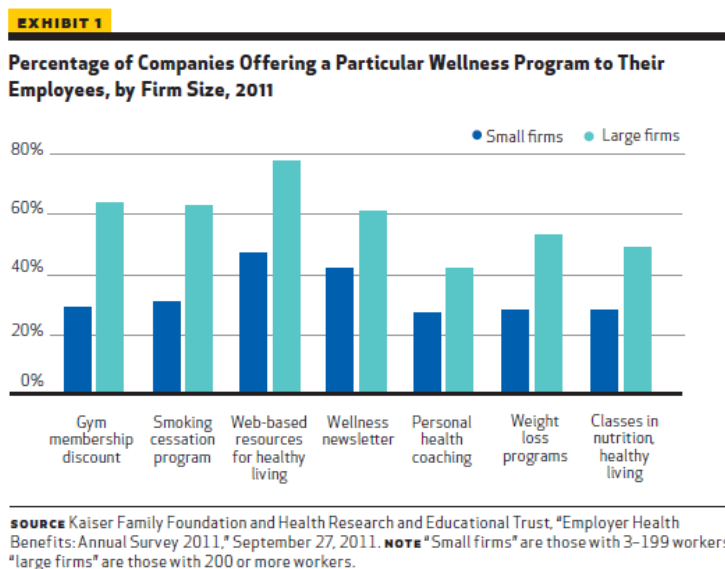


In the Spotlight: the Affordable Care Act and Wellness Programs

For decades, health care costs have been rising at exponential rates. Employers, as a primary intermediary for supplying health care coverage, have borne the brunt of these costs. Accounting for [25-30% of those costs](#) are higher-risk employees, usually due to cardiovascular disease – often, a direct result of being overweight or obese. In many cases, these are preventable chronic diseases that result from modifiable behavior. Many corporations and public organizations have turned to wellness programs as a way to address these [preventable illnesses and costs](#).



In an effort to support these efforts and create a healthier public, the Affordable Care Act (ACA) included several provisions to encourage wellness programs at the plan, employer, and individual levels. Wellness programs are designed to encourage people to exercise, eat right, and generally take care of their bodies. They exist in many different forms – for example, smoking cessation services, gym memberships, at-work weight loss tools, and so on. In all forms, the main objective is to help people improve their lifestyles and, therefore, their health by creating incentives for healthy behaviors.

What is in the law?

There are a variety of provisions in ACA that encourage healthier lifestyles through wellness programs.

Beginning in 2014, \$200 million will be made available for wellness grants for small businesses that employ fewer than 100 individuals that work 25 hours or more per week. The grants will be available to businesses over a five-year period only if the business did not have a wellness program in place when the law passed in March 2010.

Beginning in January of 2014, ACA establishes conditions under which employers could begin or continue wellness programs. Certain programs, like fitness center rebates and diagnostic testing, are not subject to requirements by the ACA. If programs are based on health status, like reducing body mass index, rewards for participating can be up to 30% of the cost of the employee-only coverage under the plan (although the Secretary of

HHS could raise that limit to 50%). The reward could be in the form of a premium discount or rebate, the absence of a charge, a waiver of cost-sharing, or coverage of a benefit that would not otherwise have been covered. Of course, the programs must be reasonably designed to promote health and/or prevent disease and must be available to all similarly situated employees.

For those individuals not under employer-sponsored coverage, the US Department of Health and Human Services (HHS) will establish a pilot program for health promotion and disease management in ten states. This program, to be run by either the state or local health department, will specifically be geared toward the individual market.

As of January 2011, everyone covered by Medicare are entitled to a “wellness visit” and a personalized prevention plan once a year. The wellness visit consists of a health risk assessment, identifying the diseases and injury risks and modifiable risk factors, such as a sedentary lifestyle. The provider can then recognize the appropriate actions the individual should take to reduce their risks of an unhealthy life.

Other provisions will more indirectly affect patient wellness by promoting better coordination of care, [information sharing](#), and [focusing incentives](#) on keeping patients healthy.

BCBSNC Views

Blue Cross and Blue Shield of North Carolina (BCBSNC) recognizes that programs focusing on healthy employees help to create a positive energy in the workplace, increase productivity, attract qualified candidates and decrease overall medical costs. That is why we have long supported and encouraged healthy workplaces and behaviors through our innovative and interactive wellness and disease management programs. BCBSNC invites members with chronic conditions like diabetes, asthma, and heart disease to participate in a disease management program and provides these members with access to a 24-hour nurse line, nutritional counseling, online lifestyle modules and alerts and reminders regarding treatment plans that follow disease-specific evidence-based guidelines. In addition, BCBSNC helps employers execute wellness strategies, educate their employees and offer incentives to encourage their employees to take part in healthy activities like take a health assessment, get the appropriate preventive screenings, lose weight, eat healthier and decrease stress. BCBSNC members also have access to interactive online tools and learning modules that provide education on making healthier choices and setting goals to improve health.

For More Information

HealthCare.gov Wellness Programs: <http://www.healthcare.gov/glossary/W/wellness.html>

HealthAffairs Workplace Wellness: <http://www.rwjf.org/files/research/74369.workplace.wellness051012.pdf>

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