

STATE EMPLOYEE HEALTH BENEFITS COVERAGE FOR WEIGHT LOSS INTERVENTIONS

50 State & District of Columbia Survey

Compiled for the *Strategies to Overcome and Prevent (STOP) Obesity Alliance*

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ALABAMA¹

Alabama State Employees Insurance Board (SEIB)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>SEIB Worksite Wellness Program: a free, voluntary program offering screenings for diabetes, BMI with weight loss goals, blood lipids, and other health risk factors.²</p> <p>Physician Supervised Weight Management and Nutritional Counseling Program: beginning January 1, 2010, this program is operated separately from the employee’s health insurance. SEIB will reimburse up to 80% (not to exceed \$150/year) for a physician-supervised weight management program. OTC or prescription medications are not part of the benefit.³</p> <p>Weight Watchers as Work: Program is available at half price for members of the State Employee’s Insurance Board. To be eligible, participants must have a BMI \geq 25.⁴</p>	<p>Nurse Line: 24-hour telephone access to health information, clinical assessment, counseling, and referral services for high-risk pregnancy.⁵</p> <p>Maternity Management Program: Assistance for high risk pregnancies if participation occurs in voluntary program by the second trimester of pregnancy. Beneficiary participation waives the \$200 deductible and copayment for the hospital stay.⁶</p>	<p>Nurse Line: 24-hour telephone access to health information, clinical assessment, counseling, and referral services for chronic diseases such as diabetes, hypertension, and chronic back pain.⁷</p> <p>CareWise – Disease Management: Free program available to beneficiaries with diabetes, coronary artery disease, or COPD. CareWise identifies eligible beneficiaries through a review of medical and pharmaceutical claims and mails an invitation and welcome kit. A health care professional specialized in the particular chronic condition collaborates with the primary care physician to craft and support a plan to lose weight, lower blood pressure, or lower blood sugar.⁸</p>	<p>Pharmacy Benefit: It appears that Phentermine (gen. Adipex) is on the drug formulary; Meridia and Xenical are non-preferred medications and may require prior authorization. The specific eligibility requirements are unavailable.⁹</p>	<p>Bariatric Surgery: Generally, services for the treatment of obesity based upon weight reduction or dietary control are excluded. This exclusion does not apply to Bariatric Surgical procedures if medically necessary and in compliance with CareWise’s guidelines. Bariatric surgical procedures are limited to one per lifetime, subject to prior authorization by CareWise, and must be performed by a network provider.¹⁰</p> <p>Pre-certification: Bariatric surgery requires pre-certification at least seven days prior to surgery. Pre-certification certifies the medical necessity, not whether a patient is eligible to receive the benefit. Information on covered procedures or eligibility requirements is not publicly available.¹¹</p>	<p>Worksite Wellness Program:</p> <ol style="list-style-type: none"> 1) As of January 1, 2010, employees submitting baseline health measures of BMI, glucose, blood pressure, and cholesterol, via physician’s certification or the insurance board’s wellness website, receive a \$25 discount off the monthly individual premium. 2) As of Jan. 1, 2011, employees will either need to be deemed not at risk or demonstrate actions to mitigate risk to receive the discount. If the employee is deemed at risk, the employee’s physician must certify one of the following: <ol style="list-style-type: none"> a) Employee received counseling on health risk factors; or b) Employee’s medical condition prevents improvement; or c) Employee completed one of the SEIB approved wellness programs; or d) Employee reported improvement through self-management. <p>The discount value may change with time.¹²</p>

ALASKA¹³
Alaska Department of Administration
Division of Retirement and Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Medical Treatment of Obesity: Medically necessary expenses for medical treatment of obesity will be covered as any other medical condition when the following are met:</p> <ol style="list-style-type: none"> 1) BMI \geq 30; or 2) BMI \geq 27 with underlying co-morbidities, including: <ol style="list-style-type: none"> a) Cardiopulmonary complications; b) Diabetes; c) Hypertension; and d) Obstructive sleep apnea¹⁴ <p>Weight Loss Exclusions:</p> <ol style="list-style-type: none"> 1) Special diet supplements; 2) Hospital confinement for weight reduction programs; 3) Exercise programs, equipment and membership fees; 4) Whole body calorimeter studies; and 5) Psychiatric treatment and counseling including behavior modification, biofeedback and hypnosis.¹⁵ <p>HealthTracks: Wellness program partnership between AlaskaCare Health Plans and Wellness Initiatives Network for Alaska, Inc (WIN).¹⁶ HealthTracks has several components:</p> <ol style="list-style-type: none"> 1) Lifestyle Change Modules 	<p>High Risk Pregnancy and Screening: Pregnant women may be screened by a nurse consultant for high-risk pregnancy factors and receive special counseling and ongoing support about those risks.¹⁹</p>	<p>Alaska State Employee health plan does not appear to offer a separate set of covered services for the management of chronic disease.</p>	<p>Anorectic (weight loss) drugs: Weight loss medications are not expressly excluded from coverage and plan documentation suggests such medications are covered if the following are met:</p> <ol style="list-style-type: none"> 1) BMI \geq 30; or 2) BMI \geq 27 with one of the following co-morbidities: <ol style="list-style-type: none"> a) Cardiopulmonary complications b) Diabetes c) Hypertension d) Obstructive sleep apnea²⁰ 	<p>Covered Procedures:</p> <ol style="list-style-type: none"> 1) Lap Band Gastric Banding; 2) Roux-en-Y Gastric Bypass; 3) Vertical Banded Gastroplasty <p>Exclusions: intestinal bypass surgery and gastric bubble balloon surgery/</p> <p>Eligibility: Beneficiary satisfies the following:</p> <ol style="list-style-type: none"> 1) BMI \geq 40; or 2) BMI \geq 35 with underlying co-morbidities, including but not limited to: <ol style="list-style-type: none"> a) Cardiopulmonary complications; b) Diabetes; c) Hypertension d) sleep apnea; and 3) Completed bone growth; 4) Drug/alcohol screen with either no drug/alcohol abuse history or alcohol and drug free period for greater than or equal to one year; and 5) Continued obesity despite medically supervised weight loss treatment for at least six months cumulatively, during two years prior to surgery; 6) Documentation in the medical record of the beneficiary's participation in a multidisciplinary surgical preparation regimen of at least three months duration, 	<p>Alaska State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

ALASKA¹³
Alaska Department of Administration
Division of Retirement and Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>(including “Living Lean: Lifestyle Management and Nutrition” and “Living Fit: A 90-Day Walking Program”¹⁷),</p> <p>2) “Self-Care Essentials Handbook”,</p> <p>3) NurseLine, a quarterly newsletter with fitness and nutrition information;</p> <p>4) An online resource center, health tip of the month, and podcasts;</p> <p>5) “Get the Point” tracking system and an annual health risk assessment program begin 2010.¹⁸</p>				<p>completed prior to the time of surgery meeting all of the following:</p> <p>a) Consultation with dietician or nutritionist and supervised reduced calorie diet program; and</p> <p>b) Supervised exercise regimen (unless contraindicated) to improve pulmonary reserve prior to surgery; and</p> <p>c) Supervised behavior modification program.²¹</p>	

ARIZONA²²
Arizona Department of Administration
Benefit Services Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>EPO, PPO & HSA</u> Wellness Health Screenings: A minimum of 25 employees are required to hold free worksite screenings for blood pressure, body composition, fasting cholesterol and full lipid panel, and fasting blood sugar.²³</p> <p>Wellness Classes: TERMINATED DUE TO BUDGET (in the future, the state hopes to offer fitness, massage, weight management, and other health education courses).²⁴</p>	<p><u>EPO, PPO & HSA</u> Health Pregnancy Program: Voluntary program providing a risk assessment, access to educational materials, and access to a 24-hour staffed information line. Delivery copayment of \$250 will be reimbursed if the member enrolls in the program prior to the 12th week of pregnancy and completes the program.²⁵</p>	<p><u>EPO, PPO & HSA</u> Disease Management: Voluntary program for members with diabetes, asthma, COPD, congestive heart failure, and coronary artery disease. Disease manager collaborates with personal physician to develop personalized plan for improved lifestyle behaviors affecting chronic disease.²⁶</p> <p>Nutritional Evaluation: Nutritional evaluation and counseling from a network provider is covered when diet is a part of the medical management of a documented organic disease, including morbid obesity.²⁷</p>	<p><u>EPO, PPO & HSA</u> Excluded: All medication administered for the purpose of weight loss and obesity is excluded from coverage.²⁸</p>	<p><u>EPO, PPO & HSA</u> Eligibility: Beneficiary meet the following:</p> <ol style="list-style-type: none"> 1) BMI ≥ 35; 2) At least one co-morbidity related to obesity; 3) Documented previous unsuccessful attempts at medical treatment for obesity within last two years for a minimum of six months; 4) Procedure must be performed at an approved facility credentialed by the plan to perform bariatric surgery; 5) Member must be 18 years or older, or have reached full expected skeletal growth. <p>Covered Surgeries:</p> <ol style="list-style-type: none"> 1) Open and laparoscopic Roux-en-y gastric bypass, 2) Laparoscopic adjustable gastric banding, 3) Open and laparoscopic biliopancreatic diversion with duodenal switch. <p>Exclusions:</p> <ol style="list-style-type: none"> 1) Open or laparoscopic vertical banded gastroplasty; 2) Open and laparoscopic sleeve gastrectomy, 3) Open adjustable gastric banding.²⁹ 	<p>Arizona State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

ARKANSAS³⁰
Arkansas Department of Finance and Administration, Employee Benefits Division
Healthy Arkansas Wellness Program

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Fitness Center Discount: Offers membership and enrollment discounts to state employees who sign up at specific fitness centers; amount of discount varies by location.³¹</p> <p>AR Wellness: A five-component wellness initiative: 1) Balance (for adults and weight issues); 2) Nourish (eating healthy); 3) Breathe (quit smoking); 4) Relax (stress reduction); and 5) Care for Your Back (preventing/managing back pain)³²</p> <p>Exercise programs are not covered for treatment of any condition.³³</p>	<p>Mommy 2 B: Voluntary health enhancement program for pregnant employees who must enroll by 24th week of pregnancy. Provides risk assessment and case management services, and if completed. The \$250 inpatient copayment for delivery will be waived.³⁴</p>	<p>Nutritional Counseling for Diabetes: Nutritional and dietary counseling services are only covered for diabetic self-management training.³⁵</p>	<p>Discounted/4th Tier Coverage: The ARHealth plan offers a fourth tier benefit designed to cover medications, which were not previously covered, such as prescriptions for weight loss. The beneficiary's share of the drug cost is the same discount the plan pays to network pharmacies. For example, the beneficiary would pay \$115 for a month supply of a weight loss medication that retails for \$150.³⁶</p>	<p>Exclusions: All surgical interventions for the treatment of obesity, such as gastric bypass or lap band procedures and any other services provided in relation to these procedures or complications arising from such procedures are excluded under the plan.³⁷</p>	<p>Arkansas State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

CALIFORNIA³⁸
CalPERS – California Public Employees Retirement System

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>California WorksWell: Statewide workplace wellness initiative. Offers fitness club discounts, a special offer on Jenny Craig,³⁹ and weight management and fitness resources.⁴⁰</p> <p><u>HMO - Blue Shield CalPERS Basic Plan (Access+HMO) & Blue Shield CalPERS Net Value & Kaiser; EPO - Blue Shield</u></p> <p>Exclusions:</p> <ol style="list-style-type: none"> 1) Prescription or non-prescription nutritional and/or food supplements;⁴¹ 2) Weight control or exercise programs; and 3) Nutritional counseling (except for diabetics).⁴² <p><u>PPO - PERS Select; PERS Choice; PERS Care Basic</u></p> <p>Excludes any program, treatment, service, or surgery for dietary or weight control, or complications arising from obesity, whether or not recommended by a physician. This exclusion does not apply to medically necessary surgical treatment of adult morbid obesity, <i>see Surgical Coverage</i>.⁴³</p>	<p>Health plan benefit documents do not specify a covered set of services for pregnancy risk assessment and management.</p>	<p><u>HMO - Blue Shield CalPERS, - Basic Plan (Access+HMO) & Blue Shield CalPERS NetValue; EPO - Blue Cross Diabetes Self-Management Education Program:</u> physician-supervised program designed to educate patients and family members about the disease process, daily management of diabetic therapy, and medical nutrition therapy.⁴⁴</p> <p>HMO - Kaiser: Plan documents do not specify a separate set of covered services for chronic disease management.</p> <p><u>PPO - PERS Select; PERS Choice; PERS Care Basic Diabetes Self-Management Education Program:</u> physician-supervised program designed to educate patients and family members about the disease process, daily management of diabetic therapy, and medical nutrition therapy.⁴⁵</p>	<p><u>HMO - Blue Shield CalPERS HMO, Basic Plan (Access+HMO) & Blue Shield CalPERS NetValue; EPO - Blue Shield</u></p> <p>Excludes appetite suppressants or drugs for body weight reduction except when medically necessary for the treatment of morbid obesity. In such cases the drug will be subject to prior authorization from Blue Shield. Meridia and Xenical are not on the drug formulary, while Phentermine (generic Adipex) is only available to the morbidly obese with pre-authorization. Access to the prior authorization form requires log-in.⁴⁶</p> <p><u>PPO - PERS Select; PERS Choice; PERS Care Basic</u></p> <p>Excludes anorexients, appetite suppressants, and other anti-obesity drugs under the outpatient prescription drug benefit.⁴⁷</p> <p>HMO - Kaiser: Meridia, Xenical, and Adipex do not appear on the online formulary. The benefit handbook does not specifically exclude medications indicated for weight loss, yet the aforementioned do not appear on the formulary.⁴⁸</p>	<p><u>HMO - Blue Shield CalPERS, - Basic Plan (Access+HMO) & CalPERS NetValue; EPO - Blue Shield:</u> Plan documents are silent on coverage of bariatric surgery and the Blue Shield of California website requires provider log-in to access medical policy documents. Coverage unknown.</p> <p>HMO - Kaiser: No longer requires pre-authorization if bariatric surgery is performed by a Plan Physician, but it is required if a non-plan physician performs the surgery.⁴⁹</p> <p><u>PPO - PERS Select; PERS Choice; PERS Care Basic:</u> Procedure must be performed in-network at a Center of Medical Excellence and must be pre-certified by the Review Board at least three business days before surgery. Includes some travel benefits to people who live more than 50 miles from the nearest Center of Medical Excellence. May be subject to copayment.⁵⁰ Pre-certification is a different process than prior authorization and the eligibility criteria for bariatric surgery is not publicly available.</p>	<p>California State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

COLORADO⁵¹
Colorado Department of Personnel & Administration
Division of Human Resources

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Self-Funded Plan</u> Health Management Program: Access to online nutrition information and diet and exercise support.⁵²</p> <p>Exclusions: 1) Therapeutic exercise equipment prescribed for home use such as treadmills and/or weights; 2) Non-medical expenses, including but not limited to: gym membership fees for health clubs, regardless of therapeutic value, or enrollment in other weight loss programs.⁵³</p> <p><u>HMO – Kaiser</u> Exclusions: Services received in a weight management facility.⁵⁴</p> <p>Employee Discount Program, Fitness, Wellness, and Health: Businesses offer membership and enrollment discounts to state employees for fitness centers, exercise programs, massage and holistic interventions, outdoor activities, and online exercise support.⁵⁵</p>	<p><u>Self-Funded Plan</u> Great Beginnings (Maternity Support Program): Plan identifies beneficiaries that may benefit from case management thorough a review of medical claims and physician and self-referrals. There is no additional cost to the beneficiary for participation which includes educational materials, a risk assessment, and monitoring of pregnancy by case managers.⁵⁶</p>	<p><u>Self-Funded Plan</u> Disease Management Program: Access to specially trained nurses to educate beneficiaries and to develop an individual care plan for the self-management of chronic diseases such as diabetes, chronic obstructive pulmonary disease, coronary artery disease, and heart failure.⁵⁷</p>	<p><u>Self-Funded Plan</u> Exclusions: Diet supplements and any drug or medicine used for the purpose of weight loss will not be covered regardless of the reason prescribed.⁵⁸</p> <p><u>HMO – Kaiser</u> Exclusions: Excludes medications used in the treatment of weight control.⁵⁹</p>	<p><u>Self-Funded Plan</u> Coverage: Medically Necessary Surgery for the treatment of morbid obesity is covered up to a lifetime limit of \$7500. The costs of treating complications arising from this surgery do not apply to the limit. Pre-authorization is required.⁶⁰</p> <p><u>HMO - Kaiser</u> Coverage: Requires 30% coinsurance for bariatric surgery; no information on type of or requirements for surgery.⁶¹</p> <p>Exclusions: Plastic or cosmetic surgery related to bariatric surgery is not a covered benefit.⁶²</p>	<p>Colorado State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

CONNECTICUT⁶³
Connecticut State Comptroller
Healthcare Policy and Benefit Services Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Anthem</u> 1) Discounts on weight loss programs (Jenny Craig, Lindora Online, LivingLean, Weight Watchers) 2) Discounts on fitness club memberships (up to 60% discount), equipment, and health coaching.⁶⁴</p> <p><u>United Health Care</u> United Health Allies: Discounts on fitness products, weight loss programs, nutrition products, and publications.⁶⁵</p>	<p><u>Anthem</u> Future Moms: Prenatal information and support for pregnant women.⁶⁶</p> <p><u>United Health Care</u> Oxford/UHC plan documents are unavailable and member enrollment guides do not specify a prenatal risk management program.</p>	<p><u>Anthem</u> Condition Care: Hotline staffed by nurse coaches, dietitians, exercise physiologists, and health educators to supplement beneficiary's physician care with educational support and self-management training. The following chronic diseases are covered: 1) Diabetes; 2) Coronary Artery Disease; 3) Chronic Obstructive Pulmonary Disease⁶⁷</p> <p><u>United Health Care</u> Managing Disease Programs Contract with Healthways to provide telephonic nurse support to develop personalized treatment plans and disease management education for beneficiaries with Coronary artery disease, asthma, and diabetes.⁶⁸</p>	<p><u>All Plans</u> Exclusions: Adipex, Meridia, and Xenical do not appear on the drug formulary administered by Caremark/CVS.⁶⁹</p>	<p><u>All Plans</u> Plan documents for Anthem and Oxford/UHC plans are unavailable so it is unclear if bariatric surgery is a covered benefit.</p>	<p>Connecticut State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

DELAWARE⁷⁰
Delaware Office of Management and Budget
Statewide Benefits Office

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>DelaWELL: State employee wellness program offering:</p> <ol style="list-style-type: none"> 1) DelaWELL University (health education seminars, weight management and nutrition); 2) A training log with information on physical and nutrition activity; and 3) Discounted gym membership.⁷¹ <p>All BCBS Options BluePrints for Health: Discounts on nutrition counseling, personal training, pilates, Qi Gong, Tai Chi, Yoga, and fitness centers⁷²</p> <p>All BCBS Options: Nutritional Counseling: Limit 6 visits per condition per plan year. Not provided for weight loss unless co-morbid conditions are present or for conditions shown to not be nutritionally related.⁷³</p> <p>Weight Loss Interventions: Office visits and lab services for the morbidly obese (overweight with a serious weight-related disease), must be approved by BCBS and be under the care of a doctor.⁷⁴</p>	<p>All BCBS Options BluePrints for Health: Baby Benefits (prenatal case management) offers maternity risk assessments and health education⁸⁰</p> <p>HMO - Aetna Beginning Right Maternity Program: education, care coordination, post-natal support, risk assessments⁸¹</p>	<p>All BCBS Options BluePrints for Health: Care management for diabetes, asthma, COPD, congestive heart failure, coronary artery disease; includes lifestyle improvement assistance⁸²</p> <p>Diabetic Education: Limit 6 visits within a three year time period, and includes diabetic nutritional counseling.⁸³</p>	<p>All Plans Exclusions: Pharmacy benefit administered through Medco excludes weight loss medications from coverage.⁸⁴</p>	<p>All BCBS Options Covered Procedures:</p> <ol style="list-style-type: none"> 1) Gastric bypass; 2) Gastric stapling; 3) Biliopancreatic bypass with duodenal switch; 4) Gastric banding; and 5) Gastric sleeve.⁸⁵ <p>Eligibility: Member must meet the following:</p> <ol style="list-style-type: none"> 1) At least 100lbs above or twice ideal body weight; or 2) BMI ≥ 40; or 3) BMI ≥ 35 with one or more of the following: <ol style="list-style-type: none"> a) degenerative joint disease, b) hypertension, c) coronary artery disease, d) diabetes, e) sleep apnea, or f) obesity related pulmonary hypertension 4) Achieved full growth or be over 18, 5) No specific, treatable, correctable cause for the morbid obesity; 6) Completed a structured diet program in the preceding two-year period; and 7) Psychological evaluation for morbid obesity.⁸⁶ 	<p>Delaware State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

DELAWARE⁷⁰
Delaware Office of Management and Budget
Statewide Benefits Office

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HMO - Aetna Non-Surgical Obesity Treatment: Requires referral from PCP to either a physician, certified dietician, nutritionist, or hospital. Covers outpatient initial exam and initial diagnostic tests.⁷⁵</p> <p>Exclusions: weight reduction program and dietary supplements⁷⁶</p> <p>Discounts:</p> <ol style="list-style-type: none"> 1) Natural Products and service discount through a limited network, discounted dietetic counseling, OTC vitamins and nutritional supplements;⁷⁷ 2) Fitness discount program on membership/fees to selected fitness/exercise facilities, at home weight loss programs, home exercise equipment and videos, and personal health coaching;⁷⁸ 3) Discounts on Jenny Craig.⁷⁹ 				<p>HMO - Aetna Obesity Treatment: Covers one morbid obesity surgical procedure, within a two-year period, only if the beneficiary shows the following:</p> <ol style="list-style-type: none"> 1) BMI > 40; or 2) BMI > 35 and an obesity-exacerbated co-morbidity <ol style="list-style-type: none"> a) Coronary heart disease, b) Type 2 diabetes mellitus, c) Obstructive sleep apnea d) Hypertension.⁸⁷ 	

DISTRICT OF COLUMBIA⁸⁸
D.C. Employee Health Benefits Plan (DCEHBP)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>UHC Plans</u> 1) Discounts on Jenny Craig, fitness clubs and equipment, vitamins and supplements, and educational materials;⁸⁹ 2) Online health assessment and coaching on subjects such as nutrition, exercise, and weight loss.⁹⁰</p> <p><u>Aetna Plans</u> Exclusions: 1) Weight control services including medical treatments and weight loss programs; 2) Dietary regimens and supplements, appetite suppressants and other medications; food or food supplements; 3) Exercise programs, fitness equipment; and 4) Other services and supplies that are primarily intended to control weight or treat morbid obesity, or for the purpose of weight reduction, regardless of the existence of co-morbid conditions.⁹¹</p> <p><u>HMO - Kaiser</u> Discounts on fitness memberships, NutriSystem, fitness equipment and fitness videos and classes on weight management.⁹²</p>	<p><u>Aetna Plans</u> Maternity Management Program: Beginning Right program provides services, information and resources to improve pregnancy outcomes, pregnancy risk survey, nurse care coordination, and smoking-cessation program.⁹³</p> <p><u>HMO - Kaiser</u> Offers general prenatal health education classes.⁹⁴</p> <p><u>UHC Plans</u> Plan documents do not specify risk management prenatal services beyond standard maternity care.</p>	<p><u>Aetna Plans</u> Health Connections offers disease management programs at no cost to beneficiaries with asthma, congestive heart failure, COPD, and coronary artery disease.⁹⁵</p> <p><u>HMO - Kaiser</u> Health education classes with modest cost-sharing for diabetes, post-coronary, and nutritional counseling.⁹⁶</p> <p><u>UHC Plans</u> Coverage of disease management services is unclear from available plan documents.</p>	<p><u>Aetna Plans</u> Exclusion: Drugs used for the purpose of weight reduction are excluded from coverage.⁹⁷</p> <p><u>HMO – Kaiser</u> Plan documents suggest that weight management drugs for the treatment of morbid obesity are covered with significant cost-sharing requirements.⁹⁸</p> <p><u>UHC Plans</u> Coverage of medications indicated for weight reduction is unclear from available plan documents.</p>	<p><u>Aetna Plans:</u> Prior authorization required. Covered Procedures: 1) Open or laparoscopic Roux-en-Y gastric bypass; 2) Open or laparoscopic biliopancreatic diversion; 3) Adjustable gastric banding</p> <p>Eligibility: 18 or older (or completed bone growth) with morbid obesity for at least 2 years and the following: 1) BMI > 40 or BMI > 35 with documented co-morbidity: a) coronary heart disease; b) diabetes; c) sleep apnea d) hypertension 2) Participation in a physician-supervised nutrition and exercise program within the past 2 years for a total of at least 6 months <u>or</u> surgical preparatory regimen of at least three months proximate to the time of surgery; 3) Beneficiary under psychiatric care must have a pre-op psychological evaluation and clearance for surgery.⁹⁹</p> <p><u>UHC Plans (POS and HMO & HMO – Kaiser):</u> Plan documents are silent on bariatric procedures.¹⁰⁰</p>	<p>District of Columbia State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

FLORIDA¹⁰¹
Florida Department of Management Services,
Division of State Group Insurance

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>PPO – BCBS</u> Wellness Benefits 1) 20-60% discounts at participating fitness facilities; 2) Up to 50% off Jenny Craig; 3) Nutritional counseling through Heath Coach 4) Discounts on nutritional supplements, exercise classes, and fitness equipment;¹⁰² 5) Office visits and non-surgical weight loss services (\$150 /person in 12 month period) if weight loss is medically necessary prior to surgery¹⁰³</p> <p>Exclusions 1) Dietary and nutritional supplements; 2) Membership to health clubs and fitness equipment.¹⁰⁴</p> <p>HMO – AvMed (Standard) – Wellness Discounts: 1) Up to 30% discount on membership at certain fitness facilities; 2) Up to 25% off Weight Watchers and reimbursement of fees for up to one year after enrollee has reached weight loss goals; 3) Up to 30% discount for network dieticians,</p>	<p><u>PPO – BCBS</u> Healthy Additions: A personalized pre-natal education and early intervention program, including monitoring of high-risk pregnancies.¹¹⁹</p> <p>Remaining health plan benefit documents do not specify a covered set of services for pregnancy risk assessment and management.</p>	<p><u>PPO – BCBS</u> Nutritional Counseling for diabetics if a physician certifies it is medically necessary.¹²⁰</p> <p><u>HMO – CHP</u> Weight Management and Diabetes Prevention (by telephone)¹²¹</p> <p><u>HMO – FHCP</u> Nutritional counseling for beneficiaries with heart disease and pre-diabetes.¹²²</p> <p><u>HMO – UHC Health Investor & Standard</u> Nutritional counseling for diabetics, requires modest cost-sharing¹²³</p>	<p><u>All Plans</u> Anti-obesity drugs, and amphetamines and/or anorexiant for weight loss are excluded from coverage.¹²⁴</p>	<p><u>PPO – BCBS; HMO – AvMed Standard & Health Investor; CHP; FHCP</u> Plan documents suggest coverage of gastric bypass surgery for the morbidly obese if plan approves finding of medical necessity.¹²⁵</p> <p><u>HMO - UHC Health Investor & Standard; VISTA</u> Excludes surgical and non-surgical treatment of obesity, including morbid obesity, unless deemed medically necessary and approved by the Plan.¹²⁶</p>	<p>Florida State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

FLORIDA¹⁰¹
Florida Department of Management Services,
Division of State Group Insurance

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>nutritionists and nutritional supplements.¹⁰⁵</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1) Dietary regimens or exercise programs for reducing weight;¹⁰⁶ 2) Weight control/loss programs, including but not limited to, food supplements, appetite suppressants, dietary regimens or treatments, exercise program, or equipment.¹⁰⁷ <p><u>HMO – AvMed (Health Investor)</u></p> <ol style="list-style-type: none"> 1) Weight loss programs required by a beneficiary’s PCP prior to surgery are covered; 2) All other treatments and procedures for obesity and weight reduction are excluded from medical coverage.¹⁰⁸ 3) Nutritional Counseling is listed as a benefit with no additional information.¹⁰⁹ <p>Exclusions include weight control/loss programs, including food supplements, appetite suppressants, and exercise programs/equipment.¹¹⁰</p>					

FLORIDA¹⁰¹
Florida Department of Management Services,
Division of State Group Insurance

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>HMO – BCBS (Capital)</u> 1) Up to \$150 in annual reimbursement for fitness center costs per household;¹¹¹ 2) Nutritional Counseling (no specified if restricted to diabetics).¹¹²</p> <p>Exclusions include weight control/loss programs, including food supplements, appetite suppressants, and exercise programs/equipment.¹¹³</p> <p><u>HMO – FHCP & VISTA</u> 1) Covers medically necessary nutritional counseling.¹¹⁴ 2) Membership discounts at participating fitness facilities; 3) (FHCP) Lighter Lifestyles discount program for enrollees with BMI≥30 to assist with weight management¹¹⁵</p> <p>Exclusions 1) Obesity and weight reduction treatment, including surgical operations, unless medically necessary or required prior to surgery;¹¹⁶ 2) Weight control/loss programs, including food supplements or appetite suppressants;</p>					

FLORIDA¹⁰¹
Florida Department of Management Services,
Division of State Group Insurance

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
3) exercise programs or equipment. ¹¹⁷ <u>HMO – UHC (HealthInvestor & Standard)</u> Exclusions 1) Nutritional counseling (except for diabetics), 2) Fitness programs; 3) Weight loss programs whether under supervision or medically necessary. ¹¹⁸					

GEORGIA¹²⁷
State Health Benefit Plan (SHBP) Division,
Department of Community Health

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>CIGNA Plans</u> Exclusions: 1) Weight loss programs or treatments, whether or not prescribed or recommended by a physician; 2) Membership costs/fees for health clubs and weight loss programs.¹²⁸</p> <p><u>UHC Plans</u> Exclusions: 1) Weight loss programs and dietary supplements whether or not under medical supervision or recommended for medical reasons; 2) Non-surgical treatment of obesity/morbid obesity, for example Optifast, Weight Watchers, Jenny Craig.¹²⁹</p> <p><u>UHC (HDHP & HRA)</u> Exclusions: 1) Weight management programs not related to a psychiatric condition are excluded, suggesting that weight management services for eating disorders are covered while services for obesity are not; 2) Exercise programs or equipment are excluded; 3) Weight loss programs, i.e. Weight Watchers or Jenny Craig, and dietary</p>	<p>Georgia state employee benefit plans do not appear to offer a separate set of covered services for risk management during pregnancy.</p>	<p><u>CIGNA Plans</u> With different cost-sharing requirements) 1) Well Aware educational program for management of diabetes;¹³¹ 2) Nutritional Evaluation and Counseling as part of physician’s visit for the medical management of a documented disease.¹³²</p> <p><u>UHC Plans</u> (With different cost-sharing requirements) Nutritional Counseling: For beneficiaries with certain chronic disease, including: a) diabetes; b) coronary artery disease; c) congestive heart failure; d) hyperlipidemia, and e) eating disorders Limited to three individual or group sessions per condition per lifetime.¹³³</p>	<p><u>CIGNA Plans</u> Excludes dietary supplements, diet pills, appetite suppressants, anorectics.¹³⁴</p> <p><u>UHC Plans</u> Excludes any product dispensed for the purpose of appetite suppression and other weight loss products.¹³⁵</p>	<p><u>CIGNA (HDHP & HRA)</u> Prior authorization is required for one surgery benefit per lifetime, and procedure must be performed at Bariatric Center of Excellence.¹³⁶</p> <p>Eligibility: BMI ≥ 40; or BMI ≥ 35 with co-morbidities.¹³⁷</p> <p>Exclusions: Medical and surgical services to alter appearances or physical changes that are the result of any medical or surgical services performed for the treatment or control of obesity or clinically severe (morbid) obesity (panniculectomy or abdominoplasty)¹³⁸</p> <p><u>CIGNA (HMO & OAP) & UHC (HMO & OAP)</u> Exclusions: Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, including: medical and surgical services to alter appearance or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity (panniculectomy or abdominoplasty).¹³⁹</p>	<p><u>CIGNA HRA</u> CIGNA Healthy Awards: Completion of health risk assessment and use of wellness online tools can earn rewards or contributions to an enrollee’s HRA (Health Reimbursement Account)¹⁴¹</p> <p><u>UHC HRA</u> Employees and spouses may each earn up to \$125 HRA credit for a total possible credit of \$250 per family. To qualify eligible members must: 1) Complete the UnitedHealthcare health assessment; and 2) Get an annual wellness exam anytime during the calendar year; 3) Credits for the annual wellness exam will not be awarded until the health assessment is completed.¹⁴²</p>

GEORGIA¹²⁷
State Health Benefit Plan (SHBP) Division,
Department of Community Health

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>supplements whether or not medically supervised or prescribed for medical reasons.¹³⁰</p>				<p><u>UHC (HDHP & HRA)</u> (With different cost-sharing requirements) - Beneficiary is eligible for one prior authorized surgical benefit per lifetime and must enroll in the Bariatric Resource Services Program, which will provide a list of in-network Bariatric Centers for Excellence. Travel and lodging are not part of the benefit. Eligibility requirements are unavailable.¹⁴⁰</p>	

HAWAII¹⁴³

Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HMSA365 Wellness program for people enrolled in HMSA plans; offers discounts on exercise classes and weight management programs.¹⁴⁴</p> <p>HMSA Plans Health Pass Program: Beneficiaries 14 and older have access to:</p> <ol style="list-style-type: none"> 1) Screening for blood pressure, glucose, cholesterol, and body composition; 2) Referral to lifestyle programs, interventions, and classes on subjects such as nutrition, exercise, and weight management.¹⁴⁵ <p>Exclusions</p> <ol style="list-style-type: none"> 1) Weight reduction programs and supplies, whether or not weight reduction is medically appropriate, and nutritional counseling. 2) Dietary supplements, food, equipment, lab tests, exams and prescription drugs and supplies.¹⁴⁶ <p>Kaiser HMO</p> <ol style="list-style-type: none"> 1) Online tools on weight loss and healthy eating.¹⁴⁷ 2) Discounts on fitness memberships and health books and videos.¹⁴⁸ 	<p>HMSA Plans The Good Pregnancy-He Hapai Pono, provides pregnant woman with materials on pregnancy and infant care, information on pregnancy, telephone access to an OB nurse, links to community resources, and educational workshops (one for women who are or are thinking of becoming pregnant, one for gestational diabetes, and one for postpartum depression).¹⁴⁹</p>	<p>HMSA (PPO & HDHP) Nutritional counseling is covered only when ordered by a physician and provided by a registered dietician, and it is necessary to mitigate the effects of an illness or condition.¹⁵⁰</p> <p>Disease management program for diabetes, COPD, asthma, and cardiovascular disease.¹⁵¹</p> <p>HMSA HMO Disease Management programs for diabetes, COPD, and cardiovascular disease;</p> <p>Nutritional counseling is <u>not</u> a covered benefit.¹⁵²</p> <p>Kaiser HMO</p> <ol style="list-style-type: none"> 1) Case management is available for beneficiaries with diabetes and congestive heart failure;¹⁵³ 2) HealthMedia Care for Diabetes is an online tool to self-management of the disease.¹⁵⁴ 	<p>HMSA Plans Medications indicated for weight loss are excluded from coverage.¹⁵⁵</p> <p>Kaiser HMO Meridia, Xenical, and Phentermine (Adipex) appear on the formulary but cost-sharing or preauthorization requirements are uncertain.¹⁵⁶</p>	<p>HMSA Plans Requires pre-certification.¹⁵⁷ No additional information regarding what is covered, to what degree, and how to qualify.</p> <p>Kaiser HMO Plan documents are silent on weight loss surgery.¹⁵⁸</p>	<p>Hawaii State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

IDAHO¹⁵⁹
Department of Administration
Employee Group Insurance Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Blue Cross Idaho Well Connected: Interactive online program; health risk assessment, customized fitness and nutrition programs, regular e-mail support/reminders¹⁶⁰</p> <p>All Plans Exclusions 1) Fitness equipment and programs,¹⁶¹ and 2) Weight control or treatment of obesity or morbid obesity, even if medically necessary.¹⁶²</p>	<p>All Plans Bright Beginnings: Bright Beginnings is a prenatal program that includes information on nutrition and exercise; must enroll during the first trimester. Pregnant beneficiary will receive a book on prenatal care and an incentive card; physician signs the card at each pre- and post-natal exam. If the woman returns the card, she will receive either \$100 US savings bond in her name or reimbursement of up to \$50 towards a car seat.¹⁶³</p>	<p>All Plans Diabetes Self-Management: (with different cost-sharing arrangements) Requires pre-authorization and includes individual/group consultation with a diabetes educator, nurse, or dietician¹⁶⁴</p>	<p>All Plans Excludes any medical prescribed primarily to aid in weight loss, including all anorectics, whether amphetamine or nonamphetamine.¹⁶⁵</p>	<p>All Plans – Exclusions: 1) Surgery for obesity and reversals or revisions of surgery for obesity, except when required to correct an immediately life-endangering condition;¹⁶⁶ 2) Surgical removal of excess skin that is the result of weight loss or gain, including but not limited to association with prior obesity surgery (panniculectomy or abdominoplasty).¹⁶⁷</p>	<p>All Plans Weight Management Program: Incentive program operated by the Office of Group Insurance in cooperation with Blue Cross of Idaho; beneficiary enrollment/membership costs for weight loss programs (Jenny Craig, Weight Watchers, or physician-led weight loss program) are <i>not</i> covered. 1) If six months after starting the program the participant has lost 10% of initial weight, they get \$100; 2) If at 12 month that person has maintained that weight loss or has just achieved 10% loss, they can earn another \$100 for up to \$200 total¹⁶⁸</p>

ILLINOIS¹⁶⁹
Bureau of Benefits,
Department of Central Management Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Cigna</u> Well Aware for Better Health Individualized care support, online educational materials and healthy eating tips for weight complications, asthma, diabetes, heart disease.¹⁷⁰</p> <p><u>Health Alliance</u> Cannot locate explanation of benefits for preventive care.</p> <p><u>HealthLink</u> Lifestyle Management portal provides online tools to encourage healthy lifestyle choices, interactive questionnaire to access risks and access to related educational materials.¹⁷¹</p> <p><u>Humana</u> Covers routine health screening.¹⁷²</p> <p><u>Personal Care</u> Online wellness resources including a health risk assessment and materials on weight management and healthy living.¹⁷³</p> <p><u>Unicare HMO</u> 1) Well Person exam including height, weight, BMI, blood pressure, and cholesterol screening every 5 years;</p>	<p><u>Cigna</u> Healthy Babies: Preventive care, educational materials, early risk assessment, and extensive at risk case management.¹⁷⁵</p> <p>Cannot locate maternity policies for five other plans.</p>	<p><u>Cigna</u> Nutritional Counseling Evaluation and counseling if medically necessary for management of a medical condition, including diabetes, post-bariatric surgery or obesity (BMI ≥ 30).¹⁷⁶</p> <p>Health Alliance, HealthLink, Humana, Personal Care and Unicare require log-in to access explanation of benefits.</p>	<p><u>All Plans</u> Excluded: Personal Care, Cigna, Health Alliance, Humana, Unicare and HealthLink exclude weight loss drugs from their drug formulary.</p>	<p><u>Cigna</u> Covered Procedures 1) Roux-en-; 2) Laparoscopic adjustable silicone gastric banding; 3) Biliopancreatic diversion with duodenal switch (BMI≥50); 4) Vertical banded gastroplasty</p> <p>Eligibility: Member must be at least 18 years old with BMI≥40 or 35-39.9 with at least one co-morbidity and 1) Active, albeit failed, participation in supervised weight loss program for at least 6 months in past 2 years; 2) Multidisciplinary evaluation within previous 12 months involving bariatric surgeon, mental health provider, and nutritionist.¹⁷⁷</p> <p><u>Health Alliance</u>¹⁷⁸ 1) Roux-en-Y: BMI<60 2) Laparoscopic adjustable banding BMI≤50</p> <p>Eligibility: Preauthorization required. 1) Member must be at least 18 years old with BMI>40, 35-39.9 w/co-morbidity; or 2) BMI≥35 w/Type 2 diabetes; 3) Supervised participation in weight loss program (6 mos.</p>	<p>Wellness Program¹⁸³: A health plan may offer a reasonably designed wellness program to improve health or prevent disease that allows for a reward or a reduction in premiums, copayments or deductibles.</p> <p>Requirements: 1) No discrimination based on health status; 2) Opportunity to qualify for incentive at least once a year; 3) Reasonable alternative is medical condition makes satisfaction of standards difficult; Total incentive cannot exceed 20% of cost of employee-only coverage. *Health reform sets threshold at 30%*</p>

ILLINOIS¹⁶⁹
Bureau of Benefits,
Department of Central Management Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>2) Full Circle Health: online risk assessment and educational materials on smoking cessation, weight loss, nutrition and disease management.¹⁷⁴</p>				<p>w/i 3 years) and weight loss equal to at least 5% of what member weighed at time of enrollment;</p> <p>4) Member agrees to actively participate in Personal Health coordinator for management of co-morbidities;</p> <p>5) No psychological contraindications;</p> <p>6) No medically treatable cause of obesity is present and patient has acceptable operative risk.¹⁷⁹</p> <p><u>Humana</u> Exclude surgical treatment for reduction of weight.¹⁸⁰</p> <p>HealthLink, Personal Care, and Unicare HMO require log-in to access explanation of benefits.</p> <p><u>Cigna</u> Panniculectomy</p> <p>1) Pannus hangs at or below level of symphysis pubis;</p> <p>2) Pannus causes chronic and persistent skin condition;</p> <p>3) If following substantial weight loss the individual must have maintained weight for at least 6 months;</p> <p>4) If weight loss is result of bariatric surgery, should not be performed until at least 18 months post-surgery¹⁸¹</p>	

ILLINOIS¹⁶⁹
Bureau of Benefits,
Department of Central Management Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>Health Alliance Panniculectomy</p> <ul style="list-style-type: none"> 1) Pannus below symphysis pubis; 2) Documented severe skin irritation <u>or</u> impairs walking 3) Dated photographs 4) Member has maintained significant weight loss \geq 100lbs 6 months, weight loss attributed to bariatric surgery maintained for 18 months.¹⁸² 	

INDIANA¹⁸⁴
State Personnel Department

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Welborn HMO 1) Excludes non-surgical treatment for obesity, including participation in diet or exercise programs. 2) Covers periodic physical exams as medically indicated by age, sex. 3) Covers educational services and dietician consultations for management of elevated cholesterol, obesity and eating disorders. 4) Note, the HMO has a non-tobacco use premium incentive for single and family coverage.¹⁸⁵</p> <p>Anthem CDHP 1& 2, Anthem PPO: 1) Commercial weight loss programs are excluded.¹⁸⁶ 2) Medical nutritional therapy is limited to consultation for medically necessary management of obesity.¹⁸⁷</p>	<p>Welborn HMO Summary of maternity services is silent on risk assessments and related services.¹⁸⁸</p> <p>Anthem Plans Covers medically necessary management of gestational diabetes.¹⁸⁹</p>	<p>Welborn HMO Summary plan document is silent on case management for co-morbidities but the services for the diseases themselves are covered.</p> <p>Anthem Plans Covers medically necessary diabetes management.¹⁹⁰</p>	<p>Welborn HMO Weight loss medications are excluded from coverage. <i>Note:</i> eligibility for bariatric surgery requires 6 months of medication therapy.¹⁹¹</p> <p>Anthem Plans Prescription benefits provided by Medco PBM, Preferred Prescriptions formulary includes Xenical, Meridia and Phentermine, it appears that no prior authorization is required.¹⁹²</p>	<p>Welborn HMO Covered Procedures (One per member lifetime) 1) Gastric banding 2) Gastric bypass 3) Gastric restrictive procedure with gastric bypass & Roux-en-Y 4) Total or partial gastrectomy with Roux-en-Y reconstruction</p> <p>Eligibility: Meet all: 1) BMI \geq 35 with co-morbidity (hypertension, diabetes, sleep apnea; or BMI \geq 40 w/o co-morbidity; 2) Medical documentation of participation and compliance with a supervised diet program for at least 6 months; 3) Documented attempt of at least 6 months of supervised pharmacologic, such as Xenical, treatment [NOTE: weight loss medications are excluded from coverage]; 4) Evaluation by participating mental health professional¹⁹³</p> <p>Surgery to remove excess skin resulting from weight loss is excluded from coverage¹⁹⁴</p> <p>Anthem Plans No lifetime maximum for covered bariatric procedures for morbid obesity. 1) BMI \geq 35 w/co-morbidity or</p>	<p>Indiana State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

INDIANA¹⁸⁴
State Personnel Department

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				BMI \geq 40 for at least 5 yrs; 2) Physician supervised non-surgical treatment has been unsuccessful for at least 6 months; 3) For members under 21 years old, two physicians must determine that the surgery is necessary to save the life of the member <u>or</u> to restore the member's ability to maintain major life activities. ¹⁹⁵	

IOWA¹⁹⁶
Department of Administrative Services,
Human Resources Enterprise

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans “Whole Health Dimensions” with 24/7 access to a personal health assistant, disease management education for chronic conditions and online wellness (smart eating, physical activity) tools.¹⁹⁷</p> <p>Iowa Select PPO, Program 3 Plus, Deducible 3 Plus Excludes weight reduction programs or supplies, whether or not weight reduction is medically appropriate.¹⁹⁸</p>	<p>The plans cover maternity services but do not specify coverage for risk assessment and relevant interventions.</p>	<p>All Plans</p> <ol style="list-style-type: none"> 1) Ten hours of outpatient diabetes self-management training and two follow-up sessions within 12 month period¹⁹⁹; 2) Obstructive sleep apnea diagnosis and treatment²⁰⁰ 	<p>All Plans Weight loss drugs excluded, regardless of whether weight loss is medically appropriate.²⁰¹</p>	<p>Blue Access/Blue Advantage Surgical treatment for treatment of obesity is excluded, whether or not weight reduction is medically appropriate.²⁰²</p> <p>Iowa Select PPO, Program 3 Plus, Deducible 3 Plus Covers gastric bypass, adjustable banding & others</p> <p>Eligibility: Member at least 18 years old and:</p> <ol style="list-style-type: none"> 1) Documented failure to sustain weight loss under 2 yrs of physician supervision 2) Pre- and post-op plans 3) Mental health evaluation²⁰³ 	<p>Iowa State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

KANSAS²⁰⁴
Kansas Health Policy Authority

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans HealthQuest Health & Wellness Program: 1) Annual workplace screenings for cholesterol, glucose, blood pressure, BMI and online health assessment, completion of both the screening and assessment is rewarded with \$50 gift card; 2) Health coaching for weight management, smoking cessation and stress management.²⁰⁵</p> <p>Coventry Plans “My ePHIT” is a personal health improvement training online module offering a health risk assessment, virtual training, nutrition plans, and stress management tools.²⁰⁶</p> <p>BCBS Plans A & B Exclusions 1) Enrollment fees or services provided by a health or weight loss club; 2) Dietary aids or supplements.²⁰⁷</p> <p>Preferred Plans Online health and wellness resources, i.e. BMI calculator, smoking cessation, nutritional support.²⁰⁸</p>	<p>BCBS Plans A & B Plan documents do not specify prenatal risk assessment services beyond standard maternity and delivery services.</p> <p>UMR (UHC) Maternity management program, beneficiary will receive an incentive for enrollment in first trimester and completion of the program.²⁰⁹</p> <p>Plan documents for remaining health plans are not clear on risk assessment and related prenatal services beyond standard maternity and delivery coverage.</p>	<p>Health Coaching: Condition management coaching by team of nurses, health educators and dietitians for beneficiaries with asthma, COPD, coronary artery disease, and diabetes. (administered by the state).²¹⁰</p> <p>BCBS Plans A & B Diabetes Self-Management Training: outpatient self-management training and education for diabetes through an approved program rendered by certified diabetes educator;</p> <p>Nutritional Counseling: services must be medically necessary, provided by physician or licensed dietician and prior authorized.²¹¹</p> <p>UMR (UHC) Personal health coaches to assist with chronic disease management.²¹²</p> <p>Preferred Plans Partnership with ActiveHealth, free assistance from nurse care management to assist with self-management of issues such as weight management, diabetes, heart disease, high blood pressure and cholesterol.²¹³</p>	<p>Caremark Prescription Drug Benefit: Beneficiary must enroll in the Weight Management Program (<i>see</i> Lifestyle Program category). Beneficiary cost-sharing is tiered: generic (20%), preferred (35%), non-preferred (60%). The plan retains final discretionary authority on what constitutes weight management or weight control prescription products, the list is subject to periodic review and modification. The Caremark formulary does not include common weight loss medications but the Kansas Health Policy Authority website lists several, including Phentermine, Xenical and Meridia.²¹⁴</p>	<p>All Plans Exclude weight loss surgery from coverage.²¹⁵</p>	<p>Kansas state employee benefit plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

KENTUCKY²¹⁶
Kentucky Personnel Cabinet

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Kentucky Employee’s Health Plan (KEHP) Wellness Hotline: a toll-free hotline that offers members health coaching to address activity level, smoking cessation, weight loss, or chronic disease management.²¹⁷</p> <p>Fitness Discount Arrangements: KEHP has some fitness discounts available to employees.²¹⁸</p> <p>KEHP Why Weight Kentucky: Participant must have a BMI\geq30, enrollment provides access to a Nurse Case Manager to explain causes, treatments, and complications of obesity.²¹⁹ <i>Enrollment required if the patient wants to receive weight loss medication as a covered benefit.</i>²²⁰</p> <p>All Humana Plans Exclusions</p> <ol style="list-style-type: none"> 1) Enrollment fees or services provided by a health or weight loss club; 2) Dietary aids or supplements or weight loss programs; 3) No treatment for obesity unless it is morbid obesity²²¹ 	<p>KEHP MaterniCheck Program: an ActiveHealth program, provides enrollees with access to a Nurse Care Manager to develop a pregnancy care plan, support the patient with information and review of medical records, nutrition advice, depression screening, and help the patient prepare for doctor’s visits.²²²</p>	<p>KEHP Informed Care Management: an ActiveHealth Program that assists people with chronic conditions to manage their illness; includes but is not limited to: asthma, COPD, diabetes, congestive heart failure, coronary artery disease, and hypertension.²²³</p> <p>All Plans Diabetes Self-Management Training: Provides counseling for daily management of diabetes and nutritional counseling.²²⁴</p>	<p>All Plans Prescription plan covers Adipex, Xenical, and Meridia <i>only</i> if the member is enrolled in Why Weight Kentucky (other drugs are also only available to program participants) and prior authorization is obtained.²²⁵</p>	<p>All Plans Cover bariatric surgery as a morbid obesity benefit payable the same as any other sickness. Humana appears to handle medical necessity requests for bariatric surgery through a Bariatric Management Team. <i>Morbid Obesity:</i></p> <ol style="list-style-type: none"> 1) BMI \geq 40; or 2) BMI \geq 35 with an associated co-morbid condition such as hypertension, type II diabetes, life-threatening cardiac, or joint disease that is treatable, if not for the obesity. <p>Exclusions: Surgical procedures for the removal of excess fat and/or skin in conjunction with or resulting from weight loss due to obesity, surgery (abdominoplasty or panniculectomy).²²⁶</p>	<p>Virgin HealthMiles: Online submission of readings from a pedometer, heart rate monitor, or activity journal, and completing health and fitness questionnaire completion, can earn HealthCash (exchange depends on participation level), which can be turned into gift cards; there is a cost to participate in this program. There are additional random HealthCash drawings each month for participants.²²⁷</p>

LOUISIANA²²⁸
Department of State Civil Service,
Office of Group Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HMO 1) Online My Health Commitment which includes tools to track weight, blood pressure and cholesterol; a personal health assessment and fitness and nutrition plans; 2) Fitness club and nutrition program discounts; 3) Discounts on athletic wear and gear.²²⁹</p> <p>Excludes expenses for health clubs or spas, strength conditioning, or weight loss programs, and all related products.²³⁰</p> <p>Medical Home HMO Nutritional Counseling: Preauthorization required for up to 4 sessions per benefit period, not covered if indicated for weight loss.²³¹</p> <p>PPO Plan documents suggest that expenses for health clubs and weight loss programs are excluded.²³²</p> <p>CD-HSA Excludes services related to the treatment of obesity.²³³</p>	<p>All plans are silent on coverage of prenatal education and risk management services.</p>	<p>PPO Self Management Training and Education for Diabetes Includes medical nutrition therapy; must be provided by a licensed health care professional, in a facility with a diabetes education program recognized by the American Diabetes Association, limited to a single evaluation and training program (\$500 benefit limit); subsequent training due to changes in patient status are limited to \$100/year and \$2,000/lifetime).²³⁴</p> <p>HMO Plan documents do not specify disease management services.</p> <p>Medical Home HMO Diabetes Self-Management Training: Prior authorization required for outpatient self-management training and education, including medical nutrition therapy, benefit shall not exceed \$500. Additional trainings may be covered due to medical necessity but are limited to \$100 per benefit period with a lifetime total of \$2,000 per member.²³⁵</p>	<p>PPO Excludes appetite suppressant drugs, dietary supplements, amphetamines (other than for ADD or narcolepsy).²³⁶</p> <p>HMO Excludes all treatments for obesity or morbid obesity, so presumably not drug coverage.²³⁷</p> <p>Medical Home HMO Excludes appetite suppressants and anorectics.²³⁸</p> <p>CD-HSA Excludes appetite suppressants and anorectics.²³⁹</p>	<p>PPO Excludes services and surgeries for excess body fat, resection of excess skin and/or fat following weight loss or for obesity/morbid obesity.²⁴⁰</p> <p>HMO Excludes any treatment, including but not limited to, surgical procedures for obesity, including morbid obesity or for treating a treating a sickness or bodily injury caused by, complicated by, or exacerbated by the obesity.²⁴¹</p> <p>Medical Home HMO Excludes treatment of obesity including surgical procedures related to weight loss.²⁴²</p> <p>CD-HSA Excludes services related to obesity, surgery for excess fat in any area of the body, resection of excess skin or fat following weight loss.²⁴³</p>	<p>Louisiana State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

MAINE²⁴⁴

Maine Division of Employee Health and Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Anthem Healthy Lifestyles: Wellness program with online and coaching support from health professionals in the areas of weight management, stress management, physical activity, diet and nutrition, and smoking cessation.²⁴⁵</p> <p>Exclusions: excludes commercial weight loss programs, even if physician supervised, <i>unless</i> such program is medically necessary for the treatment of morbid obesity.²⁴⁶</p>	<p>Anthem Plans Do not appear to offer a separate set of covered services for risk management during pregnancy.</p>	<p>Anthem Plans Diabetes Self-Management Training: outpatient self-management and education services provided through authorized Ambulatory Diabetic Education Facilities;²⁴⁷</p> <p>Nutritional Counseling: Three visits per calendar year when required for a medical condition.²⁴⁸</p>	<p>Anthem Plans Adipex, Meridia, and Xenical are NOT on the formulary available.²⁴⁹</p>	<p>Anthem Plans Beneficiary must be diagnosed as morbidly obese for a minimum of five consecutive years.</p> <p><i>Morbid obesity:</i> a condition of persistent and uncontrolled weight gain that constitutes a present of potential threat to life. This is characterized by weight that is at least 100 pounds over or twice the weight for frame, age, height, and sex in the most recently published Metropolitan Life Insurance table.²⁵⁰</p> <p>Prior authorization required for gastric bypass, gastroplasty or laparoscopic adjustable gastric banding.²⁵¹</p>	<p>Maine State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MARYLAND²⁵²
Maryland Department of Budget & Management

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Aetna (General)</u> Discounts on 1) Gym memberships, home exercise equipment/products; 2) Dietetic counseling, weight-loss programs, Jenny Craig²⁵³; 3) Online information on self-management (including exercise, fitness, and nutrition; 4) Excludes non-surgical treatment of obesity/morbid obesity.²⁵⁴</p> <p><u>CareFirst (General)</u>: discounts on fitness centers, Jenny Craig, WeightWatchers, nutritional counseling, personal training, pilates, yoga, tai chi, Qi Gong²⁵⁵; Blue360 offers additional health and wellness discounts.²⁵⁶</p> <p><u>UHC (General)</u>: Discounts on fitness clubs, Jenny Craig, other weight loss programs, health assessments.²⁵⁷</p> <p><u>CareFirst PPO & POS – Exclusions</u> 1) Membership or other fees for fitness or weight loss/control programs; 2) Treatment for weight reduction and obesity except for the surgical treatment of Morbid Obesity.²⁵⁸</p>	<p><u>UHC (General)</u> Healthy Pregnancy Program (24-hr nurse phone support, book on pregnancy, Mom(me) kit, breastfeeding DVD, breast pump discount).²⁶⁰</p> <p><u>Aetna POS & EPO</u> Beginning Right Maternity Program provides information on healthy pregnancy to women, identifies and assists women who are high risk.²⁶¹</p> <p>All Remaining Plans are silent on prenatal and educational and risk management services beyond basic maternity care.</p>	<p><u>UHC (General)</u> Disease management programs for asthma, coronary artery disease, heart failure, diabetes, and COPD.²⁶²</p> <p><u>UHC PPO, POS & EPO Diabetes self-management</u> Nutritional counseling only for diabetics.²⁶³</p> <p><u>CareFirst PPO & POS</u> Provides medical nutrition therapy as a part of self-management education for diabetics.²⁶⁴</p> <p><u>Aetna POS & EPO</u>: No information</p> <p><u>CareFirst EPO</u>: No information (document not available)</p>	<p><u>Catalyst Rx</u> Meridia, Xenical, and Adipex do not appear on the publicly available formulary.²⁶⁵</p>	<p><u>CareFirst PPO & POS</u> Beneficiary must meet the following: 1) BMI ≥ 40; or 2) BMI ≥ 35 with co-morbidity such as a) hypertension, b) a cardiac condition, sleep apnea, or c) diabetes 3) Technique must be recognized by NIH as effective for the long-term reversal of obesity. 4) Paid at the same rate as other illnesses.²⁶⁶</p> <p><u>CareFirst EPO</u>: No information (document not available)</p> <p><u>UHC PPO, POS & EPO</u> Covers obesity surgery, in line with the MD mandate, must be consistent with NIH guidelines, requires pre-service notification. Excludes surgery except for the morbidly obese. Cannot locate definition of morbid obesity, but it is likely BMI ≥ 40 or BMI ≥ 35 with co-morbidity.²⁶⁷</p> <p><u>Aetna POS & EPO</u>: No information</p>	<p>Maryland State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MARYLAND²⁵²
Maryland Department of Budget & Management

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>UHC POS, PPO & EPO</u> Exclusions: 1) Physical conditioning programs and health club memberships; 2) Weight loss programs whether or not they are under medical supervision. 3) Excludes non-surgical treatment of obesity and/or morbid obesity.²⁵⁹</p> <p><u>Aetna POS & EPO</u> No information.</p> <p><u>CareFirst EPO</u> No information (document not available)</p>					

MASSACHUSETTS²⁶⁸
Massachusetts Group Insurance Commission (GIC)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Fallon Comm. Health Plans 1) “It Fits!” program reimburses members for gym membership, Pilates and yoga classes, and Weight Watchers.²⁶⁹ 2) Excludes dietary supplements for treatment of obesity and weight control programs.²⁷⁰ 3) Adult Health Education Resources: Healthwise Knowledgebase interactive tool provides screening test for risk factors, including weight, and tailored literature.²⁷¹</p> <p>Harvard Pilgrim (PPO) & (HMO): Health education and 3 nutritional counseling sessions annually (no limitation if required for diabetic treatment).²⁷²</p> <p>Health New England (HMO) 1) Excludes dietary supplements for the treatment of obesity; 2) Provides nutritional counseling (4/CY) 3) Offers reimbursement for fitness clubs and Weight Watchers, offers grocery store tour program²⁷³</p>	<p>NHP Care (HMO) “For You Two” prenatal program offers prenatal nutrition, education, risk assessment and related treatment for substance abuse and smoking cessation.²⁷⁵</p> <p>Remaining plans do not appear to offer a separate set of risk management and related services beyond standard maternity and delivery services.</p>	<p>Fallon Comm. Health Plans Disease care services for members with chronic illnesses such as asthma, COPD, diabetes and coronary artery disease.²⁷⁶</p> <p>Harvard Pilgrim (PPO) & (HMO) Lifestyle education for cardiac rehabilitation, diabetes (excludes group training), and coronary artery disease.²⁷⁷</p> <p>Health New England (HMO) 1) “Change of Heart” program for members with CAD, diabetes or high cholesterol to reduce disease risk factors through lifestyle changes; 2) Outpatient diabetes self-management training and education, including medical nutritional therapy and group education services.²⁷⁸</p> <p>NHP Care (HMO): CAD Secondary Prevention Program to reduce risk factors through lifestyle change; case management services for diabetes (including gestational), asthma and other chronic illness.²⁷⁹</p> <p>Tufts Health Plan (PPO & EPO) 1) Diabetes self-management training and education; 2) Coronary Artery Disease</p>	<p>Fallon Comm. Health Plans Meridia Prior Auth: 1) BMI ≥30 or ≥27 with co-morbidity; 2) Failed institutional nutritional program and behavioral modification program of at least 3 months; 3) Ongoing diet, exercise and behavioral modification; 4) Failure/intolerance for Xenical For continued use, member must have lost 4lbs in first 4 weeks and that level of weight loss should continue with no more than 10lbs/month.²⁸¹ Xenical Prior Auth: Same requirements as for Meridia, language suggests Xenical should be tried first.²⁸²</p> <p>Harvard Pilgrim (PPO) & (HMO) Excludes Xenical, Meridia, and Phentermine.²⁸³</p> <p>Health New England (HMO) Phentermine is covered under the formulary, Xenical and Meridia require prior authorization which requests BMI, co-morbidities, presence of a reduced caloric diet and participation in a weight loss support program for at least 3 months.²⁸⁴</p>	<p>Fallon Comm. Health Plans (HMO): Covers excision of excess skin if documented weight loss of ≥ 50 pounds and recurrent rash or functional impairment that is unresponsive to more conservative treatment.²⁸⁶ [plan documents do not specifically mention nor exclude bariatric surgery]</p> <p>Harvard Pilgrim (PPO) & (HMO): Bariatric surgery requires prior authorization and must be performed at a designated Center of Excellence.²⁸⁷</p> <p>Health New England (HMO) For members aged 15-18, determination will be made on case-by-case basis.</p> <p>Covered Procedures 1) Gastric bypass; 2) Vertical banded gastroplasty; 3) Adjustable gastric banding; 4) BPD/DS</p> <p>Eligibility 1) BMI ≥40 or BMI≥35 with co-morbidity 2) Member motivated to lose substantial weight and is apprised of the risks 3) Failed two or more supervised non-surgical interventions of at least 6 months in duration 4) No psychiatric issues that could complicate recuperative process.²⁸⁸</p>	<p>Massachusetts State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MASSACHUSETTS²⁶⁸
Massachusetts Group Insurance Commission (GIC)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Tufts Health Plan (PPO & EPO)</u></p> <p>1) As part of “My Wellness Program,” members can receive up to a \$150 rebate for membership at an authorized fitness center, discounts on fitness classes, and up to 50% New England Curves membership;</p> <p>2) Nutritional Counseling: initial visit and three treatment visits per calendar year.²⁷⁴</p>		<p>program to encourage lifestyle changes to reduce risk;</p> <p>3) Cardiac rehabilitation program.²⁸⁰</p>	<p><u>Tufts Health Plan (PPO & EPO)</u></p> <p>Prior Authorization required for anti-obesity medications (Xenical, Meridia & Phentermine) For initial coverage:</p> <p>1) BMI > 30 or BMI 27 ≥ 29 w/co-morbidity;</p> <p>2) Active participation in weight loss and behavior modification program;</p> <p>For continued coverage:</p> <p>1) Member had weight loss of at least 6lbs in initial 6-8 wks;</p> <p>2) Continued participation in weight loss and behavioral modification program;</p> <p>3) Member tolerates drug without adverse side effects;</p> <p>4) Continued physician monitoring of member’s heart rate and blood pressure.²⁸⁵</p>	<p><u>NHP Care</u></p> <p>Covers the list of clinically accepted bariatric procedures, for laparoscopic sleeve gastrectomy the patient must have a BMI≥60 or BMI≥50 w/surgical history that may increase risk of other bypass procedures; Eligibility requires:</p> <p>1) BMI≥40 or BMI>35<40 w/co-morbidity;</p> <p>2) Documented unsuccessful attempts to lose weight under physician supervision;</p> <p>3) Metabolic causes of obesity have been ruled out</p> <p>4) Enrollment in and completion of pre-op and post-op medical and nutritional management program with expressed willingness to continue;</p> <p>5) Absence of unmanaged major psychiatric and/or substance abuse issue.²⁸⁹</p> <p><u>Tufts Health Plan (PPO & EPO)</u> Bariatric surgery must be performed by a designated in-network provider (PPO members will be covered at out-of-network levels if choose other provider).</p> <p><u>Covered Procedures</u></p> <p>1) Laparoscopic gastric restrictive procedure w/gastric bypass and Roux-en-Y;</p> <p>2) Adjustable gastric banding;</p> <p>3) Vertical banded gastroplasty;</p> <p>4) Revision or removal of adjustable gastric band.</p>	

MASSACHUSETTS²⁶⁸
Massachusetts Group Insurance Commission (GIC)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>Eligibility</p> <ul style="list-style-type: none"> 1) Must be at least 18; 2) BMI 35≥39.9 with diabetes, sleep apnea, or hypertension; 3) Completed “iCanChange” program which is a 6 month lifestyle program with dedicated health coach, web tools, and regular communication with the primary care provider. To be eligible, member must have a BMI > 40 or BMI 35≥39.9 w/ diabetes, hypertension or sleep apnea.²⁹⁰ 	

MICHIGAN²⁹¹
Michigan Civil Service Commission

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Benefits Offered by Michigan Civil Service Commission: Weight Management Discount: offers discount on the Medical Weight Loss Clinic, a virtual interactive diet clinic.²⁹²</p> <p>Fitness club discounts: Participating fitness clubs offer membership discounts to state employees²⁹³</p> <p>BCBS PPO: Non-Surgical Weight Loss: Benefit with a \$300 lifetime limit; Excludes hospitalization primarily for weight loss via diet control (w/ or w/o medication);²⁹⁴</p> <p>Blue365 Discounts: offers specials for Curves, Gold's Gym & Snap Fitness and Weight Watchers.²⁹⁵</p>	<p>BCBS PPO Plan documents do not specifically mention prenatal risk assessment or related services beyond standard maternity and delivery care.</p>	<p>BCBS PPO Diabetes Self-Management Training: comprehensive services to ensure therapy compliance and development of necessary skills and knowledge in self-management.²⁹⁶</p> <p>Cardiac Rehabilitation: program that teaches patients how to lower risks associated with heart disease through exercise and lifestyle modifications. May be provided by outpatient hospital department or physician-directed clinic.²⁹⁷</p>	<p>BCBS PPO Meridia and Xenical are on the preferred drug formulary and do not appear to require prior authorization.²⁹⁸</p>	<p>BCBS PPO Plan documents do not specifically mention nor exclude bariatric surgery.²⁹⁹</p>	<p>Michigan State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MINNESOTA³⁰⁰
Department of Employee Relations, Benefit Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All MN Advantage Options Weight loss Program: May be covered if it is medically necessary, appropriate treatment, and plan approved.³⁰¹</p> <p>Exclusions: Charges for weight loss drugs, foods and programs y unless medically necessary, appropriate treatment, and a plan-approved program.³⁰²</p> <p>Blue Cross Blue Shield Online Wellness Program: “Healthy Living: Wellness Center” offers information on nutrition, fitness, BMI & healthy weight calculators, obesity quiz.³⁰³</p> <p>HealthyPartners Wellness Program: Access to personal health coaches for chronic conditions,³⁰⁴ Healthy Savings program offers discounts on Weight Watchers, Nutrisystem, and exercise equipment, etc.³⁰⁵</p> <p>PreferredOne Discounts: Offered on Weight Watchers, Jazzercise, etc.³⁰⁶</p>	<p>HealthPartners Healthy Pregnancy: Program includes pregnancy assessment, email information tailored to specific stage of pregnancy, advice of registered nurse for high risk pregnancies. Participants eligible for Target gift cards.³⁰⁷</p> <p>PreferredOne Healthy Mom and Baby: Provides information, nurse access, and support from maternal case manager in event of pregnancy complications. Participants eligible for Target gift cards.³⁰⁸</p>	<p>All MN Advantage Options Diabetes Self-Management: Covers diabetes outpatient self-management training and education, including medical nutrition therapy.</p>	<p>Navitus Health Solutions: Drugs prescribed for weight loss are excluded, except those specified on formulary.³⁰⁹ Access to the pharmacy benefit manager ‘formulary requires log-in.³¹⁰</p>	<p>All MN Advantage Options Bariatric Surgery: Covered by inpatient hospital visit; co-pay waived if performed at an Advantage Health Advisor designated center of excellence.³¹¹</p>	<p>All MN Advantage Options Health Assessment: Offers reduced cost-sharing for office visits to members that voluntarily take the online health assessment and engage in health coaching for an identified health condition that is modifiable through behavior. The health coach will recommend appropriate programs such as disease management, weight management, nutrition classes, exercise programs and smoking cessation programs in the member’s health plan.³¹²</p>

MISSISSIPPI³¹³
State Insurance Administration,
Department of Finance and Administration

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HealthQuotient Assessment: Beneficiary must complete online assessment in order to receive wellness benefits, which are up to two office visits per year for certain diagnostic tests.³¹⁴</p> <p>Exclusions Obesity treatment or weight loss therapies not covered, regardless of any claim of medical necessity, degree of obesity, or clinical diagnosis, except as provided through the plan's Obesity Treatment Program.³¹⁵</p> <p>Obesity Treatment Plan: <i>See surgical coverage column.</i></p>	<p>CareAllies Maternity Management Program: Participant can enroll in voluntary maternity management program within first four months of pregnancy. Program is an education and monitoring service that provides: early identification of risk factors, high-risk screening, pregnancy education and support, and ongoing monitoring. Program participants receive an educational book and access to a nurse line. No cost to patient.³¹⁶</p>	<p>CareAllies Smart Steps Disease State Management Program: Voluntary, no cost program for chronic conditions including heart disease, asthma and diabetes. Patients are assigned to a Personal Care Specialist, who is a disease state management nurse, and receive personalized counseling about their specific health condition, as well as an individualized care plan about nutrition, exercise, and other areas.³¹⁷</p>	<p>Excluded: Prescription plan administered by Catalyst Rx excludes any drug used for the purpose of weight loss.³¹⁸</p>	<p>Bariatric Surgery: As of 2009, plan established 2-year limited program for treatment and management of obesity and related conditions, including benefits for bariatric surgery. Plan collects information on participants to analyze effectiveness of program, which was limited to 100 participants with the following:</p> <ol style="list-style-type: none"> 1) Complete HealthQuotient risk assessment; 2) Morbid obesity defined as follows that has persisted for at least five years; 3) BMI > 40, or a BMI > 35 with two or more co-morbidities; 4) Two or more physician-supervised weight loss attempts such as Weight Watchers, Atkins, South Beach, Sugar Busters, within last 24 months; and 5) Consent to collection of personal and medical information by the plan. <p>Applicants will be evaluated at a Bariatric Surgery Center of Excellence in MS. If surgery deemed medically appropriate, patient must enroll in case management program provided by CareAllies and receive prior authorization for surgery.³¹⁹</p>	<p>Mississippi State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MISSOURI³²⁰
Missouri Consolidated Health Care Plan (MCHCP)
Board of Trustees

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans: Exclusions: 1) Membership or enrollment fees for fitness programs are not covered;³²¹ 2) Costs for acquiring fitness equipment are not covered;³²²</p> <p>Covered Services: 1) Nutritional Counseling with a registered dietician is available for up to three sessions per year without referral and not limited by diagnosis. Up to three additional sessions are considered through prior authorization process with referral and medical diagnosis.³²³ 2) Lifestyle Ladder is a wellness program providing an online health assessment, health coaching for identified risk factors, and lifestyle modification educational materials. See incentive column for additional aspects of the program.³²⁴</p>	<p>All Plans: Plan documents do not specify nor exclude coverage for risk assessment or related services beyond standard maternity and delivery services.</p>	<p>All Plans: Disease Management: Beneficiaries are identified for participation in the telephonic nurse management program through claims history. Beneficiaries with the following chronic diseases are eligible for participation: 1) Coronary artery disease; 2) Diabetes (includes children); 3) Asthma (includes children); 4) Depression; 5) Congestive heart failure 6) COPD; and 7) Hypertension³²⁵</p>	<p>All Plans: The Express Scripts preferred drug formulary includes Meridia, eligibility requirements, if any, are unavailable.³²⁶ Note, this coverage may change for Coverage Year 2011.</p>	<p>All Plans: Eligibility: Prior Authorization required, beneficiary must meet the following: 1) Be at least 18 years of age with morbid obesity that has persisted for at least five years; 2) Morbid obesity is defined as BMI \geq 40 or BMI \geq 35 with at least two uncontrolled co-morbidities; 3) Documentation of at least two failed attempts at weight loss of at least six months, the most recent attempt within 12 months prior to the requested surgery. Each attempt must have resulted in the beneficiary achieving at least a 10% weight loss and been under the supervision of a physician; 4) Documented evidence that the member is on a nutrition and exercise program immediately prior to the surgery request; 5) Evidence the member and the attending physician have a life-long plan for compliance with lifestyle modification requirements; 6) Documentation of psychological evaluation; 7) Procedure must be performed</p>	<p>All Plans: Lifestyle Ladder Incentive Program: Beneficiaries and/or spouses completing the health assessment within the specified time frame will receive points. Participants must earn at least 100 points per quarter to receive the monthly premium discount of \$15 per month for subscriber or spouse participation and \$30 per month for subscriber and spouse participation. Participants can discontinue the program and re-enroll during the coverage year and remain eligible for the premium discount.³²⁹</p> <p>Note: For Coverage Year 2011, incentives will increase to \$25 per month for subscriber or spouse participation and to \$50 per month for subscriber and spouse participation.³³⁰</p>

MISSOURI³²⁰
Missouri Consolidated Health Care Plan (MCHCP)
Board of Trustees

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>by a certified surgeon with training in bariatric surgery at a Center of Excellence facility; and</p> <p>8) Beneficiary may receive only one operative procedure for treatment of obesity per lifetime.</p> <p>Covered Surgeries:</p> <ol style="list-style-type: none"> 1) Roux-en-Y Gastric Bypass – open and laparoscopic; 2) Laparoscopic Adjustable Gastric Banding; 3) Open and laparoscopic Biliopancreatic Diversion with Duodenal Switch.³²⁷ <p>Note: Coverage for bariatric services is eliminated for Coverage Year 2011. Beneficiaries receiving the surgery up to Dec. 31, 2010, will remain eligible for follow-up care in 2011.³²⁸</p>	

MONTANA³³¹
Employee Benefits Bureau,
Health Care and Benefits Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>State of Montana Healthy Employee Lifestyle Programs (SOMHELP):</u> State sponsored wellness program.³³²</p> <p>Health Screenings: One free screening available each year to employees and dependents for metabolic panel, lipid panel, blood count; blood pressure and BMI.</p> <p>Weight Watchers: Reimburses employees and/or dependents aged 18+ up to \$75 biennially for successful participation in the areas of weight, attendance, achievement, and exercise.</p> <p>Lunch ‘n’ Learn Series: Lunch health seminars;</p> <p>Health Coaching: Access to free, confidential health coaching by phone or email.</p> <p>Why Weight: Beneficiaries with BMI > 27 and have participated in health screenings have access to health coaching.</p> <p>BCBS: Morbid Obesity Treatment: Covers once-per-lifetime, non-surgical treatment for morbid</p>	<p><u>Blue Choice, New West & Peak:</u> Mommy Trax Prenatal Program: Enrollment in first trimester waives copayment and deductible for delivery. Program offers free risk assessments, educational information, referrals and additional resources.³³⁶</p>	<p>BCBS: Nutritional Counseling: Covers limited dietary counseling services of a registered dietician, when needed for reasons other than obesity or routine vitamin supplementation.³³⁷</p> <p><u>Blue Choice, New West, & Peak:</u> Disease Management: Cover disease management educational programs, including medically necessary dietary or nutritional counseling. Educational services are otherwise excluded.³³⁸</p> <p>Take Control Diabetes Management Program – BCBS:³³⁹ Take Control program offers diabetes support and management to plan members who have diabetes and meet certain enrollment criteria.</p>	<p><u>All Plans</u> Prior Authorization Required: Weight loss medications, such as Xenical and Meridia, if prior-authorized as part of a weight loss program. Eligibility requirements are unavailable.³⁴⁰</p>	<p>BCBS: Coverage: Allows coverage for one surgical weight loss intervention (lifetime benefit of \$35,000) for morbid obesity. Requires prior authorization. Eligibility:</p> <ol style="list-style-type: none"> 1) BMI > 40; 2) Beneficiary has been in the plan for at least 18 months; 3) Participates in obesity management programs. <p><u>Blue Choice, New West & Peak:</u> Exclusions: Coverage for bariatric and other surgeries to reduce weight.³⁴¹</p>	<p>Montana State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

MONTANA³³¹
Employee Benefits Bureau,
Health Care and Benefits Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>obesity, must be prior authorized and under a physician-directed treatment plan. Timely progressive weight loss is required for benefit continuation.³³³</p> <p><u>Blue Choice, New West, & Peak:</u> Coverage: Covers non-surgical treatment for reducing or controlling weight for morbidly obese individuals under a prior-authorized treatment plan. Covered services include initial evaluation and history; follow-up monthly visits; lab tests; other miscellaneous tests and continued care based upon medical necessity.³³⁴</p> <p>Exclusions: Lifestyle improvements, such as fitness equipment; health club membership or services and dietary supplements.³³⁵</p>					

NEBRASKA³⁴²
Administrative Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans Wellness Options Program (Note: all members have access to the program but those wishing to enroll in the Wellness PPO must complete the Health Assessment and biometrics screening annually to take advantage of reduced maintenance prescription costs.)</p> <ol style="list-style-type: none"> 1) Online health assessment and educational materials; 2) Biometric Screening 3) Wellness programs <ol style="list-style-type: none"> a) Walk This Way b) EMPOWERED Lifestyle Coaching c) Condition Management Coaching d) Feel Like a Million! (online “game show”)³⁴³ <p>Exclusions:</p> <ol style="list-style-type: none"> 1) Dietary counseling, except for covered diabetic nutrition management; 2) Treatment and monitoring of obesity or for weight reduction, regardless of diagnosis. 3) Exercise equipment; 4) Nutritional Supplements³⁴⁴ 	<p>All Plans Plan documents do not specify risk assessment and related services beyond standard maternity and delivery services.</p>	<p>All Plans Diabetes Education: Benefits are available for self-management training and patient management, including nutrition therapy provided by an approved program or certified diabetes educator, up to maximum of \$500 per plan year for each covered person.³⁴⁵</p> <p>Wellness PPO Reduced Cost Sharing for Medications: Beneficiaries in the Wellness PPO may receive cholesterol, hypertension, and diabetic medications at a reduced cost or no copayment for generics.³⁴⁶</p>	<p>All Plans Express Scripts is the pharmacy benefit manager and the national preferred drug formulary includes Merida. Any prior authorization or eligibility requirements are unavailable.³⁴⁷</p>	<p>Blue Choice, HDHP PPO Covered Procedures:</p> <ol style="list-style-type: none"> 1) Gastroplasty; 2) Gastric stapling; 3) Gastric bypass; or 4) Panniculectomy and abdominoplasty <p>Eligibility: Surgical treatment for morbid obesity is covered only if all of the following criteria are satisfied and prior authorization is obtained:</p> <ol style="list-style-type: none"> 1) Patient at least 25; 2) Following BMI criteria: <ol style="list-style-type: none"> a) BMI at least 40 for 3 years; or b) BMI at least 50 (classified as super-obese); or c) BMI > 35 in conjunction with documented treatment of co-existing medical condition of at least one of the following: hypertension, diabetes, sleep apnea, cardiovascular disease or pulmonary hypertension of obesity; 3) Documented history of failure to sustain weight loss with medically supervised dietary and conservative treatment for at least 3 years; 	<p>Nebraska State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

NEBRASKA³⁴²
Administrative Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				4) Patient is an acceptable operative risk; 5) Patient has been evaluated by a licensed mental health provider who documents that patient is motivated to follow all necessary pre- and post-operative treatment plans. ³⁴⁸	

NEVADA³⁴⁹
Public Employees Benefit Program

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Self Funded PPO</u> 1) As part of the Wellness Benefit, in-network wellness program benefits for the following services are 100% payable: physical exams, screening labs, and x-rays; well child visits and services; osteoporosis screening; hypertension screening; medically supervised weight loss treatment programs (excluding Weight Watchers, Jenny Craig, Slim Fast, or the rental/purchase of exercise equipment); and stress management programs.</p> <p>2) Wellness Fairs are offered to all plan participants, and the fairs provide convenient health screenings for cholesterol, prostate, blood pressure, vision, and bone density to participants and covered spouses and dependents aged 18 years and older.³⁵⁰</p> <p><u>Hometown Health Plans (HHP) HMO</u> Covers one wellness visit per year for members older than two. Excludes coverage for charges resulting from exercise equipment, exercise programs,</p>	<p><u>All Plans</u> Plan documents do not suggest coverage for risk assessment and related services beyond standard maternity and delivery services.</p>	<p><u>Hometown Health Plans HMO Health Education</u> Health education and wellness programs provide services, sometimes for a small fee, for asthma, chronic obstructive pulmonary disease, heart failure, diabetes management, heart health (cholesterol, blood pressure, triglycerides), smoking cessation, and weight management.³⁵³</p> <p><u>Nutritional Counseling</u> Provided for Type I and II diabetes and gestational diabetes.³⁵⁴</p>	<p><u>Self Funded PPO</u> Excludes medical treatment (including dietary programs and prescription drugs, such as Xenical and Meridia) for weight-related disorders unless payable under the Wellness section.³⁵⁵</p> <p><u>Hometown Health Plans HMO</u> Excludes coverage of dietary or nutritional products or appetite suppressants or other weight-loss medications (such as appetite suppressants, including the treatment of obesity).³⁵⁶</p> <p><u>Health Plan of Nevada HMO</u> Excludes coverage of weight reducing drugs.³⁵⁷</p>	<p><u>Self Funded PPO</u> Covers pre-certified weight-loss surgery for individuals over the age of 18 when: 1) BMI \geq 40; or 2) BMI \geq 35 with two or more clinically serious conditions; 3) Patient has complied for at least 6 months within the past year for both a physician-observed multidisciplinary non-surgical weight management program and a dietician program; and 4) Patient has no physician-diagnosed thyroid disorder.³⁵⁸</p> <p><u>Hometown Health Plans HMO</u> Excludes coverage for surgical or invasive treatment for obesity or morbid obesity (including gastric restrictive services) unless medically necessary and covered as described within the Evidence of Coverage. Covers Roux-en-Y procedures: 1) \$20,000 lifetime maximum benefit for facility charges for initial surgery and follow-up care with no complications; 2) \$50,000 lifetime maximum benefit for Lap Band, \$150,000 for Roux-en-Y, for physician and facility</p>	<p>Nevada State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

NEVADA³⁴⁹
Public Employees Benefit Program

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>personal trainers or gym or health club memberships, appetite control, food addictions, eating disorders (with a few exceptions), or any treatment of obesity.³⁵¹</p> <p><u>Health Plan of Nevada (HPN) HMO</u> Recommends blood pressure screening beginning at age 18 years; cholesterol screening beginning at age 20 years; type 2 diabetes mellitus screening beginning at age 18 years; and obesity screening (periodic measurements of height, weight, and body mass) beginning at age 15 years. Also recommends nutritional counseling during first prenatal visit.³⁵²</p>				<p>services for treatment due to complications.³⁵⁹</p> <p><u>Health Plan of Nevada HMO</u> Covers prior authorized, medically necessary gastric restrictive surgical services for extremely obese individuals over the age of 18 when:</p> <ol style="list-style-type: none"> 1) BMI > 40 BMI > 35 and patient has significant co-morbidities; and 2) Documented evidence that dietary attempts at weight loss are ineffective. <p>Other weight reduction procedures are excluded³⁶⁰</p>	

NEW HAMPSHIRE³⁶¹
Department of Administrative Services and Health Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Anthem HMO & POS:</u> Exclusions: Treatment of obesity or weight control programs or services, even if the weight or obesity aggravates another condition.³⁶²</p> <p>Community Health Education: Benefits (\$150 per family per year) are available for smoking cessation programs, weight management programs, nutrition education, physical activity, yoga, stress management programs, childbirth education, and parenting education.³⁶³</p> <p><u>Anthem HMO:</u> Fitness Discounts: Offers up to \$200 per employee per calendar year for fitness equipment reimbursements or up to \$450 per employee per calendar year for gym/fitness facility membership reimbursements. Equipment eligible for reimbursement include: treadmills, stationary cycles, bike stands, stair climbing machines, elliptical machines, rowing machines, and home gyms. These benefits are taxable. POS members are ineligible for these benefits.³⁶⁴</p>	<p>Plan documents do not specify prenatal risk assessment and related services beyond standard maternity and delivery care.</p>	<p><u>Anthem HMO & POS:</u> Nutritional Counseling: Limited to three visits per member per Plan year, by a Network Nutrition Counselor.³⁶⁵</p> <p>Diabetes Management: Programs furnished by a Network Diabetes Education Provider.³⁶⁶</p>	<p><u>Exclusions:</u> Administered by the Local Government Center, in coordination with Caremark. Excludes coverage for anti-obesity medications and dietary supplements.³⁶⁷</p>	<p><u>Anthem HMO & POS:</u> Coverage: Prior-approved, medically necessary gastric restrictive surgery is covered for members who:</p> <ol style="list-style-type: none"> 1) Have clinically severe obesity; and 2) Demonstrate documented active participation in non-surgical methods of weight reduction, which have failed.³⁶⁸ 	<p>New Hampshire State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

NEW HAMPSHIRE³⁶⁹
Department of Administrative Services and Health Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Anthem HMO & POS:</u> Exclusions: Treatment of obesity or weight control programs or services, even if the weight or obesity aggravates another condition.³⁷⁰</p> <p>Community Health Education: Benefits (\$150 per family per year) are available for smoking cessation programs, weight management programs, nutrition education, physical activity, yoga, stress management programs, childbirth education, and parenting education.³⁷¹</p> <p><u>Anthem HMO:</u> Fitness Discounts: Offers up to \$200 per employee per calendar year for fitness equipment reimbursements or up to \$450 per employee per calendar year for gym/fitness facility membership reimbursements. Equipment eligible for reimbursement include: treadmills, stationary cycles, bike stands, stair climbing machines, elliptical machines, rowing machines, and home gyms. These benefits are taxable. POS members are ineligible for these benefits.³⁷²</p>	<p>Plan documents do not specify prenatal risk assessment and related services beyond standard maternity and delivery care.</p>	<p><u>Anthem HMO & POS:</u> Nutritional Counseling: Limited to three visits per member per Plan year, by a Network Nutrition Counselor.³⁷³</p> <p>Diabetes Management: Programs furnished by a Network Diabetes Education Provider.³⁷⁴</p>	<p><u>Exclusions:</u> Administered by the Local Government Center, in coordination with Caremark. Excludes coverage for anti-obesity medications and dietary supplements.³⁷⁵</p>	<p><u>Anthem HMO & POS:</u> Coverage: Prior-approved, medically necessary gastric restrictive surgery is covered for members who:</p> <ol style="list-style-type: none"> 6) Have clinically severe obesity; and 7) Demonstrate documented active participation in non-surgical methods of weight reduction, which have failed.³⁷⁶ 	<p>New Hampshire State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

NEW JERSEY³⁷⁷
Health Benefits Bureau,
Division of Pensions and Benefits

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>CIGNA HealthCare HMO:</u> Health Rewards: Offers member discounts from Healthy Rewards, including up to 62% off a variety of health and wellness products and services, such as fitness club memberships, Just Walk 10,000 Steps-a-Day, and weight management.³⁷⁸</p> <p><u>NJ Direct:</u> Weight Loss Programs: Offers in-network coverage for prior-authorized hospital-based weight loss programs to patients diagnosed with morbid obesity.³⁷⁹</p> <p><u>Aetna HMO:</u> Exclusions: Coverage for weight reduction programs.³⁸⁰</p>	<p><u>CIGNA HealthCare HMO:</u> Health Babies: Program, which provides educational materials and round-the-clock access to a toll-free, nurse-staffed information line, as well as potential special discounts on pregnancy-related books.³⁸¹</p> <p><u>Aetna HMO:</u> Beginning Right Maternity Program: Provides the following:</p> <ol style="list-style-type: none"> 1) Educational materials on prenatal care, labor, delivery, etc.; 2) Web-based materials and access to program services through Women’s Health Online; 3) Care coordination by trained obstetrical nurses; 4) access to smoking cessation program for pregnant moms; and 5) Access to breastfeeding support services.³⁸² 	<p><u>CIGNA HealthCare HMO:</u> CIGNA Well Aware for Better Health: Program which offers help for several chronic conditions, including: asthma, diabetes, heart disease, low back pain, chronic obstructive pulmonary disease, and weight complications.³⁸³</p> <p><u>NJ Direct:</u> Diabetes Self-Management: Covers expenses, limited to four visits per year, for diabetes self-management education and education relating to diet.³⁸⁴</p> <p><u>Nutritional Counseling:</u> Covered for three visits per year if medically necessary.³⁸⁵</p> <p><u>Aetna HMO:</u> Alternative Therapies: Offers special rates on alternative therapies, including visits to nutritional counselors.³⁸⁶</p> <p><u>Chronic Disease Programs:</u> Offers five programs to help members and their physicians to better manage chronic disease including:</p> <ol style="list-style-type: none"> 1) Asthma Management 2) Coronary Artery Disease; 3) Heart Failure; 4) Diabetes Management; and 5) Low Back Pain.³⁸⁷ 	<p><u>Employee Prescription Drug Plan:</u> Exclusions: Coverage for drugs for weight reduction or control, liquid diet plans, or any related products.³⁸⁸</p> <p><u>Aetna HMO:</u> Exclusions: Coverage for drugs used for the purpose of weight reduction, except for the treatment of obesity and excludes coverage for dietary supplements.³⁸⁹</p> <p><u>CIGNA HealthCare HMO:</u> Plan documents are unclear on coverage of medications for weight reduction.</p>	<p><u>CIGNA HealthCare HMO:</u> Exclusions: Coverage for surgical operations, procedures or treatment of obesity, except when approved in advance by CIGNA. Eligibility requirements not available.³⁹⁰</p> <p><u>NJ Direct:</u> Coverage: Requires precertification for surgery for morbid obesity, including, but not limited to, gastroplasty, gastric bypass, and bariatric procedures. Eligibility requirements not available.³⁹¹</p> <p><u>Exclusions:</u> Coverage for cosmetic procedures. Reconstructive procedures that may be considered cosmetic include excision of excessive skin due to weight loss, as well as lipectomy or excess fat removal.³⁹²</p> <p><u>Aetna HMO:</u> Exclusions: Coverage for surgical operations, procedures or treatment of obesity, except when approved in advance by Aetna. Eligibility requirements not available.³⁹³</p>	<p>New Jersey State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

NEW MEXICO³⁹⁴
General Services Department,
Risk Management Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Presbyterian HMO:</u> Health Education & Counseling: Services will be provided if recommended by treating physician; including smoking control, nutrition and diet recommendations, and exercise plans. Weight loss programs (Morbid Obesity treatment only).³⁹⁵</p> <p><u>Lovelace HMO:</u> Coverage: Weight loss management, obesity treatment and nutritional counseling must be prescribed by a physician and medically necessary.³⁹⁶</p> <p><u>United Healthcare PPO:</u> Wellness Programs: Include health assessment, a personal health record, online programs, and discounts on wellness products and services.³⁹⁷</p> <p>Exclusions: Weight loss programs, including those under medical supervision, even if for morbid obesity.</p> <p>Exclusions: Foods to control weight or treat obesity, lower cholesterol or control diabetes.³⁹⁸</p>	<p><u>Presbyterian HMO:</u> Plan documents do not specify risk assessment and related services beyond standard maternity and delivery services.</p> <p><u>Lovelace HMO:</u> Plan documents do not specify risk assessment and related services beyond standard maternity and delivery services.</p> <p><u>BCBS PPO:</u> Plan documents do not specify risk assessment and related services beyond standard maternity and delivery services.</p> <p><u>United Healthcare PPO:</u> Healthy Pregnancy Program: Offers support, including toll-free access to a nurse 24 hours a day/ seven days a week; a personalized pregnancy assessment; and educational materials.³⁹⁹</p>	<p><u>Presbyterian HMO:</u> Diabetes Self-Management Education: Offers Diabetes Education that includes coverage for any provider rendering educational or instructional services for diabetes.⁴⁰⁰</p> <p><u>Lovelace HMO:</u> Diabetes Self-Management Education: Covered with medically necessary.⁴⁰¹</p> <p><u>BCBS PPO:</u> Diabetes Self-Management Education: Covers Diabetes Management programs (including diabetes self-management training).⁴⁰²</p> <p><u>United Healthcare PPO:</u> Care Coordination: Program offers health education, hospital admission counseling, patient advocates, discharge support, and care coordinators for complex and chronic conditions.⁴⁰³</p>	<p><u>All Plans:</u> Prescription Benefit Manager must prior authorize weight loss medications. Eligibility requirements unavailable.⁴⁰⁴</p>	<p><u>Presbyterian HMO:</u> Coverage: Benefits are available for morbid obesity (bariatric surgery) only when beneficiary has BMI ≥ 40, prescribed and performed by a participating provider, and medically necessary.⁴⁰⁵</p> <p><u>Lovelace HMO:</u> Coverage: Benefits are available for bariatric surgery only when performed in-network, pre-certified, and medically necessary. Eligibility requirements are not available.⁴⁰⁶</p> <p><u>BCBS PPO:</u> Coverage: Weight loss surgery for morbid obesity (100% over ideal body weight) requires prior approval. Eligibility requirements are not available.⁴⁰⁷</p> <p><u>United Healthcare PPO:</u> Exclusions: Panniculectomy surgery. Cannot locate plan documents or policies related to gastric bypass surgery.⁴⁰⁸</p>	<p>New Mexico State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

NEW YORK⁴⁰⁹
Employee Benefits Division,
Department of Civil Service

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Empire Plan: Exclusions: 1) Services and supplies rendered in conjunction with weight reduction programs, unless the patient is morbidly obese and the treatment is in a physician's office; and⁴¹⁰ 2) Excludes dietary food supplements and vitamins.⁴¹¹</p> <p>HMO Plan: Coverage: Weight counseling or weight control treatment must be medically necessary and provided by an in-network provider.⁴¹²</p>	<p>Empire Plan & HMO Plan: Plan documents do not specify coverage for risk assessment and related services beyond standard maternity and delivery services.</p>	<p>Empire Plan: Diabetes Education: Beneficiaries diagnosed with diabetes are covered for visit for self-management education subject to an office visit copayment.⁴¹³</p> <p>HMO Plan: Diabetes Education: Covers education relating to proper diet and such services must be delivered during an office visit related to diabetes. Education services may be provided by a certified dietician, nutritionist, or diabetes educator.⁴¹⁴</p>	<p>Empire Plan: Exclusions: Pharmaceutical products rendered in conjunction with weight reduction programs, unless the patient is morbidly obese and the treatment is in a physician's office.⁴¹⁵</p> <p>HMO Plan: Plan documents do not specify nor exclude coverage of medications for weight loss.</p>	<p>Empire Plan & HMO Plan: Plan documents do not specify nor exclude coverage for bariatric surgery.</p>	<p>New York State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

NORTH CAROLINA⁴¹⁶
North Carolina State Health Plan

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans: NC HealthSmart: Members have access to the NC HealthSmart telephone support line and online portal for nutritional and weight management information.⁴¹⁷</p>	<p>All Plans: Plan documents do not specify nor exclude coverage for risk assessment or related services beyond standard maternity and delivery services.</p>	<p>All Plans: Nutritional Counseling (Diabetes): First six in network nutritional counseling visits for members with diabetes are covered;</p> <p>Health coaches available by phone 24/7 to discuss diabetes, chronic artery disease, hypertension, and COPD.⁴¹⁸</p>	<p>All Plans All FDA-approved weight-loss drugs are covered benefits.⁴¹⁹</p>	<p>Basic Bariatric surgery is a covered benefit. Eligibility requirements are unavailable.</p> <p>Standard Bariatric surgery is a covered benefit. Eligibility requirements are unavailable.⁴²⁰</p>	<p>North Carolina State Employee health plan does not appear to currently offer an incentive program offering cost-sharing discounts based on health status factors. Note, the state has a policy to allow for such incentive programs.</p> <p>Comprehensive Wellness Initiative – Policy: The Executive Administrator may implement incentive initiatives to further encourage member achievement in tobacco cessation, weight management, and other integrated health management programs.⁴²¹</p>

NORTH DAKOTA⁴²²
North Dakota Public Employee Retirement System;
Group Health Insurance Plan

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>BCBS Basic & PPO: Nutrition: Covers one nutrition care service visit for obesity per benefit period. Benefit includes assessment of food practices and dietary/nutritional status and diet counseling.⁴²³</p>	<p>BCBS Basic & PPO: Prenatal Services: Covers one prenatal nutritional counseling visit per pregnancy and provide risk assessment, intervention and education.⁴²⁴</p>	<p>BCBS Basic & PPO: Diabetes Management: Diabetes care services include outpatient home and office visits, diagnostic services, outpatient nutrition care services, and diabetes education services.⁴²⁵</p>	<p>BCBS Basic & PPO: Coverage: Weight loss prescription medications or drugs require prior approval. Eligibility requirements are unavailable.⁴²⁶</p>	<p>BCBS Basic and PPO: Coverage: Surgery for morbid obesity may be covered with prior approval by the plan. No benefits are available for the repair or modification of any or all types of surgical morbid obesity procedures, except a Lifetime Maximum of one revision will be allowed per member due to a technical staple line failure. Eligibility requirements are unavailable.⁴²⁷</p>	<p>North Dakota State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

OHIO⁴²⁸

Ohio Benefits Administration Services

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Aetna HMO: Educational Programs: The Nurse Advice line, the Aetna IntelliHealth website, and the Plan for Your Health online educational program.⁴²⁹</p> <p>Ohio Med PPO: Lifestyle Program: SuperWell interactive tools and education program; topics include, but are not limited to: calorie information, weight risk calculator, high blood pressure, healthy food and nutrition, and exercise.⁴³⁰</p> <p>Paramount HMO: Coverage: Weight loss or maintenance programs and treatments are not covered, including weight-loss programs and prescription drugs for weight loss.⁴³¹</p> <p>The Health Plan HMO: Exclusions: Treatment of obesity (including diet substitutes and supplements).⁴³²</p> <p>Wellness Resources: Online Health Risk Assessments and educational information.⁴³³</p> <p>United Healthcare HMO: Staying Healthy: Resources; personal health assessment and wellness guides.⁴³⁴</p>	<p>Aetna HMO: Beginning Right: Maternity program, which connects women with information and online resources through various stages of pregnancy.⁴³⁵</p> <p>Ohio Med PPO: Explanation of benefits requires member log-in.</p> <p>Paramount HMO: Cannot locate information regarding coverage of maternity services beyond standard maternity and delivery services.</p> <p>The Health Plan HMO: Pregnancy Program: Allows members to speak to a nurse regarding concerns that arise with their pregnancy, as well as a Prenatal Risk Screening Form.⁴³⁶</p> <p>United Healthcare HMO: Unable to access benefit summaries without member log-in.</p>	<p>Aetna: Explanation of benefits requires member log-in</p> <p>Ohio Med: Explanation of benefits requires member log-in</p> <p>Paramount: Cannot locate lifestyle programs outside of basic medical coverage.</p> <p>The Health Plan HMO: Disease Management: Program for members diagnosed with diabetes, COPD, or chronic heart failure. This program connects members to specialized nurses who are trained in assisting them with disease management.⁴³⁷</p> <p>United Healthcare HMO: Care Management: Program includes assessment, education, care management, care coordination, and longitudinal case management.⁴³⁸</p>	<p>Aetna: Explanation of benefits requires member log-in</p> <p>Ohio Med: Explanation of benefits requires member log-in.</p> <p>Paramount HMO: Prescription drugs for weight loss are not covered.⁴³⁹</p> <p>The Health Plan: Cannot locate information regarding coverage of weight loss drugs.</p> <p>United Healthcare: Unable to access benefit summaries without member log-in.</p>	<p>Aetna: Explanation of benefits requires member log-in</p> <p>Ohio Med: Explanation of benefits requires member log-in.</p> <p>Paramount HMO: Exclusions: Morbid obesity surgery is not a covered service, including gastric reservoir reduction, gastric stapling, or diversion for weight loss.⁴⁴⁰</p> <p>The Health Plan HMO: Cannot locate information regarding coverage of obesity-related surgery.</p> <p>United Healthcare: Unable to access benefit summaries without member log-in.</p>	<p>Ohio State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

OKLAHOMA⁴⁴¹
Oklahoma Employee Benefits Council

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>OKHealth (State Administered Program):</u> OKHealth Wellness Program: All state employees are eligible to participate in OKHealth wellness program. Must complete a Health Risk Assessment and see personal physician for related labs and screening (co-pay and lab costs are covered for OKHealth-related visit). Program offers: 1) Personal health coach to develop personalized plan for smoking cessation, physical activity, nutrition, chronic disease management, and cardiovascular disease prevention and control; 2) Three levels of pay incentives; and Discounts on select fitness centers throughout the state.⁴⁴²</p> <p><u>Aetna Standard & Alternative HMO:</u> Simple Steps for a Healthier Life: Online tool for Health Risk Assessment, wellness programs and educational materials; eDiets, fitness, and weight management discounts.⁴⁴³</p> <p><u>CommunityCare Standard & Alternative HMO:</u> Online Resources: Provide</p>	<p><u>Aetna Standard & Alternative HMO</u> Beginning Right Maternity: Program for expectant mothers, includes: risk assessment, info on prenatal and postpartum care incl. breastfeeding, access to nurses.⁴⁴⁹</p> <p><u>CommunityCare Standard & Alternative HMO:</u> Could not access EOB</p> <p><u>HealthChoice High and Basic: Mommy and Me:</u> Program offers wellness information, “What to Expect When You’re Expecting” book for first pregnancy, access to case managers, and risk assessment.⁴⁵⁰</p> <p><u>PacifiCare Standard & Alternative HMO:</u> Could not access state employee Explanation of Benefits (EOB).</p>	<p><u>Aetna Standard & Alternative HMO:</u> InteliHealth: Online tool with information about chronic disease management.⁴⁵¹</p> <p><u>CommunityCare Standard & Alternative HMO:</u> Could not access EOB.</p> <p><u>GlobalHealth Standard & Alternative HMO:</u> Coverage: Covers wellness and management services for chronic pain, diabetes, congestive heart failure, and smoking cessation.⁴⁵²</p> <p><u>Exclusions:</u> Home sleep apnea study, unless medically necessary and approved.⁴⁵³</p> <p><u>HealthChoice High and Basic: Nutritional Counseling:</u> Outpatient nutritional counseling covered for diabetes.⁴⁵⁴</p> <p><u>Exclusions:</u> Home sleep apnea studies.⁴⁵⁵</p> <p><u>PacifiCare Standard & Alternative HMO:</u> Physicians must direct enrollment in disease management programs, which cover CAD, asthma, heart failure, depression, diabetes, fitness, and COPD.⁴⁵⁶</p>	<p><u>Aetna Standard & Alternative HMO:</u> Exclusions: Weight reduction drugs (i.e. appetite suppressants), include obesity treatment drugs.⁴⁵⁷</p> <p><u>CommunityCare Standard & Alternative HMO:</u> Exclusions: Weight management drugs, including anorexiant.⁴⁵⁸</p> <p><u>GlobalHealth Standard & Alternative HMO:</u> Exclusions: Medications, services, and supplies related to weight loss.⁴⁵⁹</p> <p><u>HealthChoice High and Basic:</u> Exclusions: Presumed to exclude medication because all treatments for obesity are excluded, could not access formulary.⁴⁶⁰</p> <p><u>PacifiCare Standard & Alternative HMO:</u> Could not access state employee formulary.</p>	<p><u>Aetna Standard & Alternative HMO:</u> Could not locate plan-specific guidelines.⁴⁶¹</p> <p><u>CommunityCare Standard & Alternative HMO:</u> Could not access EOB.</p> <p><u>GlobalHealth Standard & Alternative HMO:</u> Exclusions: Surgical treatment of morbid obesity, including gastric bypass and gastric balloon, and all related procedures or complication with or without the diagnosis of obesity.⁴⁶²</p> <p><u>HealthChoice High and Basic:</u> Exclusions: All treatments for obesity, including but not limited to morbid obesity; all gastrointestinal tract modifications and all complications and procedures, even when obesity or morbid obesity has been diagnosed and all expenses for weight loss treatment, advice, or training.⁴⁶³</p> <p><u>PacifiCare Standard & Alternative HMO:</u> Could not access state employee EOB.</p>	<p>Oklahoma state employee health benefit plan does not appear to offer an incentive program, i.e. reduction in cost-sharing requirements, based on health status factor.</p>

OKLAHOMA⁴⁴¹
Oklahoma Employee Benefits Council

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Health, nutrition, and fitness resources.⁴⁴⁴</p> <p>Discounts: Health club discounts offered.⁴⁴⁵</p> <p><u>GlobalHealth Standard & Alternative HMO:</u> Online CareContact: Tool for health risk assessment and educational materials.⁴⁴⁶</p> <p><u>HealthChoice High and Basic: Healthy Education Lifestyle Planning (HELP):</u> Program offers discounts on fitness facilities, information on walking clubs, and online health and wellness tools.⁴⁴⁷</p> <p><u>PacifiCare Standard & Alternative HMO:</u> Online Resources: Weight and fitness site that offers health assessment and PacifiCare Perks, including a discount for Weight Watchers.⁴⁴⁸</p>					

OREGON⁴⁶⁴

Public Employees Benefit Board (PEBB)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans: Preventive Care: Cover cancer screening, immunizations, and health appraisals.⁴⁶⁵</p> <p>Kaiser Permanente: Resources: Health and wellness resources for fitness, nutrition, and weight management, drug and condition encyclopedias and discounts on Weight Watchers, and other programs.⁴⁶⁶</p> <p>PEBB Statewide and Providence Choice Plans: Weight Watchers: Participants can enroll in a Weight Watchers program at no cost.⁴⁶⁷</p> <p>Exclusions: Services for dietary therapy including medically supervised formula weight-loss programs, unsupervised self-managed programs and over-the-counter weight loss formulas.^{468,469}</p> <p>Health Balance Website: Includes with risk assessment, weight management, and other tools.⁴⁷⁰</p>	<p>PEBB Statewide and Providence Choice Plans: Health Balance: Online tool discusses healthy weight during pregnancy.⁴⁷¹ Covers prenatal and postpartum care.⁴⁷²</p>	<p>Kaiser Permanente: Health Education: Covers health education services, including: diabetic counseling; diabetic and other self-management education and training; medical nutrition therapies for diabetes; post coronary counseling and nutritional counseling.⁴⁷³</p> <p>Exclusions: Weight management education is excluded as a covered benefit and offered instead as value-added service.⁴⁷⁴</p> <p>PEBB Statewide and Providence Choice Plans: Diabetes Self-Management: Education programs covered in full.⁴⁷⁵</p>	<p>All Plans: Exclusions: Medications indicated for weight management or weight loss are excluded from coverage.⁴⁷⁶</p>	<p>Kaiser Permanente: Coverage: Bariatric surgery is covered if medically necessary, and only if patient complies with Severe Obesity Evaluation and Management Program, which prepares participants for surgery through education about nutrition, fitness, family/psychosocial and medical matters.⁴⁷⁷</p> <p>Eligibility:</p> <ol style="list-style-type: none"> 1) At least 18 yrs. old; 2) BMI > 50; or 3) BMI of 40-49.9 and have two or more severe co-morbidities.⁴⁷⁸ <p>PEBB Statewide and Providence Choice Plans: Coverage: Prior authorization necessary for the following:</p> <ol style="list-style-type: none"> 1) Gastric bypass; 2) Gastric stapling; 3) Gastroplasty; and 4) Lap-Band.; <p>Must be performed at a Medicare-approved facility.</p> <p>Eligibility: Staged approach as follows:</p> <ol style="list-style-type: none"> 1) Stage 1: BMI ≥ 35 with diabetes diagnosis; or BMI ≥ 40 with any co-morbid condition; or BMI ≥ 50 with or without co-morbid conditions; 	<p>Oregon State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

OREGON⁴⁶⁴
Public Employees Benefit Board (PEBB)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				2) Stage 2: Six month work-up including dietary counseling, medical and psychological evaluation, and weight loss of greater than 5%; and 3) Stage 3: Compliance with Stage 2 and surgery performed at a Center of Excellence. ⁴⁷⁹	

PENNSYLVANIA⁴⁸⁰
Pennsylvania Benefit Trust Fund (PEBTF)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Capital BlueCross HMO: Better Health Works: Program provides wellness resources and discounts on exercise, nutrition and weight management programs.⁴⁸¹</p> <p>HealthAmerica (Coventry) HMO: Webpage: Offers information about medical management, online wellness resources, and discounts to fitness centers.</p> <p>Wellness Resources: Members may also receive 100% reimbursement for cost of approved wellness programs.⁴⁸²</p> <p>Keystone Health Plan HMO: Better Health Works program offer wellness resources that address: fitness, nutrition, and childhood obesity.⁴⁸³</p> <p>UPMC HMO: MyHealth: Program offers personal health coaching and online programs such as nutrition and smoking cessation.⁴⁸⁴</p> <p>Geisinger Health Plan HMO: Online Resources: Health Risk Assessment and educational materials related to wellness, and a walking program.</p>	<p>Keystone Health Plan HMO: Precious Baby Prints: Program educates expectant mothers about prenatal care, nutrition and weight gain, infant care, breastfeeding, and baby’s development. High risk pregnancies are assigned a pregnancy case manager.⁴⁸⁹</p> <p>UPMC HMO: New Beginning Maternity: Program offers access to nurses and educational materials. Emphasizes psychosocial and socioeconomic issues that could affect pregnancy.⁴⁹⁰</p> <p>Aetna HMO: Beginning Right: Maternity program offers health information for expectant mothers.⁴⁹¹</p> <p>BlueCare HMO: My Health Manager: Offers health management program for prenatal care.⁴⁹²</p>	<p>Keystone Health Plan HMO: Capital Advantage for Health Condition Management: Program provides education and develops self-management skills for chronic conditions including asthma, diabetes, coronary artery disease, and congestive heart failure.⁴⁹³</p> <p>UPMC HMO: Health Management: Offers health management programs for diabetes, heart disease, respiratory health and depression.⁴⁹⁴</p> <p>Geisinger Health Plan HMO: Health Management: Plans for asthma, chronic obstructive pulmonary disease (COPD), diabetes, heart failure, coronary artery disease, hypertension (high blood pressure), osteoporosis, and tobacco cessation. Include self-management education, and nurse access.⁴⁹⁵</p> <p>BlueCare HMO: MyHealth Manager: Programs offer support for asthma, chronic obstructive pulmonary disease, coronary artery disease, depression, diabetes, heart failure, tobacco cessation, and</p>	<p>Capital BlueCross & HealthAmerica (Coventry): Coverage: Anorexiant are not included on the 2010 Preferred Drug List; however, online access to full formulary is password protected.⁴⁹⁷</p> <p>UPMC HMO: Exclusions: General provider manual for UMPC plans exclude weight reduction drugs.⁴⁹⁸</p> <p>Geisinger Health Plan HMO: Exclusions: Medications used for weight loss and weight management.⁴⁹⁹</p> <p>Aetna HMO: Exclusions: Provider guidelines state that anti-obesity agents are generally not covered by Aetna plans.⁵⁰⁰</p> <p>BlueCare HMO: Exclusions: Weight loss drugs.⁵⁰¹</p>	<p>Capital BlueCross, HealthAmerica (Coventry) & Geisinger Health Plan: Require secure online log in to access benefits documents.</p> <p>UPMC HMO: Exclusions: General provider manual for UMPC plans exclude weight reduction surgery.⁵⁰²</p> <p>Aetna HMO: Exclusions: Provider guidelines suggest that Aetna plans exclude bariatric surgery unless pre-approved. Pre-approval criteria are unavailable.⁵⁰³</p> <p>BlueCare HMO: Coverage: Bariatric surgery is not specifically excluded nor included in member handbook. Medical policy indicates coverage of one procedure per lifetime, if patient meets the following:</p> <ol style="list-style-type: none"> 1) At least 18 years old; 2) No prior history of bariatric surgery while covered under the plan; 3) Morbid obesity must be documented for five years at <ol style="list-style-type: none"> a) BMI ≥ 40; or b) BMI ≥ 35 in conjunction with either of the following severe co-morbidities: 	<p>Pennsylvania State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

PENNSYLVANIA⁴⁸⁰
Pennsylvania Benefit Trust Fund (PEBTF)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Discounts: Fitness centers and Weight Watchers.⁴⁸⁵</p> <p>Aetna HMO: Discounts: Available for gym memberships and fitness equipment. Weight Management program discounts memberships and offers personalized assistance, menu and activity planning.⁴⁸⁶</p> <p>Simple Steps to a Healthier Life: Provides online resources and health risk assessment.⁴⁸⁷</p> <p>BlueCare HMO: MyHealth Manager: Offers lifestyle programs for fitness and nutrition. Discounts on fitness centers and weight management programs.⁴⁸⁸</p>		weight management. ⁴⁹⁶		<ul style="list-style-type: none"> i) Diabetes; ii) Coronary artery disease; or iii) Sleep apnea; 4) A letter of support for the surgery from PCP; 5) Documentation of no significant medical conditions that unduly increase operative and post-operative risks; and 6) Documentation must be submitted that metabolic causes for obesity (e.g., adrenal or thyroid disorders) have been ruled out.⁵⁰⁴ 	

RHODE ISLAND⁵⁰⁵
Department of Administration

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>State Employee Wellness: Online Resources: Available for stress management, exercise, nutrition, senior and women’s health, general healthy living and smoking cessation.⁵⁰⁶</p>	<p>UnitedHealthcare: Patient Education: No extra cost to patient for enrolling in voluntary hospital-based classes on breastfeeding, early pregnancy, and caring for an infant.⁵⁰⁷</p>	<p>UnitedHealthcare: Nutritional Counseling: Covers up to six nutritional counseling visits per year with \$20 co-pay per visit for the following conditions: diabetes, coronary artery disease, morbid obesity, and congestive heart failure.⁵⁰⁸</p>	<p>UnitedHealthcare: Exclusions: Weight loss drugs.⁵⁰⁹</p>	<p>UnitedHealthcare: Exclusion: Programs or procedures designed for the purpose of weight loss.⁵¹⁰</p>	<p>GetFitRI! Rewards for Wellness: Employees can earn up to \$500 in credit toward health insurance cost-sharing by participating in activities and completing screenings for blood pressure, BMI, cholesterol and glucose; taking a health assessment, physical activity challenge; and certifying they are tobacco free.⁵¹¹</p>

SOUTH CAROLINA⁵¹²
Employee Insurance Program,
South Carolina Budget and Control Board

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>State Health Plan: Weight Management Program: Includes educational materials and access to nurses.⁵¹³</p> <p>BlueChoice Health Plan: Natural Blue Program: 1) Online personal health assessment that provides a wellness score and recommendations; 2) Offers discounts to fitness centers, Jenny Craig Weight Loss, WalkingWorks, etc.⁵¹⁴</p> <p>Exclusions: Nutrition counseling, lifestyle improvements, and physical fitness programs.</p> <p>Cigna HealthCare: Healthy Rewards: Program offers discounts on Weight Watchers and fitness memberships.⁵¹⁵</p> <p>Health Information: 24-hour Health Information Line provides wellness information to callers.⁵¹⁶</p>	<p>State Health Plan: Coming Attractions: Maternity Management program that is mandatory for expectant mothers. Failure to enroll results in \$200 penalty per maternity-related hospital admission. Program involves maternity health risk assessment, access to maternity case management nurse, educational materials, NICU management (if required) and pregnancy monitoring.⁵¹⁷</p> <p>BlueChoice Health Plan: Great Expectations for Health: Maternity program that provides educational materials and access to specialists.⁵¹⁸</p> <p>Cigna HealthCare: Plan documents do not specify risk assessment and related prenatal services beyond standard maternity and delivery services.</p>	<p>State Health Plan: BlueCross Medi-Call Case Management Program: Provides coordinated care and interventions for chronic disease.⁵¹⁹</p> <p>BlueChoice Health Plan: Great Expectations for Health: Programs offered at little or no cost, which provide written educational materials and access to health specialists for diabetes, COPD, heart disease, heart failure, weight management, asthma.⁵²⁰</p> <p>Cigna HealthCare: Could not locate lifestyle program for co-morbidities.</p>	<p>State Health Plan & BlueChoice Health Plan: Exclusions: “Lifestyle” medications including those for treatment of obesity.⁵²¹</p> <p>Cigna HealthCare: Could not locate plan-specific formularies.</p>	<p>State Health Plan & BlueChoice Health Plan: Exclusions: All weight loss surgery and the reversal of such procedures.⁵²²</p> <p>Obesity Treatment and Management Program: Beginning 2011, the State Health Plan will operate a one-year bariatric surgery pilot program for no more than 100 beneficiaries. The program is designed to address the problem of the high rate of obesity in South Carolina by providing for the treatment and management of obesity and related conditions through various methods including, but not limited to, bariatric surgery as a treatment option with the following requirements:</p> <ol style="list-style-type: none"> 1) Participant in State Health Plan for at two immediately preceding years; 2) BMI ≥ 40; or BMI ≥ 35 with two co-morbidities, such as: <ol style="list-style-type: none"> a) Diabetes; b) Hypertension c) Acid reflux disease; d) Sleep apnea; or e) Asthma 3) Documentation of at least 2 failed attempts at sustained 	<p>South Carolina State Employee health plans do not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

SOUTH CAROLINA⁵¹²
Employee Insurance Program,
South Carolina Budget and Control Board

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				weight loss through commercial weight loss programs; and 4) Other provider certification requirements. ⁵²³ <u>Cigna HealthCare:</u> Exclusions: Medical and surgical services for the control or treatment of obesity. ⁵²⁴	

SOUTH DAKOTA ⁵²⁵
Bureau of Personnel

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Weight Management Program: Plan members with a BMI \geq 35 are eligible to participate at no cost if provided in-network. The programs includes the following:</p> <ol style="list-style-type: none"> 1) Education and guidance by a credentialed health and exercise professional; 2) Counseling by a certified health coach; 3) Regular contact and feedback from program staff about participant-reported activity levels, dietary habits, and difficulties; 4) Help formulating long term goals and turning goals into achievable action plans or intentions into reality; 5) Help reaching a stage where members can sustain new behaviors independently for a lifetime of success; 6) One physician visit including HbA1c test and lipid profile; and 7) Up to three visits with a registered dietitian or licensed nutritionist for education and development of a healthy diet and nutrition plan.⁵²⁶ <p>Latitude Wellness Program: For FY2011, state employees and dependents may participate at no cost in the Latitude Wellness Program (offered by</p>	<p>Our Healthy Baby Program: Voluntary program available to expectant parents. Provides case management, educational materials, and supportive contact throughout the pregnancy. Program benefits include:</p> <ol style="list-style-type: none"> 1) Online access to pregnancy related information; 2) Literature mailed throughout the pregnancy; and 3) Individual case follow-up. <p>As an incentive, expectant parents who enroll in the program within the first three months of pregnancy receive a \$100 savings bond. When the newborn is added to the South Dakota Employee Health Plan, the \$100 savings bond is available.⁵²⁸</p>	<p>Cardiovascular Management Program: Participation requires prior authorization and services are fully covered by the plan if received in-network. Beneficiary may be responsible for costs associated with lab work, routine tests, or above usual customary and reasonable charges. Services include:</p> <ol style="list-style-type: none"> 1) Telephonic education and written educational materials; 2) Counseling by a health coach to modify behavior and lifestyle to promote quality and longevity of life; and 3) Up to three physician visits including an HbA1c test and a Lipid profile.⁵²⁹ <p>Diabetes Management Program: Participation requires prior authorization and must be obtained within four months of initial diagnosis. Four to five additional sessions will be approved if diabetic moves from Type II to Type I (insulin), and sessions must be received within four months of change in diagnosis. Program services include:</p> <ol style="list-style-type: none"> 1) Telephonic education and written educational materials; 2) Telephonic counseling with a health coach to promote 	<p>Coverage: Pharmacy benefit is administered by Express Scripts. Weight loss medications require prior authorization. Eligibility requirements are unavailable and Meridia is the only commonly prescribed weight loss medication on the formulary.⁵³¹</p>	<p>Gastric Bypass/ Laparoscopic Banding Surgery: Prior authorization and second opinion required under the Plan. Failure to obtain a second opinion reduces plan coverage for the procedure from 100% to 50%.⁵³² Members must meet the following:</p> <ol style="list-style-type: none"> 1) BMI \geq 40 with at least 2 co-morbid conditions directly related to obesity <u>or</u> a BMI \geq 55 with or without co-morbid conditions; 2) Multiple failed attempts at weight loss through physician-approved programs with or without pharmacotherapy; 3) Member must agree to enter the plan's health management program for 12 months before and 12 months after surgery; 4) Member must agree to join a weight loss program and provide documentation of participation. <p>Eligible beneficiaries then participate in a four part management program: Phase 1 (Evaluation): Beneficiary must submit the following to the benefit manager (Health Care Medical Technology, Inc. (HCMTI)):</p> <ol style="list-style-type: none"> 1) physician's recommendation for surgery and exercise 	<p>South Dakota State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

SOUTH DAKOTA⁵²⁵
Bureau of Personnel

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HealthFitness), which focuses on lifestyle behaviors such as reducing blood pressure and cholesterol, weight, stress level, lack of physical activity, and smoking. The following services are offered:</p> <ol style="list-style-type: none"> 1) Health assessment and confidential health evaluation; 2) Health coaching through telephone and/or online communication to create a lifestyle management plan and additional resources; and 3) Condition management programs including resources for self-management of chronic disease⁵²⁷ 		<p>guidance to self-management;</p> <ol style="list-style-type: none"> 3) Up to three physician visits, including an HbA1c test and lipid profile; and 4) Up to three visits with a registered dietician or licensed nutritionist for education and development of a healthy diet and nutrition plan.⁵³⁰ 		<p>regimen to the benefit manager (Health Care Medical Technology, Inc. (HCMTI)) and</p> <ol style="list-style-type: none"> 2) surgical, nutritional, and psychological evaluation. <p><u>Phase II (Education/Preparation):</u> During 12 month phase, beneficiary submits following information to HCMTI:</p> <ol style="list-style-type: none"> 1) 90 min. of combined exercise/week, including duration and type of exercise, or as recommended by physician; 2) 4 food diaries/week 3) 4 behavior modification summaries; 4) Accurate monthly weight <p>Compliance is measured by completion of the above and sustained weight loss during Phase II. Weight gain based off of Phase I weight will be considered non-compliant and the beneficiary then becomes ineligible for surgery. The Medical Director may renew participation at the end of the 12 month period.</p> <p><u>Phase III (Gastric Bypass surgery approval and completion)</u></p> <p><u>Phase IV (Follow-Up):</u> During this 12 month period, beneficiary must submit the following to</p>	

SOUTH DAKOTA ⁵²⁵
Bureau of Personnel

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				HCMTI: 1) 90 min. of combined exercise/week, including duration and type of exercise, or as recommended by physician; 2) 4 food diaries/week 3) 4 behavior modification summaries; 4) Accurate monthly weight *Member is eligible for Abdominoplasty surgery once ideal body weight is reached. ⁵³³	

TENNESSEE⁵³⁴
Insurance Administration,
Department of Finance and Administration

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>POS Covers nutritional guidance.⁵³⁵</p> <p>PPO Excludes non-surgical services for weight control or reduction.⁵³⁶</p> <p>For Coverage Year 2011 Partnership and Standard PPO: Health Management and Wellness Program: 1) Online tools and resources and health questionnaire; 2) Worksite health screenings and cholesterol, hypertension, weight and tobacco</p> <p>Discounts Offered on Weight Watchers at Work and participating fitness centers.</p>	<p>Plan documents do not specify prenatal risk assessment and related services beyond standard maternity and delivery services.</p>	<p>All Plans Diabetes Outpatient Self-Management Training: Include medical nutrition counseling when prescribed by a physician and determined to be medically necessary with a diagnosis of diabetes, limited to \$500 per plan year.⁵³⁷</p> <p>For Coverage Year 2011 Partnership and Standard PPO Diabetes Outpatient Self-Management Training: Medical nutrition counseling when prescribed by a physician and determined to be medically necessary with a diagnosis of diabetes, limited to \$500/plan year.</p>	<p>All Plans (Caremark/CVS) Exclude prescription medication for weight control or reduction.⁵³⁸ This exclusion will continue into the 2011 coverage year.</p>	<p>PPO Bariatric Surgery 1) Vertical banded gastroplasty accompanied by gastric stapling; 2) Gastric segmentation along the vertical axis with a Roux-en-Y bypass with distal anastomosis placed in the jejunum; 3) Gastric Banding; 4) Duodenal switch/biliopancreatic bypass (only for persons with a BMI > 60).⁵³⁹</p> <p>PPO Members must meet the following criteria: Presence of morbid obesity that has persisted for at least five years, defined as either: 1) A BMI > 40; or 2) More than 100 pounds over one's ideal body weight as provided in the 1983 Metropolitan Life Height and Weight table; or 3) BMI > 35 in conjunction with one of the following: a) Coronary artery disease; b) Type 2 diabetes; c) Obstructive sleep apnea; d) Three of more of the following cardiac risk factors: i. Hypertension</p>	<p>For Coverage Year 2011 Partnership PPO The Partnership Promise: To enroll in this PPO option, members must commit to the Partnership Promise to receive lower monthly premiums, annual deductibles, and office and pharmacy co-payments. Enrollees are required to: 1) Complete a health questionnaire about current health, including age, dietary behaviors, exercise regimen, and alcohol and tobacco use; 2) Complete a health screening that measures height, weight, blood sugar and pressure, and cholesterol level. Screening may be provided by a physician or designated screening sites; 3) Enrollees with identified health risk factors are encouraged to work with a health coach and take advantage of available resources and preventive services to manage such conditions.⁵⁴¹</p>

TENNESSEE⁵³⁴
Insurance Administration,
Department of Finance and Administration

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<ul style="list-style-type: none"> ii. HDL less than 40 iii. LDL > 100 iv. Current cigarette smoking v. Impaired glucose tolerance; vi. Family history of early cardio disease in first-degree relative; vii. Age greater than 45 in men and 55 in women. <p>4) History of failure of medical/dietary therapies (including low calorie diet, increased physical activity, and behavioral reinforcement.</p> <p>5) Documentation of medical evaluation of the individual by a physician other than the operating surgeon and his/her associates, and documentation the evaluating physician agrees with the recommendation for bariatric surgery.⁵⁴⁰</p> <p><u>For Coverage year 2011 Partnership and Standard PPO:</u> The covered procedures and eligibility remain identical with these additional eligibility criteria:</p> <p>1) Documentation of medical evaluation performed by a physician other than the operating surgeon for the</p>	

TENNESSEE⁵³⁴
Insurance Administration,
Department of Finance and Administration

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>condition of morbid obesity and/or its co-morbidities and a concurring recommendation for the procedure;</p> <p>2) Documentation from a psychologist or psychiatrist regarding individual's willingness and capacity to comply with both pre- and post-operative treatment plans.</p> <p>3) Benefits Administration may also require active participation in an integrated clinical program that involves guidance on diet, physical activity and behavioral and social support to and after the surgery. The claims administrator will determine if all the criteria have been met before approving surgery;</p> <p>Effective January 1, 2011, in-network Centers of Excellence may perform all bariatric procedures.</p>	

TEXAS⁵⁴²
Texas Employees Group Benefits Program (GBP);
Employees Retirement System (ERS)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>HealthSelect Exclusions Any services or supplies provided to any participant for treatment of obesity or for weight reduction, gym memberships, and surgeries, even if the participant has medical conditions which might be helped by a reduction of obesity or weight and even if prescribed by a physician. This exclusion does not apply to disease management or wellness programs provided through Blue Care Connection.⁵⁴³</p> <p>Scott White Exclusions: Weight reduction programs, food supplements, services, supplies, surgeries, and gym memberships, even if the participant has medical conditions that might be helped by weight loss; or even prescribed by a physician are not covered.⁵⁴⁴</p>	<p>HealthSelect Special Beginnings: 1) Pre and post natal education; 2) Pregnancy risk assessment; 3) Educational materials; 4) Follow-up monitoring from pregnancy to six weeks after delivery.⁵⁴⁵</p> <p>Other plan documents do not specify coverage for prenatal risk assessment and related services beyond standard maternity and delivery services.</p>	<p>HealthSelect Diabetic management services that are provided by or directed by a physician approved by the health plan.⁵⁴⁶</p> <p>FirstCare Disease Management/Wellness Program: Provides web-based education to members with diabetes.⁵⁴⁷</p> <p>Scott White Health Plan Diabetic Self-Management Training: Training or instruction in the care and management of diabetes, including nutritional counseling.⁵⁴⁸</p>	<p>HealthSelect Excludes drugs used for weight reduction or maintenance or drugs approved by the FDA for weight loss only, even if the participant has medical conditions that might be helped by weight loss, and even though prescribed by a physician.⁵⁴⁹</p> <p>Other plan documents do not suggest coverage for pharmaceutical management of obesity.</p>	<p>HealthSelect Beginning September 1, 2010, Bariatric Surgery is covered with a \$5,000 deductible plus 20% coinsurance and a lifetime max of \$13,000. Only one bariatric surgery per lifetime will be covered.⁵⁵⁰</p> <p>Scott White Plan Excludes any surgical weight reduction intervention, even if the member has a medical condition that may be improved through weight loss.⁵⁵¹</p> <p>FirstCare: Plan documents do not specify coverage for weight loss surgery.</p>	<p>Texas State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

UTAH⁵⁵²
Public Employees Health Program

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Healthy Utah Wellness Initiative: One hour worksite classes or webinars on subjects such as nutrition, physical activity, and stress. Also provides online and telephonic education and support network.⁵⁵³</p> <p>PehpPLUS: Provides savings of up to 60% on an assortment of healthy lifestyle products and services, including health club memberships and nutritional supplements. The member is responsible for the full cost of the services.⁵⁵⁴</p> <p>PEHP Waist Aweigh: Members with a BMI of 35 or higher may qualify for the disease management program, which includes benefits such as:</p> <ol style="list-style-type: none"> 1) Financial reimbursement for an approved weight loss program, up to \$100 a month; 2) Regular phone counseling from health coaches; 3) A chance to earn a \$200 reward if the member lowers BMI to under 25.⁵⁵⁵ 	<p>Good For You, Good For Your Baby Rebate: Pregnant women are encouraged to participate in the First Steps rebate. During pregnancy, the member will not be eligible to participate in any of the other health improvement rebates, except for the Tobacco Cessation Program.⁵⁵⁶</p> <p>WeeCare: Pregnancy case management service that offers education, consultative, and pregnancy case management. If a member calls WeeCare within the first or second trimester of pregnancy, pre-natal vitamins may be authorized at 100% through pharmacy. Mothers will also receive an additional incentive of \$100 cash if she makes contact with WeeCare during the first 20 weeks of pregnancy or an incentive of \$50 cash if contact is made during weeks 21-30 of pregnancy.⁵⁵⁷</p>	<p>All Plans: Do not cover nutritional analysis or counseling, except in conjunction with diabetes education.⁵⁵⁸</p> <p>PEHP Optimal Health: A personalized program for members diagnosed with diabetes, heart failure, coronary artery disease, or chronic obstructive pulmonary disease. Offers members support and education through over-the-phone counseling. Nurses are available 24/7 to answer questions.⁵⁵⁹</p>	<p>All Plans Preferred Drug List does not include weight loss medications.⁵⁶⁰</p>	<p>All Plans Weight Loss Procedures: No coverage for obesity surgery, including gastric bypass and lap-band surgery and does not cover any present or future complications from such surgeries.⁵⁶¹</p>	<p>Healthy Utah/PEHP Rebate Program: Participants complete biometrics (blood pressure, cholesterol, BMI, waist circumference, and blood glucose) through a Healthy Utah Testing Session and an online Health Assessment. After this, the member can collect a \$50 First Steps rebate. If measurements fall within the predetermine guidelines, the member will earn the \$50 Good for You rebate. If the member does not qualify, member may qualify for a Health Improvement rebate:</p> <ol style="list-style-type: none"> 1) BMI Improvement (\$50 each drop of 5 BMI points) 2) Blood pressure improvement (\$50) 3) Diabetes management (\$300) 4) Lipid Improvement (\$50) 5) Tobacco Cessation (\$100)⁵⁶²

VERMONT⁵⁶³
Department of Human Resources,
State Employee Center

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans Weight Management: Medical, surgical, and other services intended primarily for the treatment or control of obesity which are NOT covered include:</p> <ol style="list-style-type: none"> 1) Diet supplements; 2) Appetite suppressants; 3) Diet Centers; 4) Weight loss programs; 5) Health Clubs; 6) Exercise programs; 7) Gymnasiums; 8) Physical fitness programs.⁵⁶⁴ <p>All Plans Cigna HealthCare Well Aware for Better Health: Telephone hotline and online resources to assist in self-management of asthma and diabetes.⁵⁶⁵</p>	<p>All Plans Cigna Healthy Babies: prenatal educational materials and telephone hotline for stress management and nutritional support.⁵⁶⁶</p>	<p>All Plans Diabetes Self-Management Education: Covers outpatient self-management training and education for the treatment of diabetes, including nutritional therapy.⁵⁶⁷</p>	<p>All Plans Weight Loss Drugs: Excludes coverage for appetite suppressants and diet supplements.⁵⁶⁸</p>	<p>All Plans Weight Reduction Procedures: No coverage for any procedure designed to restrict the ability to assimilate food such as:</p> <ol style="list-style-type: none"> 1) Gastric Bypass; 2) Gastric Balloons; 3) Jaw Wiring; 4) Stomach Stapling; and 5) Jejunal Bypass. <p>Complications attributable to any such procedures are also not covered.⁵⁶⁹</p>	<p>Vermont State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

VIRGINIA⁵⁷⁰

Department of Human Resource Management

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>CommonHealth Employee Wellness Program:</p> <p>1) Weight Watchers: 50% reimbursement of service fees upon completion of the program. Weight loss is not required to receive reimbursement.⁵⁷¹</p> <p>2) CommonHealth Program: Monthly campaigns, i.e. “Calorie Counts” campaign on portion control and nutrition to promote lifestyle change. Chance to win \$500 gift card.⁵⁷²</p> <p>3) Fitness Center Discounts: Corporate rate memberships to all State employees.⁵⁷³</p> <p>4) Health Check: Free confidential health checks every two years for all State employees. Screening for blood pressure, cholesterol, Diabetes Risk Assessment, and BMI.⁵⁷⁴</p> <p>COVA Care Metabolic Syndrome Program: Provides a screening for those at risk for high blood pressure, high cholesterol, high blood sugar, or obesity. Provides personalized nutrition education and counseling, an exercise plan designed for the individual, and access to a 24 hour nurse line for support and information.⁵⁷⁵</p>	<p>COVA Care, COVA Connect & COVA HDHP</p> <p>Future Moms Program: Assigns a registered nurse to women identified as having a greater risk of premature delivery. The nurse works with the mother and her doctor throughout pregnancy to help avoid complications and ensure that the baby is born at a healthy weight. The health plan will waive the maternity hospital stay copayment if the mother enrolls in the program during the first trimester of pregnancy and actively participates in and completes all program requirements.⁵⁷⁶</p>	<p>COVA Care , COVA Connect & COVA CDHP</p> <p>Condition Care: Voluntary program that provides care coordination to members with diabetes, coronary artery disease, COPD, hypertension, hyperlipidemia, or obesity. Those who enroll have the benefit of access to a nurse to coordinate benefits, answer questions, and provide support in following treatment plans.⁵⁷⁷</p> <p>COVA Care Diabetes Self-Management: Provides diabetes outpatient self-management training and education performed in person, including medical nutrition therapy when provided by a certified, licensed, or registered health care professional.⁵⁷⁸</p> <p>COVA Care, Connect, and HDHP</p> <p>Nutritional Counseling: Does not provide coverage for nutritional counseling and related services, except when provided as part of diabetes education, or in conjunction with covered surgery to treat morbid obesity.⁵⁷⁹</p>	<p>COVA Care, Connect, and HDHP</p> <p>Outpatient Prescription Coverage: Does not provide coverage for any over-the-counter drugs OR drugs used for weight loss, except in conjunction with covered treatment of morbid obesity.⁵⁸⁰</p>	<p>COVA Care & Connect Education Program for Bariatric Surgery: Education program required for members contemplating bariatric surgery. Program includes prior authorization for surgery, weight management and nutritional counseling, disease management and health coaching. If surgery is approved, program continues post-surgery. If member continues program for 24 months, the full inpatient hospital copayment is refunded.⁵⁸¹</p> <p>COVA Care, Connect, and HDHP</p> <p>Surgical Coverage: Covers treatment of morbid obesity through gastric bypass, or other methods recognized by NIH. Member must:</p> <ol style="list-style-type: none"> 1) Weigh at least 100 pounds over or twice the ideal body weight; 2) BMI ≥ 40 or BMI ≥ 35 with co-morbidity. <p>Also covers some services, such as abdominoplasties, panniculectomies, and lipectomies) to correct deformity after a previous weight loss surgery. To be covered, the service must be medically necessary.⁵⁸²</p>	<p>Virginia Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

WASHINGTON⁵⁸³
Public Employees Benefit Board (PEBB)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p><u>Aetna & UMP</u> Health Counts Health Assessment: Members completing the Health Counts health assessment receive a \$30 gift card and a personalized report showing the member’s health status and potential risk for conditions such as heart disease, cancer, or diabetes. A \$30 bonus gift card is available to members:</p> <ol style="list-style-type: none"> 1) With diabetes or a heart condition who participate in the informed case management program; or 2) Members who exercise enough to meet the federal government’s minimum physical activity guidelines for adults.⁵⁸⁴ <p><u>GHC Plan</u></p> <ol style="list-style-type: none"> 1) Offers GlobalFit program providing discounts at participating fitness facilities and Nutrisystem; 2) Weight Management discounts for Weight Watchers or Accomplish Program; 3) Personalized Health Assessment and lifestyle coaching.⁵⁸⁵ 	<p><u>Aetna & UMP</u> Plan documents do not specify risk assessment and related services beyond standard maternity and delivery services.</p> <p><u>Group Health and Kaiser</u> Summary plan documents unavailable, likely mirror coverage under Aetna and UMP.</p>	<p><u>Aetna & UMP</u> Accomplish Bariatric Nutrition Program: phone counseling services by team of dietitians and nutritionists offer weight loss and nutrition education to beneficiaries participating in the bariatric surgery program. \$1450 out-of-pocket cost that does not count toward deductible.⁵⁸⁶</p> <p><u>Aetna, UMP & Group Health Chronic Care Management:</u></p> <ol style="list-style-type: none"> 1) Telephone based chronic care management program provided by nurses for enrollees with diabetes or heart disease. 2) Diabetes Education covered up to 10 hours per calendar year.⁵⁸⁷ <p><u>Group Health and Kaiser</u> Summary plan documents unavailable, likely mirror coverage under Aetna and UMP.</p>	<p><u>Aetna & UMP</u> Excludes medications to treat obesity or weight loss.⁵⁸⁸</p> <p><u>Group Health and Kaiser</u> Summary plan documents unavailable, likely mirror coverage under Aetna and UMP.</p>	<p><u>Aetna</u> Covered Procedures</p> <ol style="list-style-type: none"> 1) Roux-en-Y surgery for members ages 21 through 64 2) Laparoscopic Adjustable Gastric Banding for members ages 18 through 64 <p>Eligibility</p> <ol style="list-style-type: none"> 1) Have not had any type of obesity surgery within the last 10 years; 2) BMI ≥ 40; 3) Diagnosed with one of the following: diabetes, high cholesterol, hypertension, sleep apnea; 4) Evidence of previous failed weight loss attempts; 5) Psychological evaluation that indicates a strong readiness for change and absence of mental disorders that could impact the success of the surgery; 6) Case management during the entire process and comply with all requirements before and for two years after surgery. 7) Enroll in and pay for the Accomplish program, and lose 5% of verified entrance weight within six months of entrance into the bariatric surgery program. 8) No medical conditions that 	<p>Washington State Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

WASHINGTON⁵⁸³
Public Employees Benefit Board (PEBB)

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>would increase the risk of surgical mortality or morbidity.⁵⁸⁹</p> <p>UMP For ages 21-64, provides coverage for either the Roux-en-Y surgery or laparoscopic adjustable gastric banding surgery. For ages 18-20, only covers the laparoscopic adjustable gastric banding surgery.⁵⁹⁰ Must satisfy eligibility criteria listed above.⁵⁹¹</p> <p>Group Health and Kaiser Summary plan documents unavailable, likely mirror coverage under Aetna and UMP.</p>	

WEST VIRGINIA⁵⁹²
West Virginia PEIA

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Periodic Physicals (for Adults): The PPB Plan covers a routine physical exam once every two years for adults age 18 and older. This includes height and weight measurement as well as health risk and prevention counseling.⁵⁹³</p> <p>Weight Management Program: Offers a facility-based weight management program for members with a BMMI of 30 or greater or a BMI of 25 or greater with related conditions, such as hypertension, diabetes, heart disease, metabolic syndrome, or sleep apnea. The program includes comprehensive service from registered and licensed dietitians, degreed exercise physiologists and personal trainers at approved fitness centers.⁵⁹⁴</p> <p>Weight Loss Services: Excludes coverage for health services and associated expenses intended primarily for the treatment of obesity and morbid obesity, including:</p> <ol style="list-style-type: none"> 1) Wiring of the jaw; 2) Weight control programs; 3) Weight control drugs; 4) Screening for weight control programs; and 	<p>Plan documents do not specify coverage for prenatal risk assessment and related services beyond standard maternity and delivery services.</p>	<p>Face-to-Face Diabetes Program: Members and/or their dependents with diabetes make regular visits to a pharmacist for counseling and health education services. The pharmacist will monitor:</p> <ol style="list-style-type: none"> 1) Recommended testing and treatment of diabetes; 2) Currently prescribed medicines and knowledge about how to take them; and 3) Physical activity and nutrition plan. <p>Participants must be tobacco free or take advantage of PEIA's Tobacco Cessation benefit within six months.⁵⁹⁷</p> <p>Dr. Dean Ornish Program for Reversing Heart Disease: Program for patients with or at risk for coronary artery disease, diabetes. The program relies upon nutrition, physical activity, group support and stress management as part of lifestyle change program. The program is covered at 100% after a copayment of \$50 per month. Members with annual household income below \$20,000/year may qualify for a waiver of the copayment.⁵⁹⁸</p>	<p>All Plans Weight Loss Drugs: Anorexiant and/or any drug that is used for the purpose of weight loss as well as medical or therapeutic foods are NOT covered.⁶⁰²</p>	<p>All Plans Bariatric Surgery: Requires precertification for both inpatient and outpatient services. Bariatric surgery is limited to once per lifetime, regardless of the payer responsible for the previous surgery.⁶⁰³</p> <p>Eligibility: Patient at least 19 years old, be a plan member for at least a year and meets the following:</p> <ol style="list-style-type: none"> 1) BMI \geq 40 for a minimum of 5 years, with a co-morbidity that is expected to clinically improve with the proposed surgery; or 2) BMI \geq 35 with extreme co-morbidities will be evaluated on case-by-case basis; and 3) BMI > 50 may be considered without co-morbidities; 4) Recognized co-morbidities: <ol style="list-style-type: none"> a) Coronary heart disease that is reversible with weight loss; b) Type II Diabetes; c) Obstructive sleep apnea d) Osteoarthritis e) Hypertension despite aggressive treatment f) Obesity-related pulmonary hypertension 	<p>West Virginia Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

WEST VIRGINIA⁵⁹²
West Virginia PEIA

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Services of a similar nature.⁵⁹⁵</p> <p>Pathways to Wellness: Employees at worksites are eligible to take advantage of awareness, education and behavior change programs ranging from health screenings to physical activity programs and individualized health risk intervention programs. The employer and the employees at the worksite will determine which programs to choose with the guidance of a Health Promotion Consultant (HPC).⁵⁹⁶</p>		<p>Dean Ornish Advantage Prevention Program: A 6 week nutritional and health education/training program which is a once-in-a-lifetime benefit for members who meet the one of the following:</p> <ol style="list-style-type: none"> 1) family history of coronary artery disease, hypertension, and/or diabetes; 2) BMI > 25; 3) Metabolic Syndrome; 4) Family history of cancer; 5) Remote personal history of cancer. <p>Program stresses plant-based and Mediterranean diet.⁵⁹⁹</p> <p>Diabetes Education: Coverage is limited to six visits per patient: three with the dietician and three with a registered nurse.⁶⁰⁰</p> <p>Dietician Services: Coverage is limited to two visits per year when prescribed by a physician for adult members with the following conditions:</p> <ol style="list-style-type: none"> 1) Diabetes; 2) Hypertension; 3) Hyperlipidemia; 4) Heart Disease; 5) Kidney Disease; 6) Metabolic Syndrome. <p>Services may be extended to children who meet the criteria.⁶⁰¹</p>		<ol style="list-style-type: none"> 5) No past history or current condition of the following: <ol style="list-style-type: none"> a) Significant liver disease b) Current alcohol or chemical dependency c) Severe hypoalbuminemia d) Current pregnancy e) Prior reversal of jejunio-ileal bypass f) History of total gastrectomy g) Previous significant history of non-compliance with medical and/or surgical treatment 6) Within 2 year prior to request, patient must have participated in physician supervised nutrition and exercise program over a 12 month period; 7) Patient must complete a psychological evaluation to assess ability to cope with major life changes and documentation of family support structure; 8) Letter ruling out medically related cause of obesity; 9) Description of post-surgical follow up plan submitted to PEIA on an annual basis; 10) Patient must agree, in writing, to comply with one year post-surgery plan; 11) PCP must conduct a risk vs. benefit assessment⁶⁰⁴ 	

WISCONSIN⁶⁰⁵
Division of Insurance,
Department of Employee Trust Funds

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>All Plans Excluded Services: 1) Weight loss programs, including dietary and nutritional treatment in connection with obesity. This does not include nutritional counseling as described under co morbidity category.⁶⁰⁶ 2) Any diet control program, treatment, or supply for weight reduction.⁶⁰⁷</p>	<p>Standard Plan Offerings Plan documents do not specify coverage for prenatal risk assessment and related services beyond standard maternity and delivery services.</p> <p>Standard PPP Plan Offers disease management services for high risk pregnancies, uncertain if component of service includes nutrition or weight management interventions.⁶⁰⁸</p>	<p>Standard Plan Offerings Nutritional Counseling: Consists of the following services: 3) Consult evaluation and medical nutrition therapy assessment and/or intervention performed by physician; 4) Re-assessment and intervention (individual and group); 5) Diabetes outpatient self-management training services (individual and group sessions); and 6) Dietitian visit.⁶⁰⁹</p> <p>Standard PPP Plan Disease Case Management Provides disease management nurses specializing in the care of diabetes, asthma, congestive heart failure, coronary artery disease, hypertension and high cholesterol. Eligible participants are identified through claims review and notified via mail.⁶¹⁰</p>	<p>All Plans Excluded Drugs: Any FDA medications approved for weight loss (e.g., appetite suppressants, Xenical) and anorexic agents.⁶¹¹</p>	<p>Standard Plan Offerings Excluded Services: Any surgical treatment for (morbid) obesity is excluded from coverage.⁶¹²</p> <p>Standard PPP Plan Covered Procedures: Surgical services for morbid obesity including gastroplasty and gastric bypass surgery.</p> <p>Non-Covered Procedures: 1) Biliopancreatic bypass w/o duodenal switch; 2) Jejunioileal bypass 3) Long limb & mini gastric bypass 4) Fobi pouch 5) Bariatric surgery for management of GERD and cholecystitis</p> <p>Eligibility: Procedure must be performed at a Center of Excellence and benefits are payable only for participants meeting the following: 1) Five year history of BMI \geq 40; and 2) Within past 12 months, documentation of at least 6 consecutive months of adherence to a</p>	<p>Wisconsin Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors.</p>

WISCONSIN⁶⁰⁵
Division of Insurance,
Department of Employee Trust Funds

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				<p>professionally supervised weight loss program. Failure to maintain 10% weight loss must be demonstrated. (Several documentation requirements); and</p> <p>3) Eight week trial of pharmacotherapy (unless the pharmacotherapy is contraindicated; <i>note: pharmacological therapy is excluded</i>); and</p> <p>4) Post bariatric surgery diet, patient/program must meet the following:</p> <ul style="list-style-type: none"> a) Successful completion of two week trial of post-operative bariatric diet with dietician support; b) Surgeon's post-operative protocol requires successful two week trial of post-operative diet <p>5) Psychological evaluation that addresses and provides the necessary treatment for addiction and compliance concerns;</p> <p>6) Prior authorization is received from (WPS);</p> <p>7) No previous bariatric surgery has been performed;</p> <p>8) In addition to the criteria above, participants with a 5 year history of BMI > 35,</p>	

WISCONSIN⁶⁰⁵
Division of Insurance,
Department of Employee Trust Funds

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
				one of the following co-morbid conditions must be documented: c) Coronary artery disease; d) Type II Diabetes; e) Hyperlipidemia; f) Dyslipidemia; g) Hypertension; h) Severe sleep apnea ⁶¹³	

WYOMING⁶¹⁴
Department of Administration and Information
Human Resources Division

Lifestyle Program: Generally	Lifestyle Program: Pregnant Women	Lifestyle Program: Co-Morbidities	Pharmaceutical Coverage	Surgical Coverage	Incentives
<p>Wellness Program: Offers online health and wellness services, programs and other resources to enable members to obtain information about fitness and nutrition to maintain healthy lifestyles.⁶¹⁵</p> <p>Weight Loss Treatment Generally: Treatment of weight loss will not be considered treatment of an illness unless the covered person is morbidly obese, which is a determination made by the plan.⁶¹⁶</p>	<p>Maternity Care: Women will receive educational materials which address proper diet and exercise during pregnancy.⁶¹⁷</p>	<p>Disease Management Program: Members have access to educational materials and individualized care plans designed to help them manage a chronic medical condition such as diabetes or coronary disease. The care managers in the program will assist in setting clinical goals and monitoring adherence to these goals. Based on the severity of condition, the care managers will schedule ongoing telephonic contact or home care visits.⁶¹⁸</p>	<p>Weight Loss Drugs: Covered only for members who are morbidly obese with the following criteria:</p> <ol style="list-style-type: none"> 1) BMI \geq 40; 2) BMI \geq 35 and one or more of the following risk factors: <ol style="list-style-type: none"> a. Hypertension, b. Dyslipidemia. c. Coronary Heart Disease, d. Type 2 Diabetes; e. Obstructive Sleep Apnea. <p>The use of weight loss drugs will be approved for three months. An additional three months will be approved if the member has received at least two months of weight loss medication and the drug continues to be effective.</p> <p>A maximum of six months of weight loss medication will be covered per lifetime per member.⁶¹⁹</p>	<p>Plan documents do not specify coverage for bariatric surgery.</p>	<p>Wyoming Employee health plan does not appear to offer an incentive program offering cost-sharing discounts based on health status factors</p>

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- ¹ Alabama State Employee Insurance Board administers health benefits through Blue Cross Blue Shield of Alabama PPO.
- ² Alabama Department of Public Health, SEIB Wellness Program for State Employees, <http://www.adph.org/worksitewellness/Default.asp?id=914>
- ³ State Employees' Insurance Board, *Physician Supervised Weight Management and Nutritional Counseling Programs* (2009), <http://www.alseib.org/PDF/SEHIP/WeightMgmtProgram.pdf>
- ⁴ Alabama Department of Public Health, Weight Watchers @ Work Program, <http://www.adph.org/worksitewellness/Default.asp?id=916>
- ⁵ State of Alabama, *The State Employees' Health Insurance Plan 21* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ⁶ State of Alabama, *The State Employees' Health Insurance Plan 30* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ⁷ State of Alabama, *The State Employees' Health Insurance Plan 21* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ⁸ State of Alabama, *The State Employees' Health Insurance Plan 22* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ⁹ State of Alabama, *The State Employees' Health Insurance Plan 42* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>; Based on searching for “Meridia” at BlueCross BlueShield of Alabama, Prescription Drug Guide, https://www.bcbsal.org/webapps/theralt/therapeutic/therapeutic_sel_letter.jsp?type=customer; Based on searching for “Xenical” at BlueCross BlueShield of Alabama, Prescription Drug Guide, https://www.bcbsal.org/webapps/theralt/therapeutic/therapeutic_sel_letter.jsp?type=customer; Based on searching for “Adipex” at BlueCross BlueShield of Alabama, Prescription Drug Guide, https://www.bcbsal.org/webapps/theralt/therapeutic/therapeutic_sel_letter.jsp?type=customer.
- ¹⁰ State of Alabama, *The State Employees' Health Insurance Plan 54* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ¹¹ State of Alabama, *The State Employees' Health Insurance Plan 28* (2010), <http://www.alseib.org/PDF/SEHIP/SEHIPHandbook.pdf>
- ¹² Alabama Department of Public Health, Wellness Premium Discount Program, <http://www.adph.org/worksitewellness/Default.asp?id=3229>; Alabama State Employees' Insurance Board, *Wellness Premium Discount Program* (2009), <http://www.alseib.org/PDF/SEHIP/SEHIPWellnessPremiumDiscount.pdf>
- ¹³ AlaskaCare appears to provide an HMO-type plan with network providers and a Health Flexible Spending Account option, the plan is administered by WellsFargo.
- ¹⁴ State of Alaska, Addendum to pages 57-58 of the Select Benefits Insurance Information Booklet (policy updated 12/2006), <http://doa.alaska.gov/drb/ghlb/select/select-benefits-addendum.html>
- ¹⁵ State of Alaska, *Insurance Information Booklet 50* (2000), <https://wfis.wellsfargo.com/ProductServices/A%20to%20Z/AlaskaCare2/EmployeeHealthPlan/Documents/StateofAlaskaActivesSelectBenefits.pdf>; State of Alaska, Addendum to pages 57-58 of the Select Benefits Insurance Information Booklet (policy updated 12/2006), <http://doa.alaska.gov/drb/ghlb/select/select-benefits-addendum.html>
- ¹⁶ WIN for Alaska, Health Tracks, <http://winforalaska.com/healthtracksak/home.html>
- ¹⁷ WIN for Alaska, *Website Access*, <http://winforalaska.com/HealthTracksAk/Docs/WINHealthSolutions.pdf>
- ¹⁸ WIN for Alaska, Health Tracks Wellness Program Overview, <http://winforalaska.com/HealthTracksAk/Programs.html>
- ¹⁹ State of Alaska, *Select Benefits Insurance Information Booklet 47* (2000), <https://wfis.wellsfargo.com/ProductServices/A%20to%20Z/AlaskaCare2/EmployeeHealthPlan/Documents/StateofAlaskaActivesSelectBenefits.pdf>
- ²⁰ State of Alaska, Addendum to pages 57-58 of the Select Benefits Insurance Information Booklet (policy updated 12/2006), <http://doa.alaska.gov/drb/ghlb/select/select-benefits-addendum.html>

- ²¹ State of Alaska, Addendum to pages 57-58 of the Select Benefits Insurance Information Booklet (policy updated 12/2006), <http://doa.alaska.gov/dr/b/ghlb/select/select-benefits-addendum.html> (Note, the eligibility criteria established in October 2006 for surgical coverage were made much more restrictive in December 2006).
- ²² Arizona self-funds four EPO plans administered by Aetna, AmierBen/BCBS, Cigna, and United HealthCare; three PPO plans administered by Aetna, AmeriBen/BCBS, and United Healthcare; and a Health Savings Account option administered by Aetna.
- ²³ Arizona Dept. of Administration, Benefit Options Wellness: Wellness Health Screenings, <http://www.benefitoptions.az.gov/wellness/09-10%20Screenings.asp>
- ²⁴ Arizona Dept. of Administration, Benefit Options Wellness: Wellness Classes, <http://www.benefitoptions.az.gov/wellness/09-10%20Classes.asp>
- ²⁵ Arizona Dept. of Administration, *Benefits Options: EPO Plan 49* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10%20EPO%20Final.pdf>; Arizona Dept. of Administration, *Benefits Options: PPO Plan 49* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10PPOFinal.pdf>; Arizona Dept. of Administration, *Benefit Options: HSA Plan 48-49* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10Final10212009.pdf>
- ²⁶ Arizona Dept. of Administration: *2009-2010 Benefit Guide Active State Employees 29*, <http://www.benefitoptions.az.gov/liaison/Docs/09-10%20Actives%20Guide%20012710.pdf>
- ²⁷ Arizona Dept. of Administration, *Benefits Options: EPO Plan 54* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10%20EPO%20Final.pdf>; Arizona Dept. of Administration, *Benefits Options: PPO Plan 54* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10PPOFinal.pdf>; Arizona Dept. of Administration, *Benefit Options: HSA Plan 54* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10Final10212009.pdf>
- ²⁸ Arizona Dept. of Administration, *Benefits Options: EPO Plan 63* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10EPOFinal.pdf>; Arizona Dept. of Administration, *Benefits Options: PPO Plan 63* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10PPOFinal.pdf>; Arizona Dept. of Administration, *Benefit Options: HSA Plan 64* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10Final10212009.pdf>
- ²⁹ Arizona Dept. of Administration, *Benefits Options: EPO Plan 39-40* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10EPOFinal.pdf>; Arizona Dept. of Administration, *Benefits Options: PPO Plan 39-40* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10PPOFinal.pdf>; Arizona Dept. of Administration, *Benefit Options: HSA Plan 39-40* (2009), <http://www.benefitoptions.az.gov/plans/Docs/09-10Final10212009.pdf>
- ³⁰ The plan sponsor and administrator for the Arkansas state employee plan is the legislatively created State and Public School Life and Health Insurance Board.
- ³¹ ARBenefits, Fitness Center Discount Program, https://arbenefits.org/ebd_pages/fitnessCenters.shtml
- ³² ARBenefits, *Annual Benefits Guide 2010 Plan Year for Arkansas State Employees 14* (2009), https://arbenefits.org/ebd_pages/forms/abgASEAct2010.pdf
- ³³ ARBenefits, *Summary Plan Description for Arkansas State & Public School Employees and Retirees 46* (2009), https://arbenefits.org/ebd_pages/forms/spd.pdf
- ³⁴ ARBenefits, Mommy 2 B Program, https://arbenefits.org/ebd_pages/mommy2b.shtml
- ³⁵ ARBenefits, *Summary Plan Description for Arkansas State & Public School Employees and Retirees 47* (2009), https://arbenefits.org/ebd_pages/forms/spd.pdf
- ³⁶ ARBenefits, *Summary Plan Description for Arkansas State & Public School Employees and Retirees 32* (2009), https://arbenefits.org/ebd_pages/forms/spd.pdf
- ³⁷ ARBenefits, *Summary Plan Description for Arkansas State & Public School Employees and Retirees 48* (2009), https://arbenefits.org/ebd_pages/forms/spd.pdf
- ³⁸ California offers seven health plans to state employees: three HMOs, two administered by Blue Shield and one administered by Kaiser; three PPOs administered by Anthem (PERS care); and one EPO administered by Blue Shield.
- ³⁹ California Department of Personnel Administration, California Works Well, <http://www.dpa.ca.gov/benefits/wellness/main.htm>
- ⁴⁰ California Department of Personnel Administration, Nutrition, Weight Management and Fitness Resources, <http://www.dpa.ca.gov/benefits/health/wellness/nutrition.shtml>
- ⁴¹ Blue Shield of California, *Health Maintenance Organization (HMO) Access+ HMO Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the HMO Supplement to Original Medicare Plan 45* (2010), <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-access-eoc.pdf>; Blue Shield of California, *Health Maintenance Organization (HMO) NetValue HMO Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the HMO Supplement to Original Medicare Plan 39* (2010), <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-netvalue-eoc.pdf>
- ⁴² Blue Shield of California, *Health Maintenance Organization (HMO) Access+ HMO Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the HMO Supplement to Original Medicare Plan 46* (2010), <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-access-eoc.pdf>; Blue Shield of California, *Health Maintenance Organization (HMO) NetValue HMO Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the HMO Supplement to Original Medicare Plan 47* (2010), <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-netvalue-eoc.pdf>; Blue Shield of California, *Exclusive Provider Organization (EPO) Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the EPO Supplement to Original Medicare Plan 41*, <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-epo-eoc.pdf>; Kaiser Permanente, *Health Maintenance Organization (HMO) Combined Evidence of Coverage and Disclosure Form for the Basic Plan and the Managed Medicare Health Plan 43* (2009), <http://www.calpers.ca.gov/eip-docs/member/health/basic-plans/2010-kp-eoc.pdf>.
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- ³¹⁸ Mississippi Dept. of Finance and Administration, *State and School Employees' Know Your Benefits Plan Document* 52 (2010), <http://knowyourbenefits.dfa.state.ms.us/2010PlanDocument.pdf>
- ³¹⁹ Mississippi Dept. of Finance and Administration, *State and School Employees' Know Your Benefits Plan Document* 31 (2010), <http://knowyourbenefits.dfa.state.ms.us/2010PlanDocument.pdf>
- ³²⁰ For Coverage Year 2010, the Missouri Consolidated Health Care Plan (MCHCP) funds four plan options. UMR, a subsidiary of United Healthcare, administers the PPO 300 plan, the Copay plan (no deductible or out-of-pocket maximum), and the HDHP plan. Mercy administers the HMO available only in certain regions of the state. The benefit design is changing for Coverage Year 2011. At that point, Missouri state employees will have the option of enrolling in the PPO 300, PPO 600, or HDHP w/HSA plans administered by UMR.
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- ³³⁰ MCHCP, 2011 Benefit Outlook (Rev. Aug. 2, 2010), http://www.mchcp.org/State%20Members/state_BenefitOutlook2011.asp
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- ³³⁴ Blue Cross Blue Shield of Montana Managed Care Option Plan Description, *A Supplement to the State of Montana Employee Benefits Summary Plan Document* 13 (2008), <http://benefits.mt.gov/content/docs/supplements/BCBSMTSupp2008.pdf>; New West Managed Care Option Plan Description, *A Supplement to the State of Montana Employee Benefits Summary Plan Document* 13 (2008),

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³⁴⁴ BCBS of Nebraska, *A Guide to Your Nebraska Blue Choice Health Benefits for the State of Nebraska Employees 39-40* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_bluechoice.pdf; BCBS of Nebraska, *A Guide to Your Nebraska HDHP PPO Health Benefits for the State of Nebraska Employees 39-40* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_hdhp.pdf; BCBS of Nebraska, *A Guide to Your Nebraska Regular PPO Health Benefits for the State of Nebraska Employees 39-40* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_regular.pdf; BCBS of Nebraska, *A Guide to Your Nebraska Wellness PPO Health Benefits for the State of Nebraska Employees 39-40* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_wellness.pdf

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³⁴⁸ BCBS of Nebraska, *A Guide to Your Nebraska Blue Choice Health Benefits for the State of Nebraska Employees 26-27* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_bluechoice.pdf; BCBS of Nebraska, *A Guide to Your Nebraska HDHP PPO Health Benefits for the State of Nebraska Employees 26-27* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_hdhp.pdf; BCBS of Nebraska, *A Guide to Your Nebraska Regular PPO Health Benefits for the State of Nebraska Employees 26-27* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_regular.pdf; BCBS of Nebraska, *A Guide to Your Nebraska Wellness PPO Health Benefits for the State of Nebraska Employees 26-27* (2010), http://www.das.state.ne.us/personnel/benefits/2011/bcbs/spd_wellness.pdf

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- ³⁵⁹ Hometown Health Plan, *Summary of Benefits Table-State of Nevada* (April 1, 2010), http://stateofnv.hometownhealth.com/PDF/HMO_Summary_of_Benefits_PY_2011.pdf.
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