



Covid-19 Update and FAQs: Healthy Choice discounts to carry over to 2021

The Employee Health Plan (EHP) has been monitoring the rapidly changing situation with Covid-19, and we want to make this year a little easier for health plan members.

If you participated in Healthy Choice during 2019 to earn a premium discount for 2020, you can take a deep breath—EHP has decided to carry your 2020 discount level into 2021!

This will impact members in a very positive way. For example, if you are Diamond in 2020, you'll stay at the Diamond level discount for 2021. If you are Gold in 2020, you'll stay at the Gold level discount through 2021, and so on. Please note that the actual dollar amount of savings may change for 2021, but you are locked into the discount level you have earned through December 31, 2021.

Alternatively, while you are prevented from dropping in your level at this time, you can still achieve a higher level; by meeting your goals in 2020, you may improve your discount level in 2021.

So, what should you be doing in the meantime? Continue working on your health goals! Staying engaged in the program will also help you to improve your discount even further for 2021 if you are not already at the Diamond level.

Healthy Choice is more than a discount program; it's a way to boost your health and wellbeing all year long.

Are you enrolled in Coordinated Care?

If you want to work toward a better discount level, stay actively engaged in the program and continue working with your Care Coordinator to make sure you are staying on track with your goals. If you're not sure of your goals, you can log in to your Healthy Choice portal for a reminder. Care Coordinators will focus on enrolling new members and working with members hoping to increase their premium discount for 2021.

*You must continue to participate in Coordinated Care in order to be eligible for medication or co-pay reimbursements.

Are you tracking your activity?

Keep it up! Staying active is important and has many health benefits.

Are you new to the health plan and wish to get a discount for the first time in 2021?

EHP is extending the deadline to participate in Healthy Choice during 2020.

Typically, Healthy Choice requires six months of participation by September 30 each year to qualify for the best discount. In 2020, EHP is only requiring four months of participation by November 30. That means you need to get started no later than July 31 and meet all your goals to be eligible for the best discount level in 2021.

EHP will make accommodations for appointment delays that have postponed the Health Visit form, along with other program access issues. EHP will continue to communicate as the access situation unfolds.

Regardless of where you are in your wellness journey, Cleveland Clinic caregivers now have an excellent list of resources that was compiled to help during this pandemic. Check out the list [here](#).

Frequently Asked Questions:

How do I view my 2020 discount level?

The best way to learn your 2020 discount level is to login to your Healthy Choice portal. You'll see your 2020 discount level under "Program Overview."

If you don't have a portal account, it's easy to sign up [here](#).

Is it possible to improve my discount level for 2021?

If your 2020 discount level is Bronze, Silver, Gold or Platinum, then you can work in 2020 to meet your goals and improve your discount level in 2021.

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EHP will make accommodations for appointment delays that have postponed the Health Visit form, along with other program access issues.

If your 2020 discount level is already Diamond, you are encouraged to continue working on your health goals, but your discount level is already its best.

What if I add or remove a spouse from my health plan in 2020?

If you get married in 2020, EHP encourages your new spouse to start working toward their Healthy Choice goals as soon as possible.

If your spouse is removed from your health plan in Workday by November 30, 2020 due to a life event change, your spouse's participation will not impact your discount level in 2021.

What if I can't get into the Primary Care Provider's office to have my Health Visit form completed?

It's anticipated that Primary Care Provider (PCP) visits and lab appointments will be accessible in time for you to complete the requirements for Healthy Choice. Please know that EHP will continually monitor access to these services in case there is a disruption.

In the meantime, you can sign up for Coordinated Care if you know you have one of the six chronic conditions. If you don't have any of the six chronic conditions, you can link an activity device to the portal and start working toward the monthly activity goal.

What if the fitness centers don't open in time to earn enough visits to improve my discount?

EHP will continually monitor access to the employee fitness centers and LifeStyles. Members who are identified with the "healthy" health status can easily convert to using an activity tracker instead of the fitness center to meet monthly goals. If you were a fitness center member at the beginning of the year, your visits from January, February and March will be counted.

New this year, you can combine monthly fitness visits with monthly activity tracker data.

For example, you could earn four months of participation like this:

January: 10 fitness center visits

February: 10 fitness center visits

June: 150,000 steps with an activity tracker

July: 150,000 steps with an activity tracker

Keep in mind, you cannot combine fitness visits and activity tracker data in the same month.

When will I know if I met my requirements?

Remember, all health plan members will carry their 2020 discount level over to 2021. If you wish to improve your discount level, the deadline to meet all program requirements is November 30, 2020. Your updated discount level will be communicated soon after. Keep in mind that if you're enrolled in Coordinated Care, it's your responsibility to notify your Care Coordinator when you've completed all the final goals for your program(s) prior to the November 30 deadline.

What if I don't meet the requirements?

EHP is carrying over your 2020 discount level into 2021, so if you don't meet your goals, you'll still remain at the discount level you currently have in 2020.

My spouse doesn't want to work to get a better discount level. Can I still work to achieve a better level?

The discount level you receive in 2021 is based on the effort of both you and your spouse. For instance, if you want to work toward the Diamond level discount in 2021, both you and your spouse will need to meet all your goals by the program deadline.

Remember, even if you don't meet all your goals, you cannot lose the discount level you are currently earning in 2020.

Do I need to do anything to keep my 2020 discount level or is it automatic?

Keeping your 2020 discount level is automatic. You don't have to do anything to carry your 2020 discount level into 2021.

I'm new to the health plan and wish to get a discount for the first time in 2021. What do I do?

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How early can I report my final weight or lab work for Coordinated Care?

You can complete and report your final weight or lab work between August 15 and November 30, 2020. Please know that EHP will continually monitor access to these services in case there is a disruption.

Are you in the Weight Management program? Keep in mind that your *final* weight for the 2020 program year will also be your *starting* weight for the 2021 program year.

What if I'm in the Weight Management program and I get pregnant in 2020?

Your Care Coordinator will work with you to establish healthy weight gain goals, according to the National Institutes of Health guidelines for pregnancy.

I received a letter from EHP in early 2020 instructing me to join e-Coaching in order to earn my discount for 2021.

What are my guidelines?

Your guidelines were explained in your letter, which is posted to your Healthy Choice portal. Log in to your portal to view your guidelines, or contact your coach to clarify your goals.

Open Enrollment will occur before the final deadline for Healthy Choice in 2020. Will I know my discount level for 2021, so that I can choose the correct amount for my PTO trade-in?

Some caregivers choose to trade in paid time off (PTO) to offset the cost of benefits. *PTO Trade for Benefits takes place shortly after Open Enrollment in the fall. Because the Healthy Choice participation deadline is extended this year, some caregivers won't see their 2021 health plan premium level until December. This means they may end up trading in more PTO to cover the cost of benefits than is needed.

Total Rewards will work with caregivers to address this at that time. We will provide more information during the Open Enrollment period. Please keep in mind that any other benefits decisions you make during Open Enrollment cannot be changed later in the year unless you have a life event change.

A detailed list of frequently asked questions relating to these changes can be found on our website at clevelandclinic.org/healthplan.

** The PTO Trade-In option does not apply to members employed by Cleveland Clinic Akron General.*

Who do I speak to if I have questions?

Contact the Employee Health Plan by emailing ehpwellness@ccf.org or calling One HR at 216-448-2247, option 2.

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