

FAQ Questions ISAC

Wellness Incentive Program

Why is this program being offered?

Participation is voluntary but ISAC believes prevention and early detection are key in helping employees stay well. A visit to your physician on an annual basis effectively identifies risk factors. This, combined with completing your Wellness Assessment online, empowers you to improve your health by helping you better understand your risk factors and providing information and tools to help you make better health decisions.

Why should I participate?

Because most of the risk factors identified through an annual physical have no symptoms, you proactively identify life-threatening risk factors which can lead to chronic illness. Obtaining this in-depth information will allow you to make lifestyle changes or seek additional treatment in time to avoid serious illness.

Who is eligible to participate?

All county employees that are covered under the Wellmark Blue Cross and Blue Shield medical plan through the ISAC program are eligible to participate. Spouses, Retirees and members on Cobra are not eligible to participate at this time.

What do I have to complete as part of this program?

To receive the \$250 Visa Gift card incentive you must complete both the annual physical and the Wellness Assessment. When completing the Wellness Assessment you will need to have your results from your annual physical to place in the section of Self Assessment.

What is an annual physical and what testing does it include?

An annual physical is the review of your health history and a review of all health and lifestyle risk factors. In addition the physician examines all systems including cardiovascular, respiratory, neurological, musculoskeletal, reproductive and behavioral.

Laboratory studies are also done that are appropriate for age, risk and sex.

What do I need to tell my physicians office when I call for my annual physical?

When you call your physician you will schedule your annual physical. In addition you will want to ask them to send you the results of the physical so that you are able to place them in the Wellness Assessment.

What happens if my physician doesn't code my annual physical as an annual physical?

After you have completed your annual physical you should receive an Explanation of Benefits (EOB) statement in the mail. If you notice that your physician did not properly code your annual physical you will need to contact your physician and ask them to resubmit the claim to Wellmark Blue Cross Blue Shield of Iowa.

How much do I have to pay for my annual physical?

Annual physicals are covered at 100%. As a member of the medical plan you should not have any out of pocket expenses for the annual physical. If you receive other tests or procedures during your annual physical that are outside of an annual physical you could incur additional charges.

What if I get other procedures or tests during my annual physical that are not part of my annual physical?

If you get other procedures or tests during your physical that are outside of a normal physical you could incur additional costs.

How often do I have to wait between annual physicals?

Annual physicals are 100% covered once per benefit period (January 1-December 31).

What if I have insurance through multiple carriers?

If Wellmark Blue Cross Blue Shield is not your primary insurance carrier you should ask your physician to submit a claim to Wellmark so that they are able to provide credit to you for completing your annual physical. This only applies to members that hold dual coverage, one of which is Wellmark Blue Cross Blue Shield of Iowa under the ISAC medical plan.

What is a Wellness Assessment?

A Wellness Assessment is an on-line questionnaire that will be accessed through the Wellmark BCBS website. The Wellness Assessment is intended to help employees identify health risks and to monitor and/or maintain their health. . HIPAA regulations do not permit the release of personal health information to anyone other than the member.

What is included in the Wellness Assessment?

The Wellness Assessment is a questionnaire that requires you to complete information on your health history and lifestyle, including stress, exercise, eating habits, alcohol use, safety practices, and readiness for improvement. You will be prompted to input the results from your annual physical into Wellness Assessment. **Please complete your annual physical FIRST, then your Wellness Assessment once you have received your results from your physician.** The information is gathered to compare what you believe against what your exam revealed. The more honest the answers you provide, the more helpful your report will be. The Wellness Assessment can be completed online and takes about 20 to 30 minutes to complete.

How do I access the Wellness Assessment?

The Wellness Assessment is an electronic questionnaire that is accessed through the Wellmark Blue Cross Blue Shield website.

Steps to sign up to use the Wellness Assessment

1. Visit www.wellmark.com
2. Select Member from the Register Now drop-down menu and choose Continue
3. Complete the registration form
4. You will need your Wellmark ID card and a personal email address. You will also be asked to create a user ID and password during registration.

Please note the above is for those that have NOT established a user ID or password previously. If you have previously established a user ID and password but do not remember either of these please call EC Solutions at 1-800-407-0267.

What do I need to complete the Wellness Assessment?

You will need to have access to www.wellmark.com, your Wellmark ID card, a valid email address, and **your physician results from your annual screening.**

When do I complete the Wellness Assessment?

Participants will have access to the PHA beginning on March 7, 2011 and will be asked to have the questionnaire completed no later than December 31, 2011. **Please complete your Wellness Assessment AFTER your annual physical has been completed and you have your results.**

What are 'biometric results' and how do I get them?

Biometric results are the blood cholesterol results, blood pressure and blood sugar results that were taken during your annual physical. Once you have completed your annual physical, your doctor will provide these results to you and then you can place that information into your Wellness Assessment, under Self Awareness.

When will I receive my \$250 gift card?

You will automatically receive your gift card when you have completed both your annual physical and wellness assessment.

Where can I use my \$250 gift card?

The gift card is a \$250 Visa gift card and can be redeemed anywhere Visa is accepted.

How do I know if you have received record of my annual physical and completion of my Wellness Assessment?

Once you have completed both the annual physical and the wellness assessment you will automatically receive your \$250 gift card. The gift cards are sent out on a bi-weekly basis after both have been completed. The month following completion of both, you should have received your gift card, if you have not please contact us.

Who do I contact if I have completed my annual physical but I haven't received my Visa gift card?

You should contact the Wellness Help Desk at 877-252-8412. However, you can also ask yourself the following questions.

When you called your physician to schedule your appointment did you ask for an annual physical? The reward is given if you complete an annual physical and online wellness assessment, other tests or visits to your physician do not apply.

What was the date of my visit? Wellmark loads visits into the rewards system the 15th of every month.

Do you have an explanation of benefits (EOB) statement? An EOB is a statement that your claim has been paid for the services that you were provided. If you have not received this then it is possible that Wellmark hasn't processed your claim yet.

Were you treated for anything else during your visit? If you were treated for other conditions/symptoms during your visit your physician could have miscoded your visit. The information provided on your EOB would give you the information necessary to determine if this occurred. If your EOB appears incorrect, please contact your physician and have them resubmit a claim indicating annual physical.

Did you pay for your visit with your physician? Annual physicals are covered at 100% so if you paid for your visit it could have been because you had additional testing that was not part of an annual physical or you did not have an annual physical.

Do you have any other insurance coverage? If so, did you ask the provider to submit a claim to Wellmark Blue Cross Blue Shield? We need a claim to provide the reward for the annual physical, so please ask your physician to submit a claim to both your primary coverage and Wellmark.

What information will ISAC get from the Wellness Assessment?

Your personal health information is solely available to you and will not be shared with anyone without your written consent. The only information ISAC receives is de-identified aggregate company data (total member population percentages). This information is used so ISAC can better plan effective wellness program initiatives. Each county can receive de-identified information if 100 or more employees complete the wellness assessment. Recent HIPAA rules prohibit anyone from receiving any of your personal health information. Your privacy is important to Wellmark and the information provided is only provided back to you to improve your health practices.

Who can I contact if I have questions?

Your wellness committee members are a great resource as well as your local supervisor. If you have any technical difficulties with the Wellness Assessment you should call the Wellmark Wellness Help Desk at 1-877-252-8412.