

# BEST PRACTICE INCENTIVE DESIGNS

...and the 5 simple ways to implement them

# STUDY APPROACH

**Goal:** Identify best practices among clients with top engagement results to export ideas to all clients

Activity	Average for Clients in this Study	Highest for Clients in this Study	Target for High Engagement*
Health Assessment	58%	83%	50%
Biometric Screening	48%	73%	50%
Telephonic Coaching**	23%	40%	10%
Online Coaching	10%	20%	10%

\*Targets based on industry studies and total population eligible for incentives

\*\*Percentages of customers identified with a condition

## BEST PRACTICES WHICH DRIVE ENGAGEMENT

### Wellness Champion

**Person or team should be responsible for integrating incentive design & communication into wellness strategy**

### Incentive design

**Most motivating designs: 1) Premium adjustment  
2) Dollars into HRA/HSA w/ low beginning balance**

### Make rewards easy to earn

**Use workplace events to complete health assessment, biometric screening, and learn about rewards**

### Communicate frequently

**Communicate incentive program at least 8 times to ensure customers know about it**

### Communicate to your audience

**Tailor communications to your audience – determine who is not engaged and tailor to them**

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## Wellness Champion

Person or team should be responsible for integrating incentive design & communications into wellness strategy

**Why does this work?** Customers need to be rewarded for participating in existing health programs – requiring a person or team to integrate incentives into relevant programs & communications



## Incentive design

### Most motivating designs:

- 1) Premium adjustment
- 2) Dollars into HRA/HSA with low starting balance

**Why does this work?** Incentive design provides a **deadline** to earn a reward for healthy behavior – or a penalty for not

#### Immediate Reward / Penalty

Premium reduction & Deposit into low dollar fund

Reward or penalty with every paycheck

Reward or penalty with first claims

Vs.

#### Postponed Reward / Penalty

Debit card & Deposit into high dollar fund

Reward only – and no deadline

Reward or penalty only after substantial claims

Make rewards easy to earn

Use workplace events to complete health assessment, biometric screening, and learn about rewards

**Why does this work?** Eliminating barriers to earning rewards will boost engagement

Workplace challenges to complete healthy activities\*



\*JPMC LOB competitions

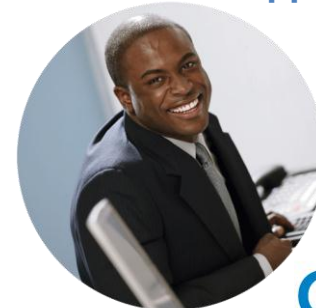
Laptops at Wellness fairs & public places so employees can complete Health Assessment



Onsite biometric screenings



Incentives expert at Wellness fairs & public places to discuss reward opportunities



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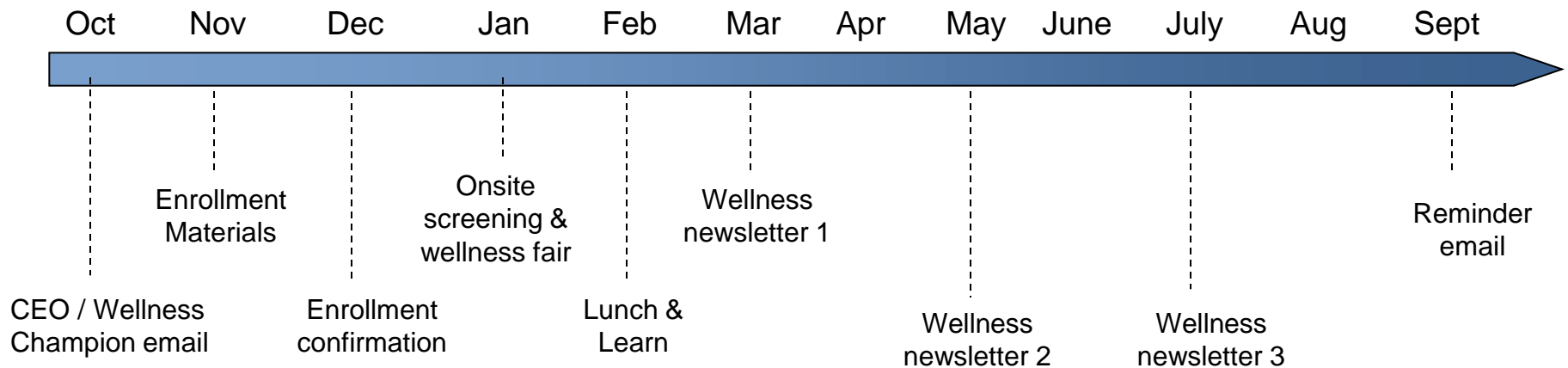
Communicate frequently

Communicate incentive program at least 8 times to ensure customers know about it

## Why does this work?

- Studies show behavior change highest once a customer hears a message 8-10 times.
- Clients must be cautious however, as too many communications can cause Employees to tune out.
- Wellness Champions need to create a well thought out plan of communications throughout the year which incorporate wellness messages, describe rewards & encourage customers to earn them.

### Wellness Communication Calendar (integrated with Incentives)



Communicate to  
your audience

Tailor communications to your audience –  
determine who's not engaging and tailor to them

**Why does this work?** Making healthy behavior relevant to customers' interests is most motivating.



**Engineer. Dad. *Blood Pressure Warrior.***

It's a battle every day.

Clients demanding more, but doing more with less. One son in college – and two more on their way. I've got a long way to go, and I don't need blood pressure holding me back.

This year I earned \$200 for taking a health screening, where I learned my blood pressure was too high. With everyone relying on me I couldn't risk a heart attack or stroke. A visit to my doctor for medication, and walking three days a week, has me back on track.

***Take an HRA & Biometric screening for those who rely on you. You'll get \$200 if you do.***

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