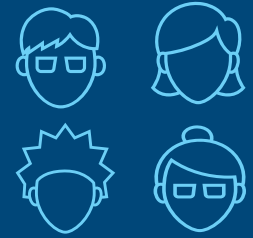


HELPING EMPLOYEES MANAGE THEIR HEALTH



Why it pays to encourage your people to complete a Health Assessment.

Executive summary

Self-administered Health Assessments are effective tools for improving employees' health and well-being. These personal reports can identify health issues and concerns before they escalate into costly, debilitating illnesses.

Yet a comprehensive Cigna study shows that despite the proven value of Health Assessments, a large majority of employees fail to complete the Assessment, with an especially high non-completion rate among African Americans, who already suffer from notable disparities in health care and outcomes.

Cigna gathered substantial information from employer-client participants on the Health Disparities Advisory Council (HDAC) to identify root causes for the low completion rates. This comprehensive study revealed that a lack of awareness, misperceptions about the Health Assessment, literacy issues, and insufficient time to complete the forms were major factors preventing completion of the Health Assessment.

Using the employees own words, Cigna, along with the HDAC, is developing customized approaches to improve overall Health Assessment completion rates. The goal is healthier, more productive employees and lower employer health care costs.

Cigna is focused on eliminating health disparities – the gaps in health care outcomes from one demographic group to another – and cultivating health equity among the employers and employees we serve.

Together, all the way.SM



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How does a Health Assessment contribute to better health?

It's only an online form, after all. But a Health Assessment is far more than that: It's a tool for taking control of one's personal health, a foundation on which employers can develop workplace wellness strategies, and a useful guide for health care professionals – especially those who are concerned about health care disparities.

For employees, the Health Assessment can represent the first critical step toward self-awareness of health issues; which behaviors promote their health, and which ones could lead to serious problems in the future. It serves as a springboard for taking action on personal habits like smoking, diet, exercise, sleep and other variables that can affect health for better or worse. The Health Assessment also helps employees find the programs and other resources that align with their specific health needs.

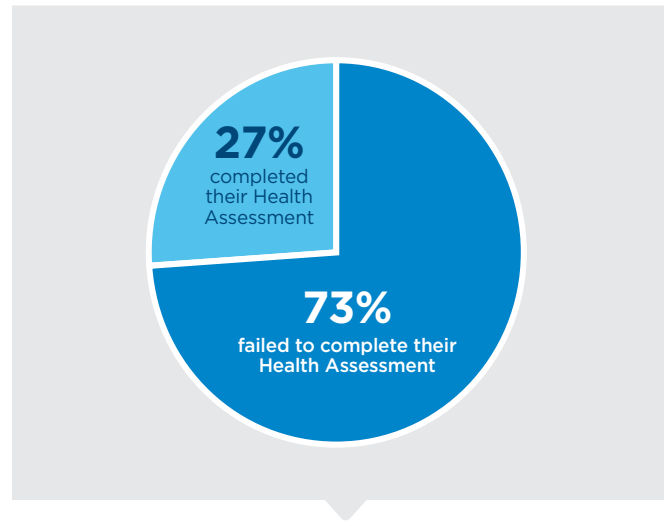
For employers, the Health Assessment provides the information they need to analyze the health of their personnel, identify problem areas, and develop proven, evidence-based wellness strategies. These strategies increase employee engagement, improve health, reduce time lost to illness and cut health care costs.

“These strategies increase employee engagement, improve health, reduce time lost to illness, and cut health care costs.”

For health care professionals, the Health Assessment offers insight into health issues that often fall through the cracks due to time constraints. They help track a patient's progress over time. Just as important, they help close the gaps in care that adversely affect the health and well-being of various racial and low-income groups that typically have poorer health outcomes.

At Cigna, Health Assessments help us gauge population health, develop relevant products and programs and guide our employer-clients toward health services that offer the greatest benefits to their employees, as part of their benefit strategy. Cigna also uses this information to create innovative solutions to outreach to employees and engage them in programs to address any concerns identified through the assessment. In the end, the assessments help our clients maintain a healthy and productive workforce.

The problem: 73% of surveyed employees failed to complete their assessments



Cigna's Health Disparities Advisory Council was formed to address the apparent health care gap among various groups of individuals. The Council consists of 13 employers in the government and education sectors, mostly from the Southeast region of the U.S., representing approximately 300,000 employee-customers for Cigna. The Council meets regularly to discuss health disparities, gain insights into best-practice approaches, and provide feedback on Cigna initiatives developed to close gaps in care.

HDAC members reviewed employee-engagement data on a variety of measures, including Health Assessment completion rates. The analysis revealed that 73% of employees had failed to complete a personal Health Assessment. The non-completion rate was even higher – 83% – among African Americans, who suffer from a disparity in care for a number of health conditions. In comparative terms, African Americans were 26% less likely than Caucasians to complete the Health Assessment.

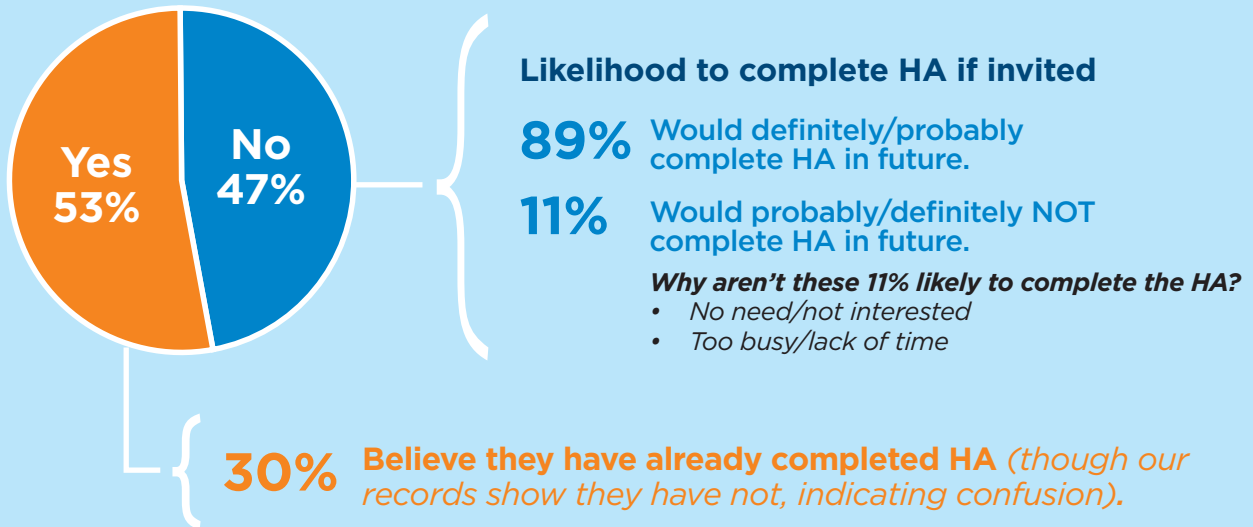
Because the Health Assessment is an important tool in the effort to identify and reduce health disparities for employers, the HDAC moved to investigate why employees were not completing it. A confidential quantitative, interviewer-administered phone survey was conducted with 451 Cigna insured employees among five participating HDAC employers.

Here are the findings, in a nutshell, accompanied by a sampling of comments from survey respondents, characterizing their impressions of the Health Assessment, in their own words.

Awareness is the single largest barrier to Health Assessment (HA) completion.

- › Most of those unaware claim they would be willing participants if they were invited to take the assessment, indicating positive initial intent.

Aware of online Health Assessment



Awareness

- › The survey found that 47% of those responding were unaware of Cigna's Health Assessment.
- › Among those aware, 30% believed they had taken the assessment when records indicated that they hadn't.
- › Once aware, nearly 90% showed positive initial intent towards completion. Only 11% responded that they saw little or no value in the assessment.



What employees said about awareness

"I don't remember getting an online Health Assessment"

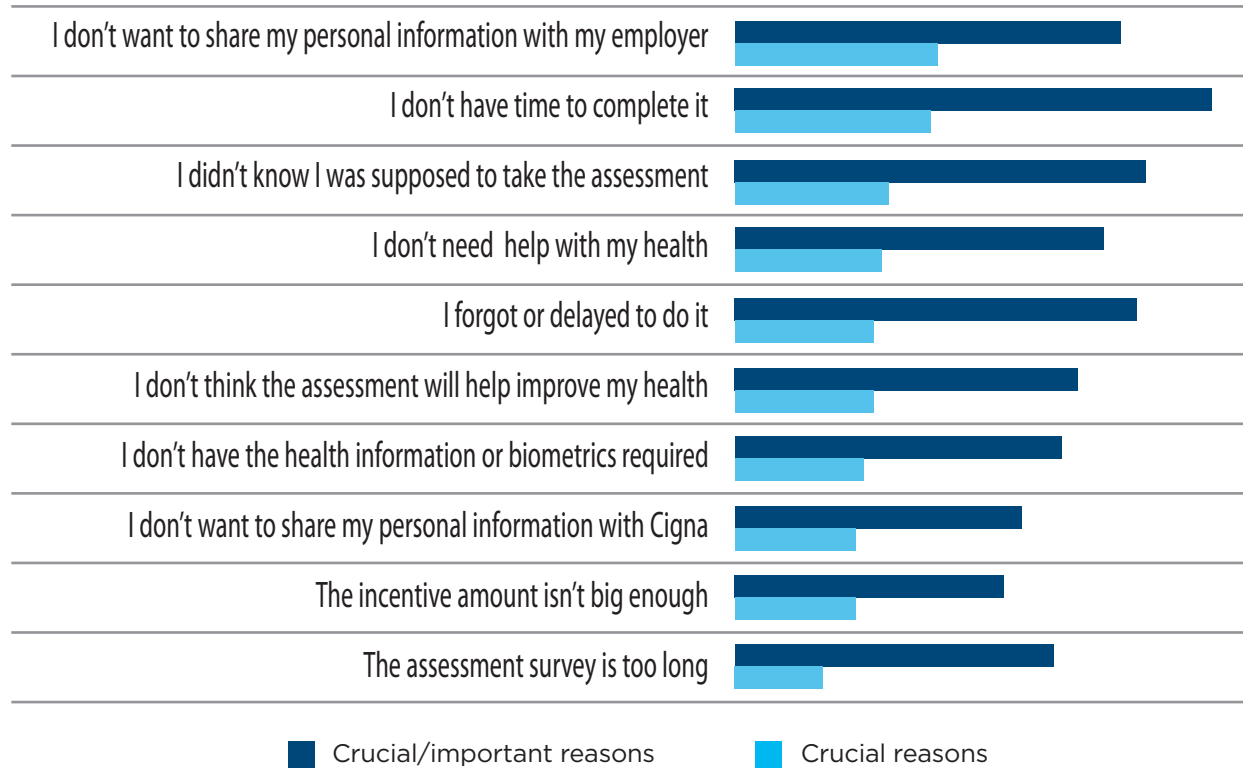
"I'm not aware of receiving any information about it"

"I don't think it came through"

Of those who consciously did not (or would not) take the Health Assessment, trust in employer and lack of time are the main barriers.

- › Many simply do not feel compelled to take the assessment. Half of respondents didn't realize they needed to take the assessment, forgot about it, or didn't see the value the assessment provides.
- › Reasons for non-completion are consistent across employer-clients.

TOP 10 CRUCIAL REASONS FOR NON-COMPLETION*



* Ranked on Crucial ReasonsBase: Aware But Did Not Complete HA; Unaware But Would Probably/Definitely Not Complete HA (195)

Trust/privacy concerns

- › Many employees are concerned about the confidentiality of the information they provide in the Health Assessment.
- › Nearly half of those surveyed – 47% – were not comfortable with sharing personal health information with their employer.
- › Another 35% had reservations about sharing personal health data with Cigna.



What employees said about awareness

“It’s an invasion of privacy”

“I think they’re using it to increase my insurance cost”

“I just believe that my health information is between me and my physicians. It’s private, confidential information”

Time/Scheduling constraints

- › Roughly 60% of the employees surveyed said they simply don't have time to complete the Health Assessment.
- › Almost 50% said they intended to complete the assessment, but procrastinated or forgot about it.
- › About 40% said the Health Assessment is too long.



What employees said about time and scheduling constraints

"I am dealing with so much right now. It basically slipped through the cracks"

"I'm just too busy working so hard"

"It's not that I don't want to, I've just been procrastinating"

Relevance to health improvement

- › Of those who did not complete the Health Assessment, 45% said they didn't need help with their health, while 42% concluded that it wouldn't help them improve their health.
- › Approximately 40% of the respondents said they didn't have the health information or biometrics data required to complete the assessment.
- › A little more than 30% were not inclined to undergo a general physical exam as part of the assessment, and 28% were unwilling to have blood tests.
- › More than a fourth avoided the Health Assessment for fear of learning about a health problem.



What employees said about the assessment's relevance to health improvement

"I don't need it. I don't get sick so I don't go to the doctor"

"I've been good about going for a checkup each year. My doctor and nurse practitioner are good at advising me on what to do"

"I just never put any thought into it because I know I'm healthy"

Barriers particular to African American employees

- › African Americans tended to have lower awareness of the Health Assessment than Caucasians.
- › More African American employees compared to Caucasian employees said they didn't realize the Health Assessment was mandatory or forgot to complete it.
- › African Americans also expressed more negative feelings about having a blood test or learning that their health was bad.

Health assessment invitations sent by email are preferred, although mail is also important.

- ▶ Some employees would respond better to an email invitation, where other employees are equally open to email and regular mail.
- ▶ As expected, younger employees would prefer email.

How employees prefer to receive the invitation

	Total	Client 1	Client 2	Client 3	Client 4	Client 5	Age <45	Age >45	Caucasian	African American
		A	B	C	D	E	F	G	H	I
<i>Base: Total respondents asked question</i>	(266)	(105)	(56)	(14)**	(27)**	(64)	(99)	(167)	(103)	(144)
Electronic (Net)	52%	40%	75% A	43%	37%	59% A	71% G	41%	58%	47%
Email	45%	35%	63% A	29%	33%	55% A	57% G	38%	50%	41%
Text message	7%	5%	13%	14%	4%	5%	14% G	2%	9%	6%
Regular mail (Net)	36%	44% B	18%	57%	41%	33%	21%	45% F	30%	41%
Letter	29%	37% B	14%	36%	33%	23%	16%	36% F	25%	33%
Postcard	8%	7%	4%	21%	7%	9%	5%	9%	5%	8%
Phone call (Net)	10%	12%	7%	0	15%	8%	8%	11%	9%	10%
Regular call	8%	11%	5%	0	11%	8%	6%	10%	7%	9%
Automated call	2%	2%	2%	0	4%	0	2%	1%	2%	1%

**Caution: Extremely Low Base (ineligible for significance testing)
 ABCDE; FG; HI = Statistically significant difference at the 95% confidence level

Communication/access issues

- ▶ Half of the employee-respondents did not know they were required to complete the Health Assessment as a condition of coverage.
- ▶ A third said the incentives offered to complete the assessment weren't sufficient.
- ▶ Roughly a fifth of those surveyed did not complete the assessment either because they had no access to a computer or were not computer-savvy.
- ▶ Close to 30% said they didn't understand the Health Assessment instructions or questions.
- ▶ A fifth of the employees surveyed reported language barriers to completing the assessment.



What employees said about the communications and access issues

"I didn't know we were supposed to do this"

"They should give us incentives other than a promise that rates won't go up. Like maybe a gift card"

"I don't own a personal computer, and we're restricted at work as to what we can do online"

The challenge: How to increase employee participation in Health Assessments

We've reviewed the data and reasons behind the poor response rate for Cigna's Health Assessments among employees. We've shown that the problem is even more serious among African Americans. Now the question remains: How do we improve awareness of the Health Assessment and motivate employees to complete it?

Our research convinces us that the following promotional tools and ideas would measurably boost participation in the program.

- › **Employer-sponsored events.** The majority of employees in our survey said they would be receptive to an employer-sponsored day set aside for helping them complete their Health Assessments. This is particularly true for African Americans. (80% of African Americans who didn't complete their forms liked this idea.) A "Health Assessment Day" would also boost completion rates among employees who say they're too busy to participate. Cigna is well positioned to offer counsel and support to employers seeking to sponsor a Health Assessment Day.
- › **Personalized invitations and periodic reminders.** Most of those unaware of the Health Assessment or the need to complete it would do so if invited. We found that younger employees (under age 45) prefer electronic communication, particularly email. Older employees still tended to request communications by mail. Phone calls ranked extremely low on the preference list. Using both electronic and mailed communications periodically throughout the year may increase participation.
- › **Meaningful and relevant incentives.** Employees liked the idea of receiving health-related gifts, premium reductions, gift cards or other incentives to motivate them to fill out their Health Assessments. We found that many employees aren't even aware of their organization's incentive programs, so employers need to work at boosting awareness and identify the appropriate incentives and rewards.
- › **Education.** Confusion persists about the nature, scope and goals of the Health Assessment. Our research showed that 11% of employees perceive little or no value in completing the assessment. Cigna can help employers take a more assertive approach by using plain language and preferred communication channels. For example, explain what a Health Assessment entails, how long it takes to complete it, how their confidential information is used, why it's important, and how it can improve health. It's important to clarify that even if the employees assume that they're healthy, the Health Assessment is valuable.
- › **Trust.** It's especially important to assure and educate employees that individual health data will not be shared with their employer, and that it can't impact current or future health insurance rates or qualification. The health data is only shared in aggregate, as a group. All data remains confidential.



Conclusion: Completing Health Assessments can improve workforce well-being, reduce costs and minimize disparities based on race and income

We've found that several factors contribute to the low level of participation in Cigna's Health Assessments, among them: Awareness, misperceptions about the nature of the Health Assessment, trust issues and a perceived lack of time to complete the form. Solutions include an employer-sponsored Health Assessment Day, clearly stated incentives and confidentiality of their results, timely communication, and education, in plain language, about the benefits of the program. All of the above would boost participation by employees – particularly among African Americans, who currently have a lower participation rate combined with greater health care disparities. Cigna has switched to a new Health Assessment that is quicker and easier to complete, even for those with low health literacy or computer skills.

By implementing these proposed solutions, employers lay the foundation for a healthier, more productive workforce – with fewer illnesses, sick days and health-related costs. By helping to reduce the disparities between groups within the workforce, their overall health and well-being will improve as well.

Cigna continues to explore employee attitudes toward health care, analyzing the problems and proposing practical solutions. We're committed to working with employers to implement those solutions successfully in the workplace.

About the Health Assessment survey

The conclusions in this Health Assessment Engagement report are based on a confidential, quantitative, interviewer-administered survey of Cigna clients in the government and education sectors, conducted from July 16, 2014 to July 28, 2014. The survey interviewees – 451 in all – represented a cross section of client employees, based on the demographic composition of each client's employee population. Qualified survey participants at the time of the survey interviews, indicated that they were employed and insured and had not completed a Health Assessment at the time of the survey interviews.

About the Health Disparities Advisory Council (HDAC)

The HDAC is a council made up of 13 government and education clients across the U.S., representing almost 300,000 employees and dependents, with a focus on Education, Interventions and Advisory input. The mission is to provide a forum to address identified health disparities and discuss best practices that will lead to lower health care costs, improved employee engagement, health and quality of life. Government and education segment employer-clients tend to have more diverse populations and therefore provide a unique platform for collaboration for action and impact in bringing health equity to the individual and a more personalized approach to health. They recognize when health disparities are eliminated, the overall health status of a population improves and medical costs are lower.



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