

Town of Windsor, CO



The Town of Windsor, Colorado, provides health coverage to 180 municipal workers and their dependents. The Town became a CIGNA client in January 2011 after CIGNA was able to offer a health plan similar to the one their employees had enjoyed for years, and because CIGNA was viewed as a real partner in improving the health and well-being of their employees.

Recognizing the Town's goal to maintain a similar plan design and the value they placed on health and wellness, their HUB International broker presented CIGNA's level funding product combined with the Healthy Frontiers® wellness program and CIGNA onsite health screening. This package of CIGNA products and services met both of the Town's objectives and, since it is a self-funded solution, offered an additional opportunity to save money as their employees' health status improves and their actual claims trend goes lower.

Tailoring their health plan coverage

The Town's previous fully-insured health plan came with mandatory plan design changes that would reduce employee health coverage at its renewal. Town leadership did not want to make the plan design changes since recent salary increases had been minimal due to budgetary constraints. When their previous insurance company could provide no meaningful data that would help justify the renewal, they knew they needed a better alternative.

Through CIGNA's level funding option, the Town of Windsor was able to tailor their health plan to retain the same in-network coverage levels (deductible, coinsurance) as the previous year, while reducing the copay for common prescription drugs and providing full coverage for child well visits – improvements that were well-received by employees. Because level funding is a self-funding product, there is no requirement to file with local state regulatory agencies, as is required of fully-insured health plans, providing additional flexibility in tailoring their plan. The Town of Windsor designed a health plan similar to the one their employees had enjoyed for years and were able to do so without increasing employee contribution levels.

"The transition was not difficult for our employees. I have heard nothing negative on the move to CIGNA. Employees were very happy to learn that they could continue to visit their current physicians. We were pleased that employees did not experience an increase in their contributions out of their paycheck."

Mary Robins – HR Director

Improving the health and well-being of their employees

The Town of Windsor invests in the health and well-being of their employees and their employees' families through the Town of Windsor Wellness Program. The program encourages employees to take healthy actions by offering a 'deductible reimbursement' financial reward. The Town agrees to reimburse a portion of the health plan deductible for employees whose covered family members register for the wellness program and earn a minimum number of 'Wellness' credits. Given the popularity of the reimbursement program and the need to collect and track individual actions, the Town of Windsor required a well-structured program that was easy to administer and gave them the information they needed to track employee progress.

CIGNA's Healthy Frontiers program was viewed as the logical solution. After taking the confidential Health Assessment, employees and their family members could enroll in six-week, individually paced, online Healthy Living Programs covering topics such as weight management, smoking cessation, healthy eating, stress relief and healthy kids. Healthy Frontiers has a variety of activities for employees with different interests, and is very interactive, with team challenges and direct access to a health coach.

As the employees practice, and ultimately adopt, healthy behaviors, they earn CIGNA Well Credits. CIGNA Well Credits can be earned by a variety of different activities, and CIGNA allows a range of incentives from simple giveaways to monetary rewards to plan design changes – all of which can be tracked online. The Town's decision to implement CIGNA Well Credits for the deductible reimbursement program is projected to help them achieve higher employee participation in their wellness program than in the previous years.

"The wellness program we had before was very time-consuming and involved a lot of collecting papers and typing them in. We found Healthy Frontiers was much simpler - the group challenges and communications were there and ready for us to use, and it really helped simplify the tracking of individual activities."

Mary Robins – HR Director



CIGNA

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Town of Windsor Facts:

- 88 eligible employees
- \$2,000 deductible with 100 percent in-network coinsurance single
- 0 percent employee contribution for single coverage
- Less than 20 percent employee contribution for family coverage

Understanding their health risks

Helping employees understand their health risks was identified as an important first step in kick-starting the 2011 Town of Windsor Wellness program. The CIGNA Onsite Health Initiative was offered to the Town, with screenings conducted at the Town of Windsor Recreation Center. Screenings included a comprehensive blood test, a private session with a personal health coach, and a printout of their report to keep and discuss with their personal physician. Through this initiative, the Town was able to offer this service to each covered employee and dependent with the \$41-per-person value covered directly by CIGNA.

The Town's hard work paid off, as they achieved a completion rate of more than 80 percent of all covered individuals. A CIGNA representative presented the aggregate Screening Summary Report and Recommendations a few weeks later.

"The onsite health screenings ran really well - not a hassle at all. I now get emails from employees asking how they can get a screening for their child away at college or a spouse who missed it. All of this has helped us know what our biggest health issues are, and we plan to sit down and really focus on them and do a better job to solve them."

_____ Mary Robins – HR Director

"A couple employees mentioned to me how they followed up with their doctor on something they learned during their screening – which is a great outcome."

_____ Tara Fotsch – Manager of Recreation

Opportunity to save as health status improves and claims go lower

The investments in the 'deductible reimbursement' program and the Town's Wellness Program are clear illustrations of the Town leaders' belief that improving their employees' health through healthy lifestyle behaviors is the only viable long-term solution to controlling health benefit costs. CIGNA's level funding product, combined with Healthy Frontiers, has given the Town of Windsor the opportunity to save money as employee health status improves and claim costs are reduced.

With level funding, CIGNA determines an annual claims amount based on plan design and number of employees. Similar to a fully insured health plan monthly premium, the cost per employee does not fluctuate for the year. If actual claims are less than the annual claims expected, The Town of Windsor will receive an administrative fee credit that can lower future costs of their CIGNA health benefits plan. If actual claims run higher, CIGNA reimburses the Town of Windsor directly and immediately for claims above a defined stop-loss insurance policy limit.

Conclusion

The Town of Windsor, set out with the goals of designing health benefits similar to what their employees had enjoyed for years, and wanted a health company that shared their commitment to improving the health and well-being of their employees. CIGNA's level funding option combined with the Healthy Frontiers wellness program and CIGNA onsite health screening initiative was presented as the solution. CIGNA helped the Town meet its objectives and, because it is a self-funded solution, it presents the Town of Windsor an opportunity to save money as health status improves and their claims trend goes lower.

The CIGNA Onsite Health Screening includes:

- Total Cholesterol + HDL + Risk Ratio
- Glucose Measurement
- Blood Pressure
- Weight
- Height Measurement
- Waist Measurement



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