

blue cross and blue shield wellness program

Blue Cross and Blue Shield Wellness Program: Your Guide to a Healthier, Happier You

Are you tired of feeling overwhelmed by the complexities of healthcare? Do you wish there was a simpler, more proactive way to take control of your health and well-being? If so, you're in the right place. This comprehensive guide dives deep into Blue Cross and Blue Shield's wellness programs, exploring their benefits, features, and how you can maximize your participation to achieve your health goals. We'll demystify the program, providing actionable steps and clear explanations to help you navigate this valuable resource.

What's Covered: This blog post will unravel the mysteries of the Blue Cross and Blue Shield wellness program, covering everything from eligibility and enrollment to specific program features and maximizing your rewards. We'll also address common questions and concerns. Let's get started!

Understanding the Blue Cross and Blue Shield Wellness Program

Blue Cross and Blue Shield (BCBS) wellness programs aren't a one-size-fits-all solution. They vary significantly depending on your specific plan, employer, and location. Generally, these programs aim to incentivize healthy behaviors and proactive healthcare, ultimately leading to better health outcomes and reduced healthcare costs for both the individual and the insurance provider. Think of it as a partnership – BCBS invests in your well-being, and you reap the rewards in the form of better health and potential financial savings.

Key Features of BCBS Wellness Programs: A Deeper Dive

While the specifics vary, many BCBS wellness programs share common features. These often include:

Health Risk Assessments (HRAs): These questionnaires help assess your current health status and identify areas for improvement. Completing an HRA is often a prerequisite for accessing other program benefits.

Wellness Coaching: Many programs offer access to certified health coaches who provide personalized guidance, support, and motivation to help you reach your health goals. This could involve setting realistic targets, developing strategies, and providing ongoing encouragement.

Incentives and Rewards: BCBS often rewards participants for completing health assessments, attending wellness workshops, or achieving specific health milestones. These rewards can range from gift cards and discounts to lower premiums.

Educational Resources: Access to informative materials, online tools, and resources related to various health topics, such as nutrition, exercise, stress management, and disease prevention.

Fitness and Activity Tracking: Some programs integrate with fitness trackers or apps, allowing you to track your activity levels and earn rewards based on your progress.

Telehealth and Virtual Care: Many plans now include telehealth options, offering convenient access to

healthcare professionals via video conferencing. This is especially beneficial for managing routine care or minor health issues.

How to Enroll and Maximize Your Benefits

The enrollment process varies depending on your employer-sponsored plan or individual policy. Generally, you'll find details about your specific wellness program on your BCBS member website or through your employer's HR department. Here's a general guide to maximizing your participation:

1. Find your plan information: Log in to your BCBS member portal or contact your HR department to locate the specific details of your wellness program.
2. Complete your HRA: This is often the first step to unlocking other benefits. Be honest and thorough in completing the assessment.
3. Set realistic goals: Don't try to overhaul your entire lifestyle overnight. Start with small, achievable goals and gradually build momentum.
4. Utilize available resources: Take advantage of the wellness coaching, educational materials, and other resources offered by your program.
5. Track your progress: Monitor your progress regularly to stay motivated and make necessary adjustments to your plan.
6. Engage with the community: If your program offers online communities or support groups, consider participating to connect with others on a similar journey.
7. Review your plan annually: Wellness programs and benefits often change, so make sure to review your plan each year to stay updated.

Navigating Challenges and Common Concerns

Even with a robust wellness program, challenges may arise. Here are some common concerns and how to address them:

Lack of time: Schedule short, manageable blocks of time for exercise and healthy meal prep.

Consistency is key, even if it's just 15 minutes a day.

Limited access to resources: Reach out to your BCBS representative if you're facing difficulties accessing program resources or benefits.

Feeling overwhelmed: Break down your goals into smaller, more manageable steps. Focus on one aspect of your well-being at a time. Don't be afraid to seek support from a health coach or your primary care physician.

Conclusion

Blue Cross and Blue Shield wellness programs offer a valuable opportunity to improve your health and

well-being. By understanding the features of your plan, actively participating, and utilizing the available resources, you can achieve significant improvements in your overall health and potentially save money on your healthcare costs. Remember, it's a journey, not a race. Celebrate your successes along the way, and don't be discouraged by setbacks.

FAQs

1. How do I find out if my BCBS plan offers a wellness program? Log in to your member portal or contact your employer's HR department for information regarding your specific plan benefits.
1. What kind of rewards can I expect? Rewards vary greatly depending on the plan. Common rewards include gift cards, discounts on gym memberships, and even reduced premiums.
1. What if I have pre-existing conditions? The wellness program can still benefit you, focusing on managing existing conditions and improving overall health. Consult your doctor about how the program can support your specific needs.
1. Is participation in the wellness program mandatory? Participation is typically voluntary, but incentives may encourage participation. Check with your plan details for specifics.
1. Can I share my wellness program progress with my doctor? Absolutely! Sharing your progress with your doctor can help them tailor your treatment plan and offer additional support. Your doctor can also provide valuable feedback and guidance to help you meet your health goals.

blue cross and blue shield wellness program: *Mental Wellness Programs for Employees* R.H. Egdahl, D.C. Walsh, W.B. Goldbeck, 2012-12-06 Address to the Conference on Employee Mental Wellness by Walter B. Wriston, Chairman, Citicorp The mental well-being of employees is a subject of fundamental importance to each of us, our companies, our professions, and the nation. Both the Washington Business Group on Health and Boston University's Center for Industry and Health Care should be commended for the timely initiative this conference represents. I hope it will be come an ongoing effort to improve the mental health services to the nation's private sector workers and their dependents. I have had a deep interest in the delivery of health care for a long time, both from the perspective of a major employer and from my participation in the governance of New York Hospital-Cornell Medical Center. It has also been my privilege to chair the Business Round table's Task Force on Health and to serve on the President's Labor Management Committee which, among

other things, has been working on health care problems. This experience obviously does not give me any claim to special expertise on the issue of mental health. It may prove helpful, however, as we work together formulating our thoughts about the nation's health system, the role of industry, and where the mental health issue fits into the picture.

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blue cross and blue shield wellness program: *Next-Generation Wellness at Work* Stephenie Overman, 2009-09-15 Fact: Wellness programs benefit the bottom line. Motorola, for example, found that each dollar invested in wellness benefits returned \$3.93 in health and disability cost savings. Next-Generation Wellness at Work tells how to get in on the action. A nuts-and-bolts, how-to guide for managers, it delivers the latest thinking on how to take full advantage of the benefits that wellness programs can offer both employees and companies. And the effort couldn't be more important. With the soaring cost of medical care and the increase in obesity and lifestyle-related illnesses, there is growing recognition that companies must build a culture of health and enable employees to become better guardians of their own well being. This book illustrates, in detail, exactly how to accomplish those goals. Good health saves in ways that go beyond smaller insurance premiums. It also has a direct relationship with employee productivity, making wellness a matter of high-level strategy. However, many workplace wellness programs are not as effective as they could be. They are not comprehensive, not long-term, and not marketed to the people who could benefit most. Wellness expert Stephenie Overman helps managers take practical steps to overcome these deficiencies and build successful workplace wellness programs that result in tangible, bottom-line benefits for organizations. And the book starts from the ground up, first by explaining how to take a company's temperature, get management buy-in, and design a program that fits a company's unique needs and situation. Building a program is one thing, but will they come? That's where Overman's expertise is essential: She shows how to motivate workers to take advantage of the program and reap its many benefits. And she explains how to partner with local health providers and integrate

methods to promote psychological well being, two key ingredients for success. Not many corporate programs benefit both employees and the company equally, but a well-planned wellness initiative will boost the health and productivity of employees, leading to a happier—and more competitive—workplace.

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blue cross and blue shield wellness program: Workplace Wellness Case Studies Healthcare Intelligence Network, 2006-03 The growth and market adoption of consumer-driven healthcare continues to drive health plans and employers to develop more widespread member and employee health improvement initiatives. Workplace Wellness Case Studies: Tactics To Promote Health and Reduce Risk looks at what's working in health plan wellness and health promotion programs award-winning and unique efforts, best practices, ROI, and lessons learned. Starting with case studies of health improvement innovations in place at three national health plans, this report then delves into two parallel tactics that are gaining ground among employers: pitting departments against each other in a friendly competition for the healthiest workers and rewarding employees for healthy lifestyle choices. Both the game plan for healthy workplace competition and a profusion of winning ideas for incentives are profiled here. You'll get case studies from some of the pioneers in wellness programming, including American Cast Iron Pipe Company, Excellus Blue Cross Blue

Shield, Health Alliance Plan, HealthPartners, Meridian Health System, Texas Health Resources and Washoe County School District. You'll get details on: Analyzing the outcomes for a program run by Highmark to reverse heart disease; Formatting a wellness team; Designing incentives to increase wellness program participation; Evaluating the payback on wellness programs; Targeting your marketing to multiple audiences; Using health coaches in wellness programs; and Ensuring your wellness program's compliance with HIPAA.

Table of Contents

Winning Ideas in Health Plan Wellness and Health Improvement Programs

*Case Study: HealthPartners Tackles Risk Factors with A Call to Change Anatomy of a Phone Line Program Curriculum Structure Improving Health Step by Step Program Evaluation

*Case Study: Health Alliance Plan Goes On-Site to Impact Employee Health Work Site Health Promotion Program Coping With Flu Season Walking for Better Health Purchasers' Demand for Health Promotion Surges Sharing Best Practices in Work site Wellness Forum iStrive for Better Health Program Employer Partner Provides \$75 Reward for HRA Completion

*Case Study: Mandatory HRAs and Wellness Interventions Reap Rewards for Highmark Blue Cross Blue Shield Employers Division Organization Choosing Interventions Embedding a Healthy Philosophy Into the Product Line HRAs Mandatory for Highmark Employees Outcomes

*Healthy Competition: Taking the Team Approach to Wellness The Benefits of Teaming Up at Work Planning and Implementation Incentives Reduce Risk Selling the Program and Making it Work Setting the Price of Participation Real Team Competitions An Optimistic Outlook

*Case Study: Meridian Health System Promotes a Healthy and Productive Workforce Changing the Employer Culture Fit to Win Weight Loss Program a 12-Week Effort Keep Programs Simple and Entertaining

*Case Study: Washoe County School District Gets Good Grades in Health Promotion The Purpose of Wellness Programs: A Deeper Look Programs and Process Generate Progress Reading to Lose Weight, Improve Mental Health The Payback on Wellness Programs Some Encouraging Results

*Case Study: Excellus Blue Cross Blue Shield Steps Up Web-Based Wellness Efforts Targeting Marketing to Multiple Audiences Free Step Up Program Open to Members and Non-Members Alike Putting Together a Healthy Competition Measuring Activity, Results and Awareness

Incentives for Healthy Lifestyles Designing Incentives to Boost Outcomes Behavior's Role in Health Status Incentives Influence Behavior, Corporate Culture Refining Requirements A Bona Fide Wellness Program The Challenges of Sustaining Participation Incentive Programs Behind-the-Scenes A Promising Prognosis

*Case Study: ACIPCO Incentives Stimulate Gains in Productivity, Compliance and Safety The Building Blocks of Success Approach to Wellness at ACIPCO Important Indicators Incentive Insight from Experience

*Case Study: Onus on THR Employees to Be Healthy A Unique Role Strategic Goals and Measurements THR's Long-Term Strategy Program Vision Impacting the Bottom Line Looking Ahead

*Q&A: Ask the Experts More Medical Behavior Integration Incentives for HRA Participation Making HRA Completion Mandatory The Legal Ramifications of Incentives Assessing Readiness for Telephonic Coaching Who's Online Counseling for Occupational Traumatic Stress Role of Communications in Engaging Employees Employers Reaction to Workplace Wellness Engaging the Workforce Implications of the Selection Process Program Development and Decision-Making Getting on Board with Healthy Competition Programs Looking Ahead Most Effective Communications Tools Getting Participants to Track Their Progress Opening Programs to Non-Members Incentive Program Time Frame Sustaining Motivation Calculating Improvement in Complex Measures Self-Reported Behavior Change Software for Health Screenings Getting into the Wellness Game Employee Coverage Reporting ROI

*Glossary *For More Information *About the Authors

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2009 If the Department of Defense (DoD) moves toward a more integrated employee health system, a foundation of information about the current system and requisite elements for such integration will be needed. The authors reviewed the research literature and DoD policy documents and interviewed DoD personnel to make several observations about the current state of safety and occupational health (SOH) arrangements in DoD. Currently, SOH policy cuts across several organizations at high levels in the Office of the Secretary of Defense, and SOH programs are implemented by each of the military services. Recently, leadership attention has focused on safety, mostly apart from occupational health, as a separate priority. DoD and the services have made efforts to increase coordination, including both high-level formal councils and through informal relationships among SOH practitioners. Health promotion and wellness have received considerable attention within DoD through periodic health assessments and educational programs, yet these areas have not benefited from the same increased coordination. As DoD contemplates a more integrated approach, the authors considered what DoD might learn from civilian experience with integrating employee health activities. To address this, the authors reviewed civilian models of integration to identify promising approaches and practices that might inform DoD efforts. The review of activities related to employee health in DoD -- including industrial hygiene, safety, health promotion and wellness, occupational health, and its relatively mature health information technology infrastructure -- indicates that there might be little need for DoD to introduce new programs but more need to make use of the information generated by the existing programs in a more coordinated, integrated manner. -- provided by publisher.

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through standard drug tests. The effect of drug use on behavior, including the results of both laboratory and field studies that have examined work-related behavior and worker productivity. The effectiveness of interventions to deal with drug use, such as employee assistance programs, health promotion programs, and treatment programs for substance abuse. This volume will be of practical interest to human resource and employee assistance program managers, policymakers, and investigators.

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thinking. Information on telehealth considerations covers the new sources of electronic healthcare information available to patients and describes how to counsel them on using reliable resources.

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2020, and students will complete short active learning activities/questions will allow students apply the goals to real-life scenarios. NEW to this edition's ancillary package are unfolding case studies related to our new clinical replacement solution Lippincott Clinical Experiences: Community, Public, and Population Health. Our PowerPoints have been enhanced and are now heavily illustrated.

blue cross and blue shield wellness program: Plunkett's Health Care Industry Almanac 2006 Jack W. Plunkett, 2005-11 Plunkett's Health Care Industry Almanac is the only complete reference to the American Health Care Industry and its leading corporations. Whatever your purpose for researching the health care field, you'll find this massive reference book to be a valuable guide. No other source provides this book's easy-to-understand comparisons of national health expenditures, emerging technologies, patient populations, hospitals, clinics, corporations, research, Medicare, Medicaid, managed care, and many other areas of vital importance. Included in the market research sections are dozens of statistical tables covering every aspect of the industry, from Medicare expenditures to hospital utilization, from insured and uninsured populations to revenues to health care expenditures as a percent of GDP. A special area covers vital statistics and health status of the U.S. population. The corporate analysis section features in-depth profiles of the 500 major for-profit firms (which we call The Health Care 500) within the many industry sectors that make up the health care system, from the leading companies in pharmaceuticals to the major managed care companies. Details for each corporation include executives by title, phone, fax, website, address, growth plans, divisions, subsidiaries, brand names, competitive advantage and financial results. Purchasers of either the book or PDF version can receive a free copy of the company profiles database on CD-ROM, enabling key word search and export of key information, addresses, phone numbers and executive names with titles for every company profiled.

blue cross and blue shield wellness program: Progress in Preventing Childhood Obesity Institute of Medicine, Food and Nutrition Board, Committee on Progress in Preventing Childhood Obesity, 2007-03-22 The remarkable increase in the prevalence of obesity among children and youth in the United States over a relatively short timespan represents one of the defining public health challenges of the 21st century. The country is beginning to recognize childhood obesity as a major public health epidemic that will incur substantial costs to the nation. However, the current level of investment by the public and private sectors still does not match the extent of the problem. There is a substantial underinvestment of resources to adequately address the scope of this obesity crisis. At this early phase in addressing the epidemic, actions have begun on a number of levels to improve the dietary patterns and to increase the physical activity levels of young people. Schools, corporations, youth-related organizations, families, communities, foundations, and government agencies are working to implement a variety of policy changes, new programs, and other interventions. These efforts, however, generally remain fragmented and small in scale. Moreover, the lack of systematic monitoring and evaluation of interventions have hindered the development of an evidence base to identify, apply, and disseminate lessons learned and to support promising efforts to prevent childhood obesity. *Progress in Preventing Childhood Obesity: How Do We Measure Up?* examines the progress made by obesity prevention initiatives in the United States from 2004 to 2006. This book emphasizes a call to action for key stakeholders and sectors to commit to and demonstrate leadership in childhood obesity prevention, evaluates all policies and programs, monitors their progress, and encourages stakeholders to widely disseminate promising practices. This book will be of interest to federal, state, and local government agencies; educators and schools; public health and health care professionals; private-sector companies and industry trade groups; media; parents; and those involved in implementing community-based programs and consumer advocacy.

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