Effect of financial incentives on health promotion participation

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Background
- Corporate wellness programs have been shown to reduce health risks, improve productivity, and lower healthcare costs. However, getting employees to engage in a wellness program is challenging.
- Approximately half of wellness programs include financial incentives (e.g. cash payments, health account contributions, gift cards, or reductions in medical premiums) to achieve higher participation rates for health risk assessments (HRA) or biometric screenings.

Objective
- Primary aim was to assess the impact of financial incentives had on health promotion participation (health risk assessments), biometric screenings, telephonic or online coaching interventions.

Study sample
- Study population: Clients who participated in a financial incentive program (incentive group) from 1/1/13 to 12/31/14 were compared to those who did not participate in a financial incentive program (control group).
- Incentive group: Eligible individuals who received incentives during the study period.
- Comparison group: Clients not participating in an incentive program.

Methods
- Study design: Quasi-experimental design comparing participation rates of customers offering incentives compared to no incentives.
- Study method: Propensity matching (1:1 match) was used to balance case mix differences between study cohorts using this step process:
  1. Demographic, utilization, and other health-related factors used in a logistic regression model to be matched.
  2. Iterative, within stratum matching technique was used for each participant to the comparison based on their propensity scores.
- Matching variables included: Age and gender, client size, risk score, race/ethnicity and a claims-based index of healthy behavior.

Results health risk assessment
- HRA participation by customer type and incentive
- HRA participation by incentive amount and customer type
- HRA participation by customer and incentive type
- Average incentive amount by HRA customer and type

Results biometric screening
- Bio participation by customer type and incentive
- Bio participation by incentive amount and customer type
- Bio participation by customer and incentive type
- Average incentive amount by biometric customer and type

Conclusions
- Program participation rates:
  - Incentive groups achieved higher participation rates for health risk assessment.
  - Incentive groups experienced higher participation rates for Biometrics.
- Program participation rates by incentive type:
  - Premium reduction and health savings resulted in the highest HRA participation.
  - Premium reduction and HRA incentive types resulted in the highest HRA participation.
  - Incentive groups experienced higher participation rates for Biometrics.
- Program participation rates by incentive amount:
  - HRA & Biometric participation level off for Health Rewards customers after the $100 incentive mark is met.
  - The overall incentive cap in the range of greater than $200 saw the highest HRA participation. The $100-$200 cohort had the highest biometric participation.

References