



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## Justus-Warren Heart Disease and Stroke Prevention Task Force (JWTF)

*State Health Plan Hypertension Update*

April 6, 2016

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*A Division of the Department of State Treasurer*

# NC State Health Plan Demographics

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- ~ 700,000 members
- 82.6% Actives, 10.8% Pre-Medicare Retirees, 6.4 % Medicare Retirees
  - Average age is 40.3 years
  - 61.5% female
  - Of active members, 47.2% in public schools and 21% in state agencies (others in Universities, charter schools, community colleges, municipalities etc.)
  - Members reside in all 100 counties of the State
- 47.4% of SHP members have one or more ‘diagnosed’ chronic conditions – these members cost 7 times as much as a ‘healthy’ member
  - 11% use tobacco
  - 32% are overweight or obese

# Plan Benefits

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The State Health Plan offers 3 plan options for Active and Pre-Medicare Retirees and 5 plan options for Medicare Retirees. The Plans for Actives and Pre-Medicare Retirees are as below:

**1. Enhanced 80/20 Plan (50.4%)**

- Pays 80% for most in-network services

**2. Consumer-Directed Health Plan (CDHP)(4.2%)**

- High deductible health plan
- Pays 85% for most in-network services after meeting deductible
- Includes a Health Reimbursement Account (HRA), with starting balance funded by State Health Plan

**3. Traditional 70/30 Plan (45.4 %)**

- Pays 70% for most in-network services

# Wellness Premium Credit Activities

Wellness Activities	Credits on Enhanced 80/20 Plan	Credits on Consumer-Directed Plan
<p><b>Tobacco Attestation</b></p> <p>Attest that you and your covered spouse (if applicable) are non-tobacco users or commit to participation in a tobacco cessation program.</p>	\$40 per month	\$40 per month
<p><b>Primary Care Provider</b></p> <p>Select a Primary Care Provider for yourself and each covered dependent (if applicable)</p>	\$25 per month	\$20 per month
<p><b>Health Assessment</b></p> <p>Complete a confidential Health Assessment</p>	\$25 per month	\$20 per month
<p><b>Total wellness premium credits</b></p>	<b>\$90 per month</b>	<b>\$80 per month</b>

# Chronic Conditions – Prevalence and Cost

*Actives and Pre-Medicare Retirees only (Jan-Dec 2014)*

Chronic Condition	Members	% of Total	Paid Amount	PMPY
Diabetes	41,068	7.6%	\$368,510,000	\$8973
Coronary Artery Disease (CAD)	13,286	2.5%	\$239,585,625	\$18,033
<b>Hypertension</b>	<b>133,341</b>	<b>24.7%</b>	<b>\$981,052,045</b>	<b>\$7357</b>
Asthma	29,835	5.5%	\$205,628,855	\$6892
COPD	4,723	0.9%	\$76,249,269	\$16,144
CHF	2,089	0.3%	\$91,406,360	\$43,756
Mental Illness	139,161	25.8%	\$872,248,353	\$6268
Substance Abuse	29,441	5.5%	\$248,838, 945	\$8452



# Programs and Initiatives to Address Hypertension

# Hypertension: Targeted Outreach

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- Disease Management by ActiveHealth Management, the Plan's population health management vendor
  - Risk stratification identifies members
  - Telephonic and mail outreach invites members to engage in coaching
  - Health assessment responses drive education and management messages to members
  - Telephonic coaching by Nurses and Lifestyle coaches available to all members
  
- My Blood Pressure Wallet Card, *mailed to members diagnosed with hypertension*
  - 116,480 mailed, 5,000 in stock for Nurse Coach distribution
  - Hypertension Self-Management Information
  - Questions to ask the Doctor
  - Blood Pressure and Medications Tracking Tool



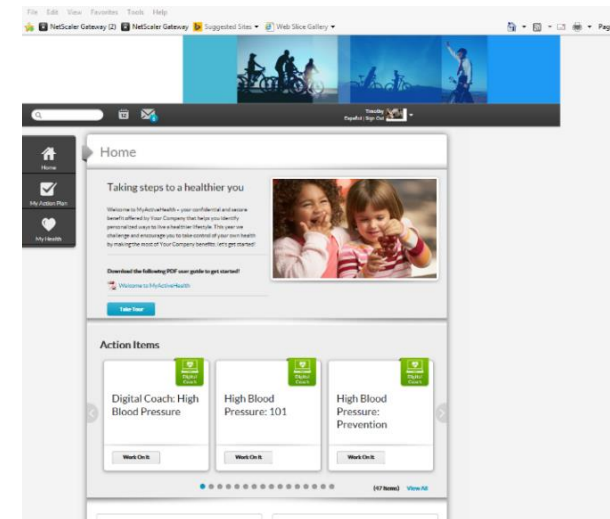
# Health Engagement Plan (April 1, 2016)

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- **Positive Pursuits Program:** *Consumer-Directed Health Plan (CDHP)* members with diagnosis of select conditions can earn HRA funds annually for completing high value and essential health maintenance activities.
  - Hypertension is one of the 6 conditions targeted for 2016-17 calendar years. HRA earning activities include
    - Visits with Primary Care Provider
    - Adhering to anti-hypertensive medications
    - Completing hypertension education (including self monitoring of BP) with Nurse Coaches
    - Completing Health Coach sessions
- **Healthy Lifestyles Program:** All *CDHP* members can earn up to \$125 annually by talking to a lifestyles coach and tracking their physical activity and/or Nutrition

# Hypertension Member Resources

- Cardiovascular Health Webinar (part of monthly series of webinars)
- Live, local Cardiovascular Health presentations
  - Wellness Wins Initiative: Greene, Jones, Lenoir, Feb -March 2016
  - Go Red Event, March 2015, 2016
  - Wake County Agencies, Feb 2016
  - Wellness Expo, May 2016
- Member Focus and Health Benefit Representative e-newsletters
  - Feb, April 2015, February, May 2016
- Personal Health Portal
  - Videos
  - Self-led tutorials (“Digital Health Coaching”)
  - BP Tracking Tool
  - Action Plans



# Plans for 2016

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- Work with *Centers for Disease Prevention and Control (CDC)* 6/18 initiative with focus on Hypertension
- Partner with *Division of Public Health (CCCPH)* on a variety of initiatives
  - Promote Hypertension and Stroke Awareness Month (May 2016)
    - Co-branded member Newsletters, Facebook and other venues
  - Promote self-monitoring of Blood Pressure
    - Video tutorials
    - Promote protocols for self-monitoring of Blood pressure through worksites
    - Heart360 online tracking and resource site
  - Promote 1:1 Blood pressure monitoring coaching
  - Co-create a High Blood Pressure Resource Toolkit



# Appendix

# Plan Comparison *(Active/Non-Medicare Retirees)*

Plan Design Features	Enhanced 80/20 Plan		Consumer-Directed Health Plan		Traditional 70/30 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>HRA Starting Balance</b>	N/A		\$600 Employee/retiree \$1,200 Employee/retiree + 1 \$1,800 Employee/retiree + 2 or more		N/A	
<b>Annual Deductible</b>	\$700 Individual \$2,100 Family	\$1,400 Individual \$4,200 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family	\$1,054 Individual \$3,162 Family	\$2,108 Individual \$6,324 Family
<b>Coinsurance</b> (You pay XX%)	20% of eligible expenses after deductible	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	15% of eligible expenses after deductible	35% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
<b>Coinsurance Maximum</b> (excludes deductible)	\$3,210 Individual \$9,630 Family	\$6,420 Individual \$19,260 Family	N/A	N/A	\$4,282 Individual \$12,846 Family	\$8,564 Individual \$25,692 Family
<b>Out-of-Pocket Maximum</b> (includes deductible)	N/A	N/A	\$3,500 Individual \$10,500 Family	\$7,000 Individual \$21,000 Family	N/A	N/A
<b>Pharmacy Out-of-Pocket Maximum</b>	\$2,500		Included in total out-of-pocket maximum	Included in total out-of-pocket maximum	\$2,500	
<b>ACA Preventive Care</b>	\$0 (covered at 100%)	NA	\$0 (covered at 100%)	NA	\$39 for primary doctor \$92 for specialist	Only certain services are covered

**Thank You!**



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