

Maine

Employer Incentive Program

Public Health Problem

In the United States, employers are a principal provider of health insurance and are therefore good candidates for employee programs that promote health and prevent disease. Because of this, state heart disease and stroke prevention (HDSP) programs promote the adoption of insurance policies inclusive of prevention services among employers.

Program Example

For several years, the Maine HDSP program staff has promoted linking the cost of health insurance premiums with employer-sponsored health improvement programs (i.e., employers that promote health and wellness programs are eligible to receive a reduction in their insurance premiums). Through the HDSP program's work and its partnership with the Maine Council for Worksite Wellness, a large health insurer piloted this strategy with Maine employers.

In November 2006, a large Maine insurance carrier launched a new program that granted a 2% reduction in premiums to small businesses (2–50 employees) or self-employed people that met several health promotion criteria. This program was promoted through the Maine State Chamber of Commerce to members of local or regional chapters of the Chamber participating in one of five products offered by the carrier. To be eligible for the reduction, businesses had to increase employee participation in certain activities, such as health-risk appraisals. This program is a way of rewarding employers for taking disease prevention seriously. It also sends a strong message that worksite health promotion is an effective tool for managing medical costs.

Implications and Impact

This policy change illustrates that state programs can influence employer-based health plan coverage for prevention.