

Wellness Track Program FAQs

What is Wellness Track?

Wellness Track is a free program offered to eligible employers enrolled in a small business group health plan through the Health Connector. Wellness Track's online website provides participating small employers and their employees with a suite of tools, such as health and nutrition trackers and exercise videos, to promote a healthier work environment. Eligible employers who participate may qualify for a Wellness Track rebate of up to 15% on their group's health insurance premium contribution for coverage purchased through the Health Connector.

Is my company or organization eligible to participate?

As of February 1, 2013, the Health Connector published new regulations that expand eligibility for Wellness Track. Both for-profit and non-profit employers can register for Wellness Track if they meet the following requirements:

- enroll in a small business group health plan through the Health Connector;
- purchase health insurance coverage for up to 25 employees;
- pay at least 50% of the premium for an individual employee's health plan and at least 33% of the premium toward an employee plan that includes dependents.

Please note: sole proprietorships are not eligible to participate in Wellness Track.

How do I register for Wellness Track?

When registering for a small business group health plan through the Health Connector, you can enroll in Wellness Track by simply checking a box. When entering your census, be sure to input email addresses for each employee you are registering. Valid email addresses are required for enrollment in Wellness Track.

In order to promote a full worksite wellness experience, you may also invite employees who do not participate in your small business group health insurance plan to enroll in Wellness Track. Simply email connector-wellnesstrack@state.ma.us to inquire about registering your employees not taking part in your group health plan.

Please note: employees who choose to participate but do not participate in the group health insurance plan will not count towards eligibility or rebate calculations.

How do I access my Wellness Track account?

The Health Connector will email log-in credentials for a Wellness Track website account within 15 days of your group's group health plan effective date. You will be asked to change your password after you first log in to your Wellness Track website account. Email customer service if you are having trouble at welnesstrack@livehealthier.com.

Employers are required to supply separate and valid email addresses for each individual enrolled in the program during the registration process.

You may also access the Wellness Track log-in page on the Health Connector's Wellness Track homepage. [Provide link to Connector's Wellness Track homepage]

[Log in to Wellness Track](#)

[Email customer service](#)

How does an employer qualify for a Wellness Track rebate of up to 15%?

The employer must first register for Wellness Track. Within 12 months of registering for Wellness Track, employers are required to:

1. Demonstrate an Effort to Create a Healthier Work Environment

- Employers must promote a healthy work environment by implementing their choice of one of three wellness toolkits: nutrition, physical activity or stress management.
- Once an employer logs in to the Wellness Track web account, s/he will be asked to select from one of three toolkits to distribute to participating employees. The toolkits include wellness activities (*e.g.*, walking programs, healthy eating plans, tobacco cessation resources, time management worksheets), resource lists and flyers.

2. Promote Employee Engagement in Wellness Track by Incentivizing Your Employees

- Employers must choose among two reward options to incentivize employee participation: health and wellness-related gift cards or a paid day off.
- Employers must submit information on the Wellness Track website indicating how they will reward their employees.
 - *If an employer selects the health and wellness gift card reward, the gift card will be issued directly to the employee upon the employee's completion of their participation requirements. This reward would be deducted from the employer's Wellness Track rebate.*
 - *If the employer selects the paid day off reward, the employer must provide the paid day off prior to receiving the employer's Wellness Track rebate.*

At least 33% of Employees are required to:

1. Schedule a Preventive Care Visit and Submit a Standard Encounter Form OR Complete a Confidential Online Health Risk Assessment
 - *Employees must complete this step in order for the employer to receive the employer's Wellness Track rebate.*
2. To earn an employer-sponsored reward, individual employees must also complete a preselected activity that reinforces health and wellness materials in their company's chosen toolkit

All of the resources necessary to complete both the employer and employee participation requirements are available on the Wellness Track website. The Wellness Track website provides step-by-step instructions for completing these quick and easy tasks. [Click here](#) to access the site.

A small business enrolled in Wellness Track that does not meet the Wellness Track requirements within 12 months of registering for Wellness Track is not eligible to receive a rebate for the premiums paid during that period.

What if I disagree with the Connector's determination that my company cannot participate in Wellness Track?

If you believe your business meets the Wellness Track enrollment or participation requirements, you can request an appeal form by phone at 617-933-3049, by email to connector-wellnesstrack@state.ma.us, or by mail to:

Wellness Track
Commonwealth Health Insurance Connector
PO Box 960484
Boston, MA 02196

How will the Wellness Track rebate be calculated?

The rebate will be based on the employer's share of the premiums paid for each eligible employee, including an owner or a partner in a partnership, enrolled in a small business group health plan purchased through the Health Connector who has registered in Wellness Track and has completed the participation requirements. The employee's share of the premium will be excluded from the rebate calculation.

If an employer elects to reward his/her employees with a gift card for fulfilling their employee participation requirements, the total value of the gift cards will be deducted from the employer's total rebate payment before the employer's Wellness Track rebate is issued.

What if my company or organization currently participates in a small business group health plan purchased through the Health Connector but didn't register for Wellness Track during enrollment?

Groups currently enrolled in a small business group health plan purchased through the Health Connector can register for Wellness Track at any time by calling 617-933-3049 or emailing connector-wellnesstrack@state.ma.us.

What if my company does not qualify for Wellness Track?

You can still take advantage of Wellness Track's free tools and resources for promoting a healthier work environment. For more information, email connector-wellnesstrack@state.ma.us or call 617-933-3049 and ask about "My Wellness Track," our free online wellness program offered to those employers that are ineligible for a rebate.

I have other questions. How can I get answers?

Email connector-wellnesstrack@state.ma.us or call the Wellness Track Hotline at 617-933-3049.