

THE WELLNESS COUNCIL OF AMERICA PRESENTS

A WELCOA
Case Study

First Of Its Kind:

The State Of **Nebraska's**
Integrated Plan
For **Health**



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ABOUT **DAVID HUNNICUTT** PhD

Dr. David Hunnicutt is the CEO of the Wellness Council of America. As a leader in the field of health promotion, his vision has led to the creation of numerous publications designed to link health promotion objectives to business outcomes. Known for his ability to make complex issues easier

to understand, David has a proven track record of publishing health and wellness material that helps employees lead healthier lifestyles. David travels extensively advocating better health practices and radically different thinking in organizations of all kinds.

ABOUT **MIKE WANETKA** Wellness Coordinator - Health Fitness Corporation

Mike Wanetka holds a Master's degree in nutritional science with emphasis in exercise physiology. Mike has over 17 years of corporate wellness experience, including international and Fortune 500 companies. Achievements include the 2002 Platinum Well Workplace Award by the Wellness Council of America in addition to earning the 2003 and 2006 Corporate Health and Productivity Award.

Mike is currently employed by Health Fitness Corporation, which is contracted with the State of Nebraska to provide the wellness program. Mike works within the State of Nebraska Wellness & Benefits team to integrate wellness into the benefits and medical plan. In addition, Mike oversees the launch, implementation, communication and reporting of the wellness initiatives for the State of Nebraska, who recently became only the second state to earn WELCOA's Gold Well Workplace Award in 2011.

ABOUT **CARLOS CASTILLO, Jr.** Director Administrative Services - State of Nebraska

Carlos Castillo is responsible for leading the 11 divisions of Administrative Services that provide accounting, procurement, personnel, risk management, building management, wellness and benefit services, as well as many other services to all of Nebraska state government. In addition the agency provides financial operations, human resources, payroll, and legal services for the 250

employees in its 11 divisions, as well as 250 employees in three other divisions. Prior to joining the State in 2007, he served as a campaign manager for several successful congressional and statewide political campaigns and served as the Election Commissioner for the state's largest county. Castillo has a bachelor's degree in political science from the University of Nebraska-Omaha.

ABOUT **ROGER WILSON** Administrator of Central Services - State of Nebraska

Roger Wilson is responsible for managing a staff of over 25 people that provide financial, human resources, and payroll services for the 11 divisions of the Administrative Services agency, as well as three other divisions totaling 500 employees. In addition, he manages the wellness and benefits program for all of state government. Prior to joining the

State in 2006, he was a consulting partner for 15 years, specializing in national and international retail strategies for technology companies including Microsoft, IBM, HP and Adobe. Wilson has a bachelor's degree in mathematics and actuarial science with a concentration in business, finance, and computer science from the University of Nebraska – Lincoln.

ABOUT **BRITTANY STOHL**

Brittany Stohl is the Creative Director for the Wellness Council of America. She has a Bachelor's of Fine Arts Degree from the University of Nebraska - Lincoln, and has a Holistic Health Coach Certification through the Institute

for Integrative Nutrition. She brings a fresh perspective to WELCOA's line of publications and lends creative energy to advancing WELCOA's mission on a national playing field.

ABOUT **WELCOA**

Wellness Council of America (WELCOA) was established as a national not-for-profit organization in the mid 1980s through the efforts of a number of forward-thinking business and health leaders. Drawing on the vision originally set forth by William Kizer, Sr., Chairman Emeritus of Central States Indemnity, and WELCOA founding Directors that included Dr. Louis Sullivan, former Secretary of Health and Human Services, and Warren Buffet, Chairman of Berkshire Hathaway, WELCOA has helped influence the face of workplace wellness in the U.S.

Today, WELCOA has become one of the most respected resources for workplace wellness in America. With a membership in excess of 5,000 organizations, WELCOA is dedicated to improving the health and well-being of all working Americans. Located in America's heartland, WELCOA makes its national headquarters in one of America's healthiest business communities—Omaha, NE.



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A WELCOA Case Study

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First Of Its Kind

The State of Nebraska was one of the first state governments in the US to launch an integrated plan for health coverage tied to wellness program participation. Now, as one of America's healthiest employers, the State of Nebraska is enjoying a \$4.2 million reduction in claims, best-in-class participation rates and a majority of employees touting how the program has improved their lives.

The amazing part is that all this was accomplished in just three years. So how did they do it?

In the following pages of this WELCOA case study, we'll reveal the inner workings of this public sector powerhouse, highlighting one of the nation's top examples of workplace wellness at work.

Section I: The State Of Nebraska's Wellness Program Design

Setting An Example For The Public Sector

In 2009, the State of Nebraska first launched its health plan—called the Wellness Plan—in conjunction with its wellness program called **wellnessoptions**. Its unique, value-based benefit package emphasizes smart use of health care and offers individually tailored wellness programs to help employees and spouses stay healthy. The Wellness Plan provides lower out of pocket premiums than most other State health plans, in addition to offering comprehensive preventive coverage that targets many of the greatest health risk factors among the employee population.

The State of Nebraska has set a strong example for others in the public sector to follow because it's the only state to earn two prestigious national awards: the 2011 Gold Well Workplace Award from WELCOA and the 2011 Innovations Award from The Council of State Governments.



In 2009, the State of Nebraska began its pursuit of wellness for a typical reason—its costs had been getting out of control. Now, just a few years later, its wellness program is demonstrating the positive outcomes it set out to achieve—and Nebraska is getting calls from other states who want to model this successful approach.

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Demographics

Industry:	State Government
Average Age of Employee:	45.7
Average Length of Services:	13 years
Gender:	51% female
Bargaining Units:	75% union
Health Plan Enrollment:	13,500 employees, retirees, cobra participants, and 7,000 spouses

Wellness Program Overview

Two full-time Health Fitness Corporation staff members are located on-site to support over 80 Agencies, Boards and Commissions (e.g. Health & Human Services, Corrections, Roads, Games & Parks, Labor, Insurance and Revenue are just a few examples).

Wellness motto: Wellness is a journey we take together.

Eligible wellness program participants live in all 93 counties across the State of Nebraska.

About Health Fitness Corporation

The wellness options program is professionally managed by Health Fitness Corporation, an outside third-party company. Results are confidentially managed by Health Fitness Corporation, in which personal health information is not released to the State of Nebraska in compliance with federal privacy regulations.

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Implementation History

Under current state statute, the State of Nebraska contributes 79% of the premium associated with each plan that's offered to state employees. This factor, along with rapidly rising medical costs, was creating financial challenges to the State's health insurance program just a few years ago. For example, in 2006, health insurance premiums increased 22%. The State also saw an increase of 10% in 2007 and 14% in 2008.

During this time, the State offered a portfolio of health plan options with minimal preventive care benefits. These plans included a low-deductible PPO, a high-deductible PPO, a no-deductible POS and no-deductible HMO. The State of Nebraska health claim costs were far exceeding budget, while reserves were reaching an all-time low. This pressing situation drove the State of Nebraska's Wellness and Benefits team to take immediate action.

Main Drivers For Change:

- Overutilization of health care services
- Poor preventive adherence
- Lack of attention towards early detection / late diagnosis of conditions (with a lack of preventive coverage, employees were typically reactive, not pro-active)
- Continual escalation of premium rates.

Developing Solutions

After identifying the main drivers for change, the State launched a feasibility study to provide the framework for rebuilding their approach to offering employee health care. As a result, the State developed a new, innovative wellness strategy known as **welnessoptions**, which was built on three important principles:

1. Provide premium incentives for employees who meet wellness program criteria.
2. Increase preventive adherence with an effective communication strategy.
3. Reduce health care costs by building a culture that promotes and encourages healthy lifestyles.



Unique Public Sector Challenges

The main challenge to implementation was a two year approval process that involved obtaining buy-off from the Legislature and Union regarding the funding of the wellness program. In addition, time was needed to address the associated state statute implications. Ultimately, it was determined that the wellness program would be funded through health plan premiums among all those enrolled in a State of Nebraska health plan. Because state statute included incentive limitations for those meeting wellness program criteria, employees could be offered lower premiums for their participation, but not cash or gift incentives. (See Figure A on page 6 for premium reduction rates.)

In January of 2009, the State issued an RFP to accept proposals for a wellness vendor and wellness programs. Health Fitness Corporation was selected over 20 bidders to implement a wellness program for the State. A key element in the State's selection process was to ensure that all personal data and results would be confidentially managed in compliance with all federal privacy regulations.

Prior to the launch of the wellness program, the State of Nebraska held a massive visibility campaign to educate employees about what was to come. The State held over 25 employee town hall meetings throughout Nebraska, introducing the wellness program to its diverse work force. Decision makers also used a number of other communication measures to educate employees at all levels—from agency heads to front line employees.

Q: "What's In It For Me?"

A: A Quality Of Life & Premium Savings!

"wellnessoptions" Earns Two National Wellness Awards

In 2011, The State of Nebraska won WELCOA's Gold-level Well Workplace Award for its exemplary implementation of a results-oriented workplace wellness program. In meeting rigorous criteria around seven critical benchmarks of successful programs, the State of Nebraska is one of only two states that have earned WELCOA's Gold Well Workplace Award.

The State of Nebraska was also awarded the 2011 Innovations Award from The Council of State Governments for its breakthrough program within the first three years of operation. The Innovation Award is given for the development and implementation of exemplary programs, so the successful ideas and experiences can be applied to other states. The award recognizes newness, creativity, effectiveness, transferability and significance.



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Making The Case: “What if we do nothing?”

To illustrate the benefits of wellness and justify the importance of the program to both employees and senior leadership, the State of Nebraska presented a “do-nothing” perspective. They asked: “What if we do nothing?” and leveraged that if no wellness program were offered, the following negative results would apply:

- The health of the workforce would continue to decline;
- Obesity rates would continue to rise;
- Diabetes rates would continue to rise;
- Coronary and other chronic health conditions would continue to rise;
- Unnecessary doctor and emergency room visits would continue to rise;
- Health care costs would continue to increase at double-digit rates annually;
- Employees would pay more out of pocket for health care coverage;
- Employees would pay more out of pocket for prescription coverage;
- The quality of life for their workforce would suffer; and
- The 1.8 million taxpayers across the state of Nebraska would brunt the cost of these modifiable opportunities.

These challenges became opportunities when the State realized it could positively impact health care costs—and the health of employees—among its large workforce.

Employee Participation Incentives

The State of Nebraska offers four self-insured health plans. Employees contribute 21% of the total premiums while the State contributes 79% of the total premiums. The total premiums account for all the health-related costs as provided with the health plans including medical, pharmacy and wellness program administrative costs.

Health care premium costs among each of the four health plans are independently determined based on each plan’s utilization experience. When comparing the health care and prescription utilization among each of the four State of Nebraska health plans, the Wellness Plan utilization is significantly lower. Here’s an example of the significant out of pocket premium savings when comparing the Wellness Plan against two other State plans:

Figure A

Annual Employee Wellness Plan Premium Savings (per EE)				
2012-2013 Wellness Plan Savings Comparison				
Plan Name	Single	Four Party	Two Party	Family
Choice Plan	\$526.56	\$1,081.44	\$1,397.52	\$1,869.12
Regular Plan	\$218.40	\$448.56	\$579.84	\$775.44

Comprehensive Preventive Coverage: An Additional Wellness Plan Attraction!

In addition to the Wellness Plan premium savings, additional plan benefits provide further cost savings to participants while addressing the most prevalent risk factors within the population. The purpose of the comprehensive preventive coverage is to help overcome barriers to employees managing their risk factors. In fact, preventive coverage within the Wellness Plan is greater than health care reform guidelines, in an effort to encourage the use of preventive care. The State of Nebraska's coverage includes the following:

- All blood work (including preventive) is covered up to \$500
- No age restrictions for preventive screenings
- Routine and follow-up mammograms covered at 100%
- Routine and follow-up colonoscopies covered at 100%
- Cholesterol medications at a reduced co-pay or no cost for generics
- Hypertension (high blood pressure) medications at a reduced co-pay or no cost for generics
- Diabetic prescriptions at a reduced co-pay
- Tobacco cessation medications at no cost

Two important components of this list are the lifted restrictions on age and follow-up screenings. For example, if an employee has a family history and should have a screening earlier than the recommended age, they won't be blocked from having it. Also, if follow up screenings or blood work are needed, employees and their families will be covered. This ensures that employees can better manage their risk factors or conditions and prevent those risks or conditions—and their future care costs—from escalating.

What the State of Nebraska has found is that, for people who have these risk factors or family histories, these services can be even more of an incentive than the premium discount.

“The State of Nebraska wellness options program has helped change our lives! Getting and staying healthy takes hard work and commitment. The wellness program provides a variety of tools to help employees reach and/or maintain good health. Success breeds success!”

- **Bobbi and Steve Olson,**
Nebraska Department of
Roads



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Section II: Delivering The Program

Qualifying For The Wellness Plan

State of Nebraska employees who take the time to invest in their personal health by qualifying for the Wellness Plan are rewarded with lower premium costs and comprehensive preventive coverage.

Any enrolled employee and enrolled spouse can choose to qualify for the Wellness Plan by completing 3 STEPS on an annual basis.

STEP 1: participants choose and enroll in their choice of a wellness program*

STEP 2: participants complete a biometric screening option

STEP 3: participants complete an online health assessment

(*Employees who do not choose the Wellness Plan can still participate in any of the wellness programs.)

Year-Round Wellness Program Offerings

Each year, the State evaluates its wellness programs to ensure the offerings are aligned with the population's needs and interests. In addition, the State firmly believes that healthy lifestyles are a life-long commitment. As a result, all of the wellness programs are offered year-round instead of as short-lived, 12-week programs.

The wellness programs available to enrolled State of Nebraska employees and their spouses include:

- **Walk This Way®** - Participants boost their activity levels by wearing a free pedometer and tracking their steps online. With over 8,000 employees and spouses participating the past three years, this program is now being offered each year due to popularity.
- **EMPOWERED Coaching™: Lifestyle and Condition Management** - Participants work with their own personal health coach to support and guide lifestyle changes related to physical activity, healthy eating, smoking cessation and stress management. In addition to lifestyle management, individuals with chronic conditions can also work with a coach to help them manage their health. Over 7,700 participants have participated in this telephonic-based coaching program during the past three years.
- **NutriSum** - As a result of employees expressing interest in additional weight management programs, this online weight management challenge helps participants learn strategies for weight loss and maintenance of a healthy weight.
- **Cardio Log** - Based on feedback, wellness participants expressed interest in logging a variety of workouts. With Cardio Log, wellness participants can now track a variety of sports, fitness classes, cardiovascular, strength training and flexibility workouts.
- **Biometric Screening** - Onsite screenings are offered at approximately 30 State of Nebraska locations each year. In addition, home kits can be requested to obtain a finger-stick blood draw kit mailed to participant homes.



Wellness Champions: A Resource To The Employee Wellness Program

Wellness Champions serve as a resource to the wellness program by communicating **wellnessoptions** programs to fellow co-workers, while providing constructive feedback to the wellness team. Currently, there are approximately 40 Wellness Champions at locations all across the state and among the different agencies.

The feedback from the Wellness Champions is imperative to the program. For instance, it was the Wellness Champions who first voiced the need for more preventive coverage in the health plan. Because aligning health plan coverage in this manner falls right in line with the goals and objectives of the wellness program's focus on prevention and early detection, the State changed the Wellness Plan design to include specific follow-up preventive screenings.

Senior Leadership Support

With previous involvement in the military, Governor Dave Heineman's physically active lifestyle and personal interest in fitness and wellness is the cornerstone for the wellness program.

The Governor makes time to promote the wellness program. In fact, at the launch of the wellness program, the Governor recorded a video to support and promote the benefits of the wellness program. The video was made available for all employees to view.

A terrific example of senior leadership support is the Governor's own idea of recognizing walking program participants with a group photo session at the State Capitol. Those who achieve 1 million steps, all the way up to the individual with the highest amount of steps (10 million!) are recognized in a photo with the Governor. It is also not uncommon to hear the Governor actively promoting and challenging others to beat his own daily step count in the State Capitol hallways. Governor Heineman leads by example and makes an effort to visibly promote his active participation.

The Governor wants to be a part of employee success stories. As a result, individual testimonial stories are displayed on a quarterly basis in the State Office Building's "Wellness Wall of Fame" and on the wellness website. Wellness Wall of Fame participants get an individual picture taken with the Governor and receive a letter and certificate to honor their achievements.



WELCOA's Well Workplace Model Offers Results

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“Nebraska can be proud to be recognized as having one of the only wellness-focused health care programs for state government in the country.”

- Governor Dave Heineman

Walk This Way!

Participants enrolled in the State of Nebraska’s Walk This Way program literally take millions of steps during this year-round walking initiative. This year, more than 1,700 participants have logged over 1 million steps and several have logged over 6 million steps. And recently, the program celebrated its first participant to log over 10 million steps!

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Governor’s Wellness Awards Luncheon

At one point, the wellness program staff was getting so many participants with amazing lifestyle changes and lifesaving stories that the Governor suggested holding a banquet at his residence to further recognize these achievements. This resulted in what is now the annual ‘Governor’s Wellness Awards Luncheon’ at the Governor’s residence. Wellness Champions, Agency leaders and a keynote speaker attend this awards luncheon, at which the Governor presents two awards. The first award goes to the Wellness Champion who demonstrates going “above and beyond” to promote wellness at their location. The second award goes to the Agency with the greatest wellness program participation and health improvements.

Results from the Governor’s Wellness Award luncheon have created some powerful traction for the wellness program throughout the State of Nebraska. For example, after one such luncheon, the Department of Corrections Agency Director requested to have Wellness Champion representation at every Corrections location throughout the State.

Lastly, when the State of Nebraska won WELCOA’s Gold Well Workplace Award in 2011, the Governor announced this prestigious accomplishment in a media news call and press release. The Governor ultimately strives to maximize opportunities that help build wellness into the culture of the State government.

Section III: Health Improvements And Early Detection Efforts Pay Off

Improved Lifestyles, Reduced Risk Factors And Increased Preventive Care

Early accomplishments are being reported after only three years of the State of Nebraska providing its **wellnessoptions** program. Results are showing improved lifestyles, reduced risk factors and increased adherence to early detection and preventive screenings.

Last year, over 5,800 employees and 2,500 spouses enrolled in a wellness program, which is approximately 42% of the employee population. Comparing 2010 to 2011, participation in the wellness programs has increased 10% and biometric screening attendance has increased 16%.

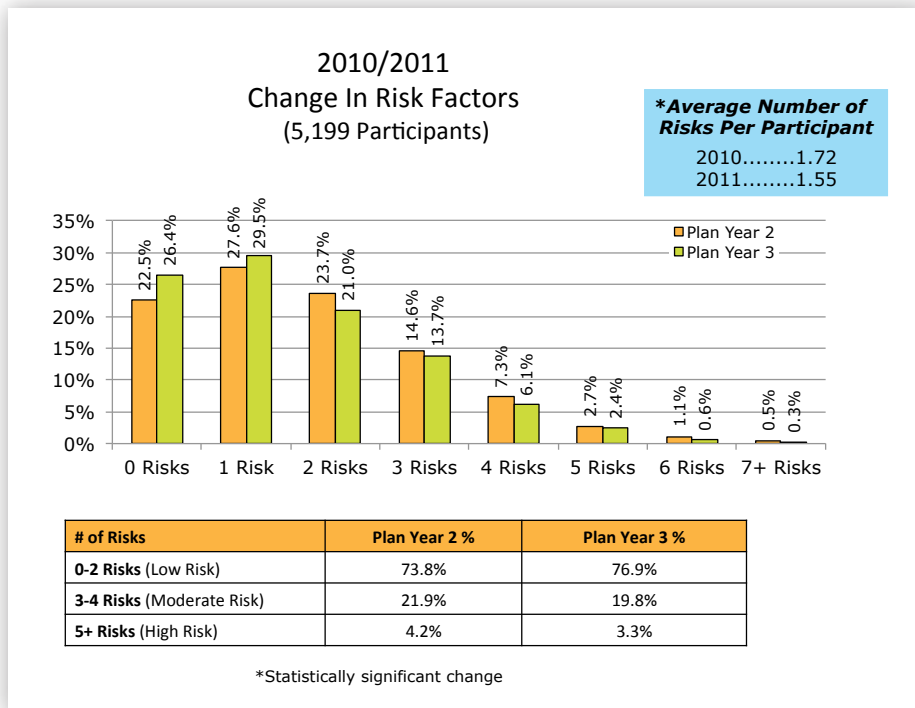
Final Walk This Way Step Achievement (number of participants)

Date	Enrollment	Wellness Criteria Achievers	1 Million+	2 Million+	3 Million+	4 Million+	5 Million+	6 Million+	Total Steps Logged
2010	3,670	1,684	521	171	42	4	1	1	2,120,050,343 (803,049 miles)
2011	5,222	2,662	891	360	163	61	15	10	4,722,554,785 (1,788,847 miles)
2012	5,931	4,912	1,783	723	320	119	44	16	6,013,053,701 (2,77,672 miles)

Based on comparative analysis among those who completed a health assessment in 2010 and 2011, the State saw statistically significant improvements in the following high risk areas: physical activity, consumption of vegetables and fruits, tobacco, stress and depression.

- 11.3% who were previously high risk for low levels of physical activity are now exercising more than two days per week.
- 7.7% who were previously high risk for low fruit/vegetable consumption are now eating more than three fruits/vegetables per day.
- Participants reporting they use tobacco decreased from 9.3% to 7.8%.
- Those at high risk for depression decreased from 11.6 % to 9.6%.

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The overall average number of individual risks significantly declined from 2010 (1.72 risks) to 2011 (1.55 risks). The percentage of employees at low-risk status (0-2 risks) increased from 73.8% in 2010 to 76.9% in 2011. Consequently, the percentage of employees at moderate-risk (3-4 risks) decreased from 21.9% to 19.8% and those at high-risk (5+ risks) decreased from 4.2% to 3.3%.

“Our [employees’] success in leading healthy lifestyles is a great example of what is possible when you make a commitment to invest in your personal health.”

- Governor Dave Heineman



Good Catch!

Some have argued that the State’s targeted home mailings are not cost effective due to postage costs. But the reality is this: if a low cost home mailing catches ONE case of early-stage cancer, diabetes, heart disease, high blood pressure or other condition— just ONE—then this communication strategy has more than paid for itself. Not to mention, early detection can have a game-changing quality of life benefit.

Why? The cost to treat some conditions in the late stage can range in the tens of thousands to hundreds of thousands of dollars per year. If diagnosed early, the benefits in treatment savings are enormous to both the individual and the State. And if caught early, the odds of the person’s health status improving with time are much greater.

With its targeted messaging strategy, the State of Nebraska has helped to catch 514 new cases of early stage cancer before it was too late!

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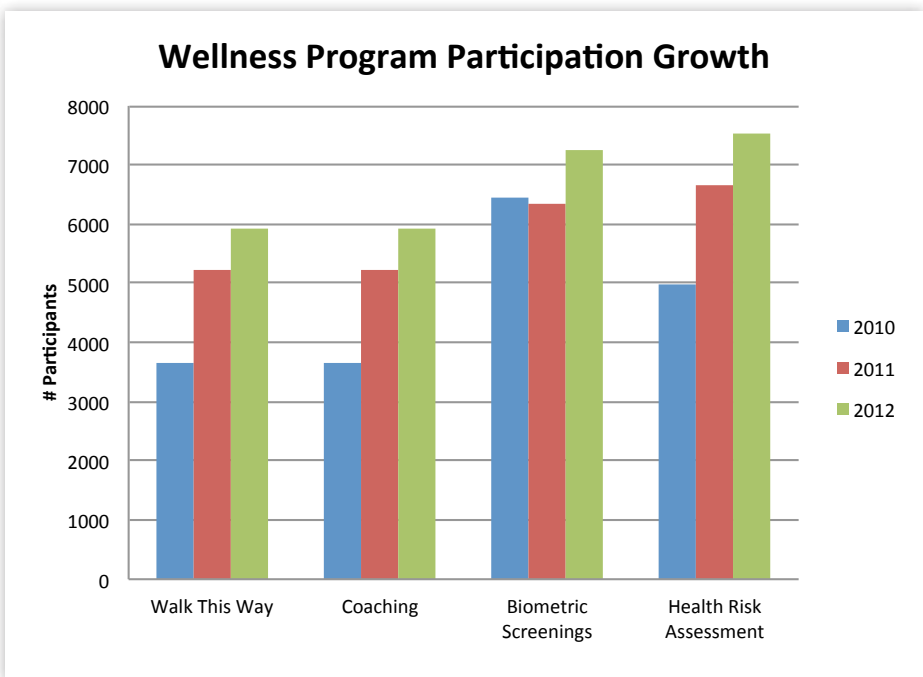
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Just as leading national research illustrates, reducing individual health risk factors has also shown to result in a reduction of health care costs at the State of Nebraska. Based on State of Nebraska medical claims analysis among wellness program participants, the findings show a positive relationship between the number of individual risk factors and medical costs. In addition, the analysis shows cost savings as the population shifts from the high and moderate risk categories to a lower risk category.

Onsite screening satisfaction survey results show that 99.2% of participants were satisfied with their experience. Post-survey results indicate that 90.6% of participants were satisfied with the EMPOWERED Coaching™ program.

A recent interest survey among wellness program participants found:

- 67% are somewhat or very enthusiastic about the wellness program
- 83.5% indicated the **wellnessoptions** program has somewhat or considerably affected health and well-being positively
- 83.8% like the premium savings with the Wellness PPO.



Aggregate results among wellness program participants have shown a reduction in the average number of individual risk factors. Associated health improvement results include increased levels of physical activity and consumption of fruits and vegetables, along with decreased prevalence of stress and tobacco use. In fact, 130 participants have now quit smoking as a result of the EMPOWERED Coaching™ program combined with smoking cessation medications available at no cost within the Wellness Plan. Other conditions newly diagnosed from onsite biometric screenings include over 1,100 new high cholesterol cases and 1,300 new high blood pressure cases— which means these risks were successfully caught and now the program can provide employees with resources and support to better manage these conditions. Results from the State of Nebraska’s interest survey indicated 85% of wellness program participants attest that the **wellnessoptions** program has positively affected their health.

Personalized Messaging Like No Other

The State of Nebraska personalized messaging strategy started with one concept and grew like a Nebraska thunderstorm. Based on claims, the State found the preventive and chronic care screening adherence rate was extremely low among all those with health coverage. The volume of medical claims and life changing events told a clear story that contributed to a poor quality of life and health costs that were out of control.

The focus of the State’s personalized messaging is on increasing preventive screenings such as mammograms, colonoscopies, cholesterol checks, etc., as well as chronic condition screenings like hemoglobin A1C and liver enzyme checks, among others. Based on U.S. Preventive Screening Task Force guidelines, the State uses its most recent claims data (health assessment, biometric screening, medical and pharmacy claims) and self-reported data to target messaging to those participants who are not current with their preventive or chronic care screening.

The diverse and disperse population at the State of Nebraska posed many communication challenges, so the State turned to a two-prong communication strategy called Personalized Messaging. This messaging system provides data-driven outreach to employees to generate meaningful actions and outcomes.

Targeted Home Mailings:

- Inform of screening type that is due or overdue (i.e. mammogram or A1C)
- Provide participant’s health plan coverage info for the specific screening
- List doctor’s office near to participant’s home if no primary doctor is on file

Consumer Health Advocacy Campaigns:

- Target those who are high users of emergency rooms
- Target those taking brand name medications that have a generic equivalent
- Provide immediate cost savings both the participant and the State

Other Personalized Messages:

- Customized: precisely targeted to specific employee populations
- Timely and data-driven: based on claims or self-reported data
- For example: seasonal musculoskeletal issues have patterned to peak in January and July, so messages with safe back care education are sent prior to those highest incident times. In addition, the location of the closest urgent care clinic is sent to those who have had a previous diagnosis of back pain and are on the list of frequent ER users.

While personalized messaging and mailings have proven effective for communicating to the State’s diverse workforce, the scope of communication has also expanded to drive enrollment messages to those currently not participating in the wellness program. Reminders are also sent to those who were short of qualifying for the Wellness Plan. As you would expect, recommendations for State wellness programs are specific to the participant’s risks factors and/or chronic conditions.



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Personalized Messaging Outcomes

The impacts of the State’s personalized messaging engagement strategy are measured in data-driven outcomes reported from claims data and wellness program participation.

- Total employee preventive screening adherence rate has increased 37%
- 10% increase in wellness program participation the past year
- 10% increase in Wellness Plan enrollment the past year
- 5% increase in use of generic prescriptions the past year

Life-Saving, Cost-Saving ‘Catches’

Before the launch of the State’s **wellnessoptions** initiative, only 33% of employees were current with their recommended preventive screenings (compared to national guidelines). And now, three years later, 70% are current with their recommended screenings!

As a result of this increase in preventive screenings, the State has also seen a spike in the amount of conditions detected in an early stage. Along with more favorable health outcomes, significant cost savings are also associated with identifying conditions in an early stage.

The good news is that over the past two years, 514 new early-stage cases of cancer were detected (mostly colon and breast), which allowed for early treatment. Unfortunately, 26 new cases of late stage cancer were diagnosed, and in many of these cases, the individuals were getting screened for the first time.

“Wellness helps us reach new levels of quality in fulfilling our mission. In a prison environment, we are much more confident in our personal safety when we know our co-workers are physically fit and mentally alert.”

- **Bob Houston, Director, Nebraska Department of Correctional Services**



Bucking The Health Care Cost Trend

The State of Nebraska continues to attack modifiable health care costs from many different avenues. Prior to the wellness program, the State experienced double digit health care cost increases each year. Last year, the State experienced an overall cost trend of less than a 1% increase among all State of Nebraska health plans.

Major Contributors To Cost-Savings:

- Reduced prescription utilization— in fact, the total number of prescription scripts filled within the Wellness Plan reduced 3% last plan year as a result of improved lifestyles
- Reduced ER visits
- Reduced hospital admissions
- Reduced hospital stays

Just as national research illustrates, reducing individual health risk factors has also shown to result in a reduction of health care costs at the State of Nebraska. Specifically, the analysis of medical and pharmacy costs has demonstrated \$4.2 million in reduced medical and pharmacy claims spending during the first two years when comparing wellness program participant's health cost experience to non-wellness participants. The resulting return on investment is above industry average at 2.70:1 for a program that is just three years young. This means that for every \$1.00 spent on the wellness program, \$2.70 is returned in health care savings based on an independent review of claims data.

"I am very pleased with the success of our wellness program and I am even more pleased that state employees are embracing this program," Governor Heineman said in reflecting on the early progress of the wellness program.

To read more about the State of Nebraska's wellness efforts, visit www.wellnessoptions.nebraska.gov. ★



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“Wellness is beginning to have a positive impact on employees’ lives, both at home and at the office.”

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