

# National Association of Letter Carriers Health Benefit Plan Seminar



The Cost of Good Health

# Why We Offer Wellness Programs



**TO IMPROVE OR  
MAINTAIN THE HEALTH  
OF OUR MEMBERS**



**HEALTHIER MEMBERS  
LEAD TO LOWER  
HEALTHCARE COSTS**



**TO KEEP PREMIUMS LOW  
AND ALLOW FOR  
ADDITIONAL BENEFITS**



**Whole Health**

# Wellness Programs Offered by NALC Health Benefit Plan

## Cigna

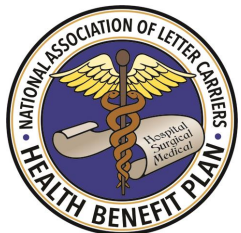
- Gaps in Care
- Healthy Pregnancies, Healthy Babies
- Healthy Rewards
- Your Health First

## CVS

- Accordant Health Management
- Transform Care

## Optum

- Quit for Life
- Real Appeal



Whole Health

# How We Choose Benefits and Programs

A committee meets during the year to discuss:

- Benefit suggestions
- New programs offered by our vendors
- Technical guidance from OPM
- HEDIS Data



# Gaps in Care

Improving health by reminders of screenings, medication refills, and necessary appointments



Integrates medical, pharmacy, and laboratory data to identify gaps in care



Top conditions that trigger a mailing

- Diabetes
- Hypertension
- Coronary Artery Disease



20% of the Plan population received mailings in 2022



2022 High Option Savings = \$822,985



In 2021, there were approximately 5.4 deaths per 1,000 live births.

The leading causes of death were:

- Pregnancy Complications
- Preterm birth
- Birth defects
- Sudden Infant Death Syndrome
- Injuries

# Healthy Pregnancies, Healthy Babies

## NALC Health Benefit Plan Data

So far in 2023 =  
**749** pregnancies

**50%** of pregnant women received recommended prenatal care

**40%** of Letter Carriers are female



# Healthy Pregnancies, Healthy Babies

## Testimonials from Recent Participants

“The representative has been such an amazing nurse, advocate and supporter during my first pregnancy!”

“Every time I spoke to my representative, I felt safe and comfortable. They always knew what to say to cheer me up in moments of stress.”

“I have learned more about my NALC HBP benefits/resources in the last 8 months than I have in 8 years that I’ve been insured, and for that I thank my representative.”

“I cannot thank my representative enough! I feel better knowing she will continue helping other women in need.”



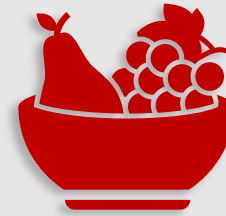
# Healthy Rewards Program - Discounts to Improve Health



**Healthy lifestyle  
products**



**Fitness clubs**



**Weight management  
and nutrition services**



**Vision and  
hearing care**



**Whole Health**

# Your Health First

## *Disease Management*



Members Identified = 32%

Members Engaged = 4.4%

2022 High Option Savings = \$5,414,289

### Top Chronic Conditions

- Diabetes
- Depression
- Coronary Artery Disease
- Osteoarthritis
- Asthma

# Your Health First - Coaching Success Story



Chris

## Profile

- Chris<sup>1</sup>, a man in his 30s
- Chris wanted help managing diabetes and losing weight

## Need: Assistance with diabetes and weight loss

### Goals

- Lose weight
- Lower A1C
- Incorporate healthy eating patterns

### How Coaching helped

- How to establish an exercise routine
- The importance of preventive care
- The importance of following up with PCP regularly and having labs done every 3 months
- A diet to help better manage his condition
- The importance of medication compliance

### Outcomes

- An 83-pound weight loss through healthy eating patterns and exercise
- Understands the importance of diabetes medication compliance
- Hemoglobin A1c improved from 6.1% to 5.9%
- Customer expresses gratitude for the coaching relationship and the encouragement to find a plan that works well for him and to keep trying after he has setbacks. He enjoys the accountability and having someone to share his progress with.

<sup>1</sup>This story is based on an actual customer experience but the customer's name and other identifying information have been changed to protect their privacy.



**Nicole**

## Profile

- Nicole<sup>1</sup>, a woman in her 50s
- Struggling with multiple conditions: type 2 diabetes, high blood pressure, kidney disease, high cholesterol, obesity, and a smoker
- Never had type 2 diabetes diet education

## Need: Assistance managing multiple conditions

### Goals

- Increase exercise to help with weight loss
- Learn how eating affects blood sugar
- Reduce carbohydrate portions at meals
- Reduce # of cigarettes per day
- Improve medication compliance

### How Coaching helped

- How to manage her blood sugar better through diet choices and exercise
- How to use her phone for medication reminders
- To communicate better with her doctor regarding treatment plan and medications
- How to incorporate exercise and activity into her day

### Outcomes

- Reduced A1C from 11% to 7.3%
- Weight loss from 243 lbs to 239 lbs
- Reduced cigarettes per day from 1 pack (20 cigarettes) to 6 cigarettes
- She is now walking every other day consistently
- Better manages her portions at meals and balances carbohydrates with her blood glucose levels

<sup>1</sup>This story is based on an actual customer experience but the customer's name and other identifying information have been changed to protect their privacy.

A program for complex chronic medical conditions, such as:

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**Crohn's Disease**

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**Cystic Fibrosis**

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**Epilepsy**

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**Multiple Sclerosis**

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**Parkinson's Disease**

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**As of December 31, 2022, there were:**

- **8,401 eligible members**
- **2,213 engaged members**

# Accordant Produces Results That Meet Your Goals



## Effective collaboration

**\$9.2m** in saving in 2022

**20** conditions managed



## Program impact

- \$35% decrease in reported ER visits over a 3-month period
- 35% increase in members having an action plan in place for condition



## 24/7

- Primary Nurse relationship
- Licensed in all 50 states
- Can connect via phone, email, mail, app



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# Transform Care

## *Diabetes Program*

- ❑ 37.3 million people have diabetes = 11.3% of the whole U.S. population
- ❑ 96 million people 18+ have prediabetes = 38% of the people 18 years or older
- ❑ 26.4 million people 65+ have prediabetes = 48.8% of the people 65 years or older

\*Data from the CDC

# 36,413

Total eligible members  
with diabetes



# Quit for Life – High Option



**59** enrollments in 2022  
(152 enrollments in 2021)

## Demographics

56% Female  
44% Male

## Top Tobacco Types

Cigarettes  
E-cigarettes  
Cigars

**Annual cost of smoking = \$3,869**

**10 Years = \$38,690**

- 16 million Americans are living with smoking-related diseases.
- Smoking could cause cancer, heart disease, strokes, diabetes, and COPD.
- Approximately 480,000 smoking deaths per year are reported in the U.S., which is about 1,300 every day.
- When someone quits smoking for 7 days, they will have higher levels of protective antioxidants such as vitamin C in their blood and nerve endings damaged by smoking. The nerves will start to regrow and increase their ability to taste and smell.



# Real Appeal – High Option

**Obesity-related illnesses include cardiovascular disease, hypertension, and prediabetes.**



<i>Enrollments by Year</i>				
<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>Grand Total</b>	
573	710	552	1,835	

**1,005  
Members with  
Weight Loss**

**11,218  
Pounds Lost**

**4.82 out of 5  
Member Satisfaction  
Rating**

<b>1,835 Enrollment</b>	<b>91% At-Risk</b>	<b>1,261 Engagement</b>	<b>373 Currently Engaged</b>
Members Enrolled since program inception	Members with BMI > 30, or BMI between 25 to 29.99 and a qualifying comorbidity	Members attending one or more coaching sessions	Members actively engaged due to logging activity within the last six weeks

# Why PPO Providers Should Be Used

## The More We Save, The More You Save



When a member goes to a PPO provider, they are saving money in the form of a contracted discount. The Plan also saves with this discount.



2022 PPO Plan Savings: 55.1 % = \$1.3 billion

Covered routine colonoscopy performed by a PPO provider, including anesthesia and facility fee:

Patient liability = \$0

Covered routine colonoscopy performed by a Non-PPO provider, including anesthesia and facility fee:

Patient liability = \$867

# Advice for All



Take the Health Assessment



Ensure member contact data is current  
with the Plan



Engage during outreach



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**Thank you for your participation!**