



**2016-2017 Program Year
Frequently Asked Questions (FAQs)
For Both Highmark and Aetna Members**

Table of Contents

- **Program Overview and Eligibility.....Pages 1 - 3**
- **Wellness and Disease Management Programs.....Page 3**
- **Confidentiality.....Page 3**
- **Preventive Care – Annual Physical Exam.....Pages 3 & 4**

Program Overview and Eligibility

(1) What is the State of Delaware encouraging eligible members to do between July 1, 2016 and April 30, 2017?

The State of Delaware encourages you to focus on your health by completing two easy steps:

1. Schedule and attend your Annual Physical Exam
2. Complete your online Health Assessment (Wellness Profile)

(2) Why is the State of Delaware encouraging eligible members to complete an Annual Physical Exam and online Wellness Assessment (Wellness Profile)?

Recent survey research revealed that many State of Delaware employees would prefer to work with their own doctor and take the online health assessment when participating in DelaWELL, so we have changed our strategy to focus on these two areas.

(3) Who is eligible to participate in DelaWELL?

Benefit-eligible employees (state agency, school district, charter school, higher education and participating group), state non-Medicare eligible pensioners, and their spouses and dependents over the age of 18 who are currently enrolled in a State of Delaware Group Health Plan, are encouraged to participate in the DelaWELL Health Management Program.

(4) Can my spouse or other family members participate?

Yes, spouses and dependents over the age of 18 who are enrolled in a State of Delaware Group Health Plan are also encouraged to take the online Health Assessment (Wellness Profile), attend an Annual Physical Exam and utilize the health tools available on the Aetna and Highmark Delaware websites.

(5) What is my “incentive or reward” for participating in the 2016-2017 DelaWELL Health Management Program?

The text around “incentive and rewards program” on the Aetna and Highmark websites is standard language used across all of their clients, regardless if an incentive is being offered or not. Please note that there are **no** cash incentives in the 2016-2017 DelaWELL Program Year; however, the State of Delaware and Aetna encourage you to focus on the things that really matter like leading a happy and healthy life.

Your greatest reward is having good health! Most preventive care is covered 100% as of July 1, 2015. By getting regular preventive care, you boost your chances for a longer, healthier life. Regular physical exams can help find problems early, when your chances for treatment are better. During a routine physical, your doctor can measure things like your height, weight and blood pressure, review your health history and make sure you are up to date with your age-appropriate screenings. Completing the online Health Assessment (Wellness Profile) can help you identify your current and future health risks. When you complete the online Health Assessment (Wellness Profile), you receive a detailed health summary, personalized action plan and recommendation for health and wellness programs that can help improve your health. Participation in the DelaWELL Health Management Program is an effective way to help control health care costs for the State of Delaware and its members.

Complete your Annual Physical Exam and online Health Assessment (Wellness Profile) and *reward* yourself with *good health!*

(6) Does participation in DelaWELL help control health care costs for the State of Delaware and its members?

Yes, participation in the DelaWELL Health Management Program is an effective way to help control health care costs for the State of Delaware and its members. Being proactive about your wellness, engaging in preventive care, controlling chronic conditions and being a wise health care consumer, can all contribute to better health and well-being of our members. It is everyone’s responsibility to take care of their own health and being a wise health care consumer can help you and your employer to control the rising cost of health care. Learn more about Being A Wise Health Care Consumer at www.ben.omb.delaware.gov/consumerism.

(7) What if I choose not to participate?

Participation in the DelaWELL Health Management Program is voluntary, but strongly encouraged.

(8) Is there a cost to participate in DelaWELL?

Enrolling in a State of Delaware Group Health Plan provided by Highmark Delaware or Aetna gives you automatic, confidential access to their online resources, health coaching, online health assessments and disease management programs.

Wellness and Disease Management Programs

(9) What does Highmark Delaware offer?

To learn about all of the programs, services and resources Highmark Delaware offers, visit <http://ben.omb.delaware.gov/delawell/highmark.shtml>. You will find important contact information and frequently asked questions with details on how to enroll and participate.

(10) What does Aetna offer?

To learn about all of the programs, services and resources Aetna offers, visit <http://ben.omb.delaware.gov/delawell/aetna.shtml>. You will find important contact information and frequently asked questions with details on how to enroll and participate.

Confidentiality

(11) How is my privacy protected?

Highmark members - visit <http://ben.omb.delaware.gov/delawell/highmark.shtml> and view the Confidentiality section of their frequently asked questions.

Aetna members - visit <http://ben.omb.delaware.gov/delawell/aetna.shtml> and view the Confidentiality section of their frequently asked questions.

Preventive Care – Annual Physical Exam

(12) I heard most preventive care is covered 100 percent, is that true?

Yes, since July 1, 2015 most preventive care is covered 100 percent. Check your health plan for details at www.ben.omb.delaware.gov/medical.

(13) What preventive medications and services are covered effective July 1, 2015?

In accordance with the Patient Protection and Affordable Care Act, (ACA), members enrolled in a Highmark Delaware or Aetna non-Medicare Health Plan may receive selected preventive medications at no cost through the Express Scripts prescription drug plan, subject to age and other limitations. Read more at <http://ben.omb.delaware.gov/script/programs.shtml>.

(14) What is the difference between a preventive and diagnostic exam?

Preventive care is given to you when you are symptom-free and have no reason to think you are unhealthy. You're getting this care to follow medically-recognized guidelines as shown on the Preventive Schedule.

Diagnostic care is care given in response to symptoms or risk factors, for example, you are sick or you are going to the doctor because something is hurting or bothering you.

(15) What counts as an Annual Physical Exam?

An annual physical exam is an examination from a primary health care provider that generally involves a medical history and physical examination. Your doctor (Internal Medicine, General Practitioners, Family Practice and GYNs) can provide annual physicals, as well as treat small problems before they become serious.

(16) What if I had an Annual Physical Exam prior to July 1, 2016?

You are eligible for one physical exam per plan year (July 1 through June 30). If you had an exam prior to July 1, 2016, you will be eligible for another exam beginning July 1, 2016. You do not need to wait twelve months; you are eligible as of July 1, 2016 for an annual physical exam.

(17) How do I find a primary health care provider?

Highmark Delaware members – Visit <https://providir.highmarkbcbsde.com/> to locate a provider. Aetna members – Visit <http://www.aetna.com/docfind/custom/statede/> to locate a provider.

(18) How can I best prepare for my Annual Physical Exam and what should I bring with me?

Please read the “Annual Physical Exam Checklist, Tracking Sheet & Doctor Memo” (located at www.ben.omb.delaware.gov/delawell) prior to your exam date, as well as print and bring a copy with you to your appointment. This document provides supportive material to help you better prepare for your exam, including information on what to bring with you to your exam, what you can expect during your exam and what the difference is between preventive and diagnostic care. Reviewing this information prior to your appointment can help to make sure you get the most out of your Annual Physical Exam. On page two of the document is an “Important Message For My Doctor” that you are encouraged to provide to your primary health care provider to make them aware of your involvement in the DelaWELL Health Management Program and your goals and objectives for having your Annual Physical Exam.