



Wellness and Prevention

Overview

Today's increased health care spending is due, in part, to unhealthy lifestyles by many Americans. Poor nutrition, reduced physical activity and smoking have led to a growing incidence of chronic illness. The cost of treating those illnesses is estimated to account for 75 percent of the nation's health care spending¹. Reducing the incidence of chronic disease in our nation could have a major impact on rising health care costs today and for the future.

HCSC Position

HCSC knows that prevention and wellness are critical factors to decreasing the rate of chronic disease and controlling health care costs. We have witnessed firsthand the beneficial impacts of well executed prevention and wellness programs among our own employees and those of HCSC customers.

We know that creative incentives are vital to motivating individuals to achieve optimal health status. Making healthy choices, participating in wellness and condition management programs and obtaining routine preventative care will create a healthier, more productive society and control health care costs. While the benefits of leading a healthy lifestyle are obvious to many, it is crucial to make these programs and services affordable and accessible to everyone.

HCSC believes that all Americans should have access to wellness tools and programs, such as health assessments, weight management and smoking cessation programs. A necessary component to facilitating total wellness and improving patient outcomes is to integrate all of the points of service among medical, behavioral and mental health services.

Another key aspect of any health care reform proposal should be to optimize the health of persons living in the United States on both a population and an individual basis. We believe improving health status through primary prevention will reduce the economic burden of treating preventable chronic conditions such as Type 2 Diabetes, high blood pressure, cardiovascular disease and some forms of cancer. Additionally, primary prevention can help increase work force productivity, thus improving our ability to compete in the global economy.

HCSC, through innovative benefit designs, encourages wellness and prevention among all of its members. HCSC is also supportive of the proposals listed below to combat the growing incidence of preventable illness.

- *Encourage employee wellness programs*
 - Remove barriers that hinder employers from encouraging healthy employee lifestyles (i.e.: requiring employers to give non-smoker discounts to smokers who enroll in, but do not successfully complete cessation programs).
 - Tax incentives to encourage employers to adopt smoking bans, promote employee exercise and adopt workplace best practices.

- *Educate children on healthier lifestyles*
 - School programs to encourage healthy lifestyles such as requiring physical education classes for all grades, five days per week; providing nutrition, tobacco and health literacy education and implementing BMI screenings.
 - Improve nutritional quality of school meals.
 - Use schools to ensure that vaccinations are provided to all children.

- *Provide incentives and education on nutrition and health in Medicaid programs*
 - Provide Medicaid benefits for smoking cessation programs.
 - Incorporate wellness and disease prevention incentives in Medicaid.
 - Tax incentives to encourage full-service grocery stores (i.e.: selling fresh fruits and vegetables) in underserved neighborhoods.
 - Expand the food stamp program to provide nutritional counseling and incentives for health food purchases, as well as health literacy education.

About Health Care Service Corporation

Health Care Service Corporation, a Mutual Legal Reserve Company, is the largest customer-owned health insurer in the United States and the fourth largest health insurer in the country overall, with 12.4 million members in its Blue Cross and Blue Shield plans in Illinois, New Mexico, Oklahoma and Texas. The company is an independent licensee of the Blue Cross and Blue Shield Association. HCSC also has a rating of AA- (Very Strong) from Standard and Poor's, Aa3 (Excellent) from Moody's and A+ (Superior) from A.M. Best Company. For more information, visit www.HCSC.com.

¹ Centers for Disease Control and Prevention. Chronic Disease Overview page. Available at: <http://www.cdc.gov/nccdphp/overview.htm>.