

Frequently Asked Questions Pertaining to the HRA and Biometrics

1. Why should I take a Health Risk Assessment (HRA) with Biometrics?

- a. You will receive valuable feedback about your health and your risk factors for chronic diseases such as diabetes and heart disease. Evidence shows that this individualized response can increase your awareness and understanding of your health issues. Awareness is the first step to making healthy changes that can reduce your risk for disease and improve your quality of life. The University is working to help reduce medical and insurance costs for employees, family members and the University. Health care costs continue to rise nationally. The HRA is designed to prevent significant cost increases in the future as well as promote the health of individuals.

The University has promoted knowing one's health numbers (biometrics) for 5 years. This is the first year the biometrics are a part of the HRA. Once people are educated by the information within the biometrics and risks, our belief is that that alone will bring down health care costs. The University has charged employees \$30/month for health insurance since 2007, with the University currently contributing \$418.16/ month.

The University is the health insurance carrier. MedPay is our claims administrator (meaning they pay our claims). Our risks and benefits are assumed by us, in a self-insured plan. The University has a good health plan and we want to keep its cost as low as we can, while maintaining a quality health insurance for you and your family. We want to encourage people to take control of their own life.

2. Will I be penalized for not participating?

- a. There are no penalties for not participating; this is a voluntary program. If you participate by completing the HRA with Biometrics and tobacco use statement, the employee portion of the health insurance premium of \$30/month is waived. As mentioned in #1 above, the University has charged employees \$30/month for health insurance since 2007, with the University currently contributing \$418.16/ month. The HRA and tobacco cessation program is a benefit provided to MSU employees. Participation in the HRA and tobacco cessation is the only way to receive the health insurance premium waiver in the amount of \$30. By making an investment in your health and becoming educated through participation in screenings for chronic disease, the University rewards you by waiving the monthly health insurance premium.

3. If I have had these tests done during the year either at Taylor Health or elsewhere do I need to do them again?

No, any tests done between January 1, 2011 and October 7, 2011 can be used as long as Taylor Health receives the data by October 7, 2011.

4. Why do I need to sign a waiver?
 - a. You are giving Taylor Health and Wellness Center (Taylor Health) permission to enter your biometrics into the HRA. You will see a printout based on the biometrics.

5. Can I enter my own data, i.e., biometrics? Can my physician enter the data?
 - a. No, the HRA is set up for populating the biometrics by a data transfer.

6. Why was this addition of the biometrics to the HRA not communicated to me sooner?
 - a. Information to employees was sent monthly beginning in April 2011 and will continue throughout the Biometric closing date of Friday, October 7, 2011.

7. Who has access to my medical information based on participation in the HRA and Biometrics?
 - a. Taylor Health and Wellness Center professionals who are trained in HIPAA compliance and routinely access medical records for any employee, student, or family member who visits or utilizes the services of Taylor Health. Taylor Health gives a person an assigned random number. The biometrics go to Wellsource, the HRA vendor using this random number. Wellsource receives essentially anonymous information. Taylor has the identity information but not Wellsource.

8. Why can't I send the biometrics directly to Wellsource and have them process the information and eliminate the exposure to Taylor Health and the employer?
 - a. At the time of the forum on the 15th, the Health Care Plans Review Committee (HCPRC) responded that they had not seen this option; but it could be investigated. Doing the biometrics this way is more efficient for processing the HRAs and having them all ready at a uniform time. The committee discussed having Wellsource come to our site to do the biometrics, but it was going to be extremely expensive to do that. Those who go to Taylor Health know that lab work from Taylor is cheaper (than other providers).

The President's message on September 13, 2011, addressed this concern by allowing the letter from your own personal physician as proof of biometrics.

9. If I have a family physician and not a Taylor Health physician, why should my medical records be given to the University in addition to an outside physician?
 - a. The reason is that doing so can give you a free health risk assessment in addition to your \$400 routine wellness benefit. (Taylor Health can't share this information with anyone else at the University. You receive a printout of the results.)

10. What records will Taylor Health keep on file if I complete the biometrics or if I have my personal physician provide them?

- a. There is no difference in the HIPAA compliant procedures that are used for the HRA with Biometrics than with any medical visit by a patient to Taylor Health. Any records received by Taylor Health will be stored pursuant to federal and state law.

The data will be input into the HRA with a randomly assigned number for each employee. Then the information will be filed in the employee's health record. That is the only use of the data. The Health Care Plans Review Committee (HCPRC) already knows which medical problems are common in the MSU population and can focus wellness programs on those diseases/conditions.

11. Why is the HRA a two part all or nothing?

- a. As it is set up currently, you may take the HRA with the biometrics (obtained at Taylor Health or through your own physician) and save \$20 per month in your premium. If you answer the questions on the tobacco statement while using the HRA, and if a smoker, you indicate that you will sign up for a cessation program that saves another \$10. So you either save \$30 or \$20 on your premiums

12. Why is the tobacco statement tied to the HRA / Biometrics?

- a. In the past this was a two-step process and the tobacco statement and HRA were separate. Quite a few people claimed that they did not see the statement or complete it timely. This was a problem that needed to be repaired, so both are now in the same place. Additionally, it saves some costs to do it together.

13. Will I be contacted after I complete the HRA with Biometrics?

- a. The only contact that will be made is in the event that your biometric results contain immediate or life-threatening results and then you will be contacted by a Taylor Health licensed health professional.

14. How is the West Plains Program different from the Springfield program?

- a. There are different deadlines. The University wants to accommodate the West Plains, Mountain Grove and other remote employees in participating in the Wellness program. Specific dates for biometric screenings have been set up at these campuses.

15. Will Wellsorce or any other outside company have access to or use my records?

- a. No

16. Wellsource—how much is it costing, is it safe, how was it selected?

- a. The HRA through Wellsource is costing \$27,000—paid from the Health Insurance Fund.
- b. Wellsource has only random numbers attached to data, not names. There is a clause in the contract with penalties for any HIPAA violations. Wellsource is one of the most respected vendors in the HRA market.
- c. A Request for Proposal (RFP) was sent out to a number of vendors. The Health Care Plans Review Committee (HCPRC) evaluated the submissions along with the help of Procurement staff. Wellsource was the best product at the best price. A key part of the Wellsource product is the online health information/education portion. The others did not have as robust a product.

17. Will I be able to take the HRA more than once per year?

- a. No

18. Are any of my records going to be aggregated and reported on?

- a. No, the primary purpose of the HRA this year is to provide each individual with his/her own information except for questions related to tobacco use. The results of the tobacco use questions will be reported in order to determine premiums. No other information is reported.

19. Will my supervisor ever see my records or know the results of my biometrics or HRA recommendations?

- a. No.

20. Is there a chance that I could lose my job if my HRA or Biometrics reveals something negative? Will any actions be taken against me because of the results?

- a. No. The University cannot use the information for any personnel decisions. There will be no 'crack-down' on employees – such as "you are overweight - from now on you need to use the stairs!"

21. What are key dates that I need to be aware of?

- a. The biometrics must be provided to Taylor Health by 5:00 p.m. Friday, October 7.

Any biometrics obtained in calendar years 2011 can be used but must be received by Taylor Health by October 7.

Beginning Monday, October 31st, you may begin the online HRA. You have until Friday, November 18th to complete the HRA. Employees will be notified in October about the process to access the HRA tool.

22. Why aren't there more faculty on the Health Care Plans Review Committee?

- a. There are currently two faculty members, one retired faculty member and two deans on the committee. Two more faculty members have been added to the committee.

23. Will my family members or retirees be allowed to take the HRA?

- a. No, not this year even though many have requested it. This benefit may be expanded to family members and retirees in future years.

24. Will there be changes with the HRA and Biometrics or health insurance premiums in the years to come?

- a. MSU is committed to keeping costs for you and the health plan as low as possible but premiums may increase in the future due to increasing healthcare costs. The University's health plan is a self-funded plan that is reviewed continuously by the Health Care Plans Review Committee. Each year the health insurance premiums and options to waive those premiums are reviewed and a plan is formulated.

25. How is this program different or similar to other programs at other Universities or businesses? Do other universities require a signed release?

- a. Many universities, local and state governments, and businesses have robust wellness programs that include an HRA with Biometrics, Disease Management programs and other incentive based programs to encourage personal health accountability. Many of these entities have successfully implemented wellness programs that have helped reduce costs and improve health. Any university, organization, or company that wants to use an individual's health information is required by law to get a signed release.

26. If I leave the University and want my records expunged is this possible?

- a. No. Any medical record must be maintained in compliance with state and federal law.