

# MAKING THE MOST OF HEALTH INFORMATION



Understanding the health of your employees is the first step toward healthier employees, a more productive workforce and an improved bottom line. The health assessment and biometric screening are two good tools to get you started. Together, they can give you an aggregate view of your employees' health status. And once you can see the health risks and lifestyle choices that are driving costs and hurting your employee productivity, we can help identify the best health improvement solutions.

So what's the challenge? Employees need to complete the health assessment and get the appropriate biometric screenings but many employees are concerned with sharing their health information. The following Q&A should help you address these concerns – and even answer a few questions you might have about using these tools to their full advantage:

## **Q. Why are health assessments and biometric screenings so important?**

A. The health assessment considers all aspects of an individual's health – illnesses and other lifestyle issues. This means that it can predict future health issues fairly accurately. Biometric screening results will also help an individual better understand their health and where they might need to make improvements.

## **Q. What happens to an individual's personal information?**

A. After they complete the health assessment or biometric screening, they may receive personalized information on their health status. They may also be invited to participate in one of our coaching programs where they'll receive dedicated support and learn of health improvement resources that might be helpful to them.

Any information sent to a Cigna nurse is done through a secure transmission.

It's important for you to know that Cigna's Privacy Statement clearly states that an individual's health assessment results may be used for purposes of confirming their eligibility or for administering health improvement programs.

## **Q. Will completing the health assessment increase an individual's health insurance rate or cause their insurance to be cancelled or affect their ability to get health insurance in the future?**

A. No. Completing the health assessment will not increase an individual's insurance rate or cause their insurance to be cancelled because Cigna is only permitted to use individual health assessment data for the purpose of confirming an individual's eligibility and for administering health improvement programs available to that individual and not for the purpose of developing individual insurance rates or determining coverage eligibility. These requirements are explained in Cigna's Health Assessment Privacy Statement which is presented to every individual before being permitted to take the health assessment.

**GO YOU<sup>®</sup>**



## Q. Can my employer provide rewards/incentives for completing a health assessment or biometric screening?

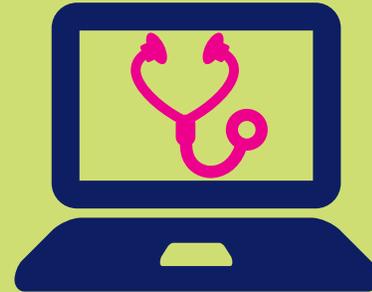
A. Yes, it is acceptable to tie the participation in wellness activities to incentives or rewards for employees. Examples of this include providing small gift cards, premium contribution reductions or funds in health reimbursement accounts for completion of a set of activities, including completion of a health risk assessment, or participation in a biometric screening event. Incentives or rewards can also be tied to health status results like losing weight or lowering cholesterol. However, when working with health status results there are a series of HIPAA nondiscrimination requirements that must be met.

## Q. Will my employer ever see my information?

A. Cigna agrees to share only portions of an individual's health information for the following purposes:

- To determine enrollment eligibility. An individual's plan administrator may require completion of a health assessment or biometric screening as a condition of plan enrollment. They will never be denied enrollment based on their answers or screening results but may be denied enrollment if they do not complete these activities. Cigna will share participation information but not an individual's answers or screening results with their employer. For example, we may provide a list of employees who do or don't qualify based on completion of the health assessment or biometric screening. A plan administrator may instruct Cigna to share similar information with an outside company they're working with to bring health and wellness programs and services to employees.
- To determine health plan eligibility. Similar to enrollment, an individual's employer may ask that they complete a health assessment or biometric screening to determine which health plan or monthly premium they're eligible for. This may even be based on their actual health status results. Again, Cigna will not share their individual answers or screening results with the employer or plan administrator but may provide participation information such as a list of employees who do or don't qualify.

- To determine incentive & reward eligibility. Many plans offer rewards and incentives to employees if they complete a health assessment or biometric screening – or meet specific health improvement goals like reducing cholesterol to lower than 200. If incentives or rewards are offered, Cigna will only confirm an individual's eligibility for the incentive or reward.
- To share the combined information of a group of employees. An individual's personal results will never be identifiable to their plan administrator.
- To identify someone who might benefit from a condition management or health improvement program. Again, a plan administrator might learn that 20 employees would benefit from a program, but will never see an individual's personal information.



**Everyone can benefit from a health assessment or a biometric screening. And when your employees feel the benefits, your company will, too.**

If your employees aren't participating in these valuable services, Cigna can help suggest a variety of ideas – including communication campaigns. For more information, please see our Privacy Policy about how information is used and maintained or call your Cigna representative.

