

# **COUNTY OF EL PASO**

## **HUMAN RESOURCES DEPARTMENT**



## **RISK MANAGEMENT DIVISION**

## **2024 RISK POOL BOARD ANNUAL REPORT**

# RISK POOL BOARD

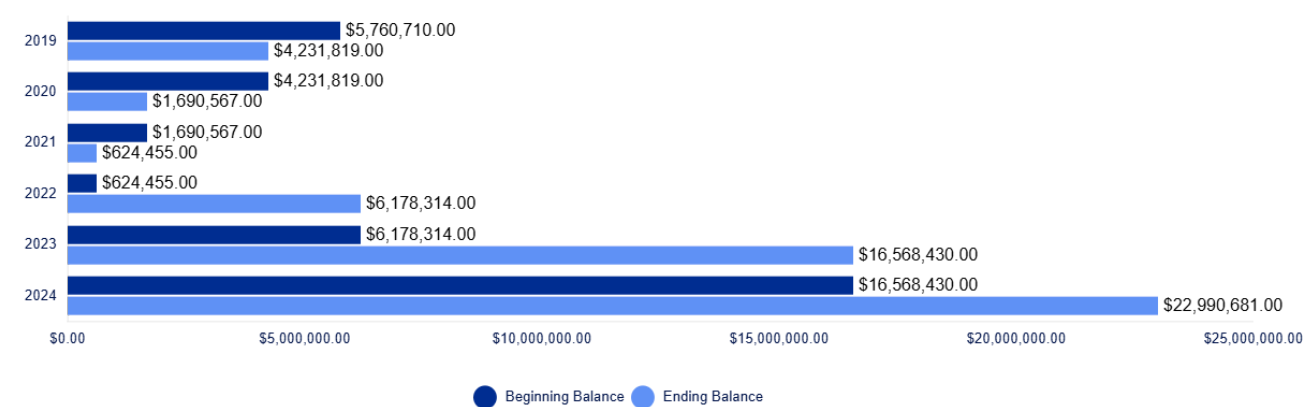
The Board of Trustees ("Board") of the Risk Pool for the El Paso County Health Benefits Program ("Risk Pool"), established by the Commissioners Court of El Paso County pursuant to Chapter 172 of the Texas Local Government Code, and in accordance with its duty to supervise the operations of the Risk Pool.

The Board of Trustees of the Risk Pool continued the in-person Risk Pool Board meetings with the option of Hybrid model.

**Highlights:**

- APPROVED THE RATIFICATION OF THE ELECTION OF VICE-CHAIR VAN HOOVE FOR BOARD OF TRUSTEES OF THE RISK POOL.
- APPROVE THE STRATEGIC HEALTH AND WELLNESS PLAN UPDATE FOR 2024 AS PRESENTED.
- APPROVED THE AETNA FORMULARY EXCLUSION OF THE HUMIRA PRESCRIPTION.
- APPROVED THE RISK POOL BOARD ANNUAL REPORT FOR 2023.
- APPROVED TO OPT OUT OF THE AETNA INTRAUTERINE INSEMININATION COVERAGE UNDER THE COUNTY MEDICAL PLAN.
- APPROVED THE BENEFITS ONLINE ENROLLMENT SYSTEM AGREEMENT WITH T.E.B. BENEFITS GROUP INC. (CONTRACT NO. 2024-0641).
- APPROVED THE BUDGET FOR THE UMC ONSITE CLINIC.
- ACCEPTED THE SEVENTH AMENDMENT TO THE AETNA MSA (CONTRACT NO. 2024-0587).
- APPROVED THE NOMINATION AND ELECTION OF RAFAEL SALCIDO FOR RISK POOL BOARD CHAIR
- APPROVED THE NOMINATION AND ELECTION OF MARCELLA VAN HOOVE FOR RISK POOL BOARD VICE CHAIR
- APPROVED THE COVERAGE FOR LOST OR STOLEN MEDICATION AND VACATION OVERRIDE ON PHARMACY PRESCRIPTIONS FILLS.
- APPROVED THE PRESCRIPTION OF INSULIN AND DIABETIC TEST STRIPS TO BE COLLECTED AT GENERIC COST TO MEMBER.
- APPROVED 100% COVERAGE OF PREFERRED EMERGENCY MEDICATION.
- APPROVED THE DEFAULT TO OUTPATIENT SITE OF CARE.
- APPROVED THE BLUE CROSS BLUE SHIELD CENTER OF EXCELLENCE PROGRAM FOR TRANSPLANTS.
- APPROVED THE MEXICO NETWORK PLAN OPTION TO BE ADDED TO BOTH CORE AND CDHP MEDICAL PLANS WITH CO-INSURANCE AND DEDUCTIBLE APPLIED.
- ACCEPTED THE WELLNESS PROGRAM MANANGEMENT OPTIONS.

**Risk Pool Fund Balance**



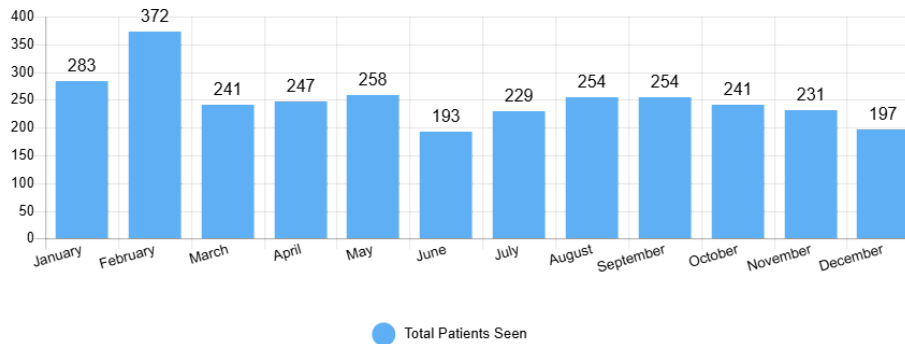
### Risk Pool Fund Balance

	2019	2020	2021	2022	2023	2024
Beginning Balance	\$5,760,710.00	\$4,231,819.00	\$1,690,567.00	\$624,455.00	\$6,178,314.00	\$16,568,430.00
Ending Balance	\$4,231,819.00	\$1,690,567.00	\$624,455.00	\$6,178,314.00	\$16,568,430.00	\$22,990,681.00

## UMC CLINIC REPORT

A monthly University Medical Center report is provided to the Risk Pool Board. Below you will find the 2024 UMC clinic usage by County employees and their dependents. Effective March 2024, UMC County Employee Clinic copay was adjusted to \$5 for all employees under the health plan and their eligible dependents. Additional costs from the clinic would be absorbed by the County.

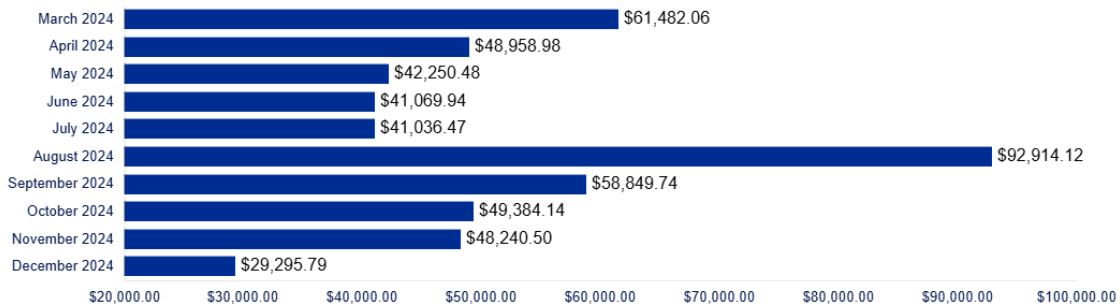
### UMC Clinic Usage



● Total Patients Seen

## UMC CLINIC MONTHLY INVOICES

Effective March 2024, the County and University Medical Center El Paso (UMC) executed an interlocal agreement which established the services and costs for the County's onsite Employee Health Clinic. As a result, the cost for these services were approved to be paid out of the County's general fund from March - September and from Health and Life fund as of October 2024. The below reflects the amounts billed and paid per month.

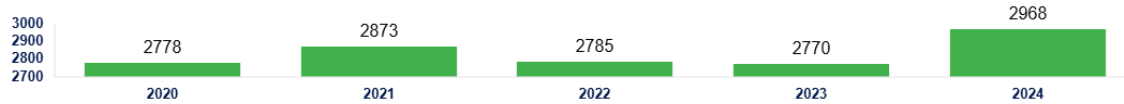


## EMPLOYEE BENEFITS

The El Paso County is a self-insured entity that provides a variety of employee benefits including:

- Medical and Dental Health Plan
- FSA, HSA, Dependent Care
- Vision Insurance
- Long Term Disability
- Short Term Disability
- Basic Life & Supplemental Life Insurance
- Prepaid Legal
- 457 Deferred Compensation Plan
- Employee Assistance Programs
- Parking Benefits Plans
- Retirement pension (TCDRS)
- Education Assistance Program

## Benefit Eligible Employees By Year



\*\*Part-time Regular Employees became eligible 1/1/2024

### Highlights:

- Continued with the International plan (preferred providers in Mexico)
- Continued with extended Dental Network to include Mexico providers
- In 2024, Commissioners Court approved:
  - \$1,200 contribution towards the health savings account, for members who elected the consumer health driven plan for benefit year 2024; and
  - Continuation of an ACO and Narrow network plans.
- Premium Discounts on Wellness initiatives

## MEDICAL HEALTH INSURANCE

In plan year 2024, the El Paso County's Third-Party Administrator (TPA) was Aetna Life Insurance Company. Aetna provides certain administrative services under the Aetna medical benefits plan. These benefits are not insured with Aetna or any of its affiliates but are to be paid with County Risk Pool funds, as the County is self-funded.

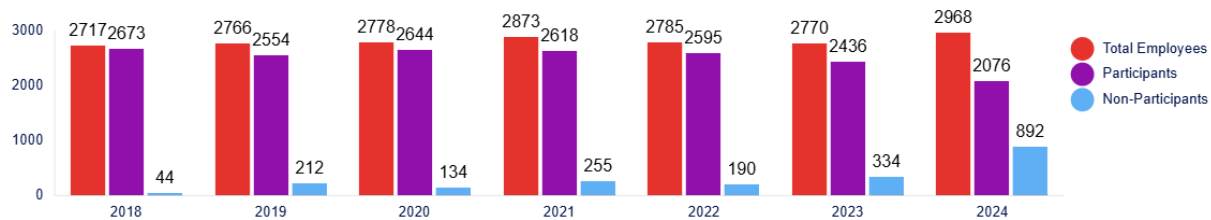
### AETNA Administration Fees

Year	Choice Pos II	PPO Dental	Total
2019	\$1,268,750.74	\$47,879.97	\$1,316,630.71
2020	\$1,341,857.00	\$50,840.96	\$1,392,697.96
2021	\$1,374,027.57	\$52,082.49	\$1,426,110.06
2022	\$1,392,039.00	\$52,665.60	\$1,444,704.60
2023	\$1,457,858.40	\$56,286.36	\$1,514,713.76
2024	\$1,556,589.62	\$59,494.30	\$1,616,083.92

### AETNA Stop Loss Medical Premium

Year	Actual Total	AVG Lives/Month	AVG Premium/Month	Rate
2019	\$1,751,875.44	2540	\$145,989.62	\$57.48
2020	\$2,214,462.50	2554	\$184,538.54	\$72.25
2021	\$2,553,942.13	2539	\$212,828.51	\$83.81
2022	\$2,759,891.93	2497	\$229,990.99	\$92.11
2023	\$3,157,094.16	2539	\$263,091.18	\$103.62
2024	\$3,545,187.97	2632	\$295,432.32	\$112.21

### Health Insurance Participants



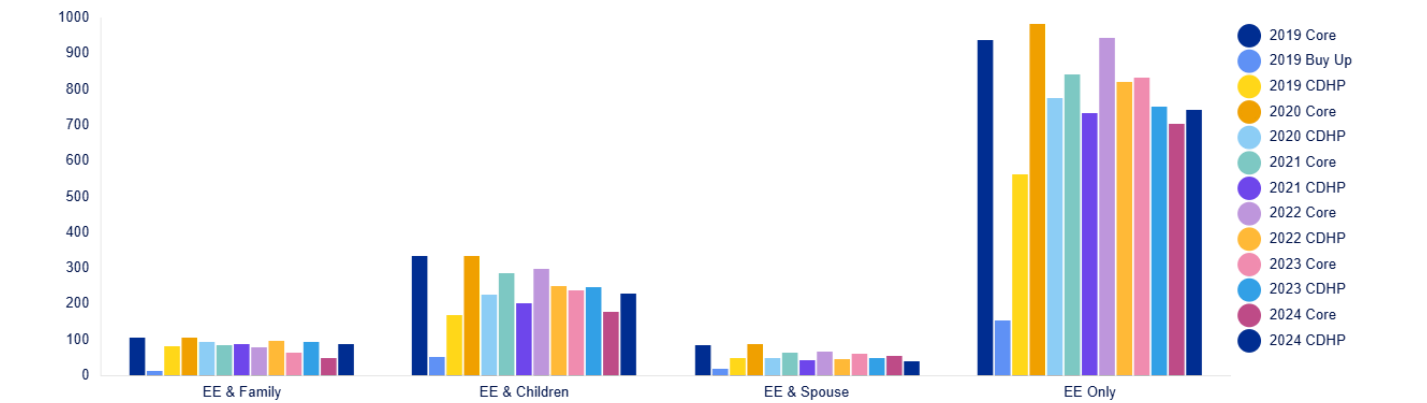
### Health Insurance

	2018	2019	2020	2021	2022	2023	2024
Total Employees	2717	2766	2778	2873	2785	2770	2968
Participants	2673	2554	2644	2618	2595	2436	2076
Non-Participants	44	212	134	255	190	334	892
% of Participants	98.38%	92.34%	95.18%	91.12%	93.18%	87.94%	69.94%
% of Non-Participants	1.62%	7.66%	4.82%	8.88%	6.82%	12.06%	30.05%

MEDICAL PLAN ENROLLMENTS

In plan year 2024, the El Paso County offered 2 medical plan options; Core and CDHP. Employees who participate in the medical plan automatically receive prescription drug coverage through CVS Caremark. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**

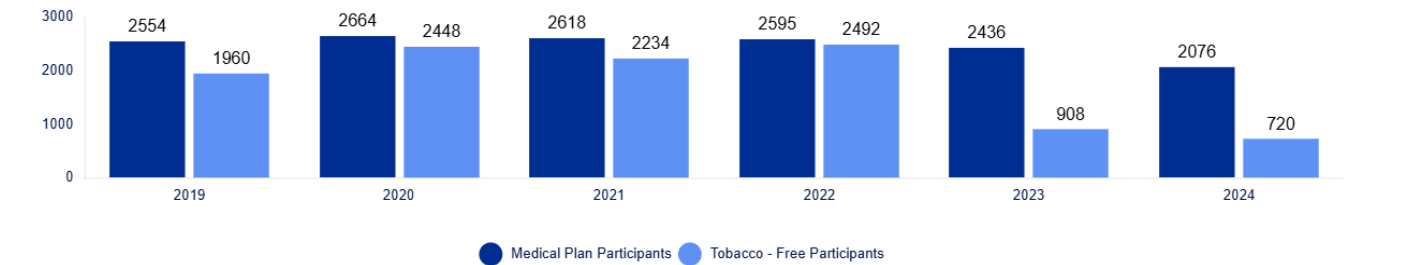
Medical Plan Enrollments



Medical Plan Enrollments

Tiers	2019 Buy Up	2019 CDHP	2019 Core	2020 CDHP	2020 Core	2021 CDHP	2021 Core	2022 CDHP	2022 Core	2023 CDHP	2023 Core	2024 CDHP	2024 Core
EE & Family	13	81	106	94	104	88	85	96	77	94	62	87	48
EE & Children	51	167	334	225	332	201	286	248	296	245	237	227	176
EE & Spouse	18	49	84	47	87	41	63	46	66	47	61	39	54
EE Only	152	562	937	774	981	734	840	821	942	751	833	741	704

Tobacco - Free Participants

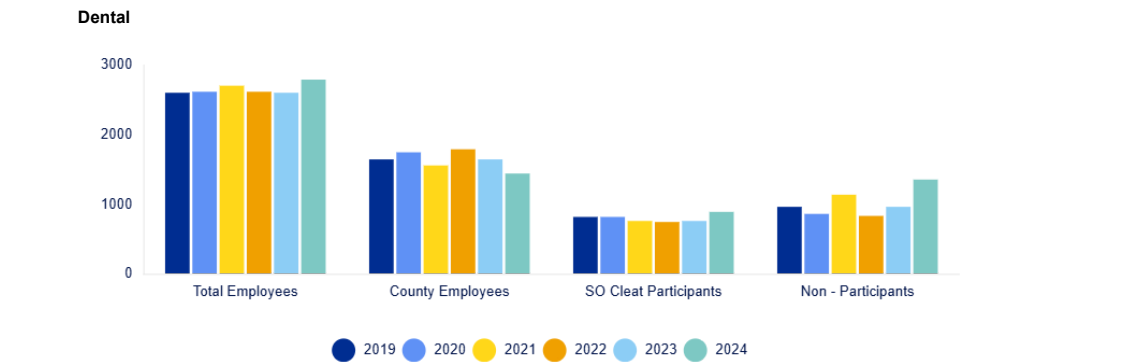


Tobacco - Free Participants

-	2019	2020	2021	2022	2023	2024
Medical Plan Participants	2554	2664	2618	2595	2436	2076
Tobacco - Free Participants	1960	2448	2234	2492	908	720
Non - Participants	594	216	384	103	1528	1356
% of Participants	77%	92%	85%	96%	37%	35%

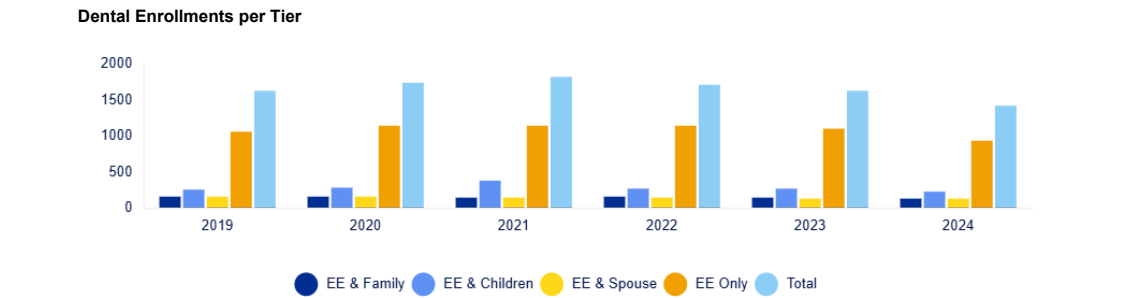
DENTAL PLAN ENROLLMENTS

Dental coverage is offered through Aetna. Dental coverage for employee only is provided at no additional cost when enrolled in the County Medical plan. The Dental Plan has an annual maximum benefit of \$1,500/member. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**



Dental

-	2019	2020	2021	2022	2023	2024
Total Employees	2766	2778	2873	2785	2770	2968
County Employees	1742	1863	1657	1898	1747	1528
SO Cleat Participants	870	871	815	795	806	950
Non - Participants	1024	915	1216	887	1023	1440

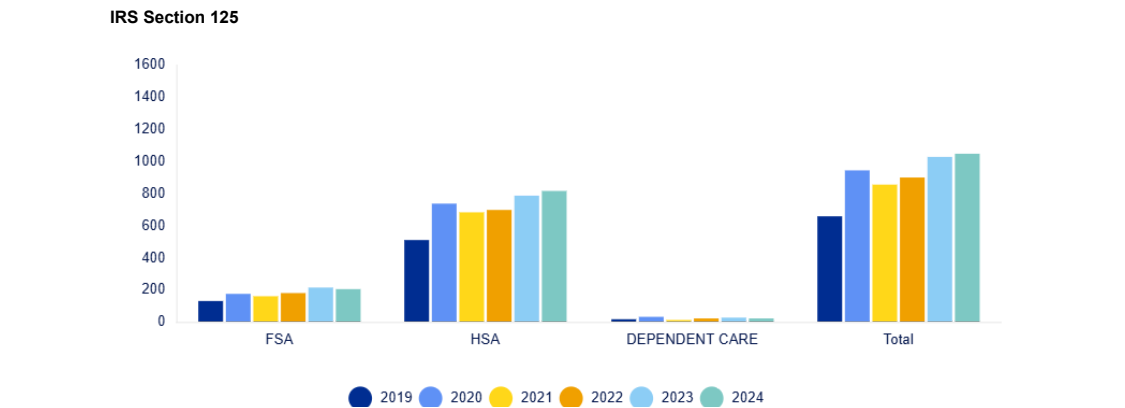


Dental Enrollments per Tier

Tiers	2019	2020	2021	2022	2023	2024
EE & Family	170	174	161	168	152	138
EE & Children	276	303	414	295	282	248
EE & Spouse	166	164	154	152	135	139
EE Only	1130	1221	1223	1223	1178	1003
Total	1742	1863	1952	1838	1747	1528

IRS SECTION 125

The Flexible Spending Account ( FSA), Dependent Care (FSA), and the Health Savings Account (HSA) are administered by PayFlex. These products are offered to employees, to pay for eligible health care expenses for them and eligible dependents with pre-tax dollars. Employees who participate in HSA, receive a County contribution dependent on when their benefits become eligible.



## IRS Section 125 Enrollments

	2019	2020	2021	2022	2023	2024
<b>FSA</b>	179	239	218	240	291	279
<b>HSA</b>	694	999	926	948	1065	1108
<b>DEPENDENT CARE</b>	20	44	18	28	35	32
<b>Total</b>	893	1282	1162	1216	1391	1419
<b>%</b>	32%	46%	40%	44%	44%	48%

## TELEDOC

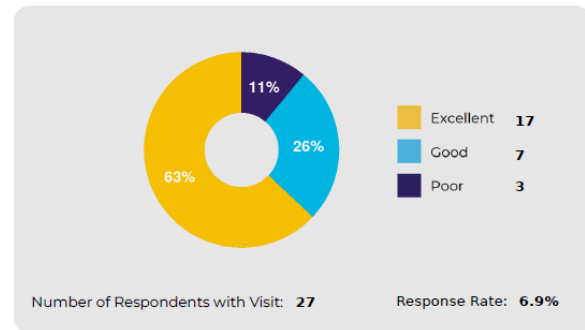
Aetna has partnered up with TELEDOC. TELEDOC is a service that is offered to our county employees and their families, which allows them to have access to a doctor by phone or video 24/7! With TELEDOC, employees and their families will be connected with a doctor in minutes without leaving their homes or offices.

## Summary

**Teladoc**  
HEALTH | December 2024

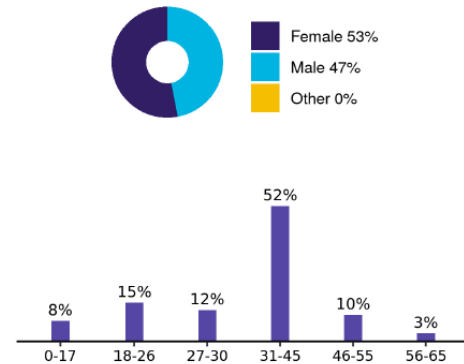
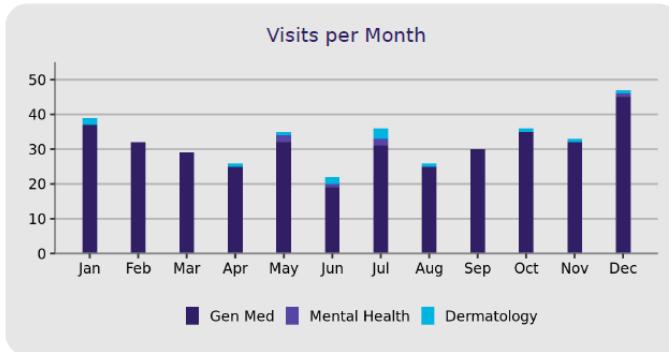
### Overall member satisfaction YTD

	Visits		Visit Utilization*	Total Net Claim Savings*
	Report Period	YTD	Annualized	YTD
Primary Care	Product not currently included in your plan design			
General Medical	45	372	13.3%	\$172,753
Mental Health	1	6	0.2%	\$560
Dermatology	1	13	0.5%	\$1,298
<b>Grand Total</b>				<b>\$174,611</b>



### Age and Gender

\* A definition of visit utilization and claims savings can be found within each product section  
 \*\* As literature has shown, primary care savings are derived from longitudinal, effective preventive care. Over time, we will evaluate financial impact and continue to refine our savings projections.



# General Medical Claim Savings & Utilization

Annualized Utilization

$$\frac{\text{YTD total consults} \times (12 / \# \text{ months accrued YTD})}{\text{YTD Average Subscribers}}$$

13.3%

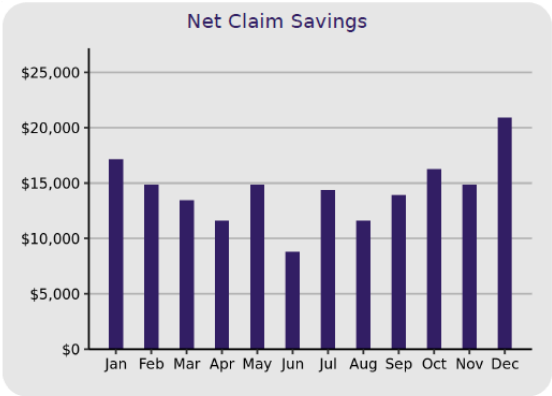
Claim Savings Per Episode

\$464

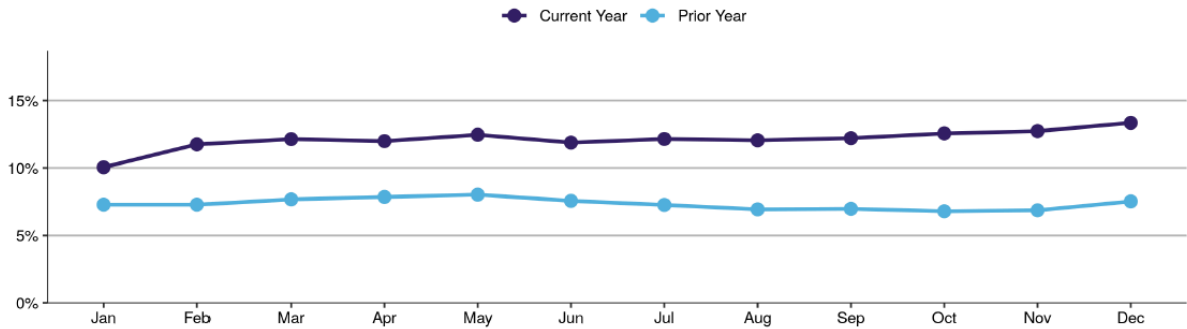
Total Net Claim Savings YTD

$$\text{Claim Savings Per Episode} \times \text{Number of Visits YTD}$$

\$172,753



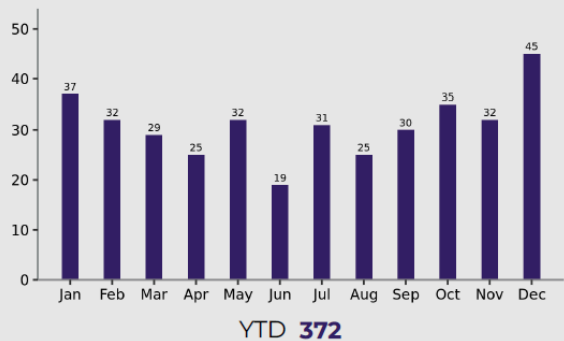
Annualized utilization trend



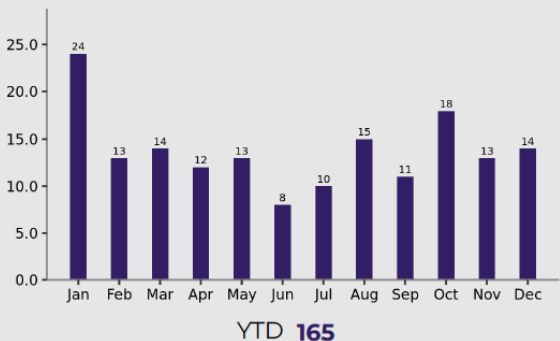


# Member Activity

Visits this period **45**  
Total Number of Unique Users this period **42**



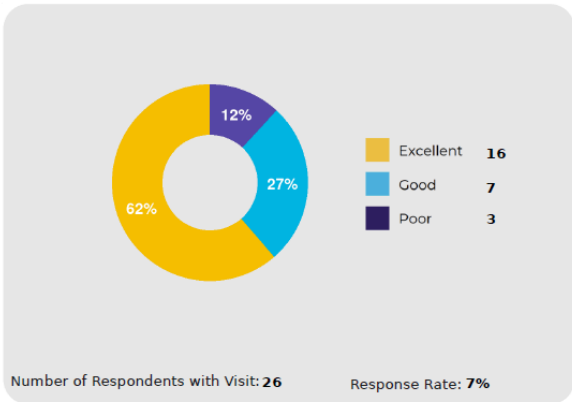
Registrations this period **14**



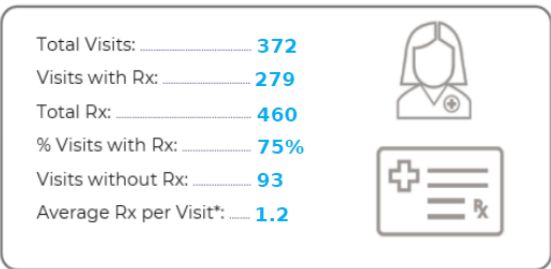
	VISITS		MEMBERSHIP		REGISTRATIONS		MEDICAL HISTORY COMPLETIONS	
	Report Period	YTD	Report Period	YTD AVG	Report Period	Since Inception	Report Period	Since Inception
Primaries	35	307	2,638	2,645	11	1,058	10	613
Dependents	10	65	1,642	1,622	3	310	3	168
Eligible Lives	45	372	4,280	4,267	14	1,368	13	781

# Clinical details YTD

## Member satisfaction



## Prescriptions by visit



## Top Diagnoses

ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED	17%
DIARRHEA, UNSPECIFIED	6%
INFECTIOUS GASTROENTERITIS AND COLITIS, UNSPECIFIED	4%
ACUTE MAXILLARY SINUSITIS, UNSPECIFIED	3%
ACUTE CYSTITIS WITHOUT HEMATURIA	3%
URINARY TRACT INFECTION, SITE NOT SPECIFIED	3%
LOW BACK PAIN, UNSPECIFIED	3%
VIRAL INFECTION, UNSPECIFIED	3%
ACUTE PHARYNGITIS, UNSPECIFIED	2%
ACUTE SINUSITIS, UNSPECIFIED	2%

## Top prescriptions written

BENZONATATE 200 MG ORAL CAPSULE	7%
ONDANSETRON HYDROCHLORIDE 4 MG ORAL TABLET, DISINTEGRATING	6%
BENZONATATE 100 MG ORAL CAPSULE	5%
AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET	5%
IPRATROPIUM BROMIDE NASAL 21 MCG/INH NASAL SPRAY	5%
TAMIFLU 75 MG ORAL CAPSULE	4%
AZELASTINE HYDROCHLORIDE NASAL 137 MCG/INH NASAL SPRAY	4%
IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY	3%
MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE	3%
FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY	3%

## 2024 SURVEYS DISTRIBUTED

### Employee Medical Plan Survey

El Paso County currently employs approximately 3,015 employees. 2,968 employees are eligible for County medical benefits, of those employees, 2,076 are currently enrolled in a County medical plan. The Employee Medical Plan survey was launched during Open Enrollment, which took place October 1 through October 31, 2024 and distributed to all eligible employees. The Purpose of the survey is to assess the reason employees elected to waive medical coverage with El Paso County.

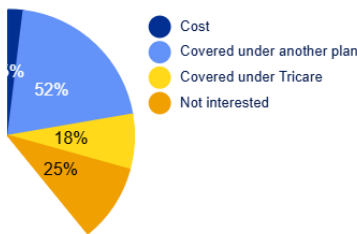
The survey was administered and distributed by the Human Resources Department via the online enrollment system. All eligible employees who received the link to the survey have access to a computer.

Identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were prompted with a survey question if coverage was waived and had 6 responses to choose from.

The survey was open during the full month of Open Enrollment, allowing 31 days for employees to respond. A total of 267 responses were received.

### Medical



Reason for Declining Coverage	# of Employees -	Percentage -
Cost	13	5%
Covered under another plan	141	53%
Covered under Tricare	47	18%
Not interested	66	25%
Total Responses	267	

## EMPLOYEE MEDICAL PLAN NEW HIRE SURVEY

The Employee Medical Plan New Hire Survey is launched during the new employee orientation when new hires are presented with the benefits the County offers. The New Hire Survey was distributed to a total of 523 employees in 2024.

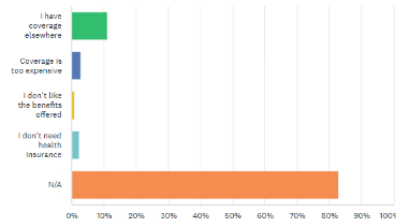
The Purpose of the survey is to assess the reason employees elect to waive medical coverage with El Paso County. The survey was administered and distributed by the Human Resources Department via email and the online enrollment system identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were asked to answer ten questions and provided a comments/suggestions section for employees to provide any additional feedback.

A total of 218 responses were received, equaling to a 42% participation rate.

If you are not enrolling in a Health plan, choose why?

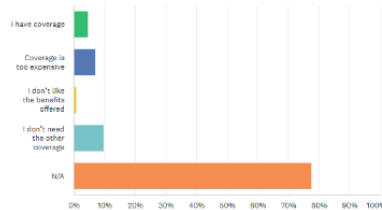
Answered: 217 Skipped: 2



ANSWER CHOICES	RESPONSES
I have coverage elsewhere	11.06% 24
Coverage is too expensive	2.76% 6
I don't like the benefits offered	0.92% 2
I don't need health insurance	2.30% 5
N/A	82.96% 180
<b>TOTAL</b>	<b>217</b>

If you are not enrolling in other benefits besides health insurance, please explain why?

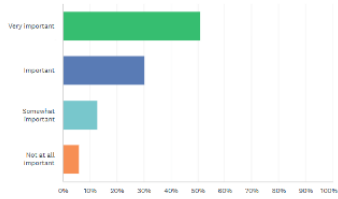
Answered: 215 Skipped: 4



ANSWER CHOICES	RESPONSES
I have coverage	4.65% 10
Coverage is too expensive	6.98% 15
I don't like the benefits offered	0.93% 2
I don't need the other coverage	8.77% 21
N/A	77.67% 167
<b>TOTAL</b>	<b>215</b>

How important was health insurance when accepting employment with the County of El Paso?

Answered: 918 Skipped: 1



ANSWER CHOICES	RESPONSES	
Very Important	50.32%	111
Important	35.28%	86
Somewhat Important	12.84%	31
Not at all important	5.96%	13
TOTAL		218



# Wellness

Insurance premiums and health care costs continue to rise while employees and their families continue to face risks of developing chronic illnesses. By empowering employees to become healthier through awareness, education, and participation in health programs, health care costs can significantly decrease due to changes in lifestyle habits.

The El Paso County Wellness program focuses on preventative and proactive approaches that address critical health issues.

The mission is to improve the health and wellbeing of El Paso County employees and their families through targeted disease fighting strategies, education, and activities that support healthy lifestyle changes creating a more productive and engaged workforce while achieving healthcare savings.

## Ongoing Strategies:

- Health Risk Assessments
- Health Screenings
- Annual Healthy Wellness Visit
- Wellness Educational Courses
- Physical Fitness Classes
- Healthy Lifestyle Program
- Physical Fitness Events
- Tobacco/Smoking Cessation
- Wellness Ambassador Program
- Health/Lifestyle Coaching
- Wellness Incentive Program
- Gym Enrollments
- Onsite Fitness and Wellness Center
- Plan a Lifestyle and Nutrition Transformation Program (PLANT)

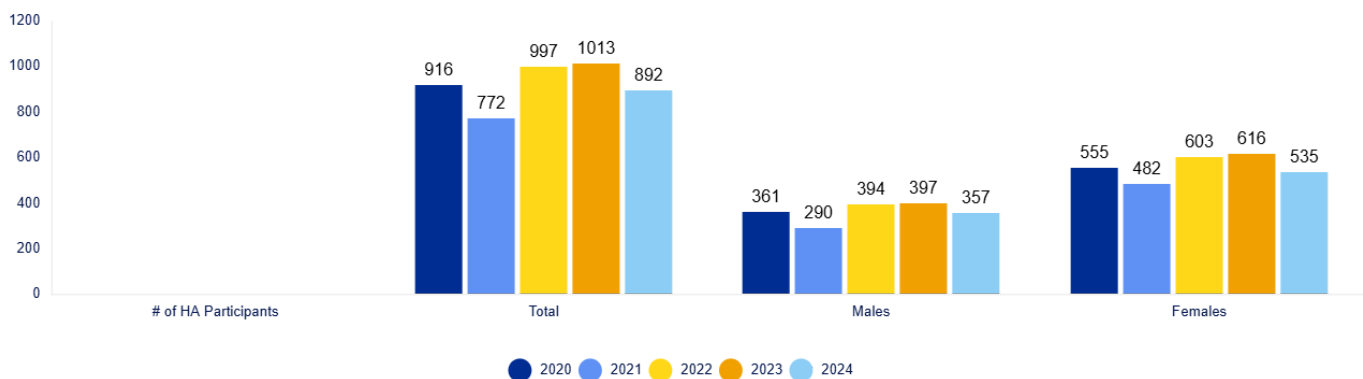
## HEALTH RISK ASSESSMENT (HRA)

A health risk assessment (HRA) is one of the most widely used screening tools and is often the first step in multi-component health promotion programs. The HRA's are a series of questions in survey form to help assess current overall health and to determine risk levels for developing certain diseases and medical conditions, such as diabetes, heart disease and asthma.

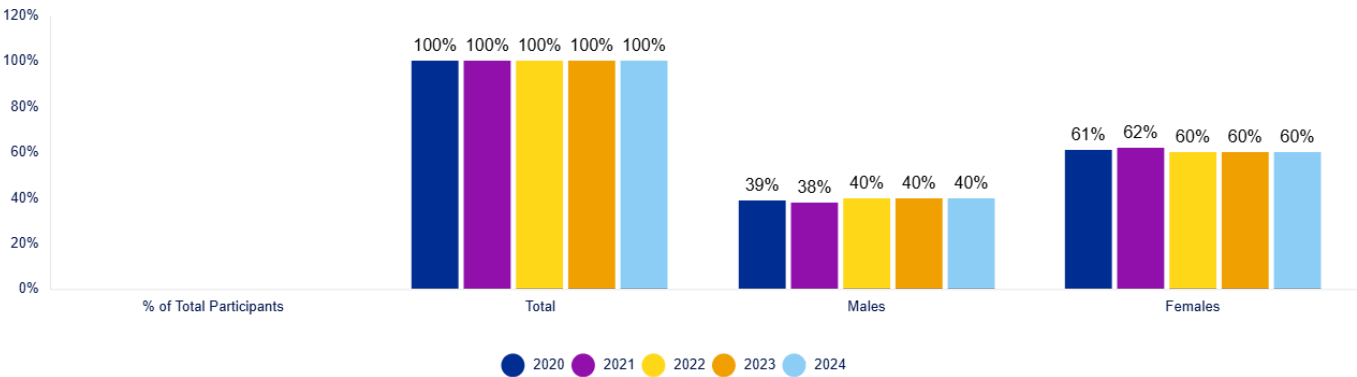
Based on self-reported data, this report identifies current health status, certain risks and areas of opportunity for further intervention and programming.

## Demographic Composition

### # of HA Participants



% of Total Participants



MOST PREVALENT MODIFIABLE RISK FACTORS AND RISK LEVELS

Based on aggregate results of the Health Assessment, modifiable risk factors assessed, most prevalent modifiable risk factors are presented in the following table for the current health assessment period.

Most Prevalent Modifiable risk factors and risk		
Health Condition	# of HA Participants at Risk	% of Total HA Participants
2020		
High Blood Pressure	128	33%
Anxiety	99	26%
Hyperlipidemia	83	21%
Asthma	79	20%
Depression	56	15%
2021		
Anxiety	17	38.6%
Hypertension	13	29.5%
Asthma	10	22.7%
Hyperlipidemia	9	20.5%
Depression	8	18.2%
2022		
Hyperlipidemia	781	25.7%
Hypertension	662	21.80%
Obesity	465	15.30%
Nonspecific Gastritis/I	309	10.20%
Diabetes Mellitus	304	10%
2023		
Blood Glucose	63	6%
Glycated Hemoglobin	57	6%
Total Cholesterol	55	5.60%
Triglycerides	159	16.20%
HDL Cholesterol	15	1.50%
LDL Cholesterol	38	3.80%
Blood Pressure	474	48.80%
BMI	522	53.40%
2024		
Blood Glucose	53	6%
Glycated Hemoglobin	70	8%
Total Cholesterol	38	4.42%
Triglycerides	125	14.5%
HDL Cholesterol	0	0%
LDL Cholesterol	26	3.03%
Blood Pressure	407	47.40%
BMI	476	55.40%

## TOP CONDITION ANALYSIS

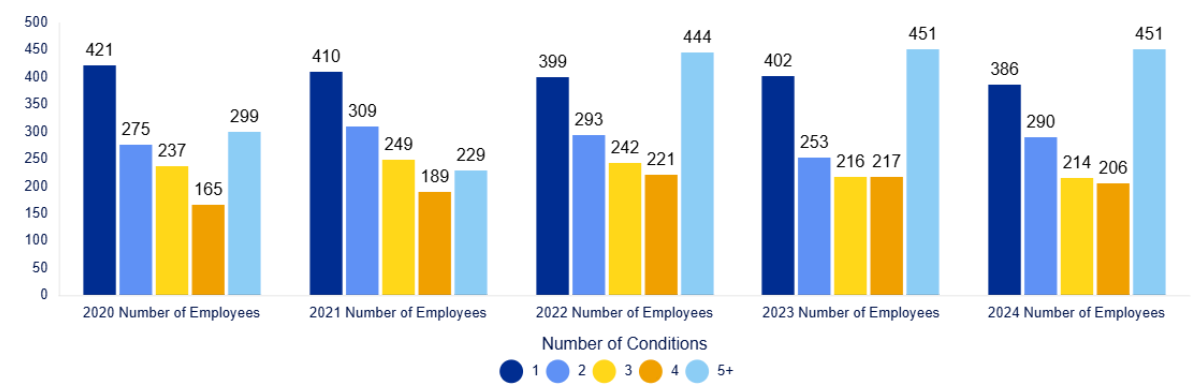
An analysis of the most prevalent conditions was conducted for a total of 2,968 employees. The results of the analysis, tables below, will enable the County to develop wellness strategies that specifically target identified diseases especially preventable (diabetes, obesity, high blood pressure).

### Top Condition Analysis

Condition	# of Employees with Conditions
2020	
Hyperlipidemia	591
Hypertension	535
Obesity	396
Allergy	279
Nonspecific Gastritis/Dyspepsia	248
Metabolic Syndrome	236
Diabetes Mellitus	231
Chronic Thyroid Disorder	205
Low Back Pain	184
Anxiety	161
Depression	147
Migraine and Other Headaches	128
Asthma	11282
Periodontal Disease	82
Menopause	58
Benign Prostatic Hypertrophy	55
Osteoporosis	54
Ischemic Heart Disease	43
Iron Deficiency Anemia	34
Peripheral Artery Disease	30
2021	
Hyperlipidemia	764
Hypertension	655
Obesity	482
Nonspecific Gastritis/Dyspepsia	301
Diabetes Mellitus	288
Metabolic Syndrome	258
Allergy	251
Chronic Thyroid Disorder	243
Low Back Pain	204
Depression	200
Anxiety	189
COVID-19	165
Migraine and Other Headaches	135
Asthma	117
Periodontal Disease	108
Benign Prostatic Hypertrophy	88
Osteoporosis	85
Cataract	60
Ischemic Heart Disease	60
Menopause	59
2022	
Hyperlipidemia	781
Hypertension	662
Obesity	465
Nonspecific Gastritis/Dyspepsia	309
Diabetes Mellitus	304
Metabolic Syndrome	300
Allergy	258
Chronic Thyroid Disorders	252
Depression	215
Low Back Pain	215
Anxiety	213
COVID-19	165
Migraine and Other Headaches	141
Periodontal Disease	116
Asthma	108
Benign Prostatic Hypertrophy	95
Osteoporosis	87
Menopause	69
Chronic Renal Failure	55
Ischemic Heart Disease	55
2023	
Hyperlipidemia	741
Hypertension	575
Obesity	542
Metabolic Syndrome	332
Diabetes Mellitus	300

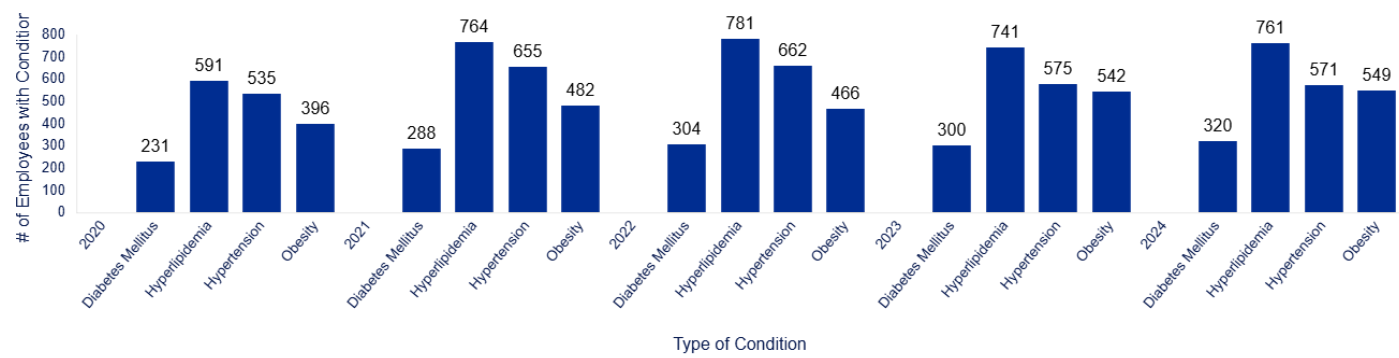
COVID-19	290
Nonspecific Gastritis/Dyspepsia	287
Allergy	259
Anxiety	233
Chronic Thyroid Disorders	216
Depression	195
Low Back Pain	161
Obstructive Sleep Apnea	131
Asthma	112
Periodontal Disease	104
Migraine and Cluster Headaches	75
Benign Prostatic Hypertrophy	65
Menopause	61
Osteoporosis	57
Iron Deficiency Anemia	39
2024	
Hyperlipidemia	761
Hypertension	571
Obesity	549
Diabetes Mellitus	320
Metabolic Syndrome	297
Nonspecific Gastritis/Dyspepsia	265
COVID-19	258
Anxiety	248
Allergy	247
Chronic Thyroid Disorders	218
Depression	204
Low Back Pain	166
Obstructive Sleep Apnea	152
Asthma	96
Migraine and Cluster Headaches	81
Menopause	70
Benign Prostatic Hypertrophy	63
Osteoporosis	63
Tobacco and Nicotine Use	46

Number of Conditions per Employee



70 % of employees can be impacted by prevention and education

# of employees that can be impacted

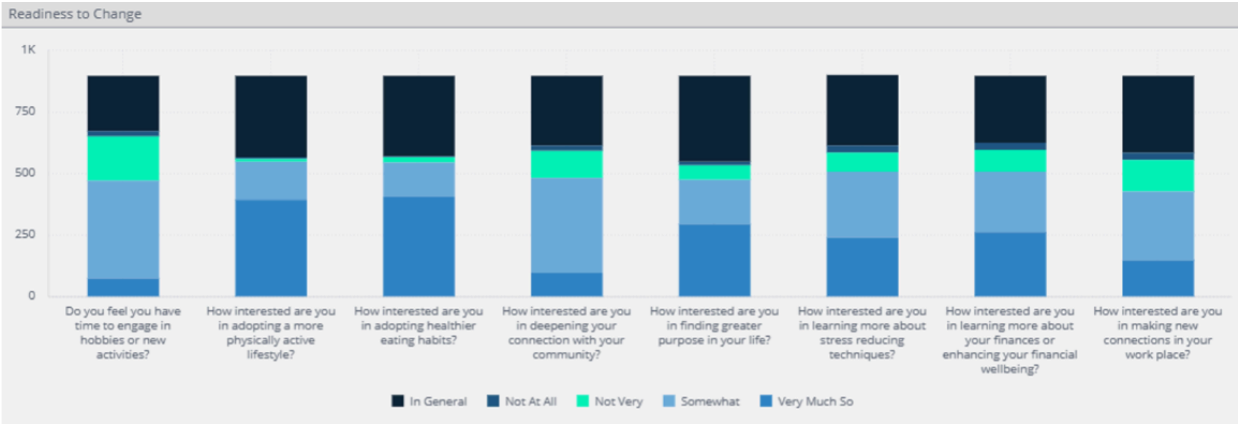




## PERFORMANCE MEASUREMENTS

### Readiness to Change

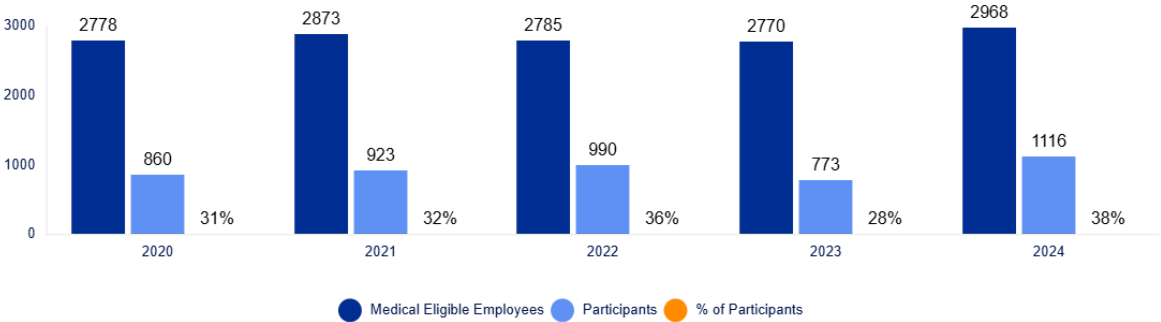
The following table indicates the average of readiness to change among HRA participants as reported by the participant's base health assessment.



## ANNUAL HEALTHY WELLNESS VISITS

Annual healthy wellness visit is a more comprehensive visit with the employee's primary care physician which includes annual age and/or gender appropriate preventive care visit such as Well-Woman visit. The visit may include a review of the employee's medical, family, and social history, certain screenings, shots and referrals for other care, if

### Annual Wellness Visits Participants



## VACCINATIONS

Flu shots are available to all County employees at no cost. In 2024 onsite flu shots were provided at the Enrique Moreno Courthouse and the Sheriff's Training Academy on the following dates and locations:

September 25th - Employee Health Fair Enrique Moreno Courthouse

8am -12pm

October 23rd - Sheriff's Training Academy

7am -12pm

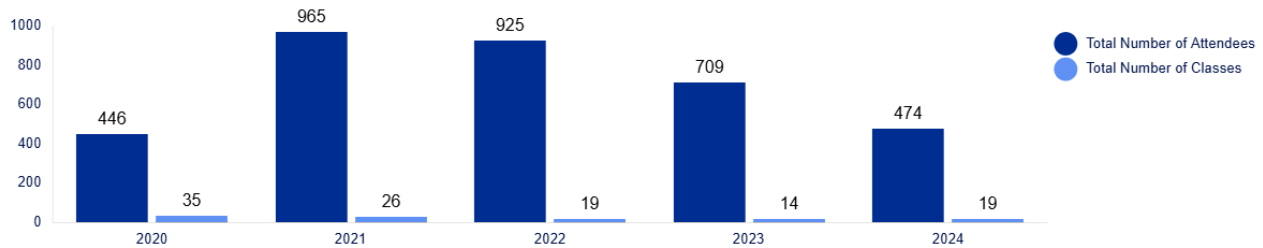
### Flu Vaccination & Cost

-	2020	2021	2022	2023	2024
# of Vaccinations	58	13	103 (City-No Cost) 26 (UMC @ \$25)	115	116
Cost Per Vaccination	\$5	\$25	\$25.00	\$25.00	\$25.00
Total Cost	\$290	\$325.00	\$650.00	\$2,875.00	\$2,900.00

## EDUCATION

Education is a key component to preventing health care issues. A gamut of educational courses were coordinated and developed in 2024 that emphasized preventive care to include physical activity, and mental well-being.

### Wellness Education



### Classes:

Heart Health: Hello Heart

Financial Wellness Playbook

Healthy Relationships

Adopting a healthy lifestyle- Getting Support

Adopting a healthy lifestyle- Fitness and Exercise

Adopting a healthy lifestyle- Healthy Eating

Adopting a healthy lifestyle- Sleep and Relaxation

Nutrition Basics

Power Thursdays- HIIT Group Exercise Classes (9 total classes)

Physical Activity and Nutrition Course (Navigate)

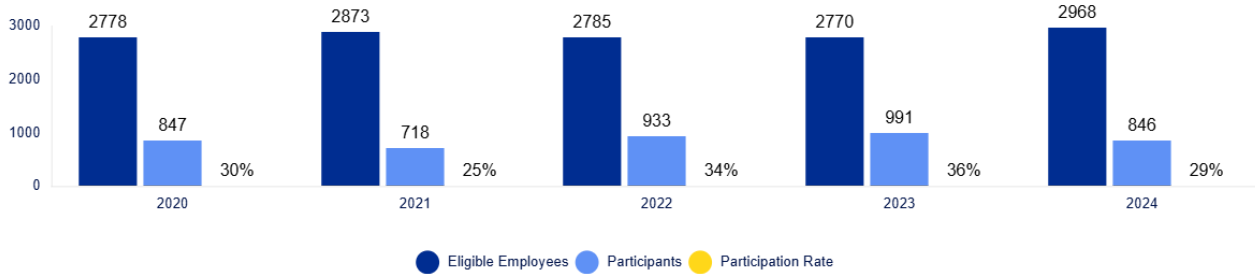
Metabolic Syndrome Course (Navigate)

## WELLNESS SCREENINGS

A wellness screening provides several important measures that assist in determining the risk level of a person for certain diseases and medical conditions and helps establish a health baseline. When all the measurements are combined, the risk for heart disease, stroke and diabetes can be assessed.

With a goal of early risk detection and intervention, wellness screening services help evaluate health and are geared toward encouraging healthy lifestyles.

### Wellness Screening Participants



*The Blueprint for Wellness screening was performed on a total of 846 of 2968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.*

## Executive Summary Report

A topline summary of your population that includes an overview of wellness screening participation, risk factor scorecard, and population trends.

### Participation

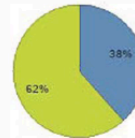
The Health & Wellness screening was performed on a total of 846 of 2,968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.

•100% (846) of participants were tested using a venipuncture modality.

**29%**  
(846 of 2,968)  
Participation rate for 2024

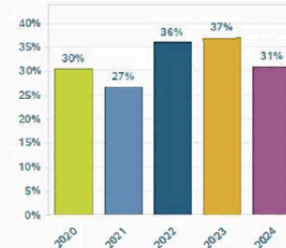
When participation rates climb to between 30% and 50%, the screened individuals exhibit an increase in the risk factors over the average number of risk factors per participant when the screening percentage is under 30%. This would indicate that the screened population is reaching deeper into the segment of poorer health.

### Participation in 2024

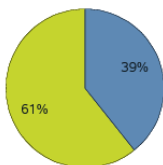


Female Male

### Non-Cohort Year Over Year Participation Rate

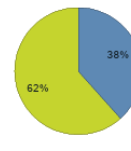


### Participation in 2023



Female Male

### Participation in 2024



Female Male

# WELLNESS REPORT CARD

The Wellness Report Card provides an at-a-glance overview of the health risk factors for El Paso County employees. Top 3 Risk identified for El Paso County Employees include BMI (Body Mass Index), Blood Pressure, and HDL cholesterol

2023

## Executive Summary Report

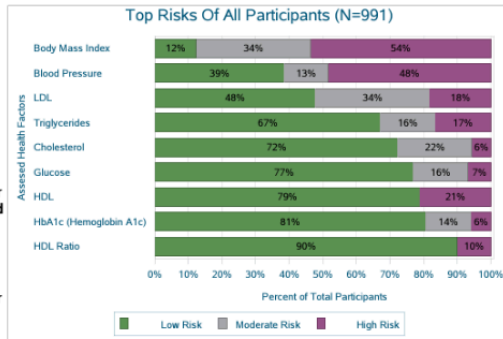
### Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

**88%** of the employee population are at Moderate or High risk for **Body Mass Index**.

**61%** are at Moderate or High risk for **Blood Pressure**.

**52%** are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

Risk Factor	Low/Acceptable Risk	Moderate Risk	High Risk
Body Mass Index	18.5-24.9	<18.5 or 25-29.9	30.0+
Blood Pressure	<120 over <80	120-129 over <80	≥130 over ≥80
LDL	<100	100-129	≥130
Triglycerides	<150	150-199	≥200
Cholesterol	<199	200-239	≥240
Glucose	65-99	100-125	≥126
HDL	M(≥40)/F(≥46)		M(<40)/F(<46)
HbA1c (Hemoglobin A1c)	<5.7	5.7-6.4	≥6.4
HDL Ratio	<5.0		≥5.0

2024

## Executive Summary Report

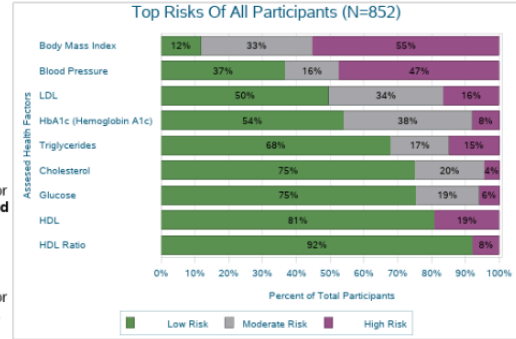
### Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

**88%** of the employee population are at Moderate or High risk for **Body Mass Index**.

**63%** are at Moderate or High risk for **Blood Pressure**.

**50%** are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

Risk Factor	Low/Acceptable Risk	Moderate Risk	High Risk
Body Mass Index	18.5-24.9	<18.5 or 25-29.9	30.0+
Blood Pressure	<120 over <80	120-129 over <80	≥130 over ≥80
LDL	<100	100-129	≥130
HbA1c (Hemoglobin A1c)	<5.7	5.7-6.4	≥6.4
Triglycerides	<150	150-199	≥200
Cholesterol	<199	200-239	≥240
Glucose	65-99	100-125	≥126
HDL	M(≥40)/F(≥46)		M(<40)/F(<46)
HDL Ratio	<5.0		≥5.0

## Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism, and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

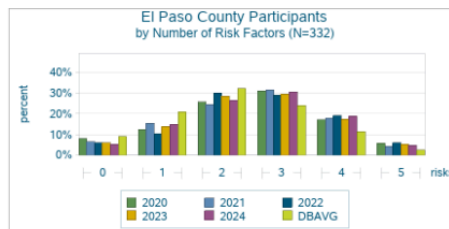
## Executive Summary Report

### Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

**54%** having 3+ risk factors is more than the database average and is the same as **54%** in 2020.

Database Average is an average of all Health & Wellness participants over the past four quarters.



### Multi-Year Trends

All Participants	Initial to Current Year
Test	Net Change % IN Range
Blood Pressure	2.2%
Body Mass Index	( - 6.7%)
Glucose	2.1%
LDL Cholesterol	1.2%
Triglycerides	( - 2.1%)

Across all screened participants, **Blood Pressure** scores improved the most, while **Body Mass Index** scores decreased the most.

Cohort Participants	Initial to Current Year Cohort(N=330)	HCUP <sup>a</sup>	Potential Shift in Cost Risk
Test/Risk	Net Change from Highest Risk Level		Dollars Saved
Blood Pressure	46	\$5,342*	\$245,732
Glucose	7	\$4,311*	\$30,177
LDL Cholesterol	19	\$7,966*	\$151,354
Cohort table calculation derived by looking at the high risk participants that moved to a low risk status for LDL Cholesterol, Blood Pressure and Glucose.			\$427,263 Net Potential Cost Shift*

\* Based on Healthcare Utilization Project (HCUP) Cost of One Hospitalization for Indicated Clinical Conditions.

# METABOLIC SYNDROME

Metabolic syndrome has emerged as an accurate measurement of the disease risks associated with obesity. According to the CDC, we are facing an epidemic of obesity. The factors reflected by Metabolic Syndrome include blood pressure, glucose, triglycerides, HDL, cholesterol and waist circumference. BMI can be used in place of waist circumference if preferred.

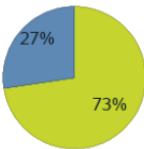
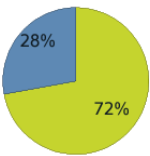
When the values for 3 or more of these measures fall within targets established for Metabolic Syndrome by the American Heart Association, participants receive a green light and are less likely to be at risk for heart disease, diabetes, and stroke. Participants with 2 or fewer target values receive a red light and are at greater risk. In fact, research indicates these individuals are 5 times more likely to become a diabetic and 2 or 3 times more likely to have a cardiovascular event. By understanding their risk profiles, participants can make lifestyle changes to reduce or eliminate their risk of Metabolic Syndrome.

2024

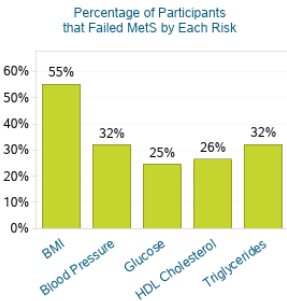
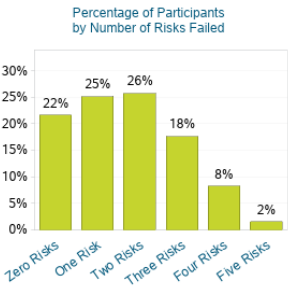
## Percentage of Participants With and Without Metabolic Syndrome

2023

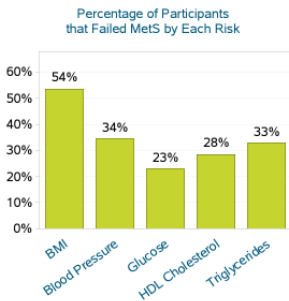
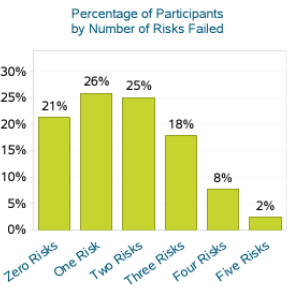
2024



Passed Metabolic Syndrome Criteria  
Failed Metabolic Syndrome Criteria



2023



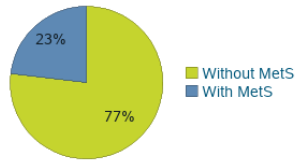
## Metabolic Syndrome Report

### Metabolic Syndrome Age and Gender Breakouts

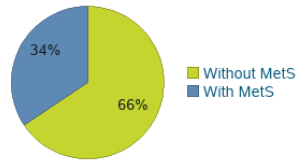
The average age of participants with 3 or more risk factors (Metabolic Syndrome) is **46**.

The average age of participants with 2 or fewer risk factors is **44**.

Percentage of Female  
Participants with and without  
Metabolic Syndrome

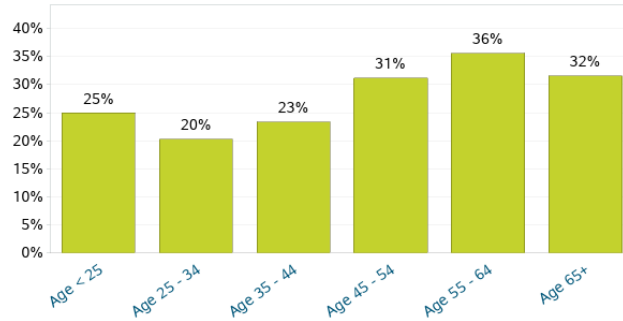


Percentage of Male  
Participants with and without  
Metabolic Syndrome



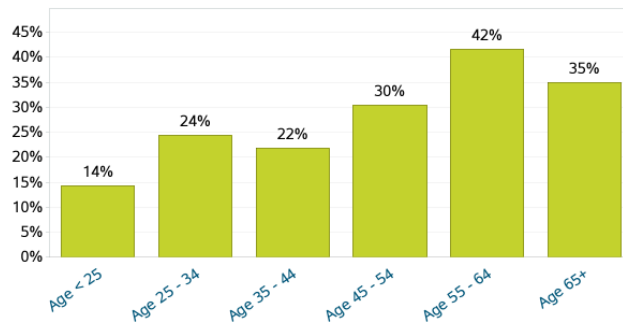
**2024**

Metabolic Syndrome by Age Group



**2023**

Metabolic Syndrome by Age Group



Metabolic Syndrome Report

Summary Data	* Number in 2024 (n)	** % At Risk MetS	Systolic BP>=130 Diastolic BP>=85	Glucose >=100	HDL <40 M <50 F	Triglycerides >=150	BMI >=30
All	850	27.41%	31.88%	24.59%	26.47%	32.12%	55.18%
Female	524	23.09%	24.24%	19.85%	29.39%	27.10%	55.15%
Male	326	34.36%	44.17%	32.21%	21.78%	40.18%	55.21%
Age < 25	12	25.00%	33.33%	8.33%	33.33%	25.00%	66.67%
Age 25 - 34	148	20.27%	16.22%	10.81%	31.76%	31.76%	55.41%
Age 35 - 44	278	23.38%	27.34%	15.83%	25.54%	32.37%	55.04%
Age 45 - 54	247	31.17%	38.06%	29.96%	25.10%	31.17%	55.87%
Age 55 - 64	146	35.62%	45.21%	45.89%	25.34%	33.56%	54.11%
Age 65+	19	31.58%	36.84%	36.84%	21.05%	36.84%	47.37%

Summary Data	* Number in 2024 (n)	Zero Risk Factors	One Risk Factor	Two Risk Factors	Three Risk Factors	Four Risk Factors	Five Risk Factors
All	850	21.65%	25.18%	25.76%	17.65%	8.24%	1.53%
Female	524	25.00%	27.10%	24.81%	14.69%	7.06%	1.34%
Male	326	16.26%	22.09%	27.30%	22.39%	10.12%	1.84%
Age < 25	12	16.67%	33.33%	25.00%	16.67%	8.33%	0.00%
Age 25 - 34	148	23.65%	32.43%	23.65%	14.86%	5.41%	0.00%
Age 35 - 44	278	26.62%	23.74%	26.26%	15.11%	6.83%	1.44%
Age 45 - 54	247	20.65%	21.46%	26.72%	21.86%	6.88%	2.43%
Age 55 - 64	146	12.33%	25.34%	26.71%	19.18%	14.38%	2.05%
Age 65+	19	21.05%	31.58%	15.79%	10.53%	21.05%	0.00%

\* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.  
\*\* The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

Metabolic Syndrome Report

Database Average

Summary Data	* (%)	** % At Risk MetS	Blood Pressure (At Risk)	Glucose (At Risk)	HDL (At Risk)	Triglycerides (At Risk)	BMI (At Risk)
All	100.00%	21.61%	33.27%	26.29%	23.67%	24.49%	27.07%
Female	51.59%	18.48%	26.53%	20.98%	25.09%	19.37%	26.48%
Male	48.41%	24.94%	40.45%	31.96%	22.16%	29.95%	27.70%

Summary Data	* (%)	Zero Risk Factors	One Risk Factor	Two Risk Factors	Three Risk Factors	Four Risk Factors	Five Risk Factors
All	100.00%	28.94%	27.57%	21.88%	13.65%	6.25%	1.71%
Female	51.59%	33.14%	27.78%	20.59%	11.95%	5.18%	1.35%
Male	48.41%	24.46%	27.35%	23.25%	15.46%	7.39%	2.09%

\* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.  
\*\* The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

## Metabolic Syndrome Report

### Metabolic Syndrome Cohort Report Introduction

This report represents your participants Metabolic Syndrome status over multiple screening periods. Within this report you will first see an overview of your overall trend for your entire population for each screening period represented, followed by a deeper focus on the population cohort, meaning those that participated in every screening analyzed within this report.

**Cohort:** Those participants that took part in the screenings in 2020 and 2024 and had results for all 5 factors.

### Total Participant Summary

The table below represents participants in each year of the program and the overall percent at risk for Metabolic Syndrome for all participants as well as the cohort participants in both screening periods, by their number of risk factors for each screening period. The change in percentage from 2020 to 2024 at each risk level is also displayed.

	All Participants		Cohort Participants		
	2020	2024	2020	2024	Change
Number of Participants	822	850	437	437	
% at Risk for MetS	31.51%	27.41%	31.81%	28.83%	<b>-2.97%</b>
Zero Risk Factors	24.09%	21.65%	22.88%	22.43%	<b>-0.46%</b>
One Risk Factors	21.65%	25.18%	20.59%	23.11%	<b>+2.52%</b>
Two Risk Factors	22.75%	25.76%	24.71%	25.63%	<b>+0.92%</b>
Three Risk Factors	17.64%	17.65%	18.08%	17.39%	<b>-0.69%</b>
Four Risk Factors	11.44%	8.24%	10.76%	8.70%	<b>-2.06%</b>
Five Risk Factors	2.43%	1.53%	2.97%	2.75%	<b>-0.23%</b>

### Overall Cohort Participant Summary

In El Paso County there were 437 participants that took part in both screening periods represented in this report. In 2020 32% of those were at risk for Metabolic Syndrome and in 2024, 29% were at risk which is a reduction of -3% at risk and is considered positive movement.

## HEALTHY LIFESTYLE REIMBURSEMENT PROGRAM

The Healthy Lifestyle Program offers eligible employees an additional incentive to adopt and maintain an active lifestyle. Employees must attend and participate in activities at eligible fitness facilities at least 8 times per calendar month for a total of 48 times during a consecutive 6-month period or 96 times for a 12-month period.

The basis of the plan aims to contribute to improving the employee's health by enrolling and participating in regular physical activity using large muscle groups, such as walking, running, or swimming, produces cardiovascular adaptations that increase exercise capacity, endurance, and skeletal muscle strength.

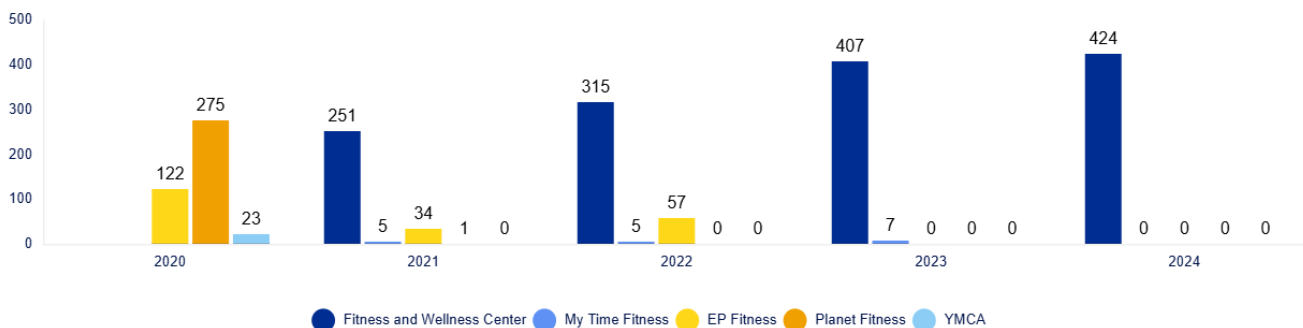
### Healthy Lifestyle

--	2020	2021	2022	2023	2024
Total Number of Applications Received for Reimbursement	51	19	42	38	40
Total Reimbursed for 12-months Eligibility	\$2,322	\$1,192.34	\$1,894.72	\$1,925.98	\$1,883.30
Total Reimbursed for 6-months Eligibility	\$3,381	\$991.80	\$2,642.82	\$2,320.87	\$2,294.58
Total Amount Reimbursed	\$5,703	\$2,184.14	\$4,537.54	\$4,246.85	\$4,177.88

## GYM ENROLLMENTS

In accordance with our El Paso County strategic health and wellness plan, employees are given the opportunity to enroll in a contracted gym facility with a monthly payroll deduction. The contracted gym in 2024 was My Time Fitness. My Time Fitness was contracted from January 2024- March 2024.

### Gym Memberships





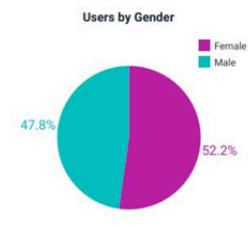
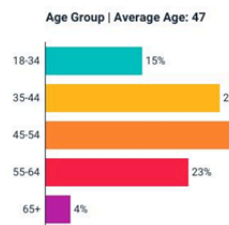
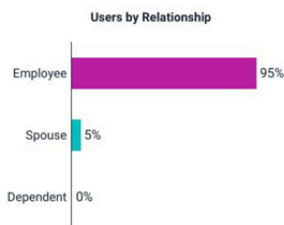
## Hello Heart Program

The Hello Heart program through the County's Medical TPA (Aetna) was implemented and took effective on May 2023.

### Starting Cardiovascular Health

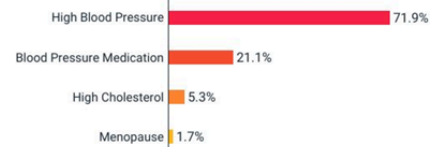


Your users are embracing the importance of heart health and taking an active role in their wellness. This report examines cardiovascular risks for users at the start of their journey.



#### Clinical Enrollment Criteria

50.7% of users self-reported more than one condition when enrolling.



#### Percent of Users by Starting Blood Pressure Category

