

## 2020 COVID-19 Modified Healthy Choice Premium Discount Overview

The **Healthy Choice Program** is a voluntary premium discount program offered to Cleveland Clinic caregivers and their spouses who are enrolled in the Employee Health Plan (EHP).

**How Healthy Choice Works:** In early January, eligible Health Plan members (employee and spouse) need to log into the Healthy Choice Portal to determine what they need to do by Nov. 30 in the current year to earn the lowest premium for the following year. The requirements vary based on the member's identified health status. The three health status types are as follows:

- Chronic - Identified with one or more of these chronic conditions: asthma, diabetes, hyperlipidemia, hypertension, nicotine use or overweight – **must join the applicable Coordinated Care Program(s) for the identified condition(s). Nicotine users must join an approved nicotine cessation program. Each program has specific requirements for a full or partial discount. Note:** If you do not agree with your diagnosis, you must appeal by March 1.
- Identified as “healthy” — meaning he or she was not diagnosed with one of the conditions listed above – **must participate by tracking physical activity (steps and/or physical activity minutes) using a plan-approved device (150,000 steps or 900 minutes per month for four months by Nov. 30), OR join an EHP approved fitness center and participate 10 times per month for four months by Nov. 30. Note:** Steps can be combined with fitness visits; however, they cannot be combined within one month.
- Identified with incomplete data. The plan needs more information about the member to determine the steps that he or she needs to take by Nov. 30 – **must submit a Health Visit Report form completed by your Primary Care Physician. Note: All new caregivers and those new to the health plan must have the health visit report completed.**

**Healthy Choice Portal:** The Healthy Choice Portal was exclusively designed for the Employee Health Plan to allow members to track their Healthy Choice goals and physical activity throughout the year. To view your information, you must first create an account using your medical card ID and date of birth. The portal can be accessed via our website at [clevelandclinic.org/healthplan](http://clevelandclinic.org/healthplan).

**Premiums Based on Healthy Choice Participation<sup>1</sup>:** The plan's premium structure is a five-level structure — *Bronze, Silver, Gold, Platinum or Diamond*. The level of premium earned is based on the active participation of both the caregiver **and** their spouse. The table below illustrates the premium structure and how the steps taken determine the premium level for the following year.

2020 Premium Levels		
Premium Level	EHP members with “Employee Only” coverage who take these steps qualify for the premium at the left:	EHP members who are married and take these steps qualify for the premium at the left:
<b>Bronze (plan's standard—and highest—premium)</b>	Did not participate in at all <b>OR</b> met <b>no</b> program requirements	<ul style="list-style-type: none"> <li>•Both did not participate, <b>OR</b></li> <li>•One or both participated but met <b>no</b> program requirements.</li> </ul>
<b>Silver</b>	N/A	One or both actively participated <sup>1</sup> <b>AND</b> one met <b>some</b> <sup>2</sup> program requirements but the other met <b>no</b> program requirements.
<b>Gold</b>	Participated and met <b>some</b> <sup>2</sup> program requirements.	<ul style="list-style-type: none"> <li>•Both actively participated<sup>1</sup> but both met only <b>some</b><sup>2</sup> program requirements;</li> <li><b>OR</b></li> <li>•One actively participated<sup>1</sup> and met <b>all</b> program requirements, but the other met <b>no</b> program requirements.</li> </ul>
<b>Platinum</b>	N/A	Both actively participated <sup>1</sup> <b>AND</b> one met <b>all</b> program requirements and the other met only <b>some</b> <sup>2</sup> program requirements.
<b>Diamond (plan's most discounted premium)</b>	Participated and met <b>all</b> program requirements.	Both actively participated <sup>1</sup> in <b>AND</b> both met <b>all</b> program requirements.

Caregivers or spouses who have questions about Healthy Choice or their medical or prescription drug coverage can call the One HR Service Center at 216.448.2247 or toll-free at 1.877.688.2247. Option 2 **Remember:** HIPAA regulations apply to questions you ask about the members of your household covered by the Health Plan.

<sup>1</sup>**Actively participated** - requires joining the required program(s) and includes the following: regular communication with your Care Coordinator, responding to outreach attempts, completing and sending in any required forms necessary, and actively participating in modifying lifestyle behaviors that will help you improve or maintain your health and wellbeing.

<sup>2</sup>Your specific program and care coordinator will define participation requirements, including partial participation, for you to meet.