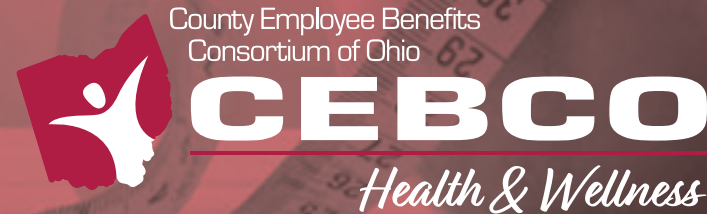
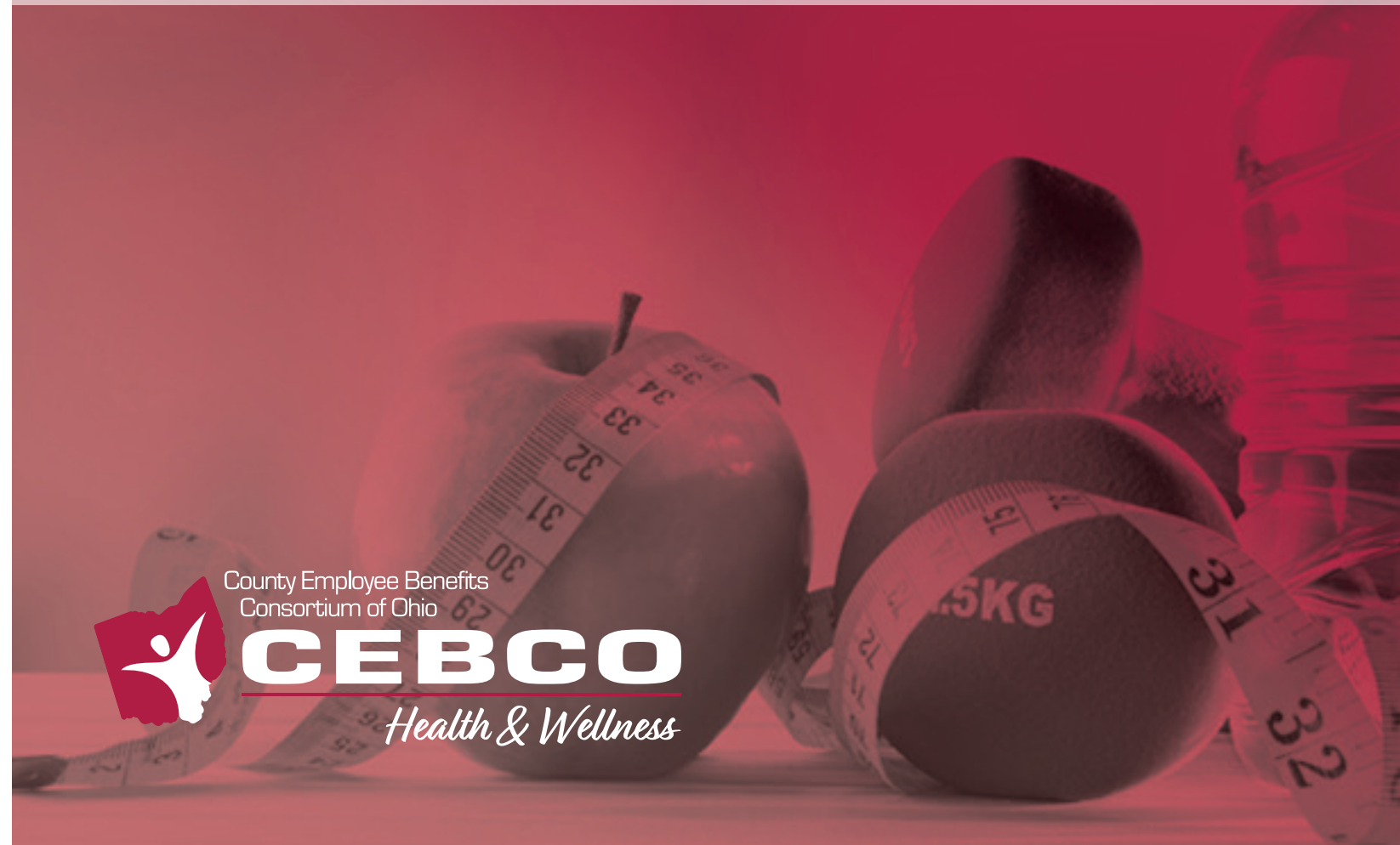


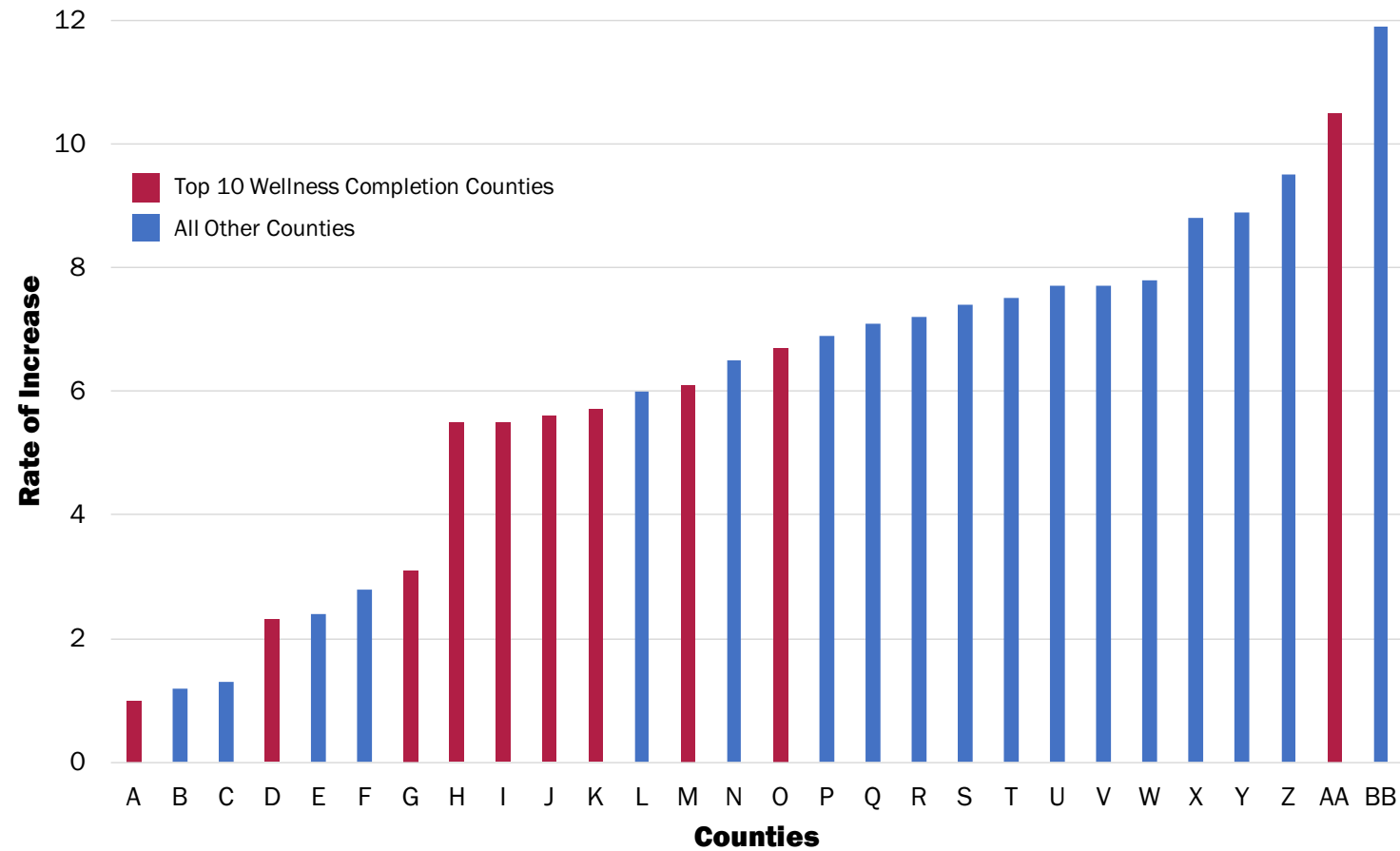


CEBCO Rate Analysis:

A Function of Wellness Program Engagement



Average 3-Year Rate Increase



Findings

When looking at rate increases occurring as a function of the percentage of eligible members completing the wellness program, we found that there is a notable difference in our top 10 wellness completion counties when compared to other counties. CEBCO's top 10 counties for 2017 were identified as counties that had more than 25 percent of their eligible population complete the CEBCO Incentive Program. These counties averaged 53 percent employee completion and 45 percent total completion when including eligible spouses. The remaining counties with less than 25 percent of their eligible population completing the program in 2017, averaged 18 percent employee completion and only 15 percent total completion. There is a much higher wellness program completion rate among the top 10 counties when compared to the others, explaining why CEBCO counties were grouped as they were for this specific analysis.

The top 10 wellness completion counties had an average 3-year rate increase of 5.19; the remaining counties' average 3-year increase was 6.59, a 1.4 percentage difference. Counties A-N are in the top half for rate increases, meaning these counties had the best average 3-year rate increases of all counties shown. Note that eight of the top 10 wellness completion counties are in the best half for rate increases, when averaged for 2016, 2017 and 2018. CEBCO began the Wellness Incentive Program in 2015, which means the soonest it could have had any impact on rates was in 2016. While the CEBCO Wellness Program is a single factor among many that impact the rates, the data suggests there is a correlation between counties that have embraced the wellness program and the rate increases they are receiving.

INCENTIVES MATTER

TOP 10 WELLNESS COMPLETION COUNTIES	2017 INCENTIVE FOR PROGRAM COMPLETION: TYPE & AMOUNT Both employee & spouse unless otherwise noted	2017 EMPLOYEE WELLNESS COMPLETION	2017 TOTAL WELLNESS COMPLETION
COUNTY A	\$150 Cash – plus a 2% reduction in premium if employee only completes screening.	48%	36%
COUNTY D	\$200 Gift Card – plus a \$50 gift card for screening participation.	33%	28%
COUNTY G	\$100 Gift Card – plus avoidance of a \$20 per month surcharge for completing half the program points. County implements a tobacco surcharge too.	54%	51%
COUNTY H	\$200 Cash	35%	29%
COUNTY I	\$150 Cash	34%	29%
COUNTY J	\$200 Gift Card – plus avoidance of a \$600 surcharge, applies to employees only.	93%	74%
COUNTY K	Premium reduction at 10% (typically varies between \$800-2500 annually, dependent on plan).	75%	73%
COUNTY M	\$300 Cash for employees and \$200 for spouses.	38%	32%
COUNTY O	Premium reduction at 25% (typically varies between \$300-800 annually, dependent on plan; based on employee completion only).	45%	47%
COUNTY AA	\$200 Cash – plus a premium reduction (typically varies between \$150-900 annually, dependent on plan; based on employee completion only).	74%	56%

NOTE 1: 9 out of the top 10 wellness completion counties in 2017 were also in the top 10 in 2016.

NOTE 2: The counties in bold ranked 1-6 for wellness completion in 2017; these top counties have a wellness incentive tied to their medical benefits.

NOTE 3: While some counties are providing a premium differential based on employee participation only, it is recommended to include spouses.

Other Factors to Consider

While incentives are important, they are not the only factor to consider. Counties with high wellness engagement actively support the program; commissioners, elected officials and department heads embrace the program and encourage involvement. There are wellness champions present who provide regular wellness initiatives for employees to engage in and through their involvement they learn the value and positive impact of the program. Overtime, this creates a culture and acceptance for wellness.