



Actuarial Model for Wellness SURVEY RESULTS – APPENDIX I

Default Question Block

Thank you for participating in this survey. The input received through this process will help determine the approach and factors used for the eventual model resulting from this effort. Partially completed surveys are both acceptable and helpful. It is anticipated that the survey will take 10 - 30 minutes to complete.

Please complete the survey by **Tuesday, July 31, 2012.**

1. How familiar are you with wellness actuarial models? Check all that apply.

- I design actuarial models for wellness
- I work with and / or improve actuarial wellness models
- I analyze actuarial wellness model outcomes
- I do not work directly with actuarial wellness models, but am interested in such a model
- Not applicable / not interested in actuarial wellness models

2. For models you have used or currently use, what has been your involvement? Check all that apply.

- Determining ROI of wellness
- Adjusting valuation tables
- Helping individuals understand implications of lifestyle behaviors
- Designing wellness incentive programs
- Demonstrating impact
- Other. Please describe.
- Not applicable

3. For models you have used or currently use, which of the following are important factors? Check all that apply.

- Environmental factors (e.g., demographics, genetics, physical environment, socioeconomic status, education, culture)
- Lifestyle factors (e.g., diet/nutrition/healthy eating, exercise/physical activity/fitness, stress/anxiety, addictive behavior, risky lifestyle, sleep)
- Risk condition prevalence and cost (e.g., obesity, hyperlipidemia, hypertension, hyperglycemia, anxiety/depression)
- Disease state prevalence and cost (e.g., diabetes, heart disease, asthma/COPD, stroke/kidney disease, cancer)
- Health morbidity and cost
- Presenteeism impact and productivity cost

- Absence prevalence and cost
- Litigation/accident/property loss prevalence and cost
- Workplace injury prevalence and workers' compensation cost
- Disability incidence and cost
- Loss of activities of daily living and long-term care cost
- Mortality impact and life insurance, retirement and retiree medical cost
- Other. Please describe.

4. For models you have used or currently use, do you use lifestyle behaviors / health risks to adjust the following insurance premiums? Check all that apply.

- Medical
- Short term disability
- Long term disability
- Life insurance
- Workers' compensation
- Property/liability
- Other, please describe.

5. When using future wellness models, on a scale of 1 to 5, please rate the likelihood you will:

	1 least likely	2	3	4	5 most likely	Do not know
Determine ROI of wellness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adjust valuation tables	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help individuals understand implications of lifestyle behaviors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Design wellness incentive programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demonstrate impact	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other. Please describe.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. When using future wellness models, on a scale of 1 to 5, please rate the likelihood you will need the following factors:

	1	5
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	least likely	2	3	4	most likely	Do not know
Environmental factors (e.g., demographics, genetics, physical environment, socioeconomic status, education, culture)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lifestyle factors (e.g., diet/nutrition/healthy eating, exercise/physical activity/fitness, stress/anxiety, addictive behavior, risky lifestyle, sleep)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Risk condition prevalence and cost (e.g., obesity, hyperlipidemia, hypertension, hyperglycemia, anxiety/depression)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disease state prevalence and cost (e.g., diabetes, heart disease, asthma/COPD, stroke/kidney disease, cancer)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health morbidity and cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Presenteeism impact and productivity cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Absence prevalence and cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Litigation/accident/property loss prevalence and cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workplace injury prevalence and workers' compensation cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disability incidence and cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loss of activities of daily living and long-term care cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mortality impact and life insurance, retirement and retiree medical cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other. Please describe. <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. When using future wellness models, on a scale of 1 to 5, please rate the likelihood you will use lifestyle behaviors/health risks to adjust the following insurance premiums:

	1 least likely	2	3	4	5 most likely	Do not know
Medical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Short term disability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Long term disability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Life insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workers' compensation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Property/liability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other, please describe



8. Please describe the models with which you are familiar. Consider all models when answering.

9. What sources of data may be available to support the development of an actuarial model (please include sources used in models you have used or currently use, if applicable).

For questions 10 and 11, please consider the conceptual model described in the introductory email. Click here to view the model: [Wellnesssurveyimage7](#)

10. On a scale of 1 to 5, how well does the conceptual model capture the following?

	1 does not capture	2	3	4	5 captures	Do not know
Environmental factors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lifestyle factors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Risk conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disease states	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Actuarial outcomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Actuarial impacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Progression of health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. What suggested additions/revisions to the conceptual model do you have?

12. On a scale of 1 to 5, how feasible do you believe it is to factor in the impact of wellness into an actuarial model for your area of practice?

1	2	3	4	5	Do not know
least feasible				most feasible	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. If an actuarial model could demonstrate impact, how important is it to reflect the impact of wellness for your area of practice? Please rate on a scale of 1 to 5.

1	2	3	4	5	Do not know
least important				most important	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. On a scale of 1 to 5, how important is each role of actuaries in wellness?

	1	2	3	4	5	Do not know
	least important				most important	
Establishing standards of evaluation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Modeling financial impact	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Determining ROI	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Modeling financially viable programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Externally validating and reviewing other models, ROI, or savings calculations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Understanding impact on morbidity, mortality, disability, or other loss	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communicating results/impact to the public and to executive leadership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helping people understand the implications of their behaviors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other, please describe	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please share some information about your position/organization.

15. What type of organization do you belong to? Check all that apply.

- Brokerage firm
- Consulting firm
- Financial/Investment firm
- Government agency
- Insurance company
- Pharmacy benefits management
- Wellness provider
- Other, please describe

16. What are your areas of practice? Check all that apply.

- Academic
- Disability
- Finance/Investment
- Health
- Life insurance
- Property & Casualty
- Regulatory
- Retirement/Pension
- Risk Management
- Retired Actuary
- Non-Traditional, please describe

17. What roles do you play? Check all that apply.

- Business development
- Consultant
- Financial/Retirement planner
- Investment advisor
- Product development
- Risk advisor
- Underwriter

Valuation actuary

- Not an actuary
- Actuarial position not mentioned. Please describe.
- Other. Please describe.

18. Which of the following best describes the size of your current employer?

- 1 to 49 employees
- 50 to 199 employees
- 200 to 999 employees
- 1,000 to 9,999 employees
- 10,000 or more employees
- Not currently employed

19. Do you have additional feedback to share?

20. As a thank you, we would like to share with you an advanced copy of the survey results. To receive this material electronically, please provide your contact information.

21. If you are willing to be contacted for follow-up questions, please provide your phone number.
