

Loudoun County Government

Executive Summary

Since 2005, Loudoun County, Virginia Government has collaborated with CIGNA to improve the county government's employee health status and reduce overall health care costs. Together, they have developed and implemented a robust wellness program that has improved employee use of preventive care options, health care costs, and disease trends. As a result, Loudoun has earned national recognition for their innovative wellness program.

Areas of Significant Change

- 1-year reduction in health plan cost trend from 10% to 6.5%
- 10% increase in preventive visit claims, as shown by an analysis of 2 years (2006 – 2007) of health care claims
- From 2007 to 2008
 - A 13% decrease in employees with borderline high total cholesterol
 - A 14% decrease in employees with elevated cardiac risk ratio (risk of stroke or catastrophic cardiac event)
- 28.1% decrease in catastrophic claims (those over \$50,000) since 2006
- 36.2% fewer catastrophic claims than their peers
- 24% Health Assessment completion rate versus less than 1% for peers
- More than 57% of households use myCIGNA.com to find coverage information
- From 2006 to 2007
 - A 2.8% decrease in emergency room visits (average cost \$663/visit)
 - A 4.4% increase in physician office visits (average cost \$68)

National Recognition

- April 2008 received American Heart Association Gold Start!® Fit-Friendly Award
- April 2008 recognition for American Heart Association (AHA) Gold Award in Alliance for Innovations magazine
- October 2007 recognized for innovative wellness program at International City/County Management Association (ICMA) National Conference, Pittsburgh, Pennsylvania
- September 2006 wellness program reviewed in American City & County magazine

Loudoun County government is an excellent example of a wellness program that is well designed and implemented, directly impacting and improving the overall health and well-being of its employees and their families.



Loudoun County Government: A Case for Wellness

Loudoun County, Virginia is a rapidly developing area 25 miles west of Washington, DC that is growing new businesses and experiencing an influx of new residents. Today, it is one of the fastest growing counties in the United States¹ and one of the most affluent.²

The county government has grown to meet increased resident needs, resulting in unprecedented increases in all types of costs, including health care costs for the county's employees and their families. In order to control spending without reducing coverage, county leadership decided to embrace a wellness approach. In coordination with CIGNA, county health insurance administration staff developed a comprehensive wellness program and set forth to change the culture of health care from crisis care and unhealthy choices to prevention and healthy lifestyles.

Wellness is a good focus for governments, where chronic conditions and unhealthy lifestyles can have a significant impact on health care costs (given that the typical government employee has over 10 years of tenure, is 40 to 44 years old,³ and is 55% male and 45% female⁴). Loudoun County government employs approximately 3,200 men and women, with over 75% participating in the health plan offered through CIGNA. The average age of county employees is 43 years, which is similar to most municipal governments, and the workforce is roughly divided with 50% male and 50% female² employees.

The county partnered with CIGNA to develop and implement a comprehensive wellness program. CIGNA's health educator and account team conducted a full needs assessment. This determined the health and wellness resources that were available to employees, where employees had unmet needs, defined employee health and wellness interests, defined how employees utilized their health care coverage, and identified areas where improved employee health and health habits would have a direct impact on controlling costs. As a result of the needs assessment, the county developed a wellness plan that included measurable goals and objectives.

One of the biggest areas identified for improvement was increasing employee utilization of preventive visits and screenings. The county and CIGNA recognized that getting people to change a lifetime of habits would not be easy. To encourage employees to get preventive screenings, engage in healthier habits, and complete the health assessment, "Your Passport to Wellness" was created. This wellness challenge was offered each plan year, and the incentive was a cash distribution to either the employee's medical flexible spending account or their health savings account. The health assessment was required as the basis, to earn the incentive, along with any combination of activities totaling 125 reward points. The program was enhanced in the second year to include a \$50 bonus for achieving 175 rewards points. The passport included opportunities to earn points at all wellness activities sponsored by the county, as well as by having annual preventive exams, and participating in lifestyle management programs or community-based health programs.

An analysis of two years of utilization data shows significant improvements in preventive care. There has been an increase in the number of preventive services Loudoun employees utilize: nearly 56% of all covered individuals have had a preventive visit in the last year and 59% of have had recommended preventive screenings (i.e. colonoscopy, mammogram, PSA, or Pap Test). Previously less than 45% had preventive visits.⁶

The county has worked hard to raise employee awareness of the importance of preventive health care. This message has been highlighted in Loudoun County benefit publications and at county wellness and benefit events. Additionally, the county sponsors an annual Health and Fitness Week. Each year there has been an increase in employee participation in health and fitness week screenings. In 2007 there was a 372% increase in the number of preventive screenings performed over 2006; and in 2008 there was a 65% increase over 2007.⁷

There have also been improvements in the county's aggregate screening results during health and fitness week. Data from 2007 was compared with data from 2008. Among the improvements were:

- 13% decrease in employees with borderline high total cholesterol (range 200 to 240 mg per dL)
- 7% increase in employees with high HDL cholesterol (over 60 mg per dL)
- 14% decrease in employees with an elevated cardiac risk ratio.⁸

These changes point to adoption of healthier lifestyles and better compliance with chronic disease treatment plans. The pharmacy compliance data indicates that county employees have had a 6% reduction in the risk of heart attack, and average LDL cholesterol levels have dropped 37% for individuals in a treatment plan since 2006.⁶

Anecdotally, there have been reports of employees who have had periodic screenings at work and, upon recommended follow-up with their doctor, been found to be at high risk of heart attack or stroke. By having the screening and getting to the doctor in a timely manner, these potentially catastrophic events have been prevented, to everyone's benefit. Loudoun County has experienced a 28% decrease in catastrophic claims since 2006, and has 36% fewer catastrophic claimants than their peers.⁶ These results can be partially attributed to early detection through preventive visits and screenings.

Health and Fitness week not only provided free access to preventive screenings, it also focused on areas for health improvement. In 2008, the theme "Well Aware of Your Health" was chosen and all activities centered on being more aware of personal health and well-being. A number of lunch-and-learns were offered, along with computer kiosks for health assessment completion, a scavenger hunt wellness walk, chair massages, and coverage education sessions. Employees were actively participating during the entire week, most events had capacity attendance, and feedback was very positive.

The county has strongly encouraged employees to complete the health assessment by tying it to the wellness passport and incorporating it into health and fitness week. As a result, over 24% of employees have completed the assessment.⁶ On average, less than 1% of employees complete it for similar groups who do not promote it or offer an incentive for completion.³ The health assessment is important for providing employer-specific population data on health practices and willingness to change, and is essential in planning a successful wellness program.

Evaluation of the county's aggregate health assessment data supports the participation data, aggregate screening data, and anecdotal stories with evidence of population-wide health improvements, as compared to their peer group and themselves over time. Of particular note is the improvement in overdue preventive screenings from 21% in 2006 to 20% in 2007; and improvement in poor diet from 78% in 2006 to 76% in 2007.⁹ Both of these measures indicate greater health awareness by the group and increased willingness to adopt healthier habits.

According to an article in the *Journal of Environmental Medicine* by Dee Edington, for each one point improvement in an employee's wellness score, an average savings of \$56 in medical costs may be realized.¹⁰ Therefore, even small improvements in population health assessment scores are indicative of significant medical cost savings opportunities, especially as Edington et al. estimate the cost of chronic conditions at \$3,574 each annually.¹⁰

Additionally, as Loudoun County has improved their own population health status, they have demonstrated significant differences between themselves and their peer group, as outlined in the following table.

Health Measure	Peer Group 2006 (as percent of population)	Loudoun County Government 2006	Peer Group 2007	Loudoun County Government 2007
Diabetes	6%	6%	6%	6%
Heart Disease	2%	1%	2%	1%
High Blood Pressure	26%	26%	27%	26%
Overdue Preventive Screens	24%	21%	24%	20%
Physically Inactive	68%	64%	67%	64%
Poor Diet	82%	78%	82%	76%

*data is from September 2006 and August 2007 WebMD® Health Quotient Aggregate Reports⁹

Since the wellness program has begun, the employees of the Loudoun County government have also become more aware of health and wellness information and actively seek it from available resources. Over 57% of Loudoun employee households have used myCIGNA.com to find coverage, claim, health/diagnosis, and voluntary program information.⁶ On average, fewer than 50% of households insured by CIGNA utilize this resource.³

They also have increased use of the CIGNA HealthCare 24-Hour Health Information LineSM (24HIL) from nine calls in 2006 to 85 calls in 2007.⁶ This is a typically underutilized resource that can assist individuals with making health decisions, understanding their doctor's instructions, or learning more about a specific condition via the audio library. Utilization of 24HIL can potentially save the health plan money by redirecting individuals to the appropriate level of care for their immediate needs.

In 2007, Loudoun County experienced a nearly 3% decrease in emergency room visits while increasing office visits by more than 4% over the previous year,⁶ an indication that individuals are seeking the appropriate level of care, are better informed, and have greater investment in their own health and well-being. The decrease in emergency room visits has had an immediate impact on costs as the average ER visit was \$663 versus the average office visit cost of \$68 in Loudoun County,¹¹ a difference of \$595. All of these changes, as well as intelligent plan design, have contributed to a decrease in total health plan costs.¹² In 2009, the health plan is projected to have a 3.5% decrease in total health care cost trend, down to 6.5% from 10%¹³. As a result, employees enrolled in the point of service plan (POS) have seen smaller increases in premiums, and those enrolled in the consumer-directed health plan (CDHP) in 2009 will not face a premium increase.¹²

The Loudoun County government has taken a systematic, scientific approach to developing a comprehensive wellness program. The county did not expect to see big changes or savings immediately, instead choosing to invest time and resources for the long term. Now in its third year, the wellness program is showing a positive impact on the employee population, as well as on individual employees.

Each year the wellness team undertakes a thorough review of the claims, utilization, and wellness program data and modifies the wellness program to reflect the changing needs and interests of the employees. The county views the wellness program as an integral part of providing the best coverage and resources to its employees.

Loudoun County has been recognized for its forward thinking, and now has an award-winning wellness program. "In October 2007, Loudoun County was recognized for its innovative wellness program at the ICMA (International City/County Management Association) national conference in Pittsburgh, PA. Since then, staff has participated in the development of an upcoming publication, *The Path to Wellness: A Manager's Guide to Improving Employee Health and Reducing Health Care Costs*, to help city and county managers throughout the country to develop programs and engage employees in activities that emphasize health promotion and disease prevention."¹³

“In April 2008, the American Heart Association recognized Loudoun County as a Fit-Friendly organization. Through the Start! Fit-Friendly Recognition Program, the American Heart Association recognizes employers who champion the health of their employees and work to create a culture of physical activity in the workplace. The recognition rewards employers for their progressive leadership and highlights their concern for their staff. The recognition was also featured in an article for *Alliance for Innovations*, the premier networking association for cities and counties committed to innovation and transforming local government.”¹³

Loudoun County’s wellness program was also recognized in September 2006 in an article in *American City and County* magazine, *Helping Employees Get Fit*. This article highlighted some successes in the first year of the wellness program and described how it had an immediate impact on some employees.¹³

Loudoun County government is an excellent example of a wellness program that is well designed and implemented, directly impacting and improving the overall health and well-being of its employees and their families.

References & Citations

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