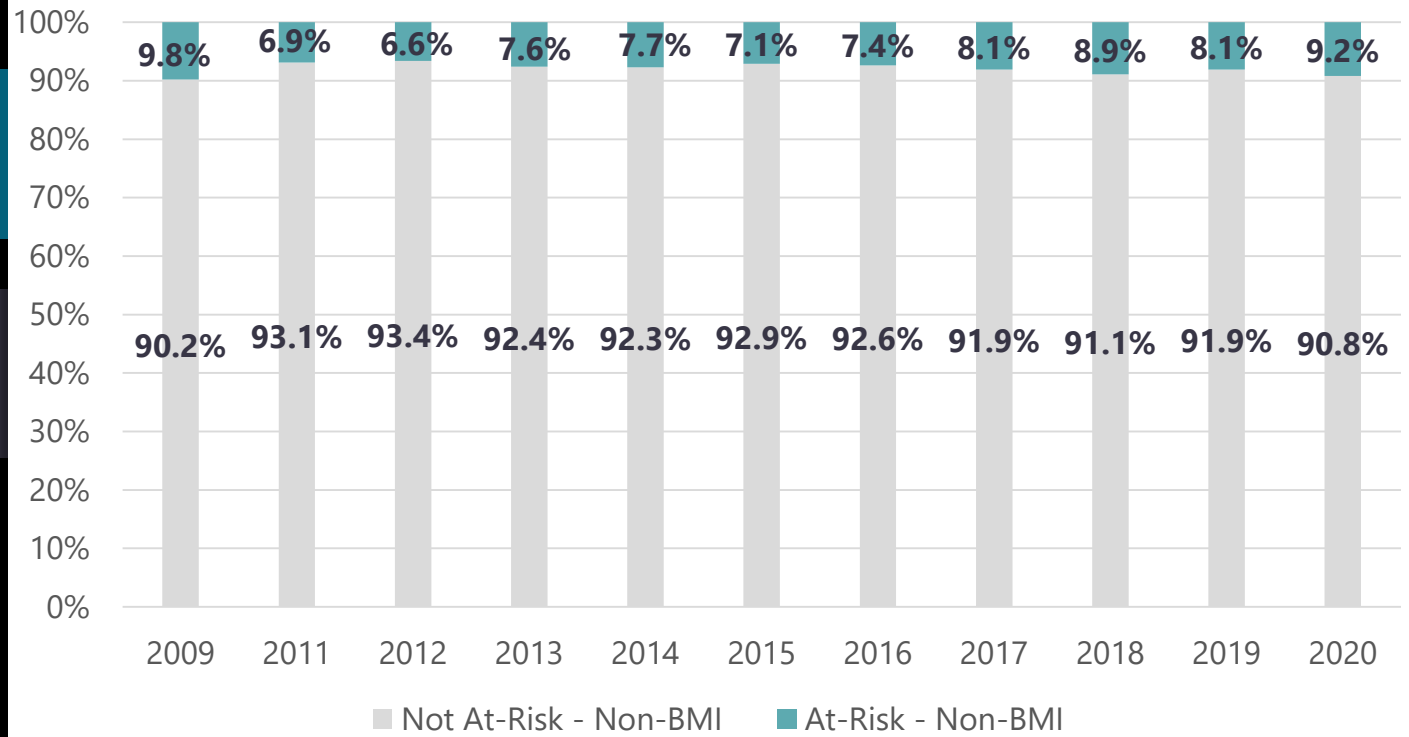
33%

Note: No data in 2010 due to employees having two full years to be screened to qualify for the 2011 wellness premium discount.

2020

At-Risk
9.2%

Not At-Risk
90.8%



State of Alabama Biometric Readings

At-Risk (Non-BMI) vs
Not At-Risk (Non-BMI)

9,902 subscribers screened in all eleven years

The percentage of members who were classified as at-risk for non-BMI indicators was the highest in 2009, however, the second highest mark was 2020.

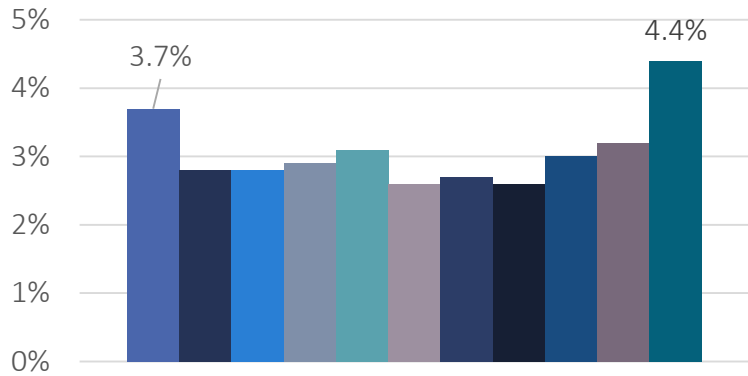
When BMI is removed as a risk factor, as is displayed in these data points, the at-risk percentage in 2020 drops from 32.8% to 9.2%, clearly indicating that obesity remains to be the most prevalent risk factor in the state employee population.

Note: No data in 2010 due to employees having two full years to be screened to qualify for the 2011 wellness premium discount.

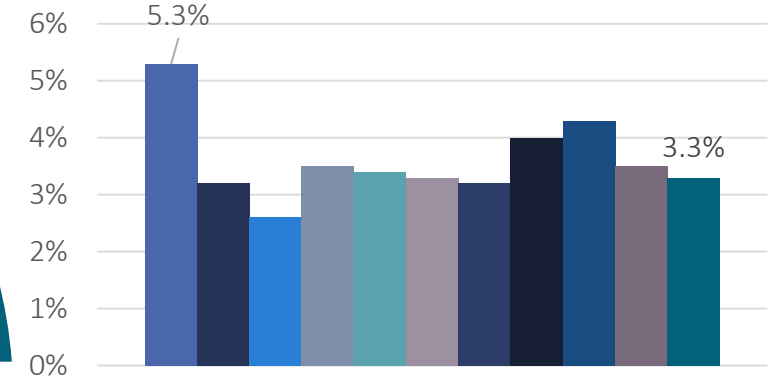
State of Alabama

Biometric Readings – Subscriber At-Risk Percentages

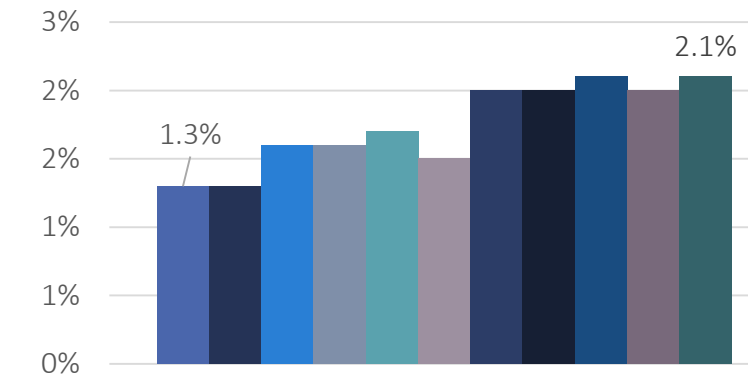
BLOOD PRESSURE



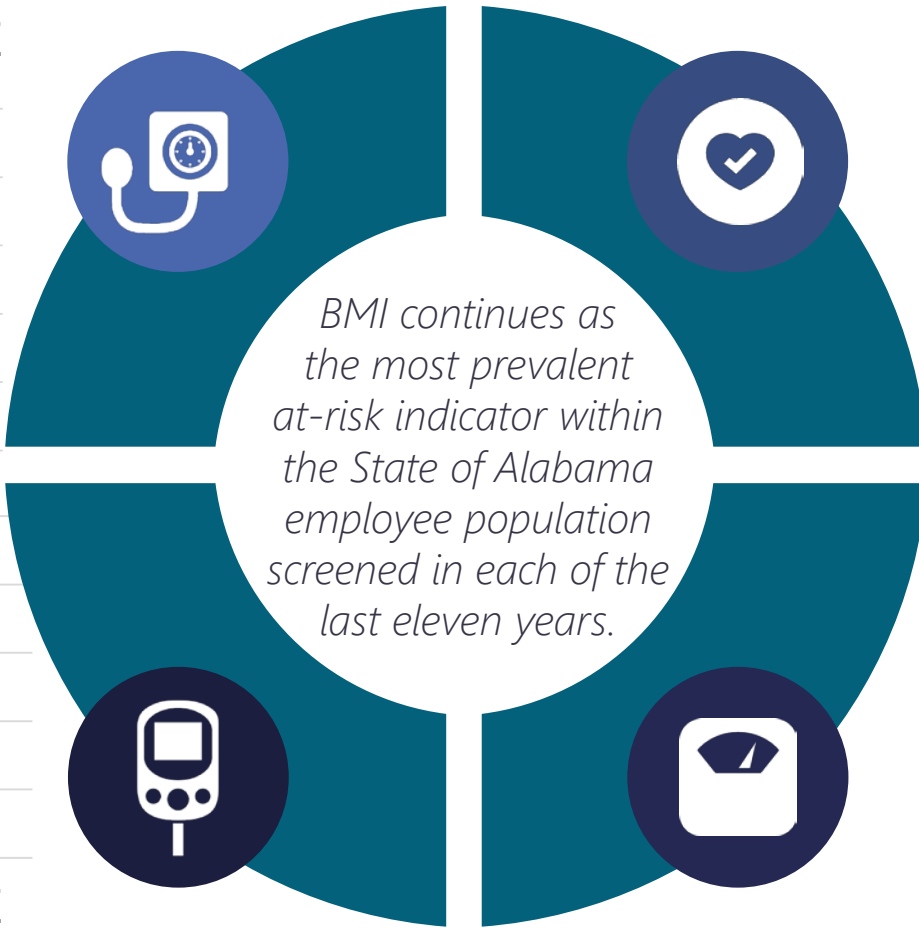
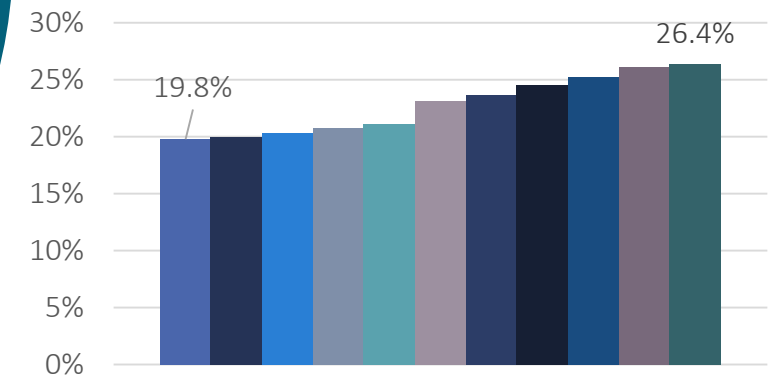
CHOLESTEROL



GLUCOSE



BMI

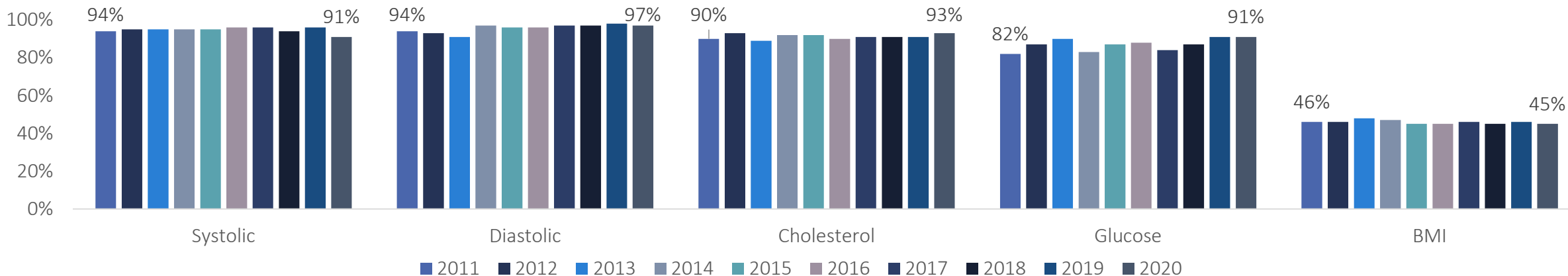


■ 2009
 ■ 2011
 ■ 2012
 ■ 2013
 ■ 2014
 ■ 2015
 ■ 2016
 ■ 2017
 ■ 2018
 ■ 2019
 ■ 2020

9,902 subscribers screened in all eleven years

State of Alabama

Percentage of At-risk Population Improved From Baseline



186
At-Risk



95%
Average percentage who showed improvement since baseline

275
At-Risk




95%
Average percentage who showed improvement since baseline

529
At-Risk




91%
Average percentage who showed improvement since baseline

129
At-Risk



87%
Average percentage who showed improvement since baseline

1,965
At-Risk



46%
Average percentage who showed improvement since baseline

Systolic
Average readings dropped from 169 in 2009 to 137 in 2011 and have averaged 137 since.

Diastolic
Average readings dropped from 104 in 2009 to 86 in 2011 and have averaged 84 since.

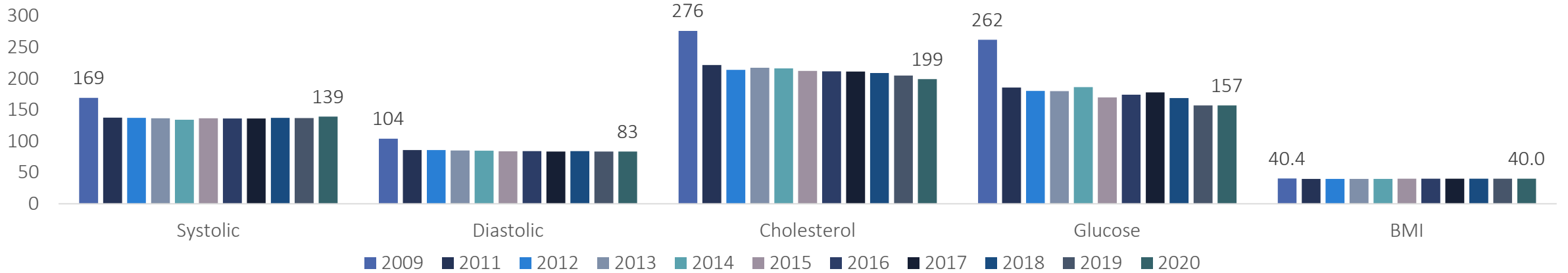
Cholesterol
Average readings dropped from 276 in 2009 to 221 in 2011 and have averaged 212 since.

Glucose
Average readings dropped from 262 in 2009 to 185 in 2011 and have averaged 174 since.

BMI
Average readings dropped from 40.4 in 2009 to 39.8 in 2011 and have averaged 39.9 since.

State of Alabama

At-risk Population Biometric Screening Average Results



186
At-Risk

95%
Average percentage who showed improvement since baseline

275
At-Risk

95%
Average percentage who showed improvement since baseline

529
At-Risk

91%
Average percentage who showed improvement since baseline

129
At-Risk

87%
Average percentage who showed improvement since baseline

1,965
At-Risk

46%
Average percentage who showed improvement since baseline

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Average readings dropped from 169 in 2009 to 137 in 2011 and have averaged 137 since.

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Average readings dropped from 262 in 2009 to 185 in 2011 and have averaged 174 since.

BMI
Average readings dropped from 40.4 in 2009 to 39.8 in 2011 and have averaged 39.9 since.

9,902 subscribers screened in all eleven years. NOTE: Reading in 2010 were not reported in this analysis as screenings were not required annually for the discount until 2011.

State of Alabama

Improvement in Risk Levels from 2009 vs 2020

Large decreases in the average reading were seen from the initial baseline year to the next measurement year in all categories except BMI.

New average readings in each category have remained lower with each year.

Glucose has seen the largest percentage reduction (average glucose reading of 262 in 2009 and 157 in 2020) and BMI the least (average BMI of 40.4 in 2009 and 40.0 in 2020.)

		Population At-Risk	Average Reading Reduction	Percent Reduced
160 and above	Systolic	186	(30)	18%
100 and above	Diastolic	275	(21)	20%
250 and above	Cholesterol	529	(77)	28%
200 and above	Glucose	129	(105)	40%
35 and above	BMI	1,965	(0.4)	0.9%



Members screened in 2019 and 2020

State of Alabama Biometric Readings

Members screened in both 2019 and 2020

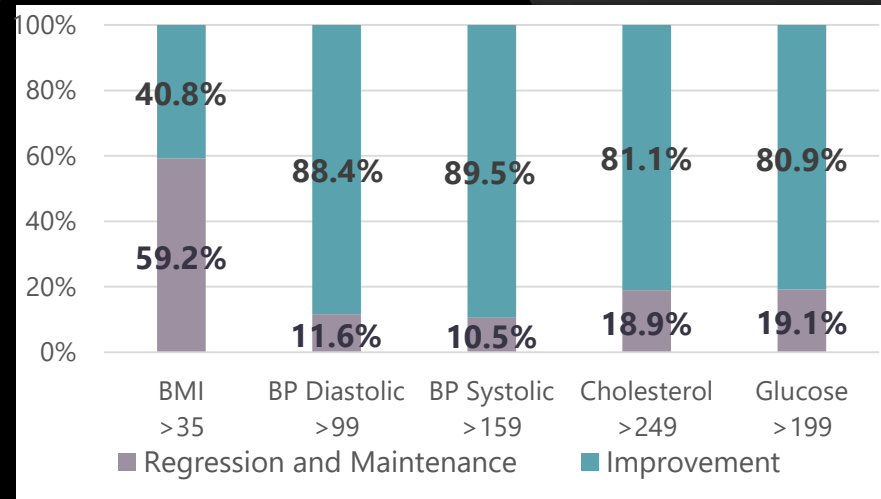
31,728 SEHIP members were screened in both 2019 and 2020. This includes employees and retirees as well as their spouses.

The majority of the members who were classified as at-risk in 2019 showed improvement in 2020 with Systolic Blood Pressure leading the way at 89.5% improvement. Meanwhile, 40.8% of those at risk for BMI showed improvement from 2019 to 2020.

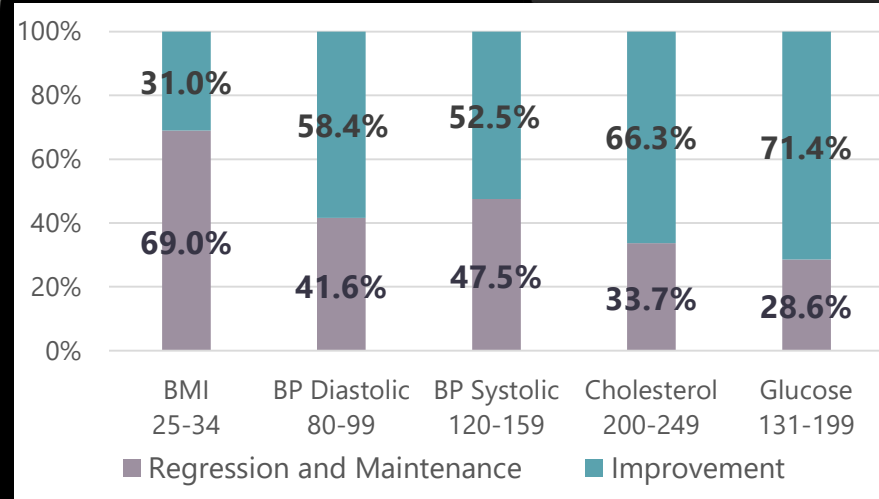
With the exception of BMI, improvement was also experienced from 2019 to 2020 in all categories in members who presented moderate risk factors (abnormal reading, but not high enough to warrant receiving a referral).

However, the majority of members who presented biometric readings in the "normal" range either regressed or maintained their levels from 2019 to 2020.

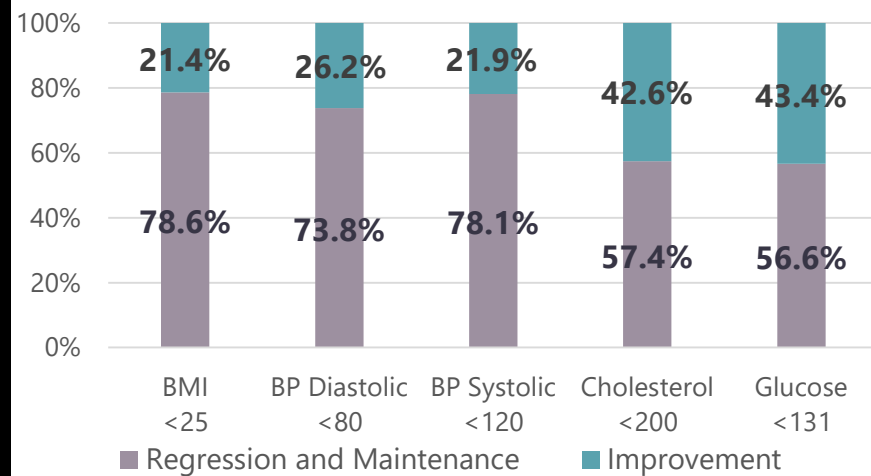
7.5% of the members who had no risk factors in 2019 reported risk factors in 2020.



Improvement levels for members at high-risk with referral in 2019



Improvement levels for members at moderate risk with no referral in 2019



Improvement levels for members with low risk in 2019

**2019 At-Risk
With Referral
32.5%**

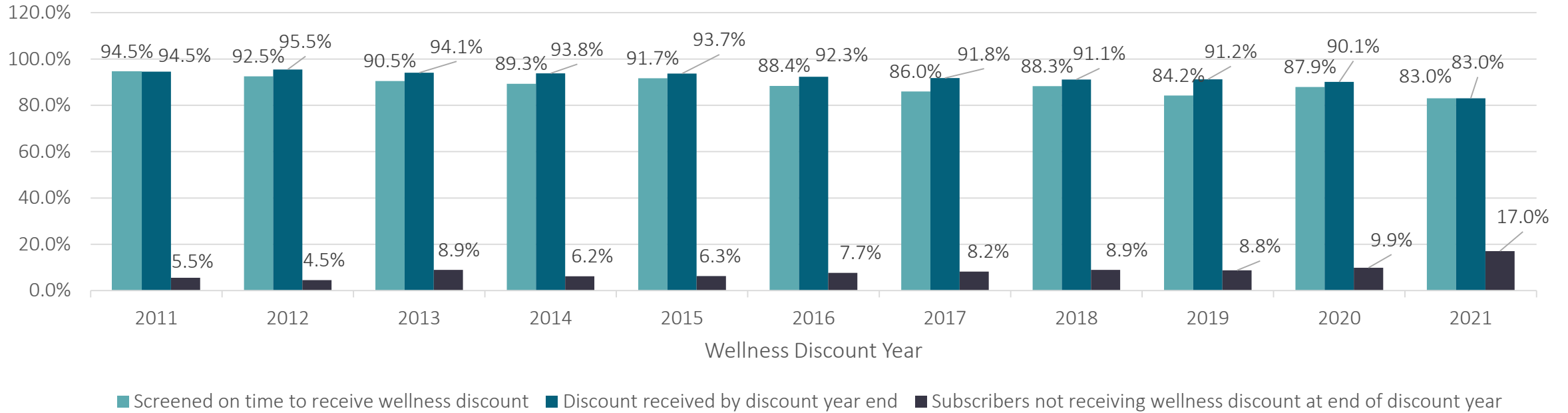
**2020 At-Risk
With Referral
33.4%**



Active State Employees

State of Alabama

Active Employee Wellness Premium Discount Participation



Employees are screened during the year to qualify for the discount in the next year. For the 2021 discount year (screened in 2020), 83.0% of employees received their wellness screening on time to qualify for the wellness discount, leaving 17.0% of employees who did not qualify for the wellness discount on time.

17.0%
 Employees not receiving the 2021 wellness discount as of 1/1/2021.

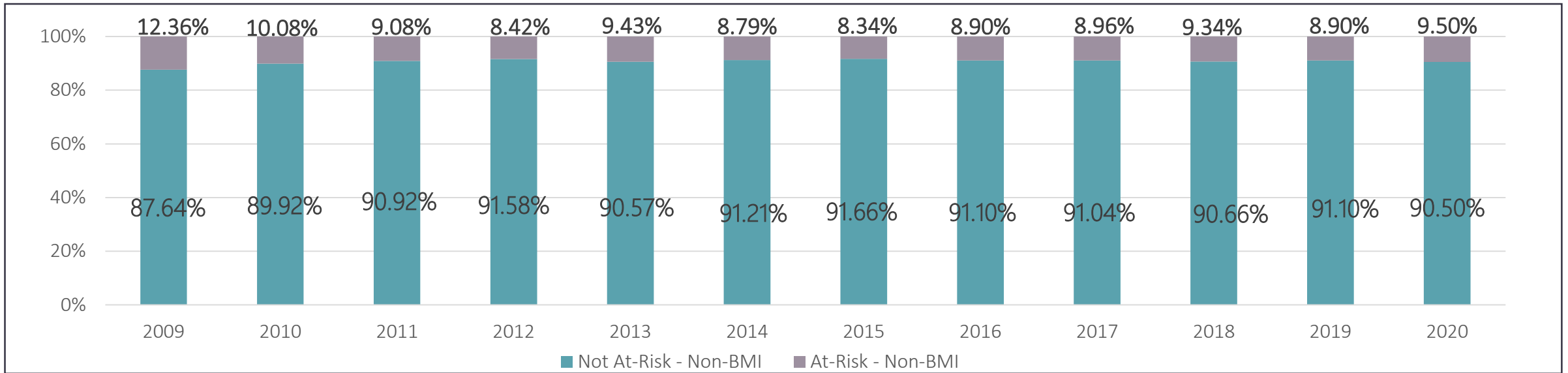
9 out of every 10 employees received the 2020 wellness discount by the end of 2020



State of Alabama

Active State Employees (at time of screening)

Biometric Screening Results – At-Risk vs Not At-Risk (Non-BMI)



AVERAGE NOT AT-RISK



AVERAGE AT-RISK



The percentage of employees determined to be at-risk during their wellness screening for reasons other than BMI has remained at less than 10% since 2011.

CURRENT YEAR

Less than 10% of employees presented at-risk readings for non-BMI reasons during the most recent wellness screening period.

9.5%

State of Alabama

Active State Employees (at time of screening)

Biometric Screening Results – At-Risk vs Not At-Risk (including BMI 35+)



35.3%

Over 35% of employees presented at-risk readings during the most recent wellness screening period.



Year

Increase from Prior Year

2020

+ 0.87%

2019

+ 1.09%

2018

+ 1.13%

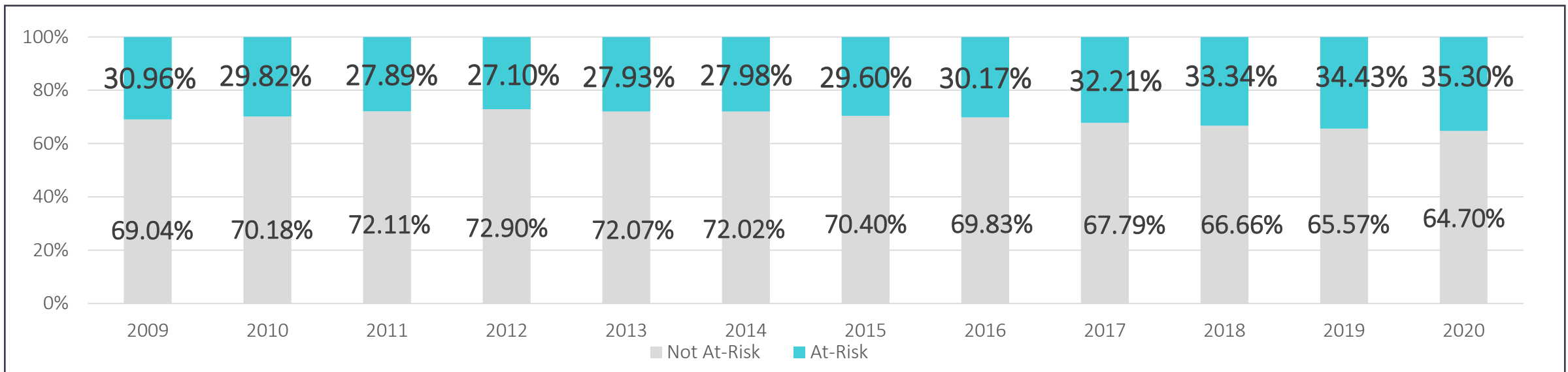
2017

+ 2.04%



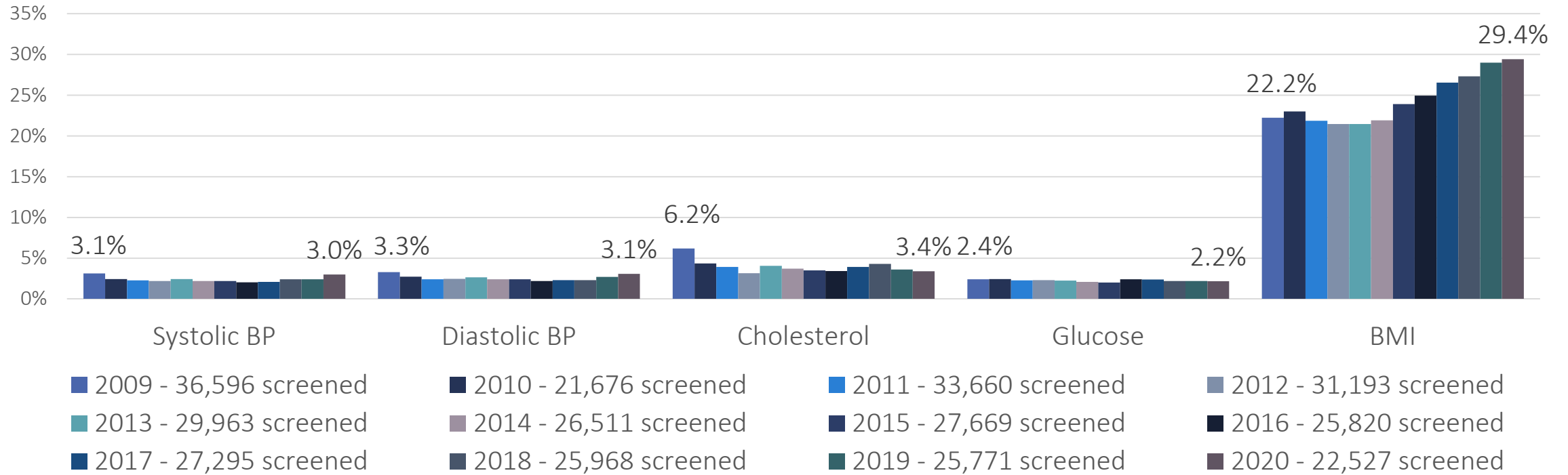
\$ 2,348

Cost difference of at-risk employees vs. not at-risk employees for 2020 incurred claims.



State of Alabama

Biometric Readings – Active Employees At-Risk Percentages



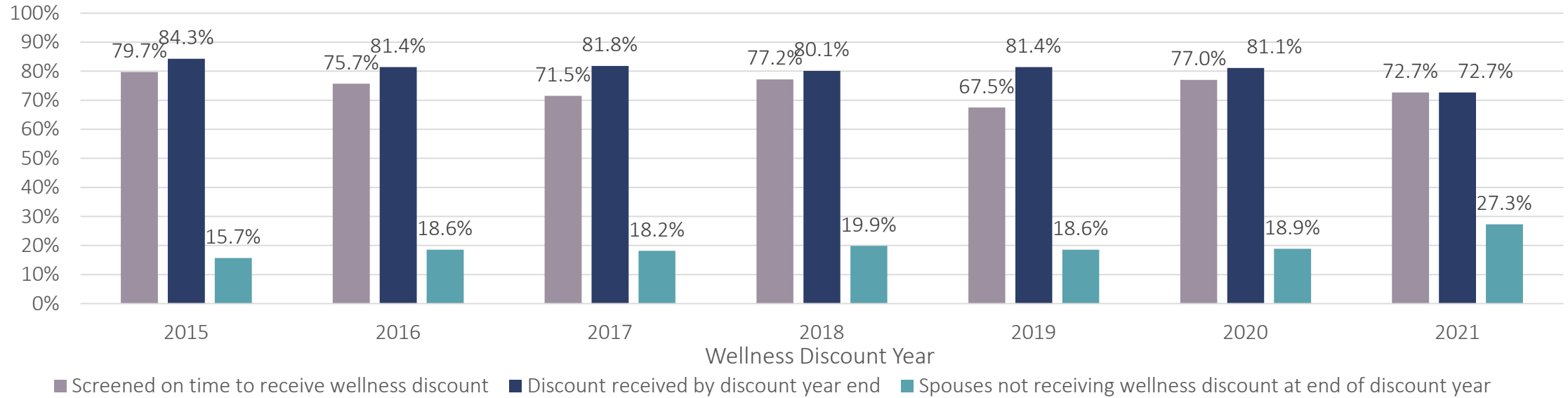
2020 Screening Results	
Systolic At-Risk	2.99%
Diastolic At-Risk	3.06%
Cholesterol At-Risk	3.40%
Glucose At-Risk	2.16%
BMI At-Risk	29.41%



Spouses of Active State Employees

State of Alabama

Active Employee Spouses Wellness Premium Discount Participation



The percentage of spouses who did not receive their wellness screening discount continues to be much higher than the active employee population. Over the last seven years, an average of 19.6% of employee spouses have not received the discount compared to an average of 9.5% of employees during the same time period.

27%

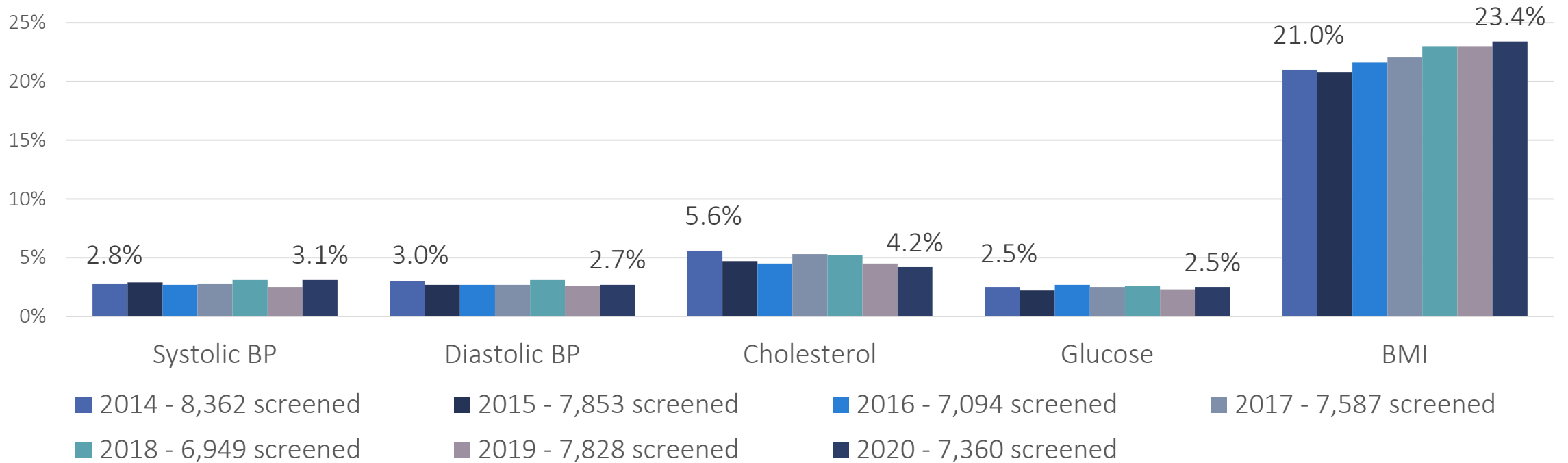
Spouses not screened in the 2020 screening year to receive the 2021 wellness discount on 1/1/2021.

8.1 out of 10 spouses received the 2020 wellness discount by the end of 2020



State of Alabama

Biometric Readings – Active Employee Spouses At-Risk Percentages

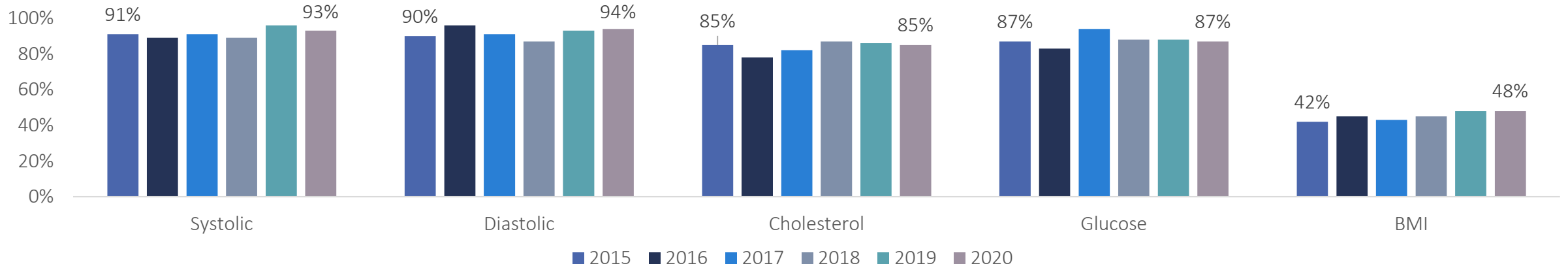


2020 Screening Results

Systolic At-Risk	3.1%
Diastolic At-Risk	2.7%
Cholesterol At-Risk	4.2%
Glucose At-Risk	2.5%
BMI At-Risk	23.4%

State of Alabama – Active Employee Spouses Continuously Screened Since 2014

Percentage of At-risk Population Improved From Baseline



56
At-Risk

92%
Average percentage who showed improvement since baseline

Systolic
Average readings dropped from 170 in 2014 to 145 in 2015 and have averaged 141 since.

68
At-Risk

92%
Average percentage who showed improvement since baseline

Diastolic
Average readings dropped from 104 in 2014 to 88 in 2015 and have averaged 88 since.

140
At-Risk

84%
Average percentage who showed improvement since baseline

Cholesterol
Average readings dropped from 269 in 2014 to 230 in 2015 and have averaged 223 since.

52
At-Risk

88%
Average percentage who showed improvement since baseline

Glucose
Average readings dropped from 252 in 2014 to 170 in 2015 and have averaged 161 since.

526
At-Risk

45%
Average percentage who showed improvement since baseline

BMI
Average readings dropped from 39.8 in 2014 to 39.5 in 2015 and have averaged 39.3 since.

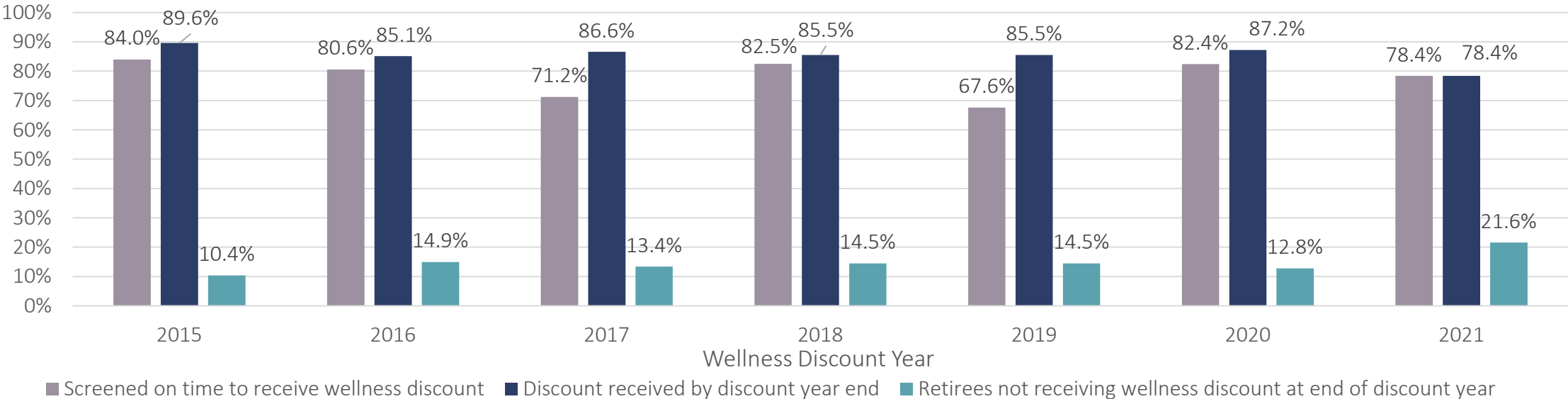
2,612 active employee spouses screened in all seven years



Retired State Employees (Non-Medicare)

State of Alabama

Retired State Employees Wellness Premium Discount Participation



The percentage of retirees who did not receive their wellness screening discount continues to be much higher than the active employee population. Over the last seven years, an average of 14.6% of retired state employees have not received the discount compared to an average of 9.5% of active state employees during the same time period.

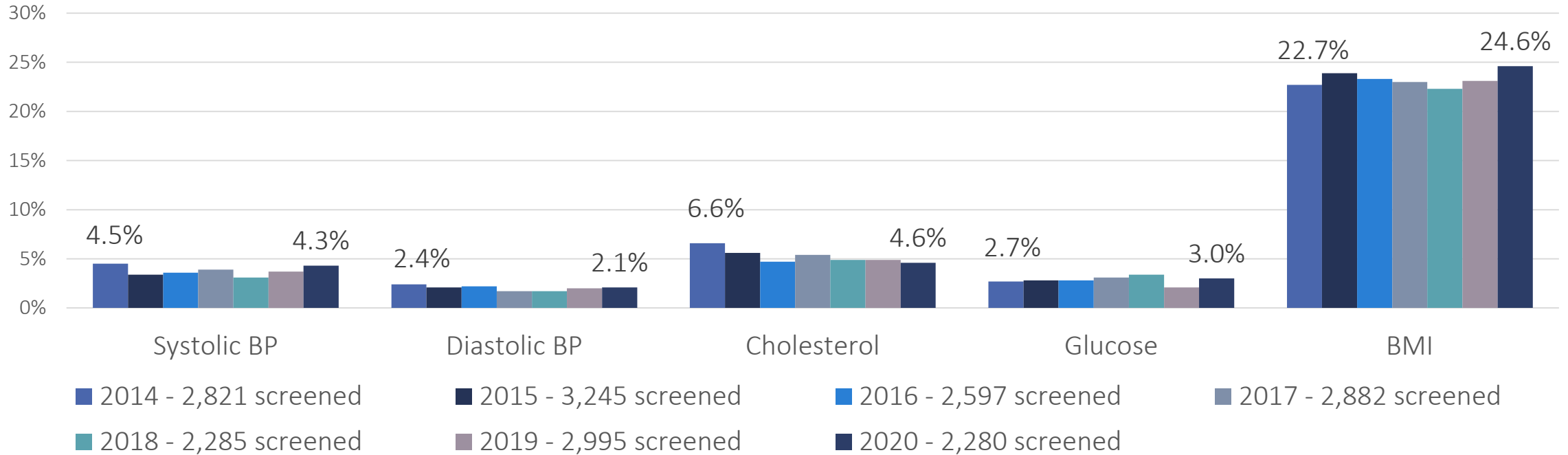
21.6%
Retirees not screened in the 2020 screening year to receive the 2021 wellness discount on 1/1/2021.

8.7 out of 10 retirees received the 2020 wellness discount by the end of 2020

2020

State of Alabama

Biometric Readings – Retired State Employees At-Risk Percentages

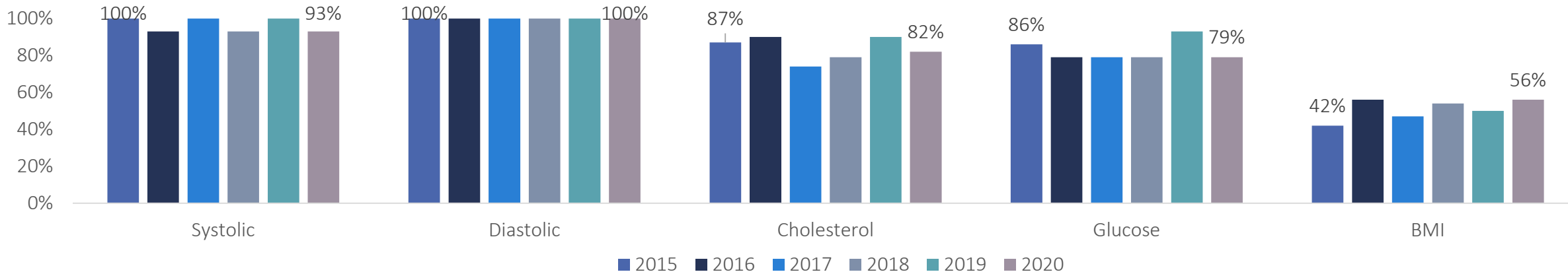


2020 Screening Results

Systolic At-Risk	4.3%
Diastolic At-Risk	2.1%
Cholesterol At-Risk	4.6%
Glucose At-Risk	3.0%
BMI At-Risk	24.6%

State of Alabama – Retired State Employees Continuously Screened Since 2014

Percentage of At-risk Population Improved From Baseline



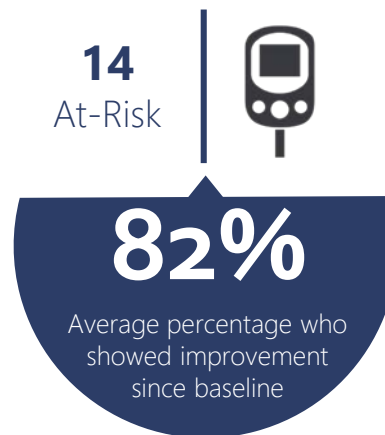
Systolic
Average readings dropped from 164 in 2014 to 136 in 2015 and have averaged 139 since.



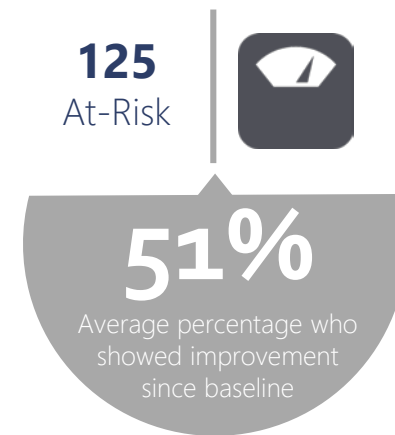
Diastolic
Average readings dropped from 106 in 2014 to 85 in 2015 and have averaged 84 since.



Cholesterol
Average readings dropped from 269 in 2014 to 234 in 2015 and have averaged 225 since.



Glucose
Average readings dropped from 270 in 2014 to 174 in 2015 and have averaged 188 since.



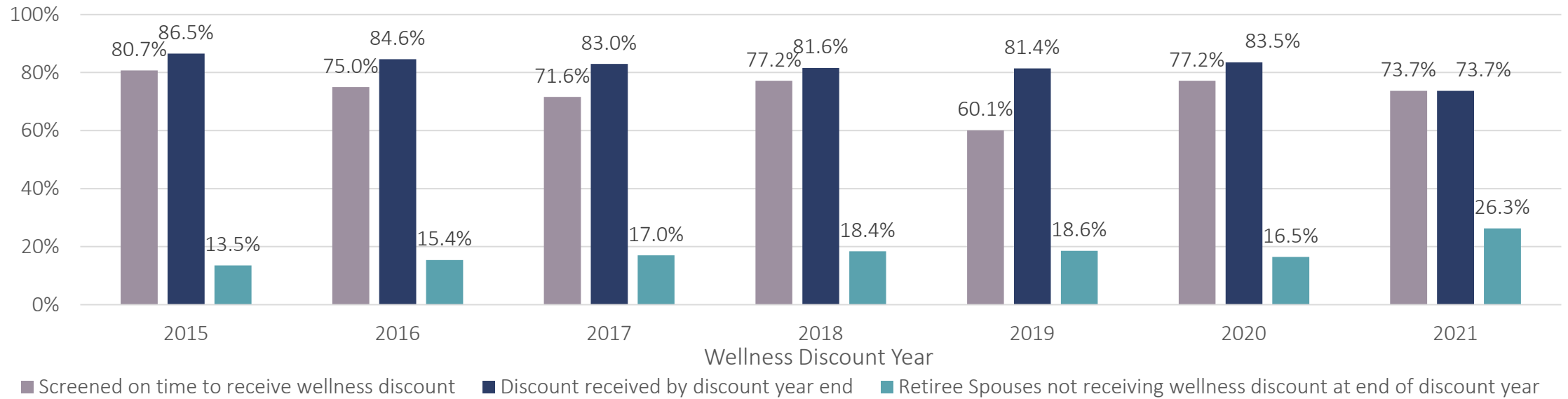
BMI
Average readings dropped from 39.5 in 2014 to 38.9 in 2015 and have averaged 38.7 since.



Spouses of Retired State Employees (Non-Medicare)

State of Alabama

Spouses of Retired State Employees Wellness Premium Discount Participation



The percentage of retiree spouses who did not receive their wellness screening discount continues to be much higher than the active employee population. Over the last seven years, an average of 18.0% of retired state employee spouses have not received the discount compared to an average of 9.5% of active state employees during the same time period.

26.3%

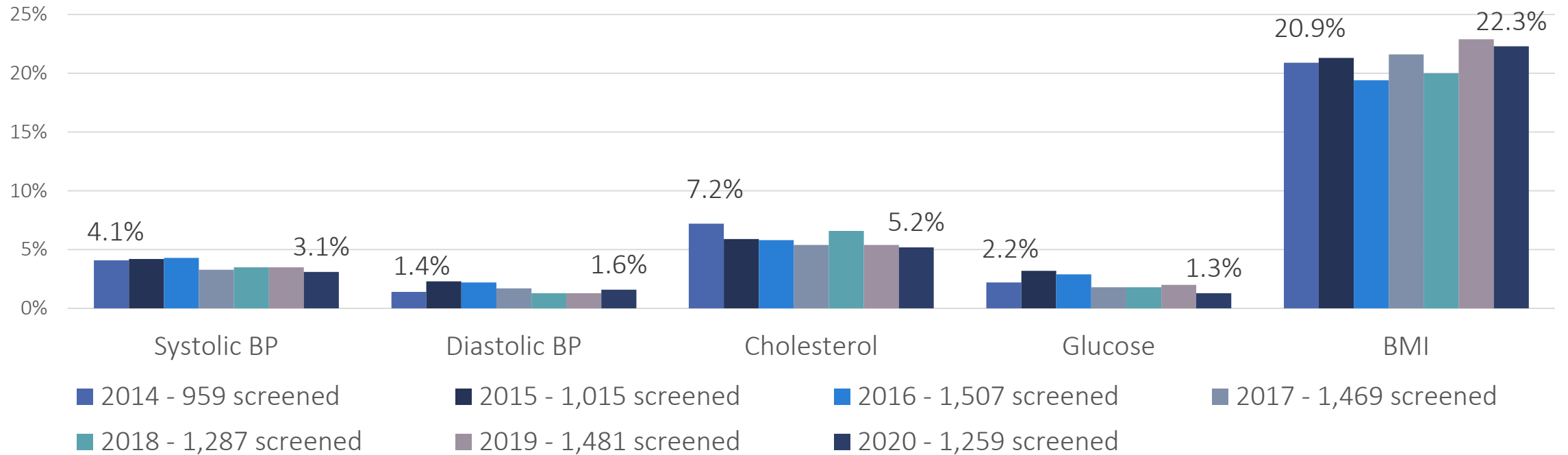
Retiree spouses not screened in the 2020 screening year to receive the 2021 wellness discount on 1/1/2021.

8.4 out of 10 retiree spouses received the 2020 wellness discount by the end of 2020



State of Alabama

Biometric Readings – Retired State Employee Spouses At-Risk Percentages

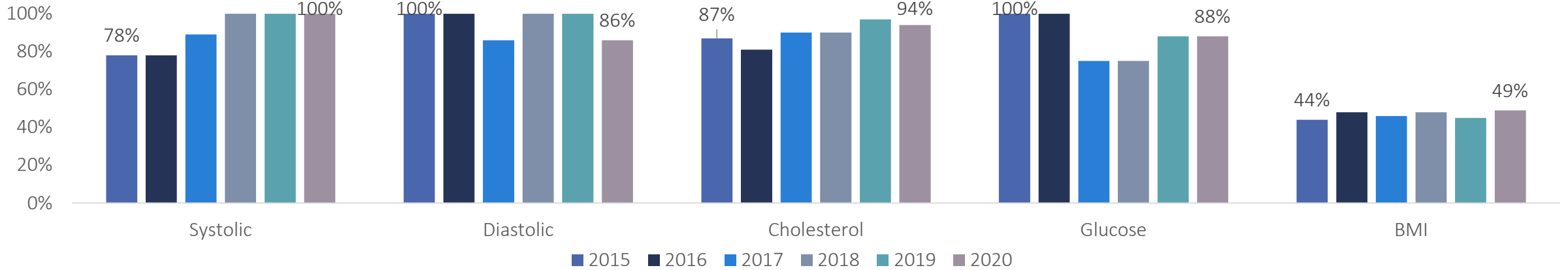


2020 Screening Results

Systolic At-Risk	3.1%
Diastolic At-Risk	1.6%
Cholesterol At-Risk	5.2%
Glucose At-Risk	1.3%
BMI At-Risk	22.3%

State of Alabama – Retired State Employee Spouses Continuously Screened Since 2014

Percentage of At-risk Population Improved From Baseline



9
At-Risk

91%
Average percentage who showed improvement since baseline

Systolic
Average readings dropped from 170 in 2014 to 152 in 2015 and have averaged 146 since.

7
At-Risk

95%
Average percentage who showed improvement since baseline

Diastolic
Average readings dropped from 100 in 2014 to 86 in 2015 and have averaged 85 since.

31
At-Risk

90%
Average percentage who showed improvement since baseline

Cholesterol
Average readings dropped from 280 in 2014 to 225 in 2015 and have averaged 218 since.

8
At-Risk

88%
Average percentage who showed improvement since baseline

Glucose
Average readings dropped from 236 in 2014 to 144 in 2015 and have averaged 167 since.

85
At-Risk

47%
Average percentage who showed improvement since baseline

BMI
Average readings dropped from 39.9 in 2014 to 38.9 in 2015 and have averaged 38.9 since.