

# 2024 HealthQuest Frequently Asked Questions

## HealthQuest Rewards Program

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Marathon Health is both the onsite health center and wellness vendor for the State of Kansas HealthQuest program. Participation in HealthQuest programs is always voluntary and strictly confidential. Some of the programs and activities eligible for credits through the HealthQuest Rewards Program include Preventive Care Services, Chronic Condition Programs, Health Coaching, and Health Education Modules. Statewide challenges, such as physical activity challenges, will be offered in 2024. You can contact us at:

**Marathon Health Member Relations Team (MRT) HealthQuest**

**Support: 785-783-4080**

**Marathon Health: [member@marathon-health.com](mailto:member@marathon-health.com)**



# 2024 HealthQuest Frequently Asked Questions

## General

### What is the HealthQuest Rewards Program?

The HealthQuest Rewards Program is a wellness incentive program offered by the State Employee Health Plan (SEHP) that promotes health and wellness through rewards and information. Participants who complete activities that promote physical, mental and emotional wellness earn credits towards their medical insurance premium incentive discounts and Health Reimbursement Account (HRA)/Health Savings Account (HSA) reward dollars for participants in Plans C, J and N.

Each person's path to well-being is unique and personal. HealthQuest is designed to offer all participants the opportunity to access the activities and resources offered through this program. As part of that accessibility, if a participant feels unable to access or participate in an activity or resource due to personal limitations, they may request reasonable alternatives to earn their HealthQuest credits and continue their personal path to wellness. Reasonable alternatives may be requested by contacting us at [SEHPHealthQuest@ks.gov](mailto:SEHPHealthQuest@ks.gov).

### What rewards does the HealthQuest Rewards Program offer?

Plan A:

- All coverage tiers: Employees who have been employed for a minimum of 365 days who earn 20 credits receive a premium discount of \$240 for 2025.
- All coverage tiers: Employees who earn 40 credits receive the premium discount of \$480 for 2025

Plans C, J, and N:

- All coverage tiers: Employees who earn 40 credits receive the premium discount of \$480 for 2025. Employees will also earn \$12.50 in their HRA/HSA for each credit earned, up to 40 credits or \$500.

### Who is eligible to participate in HealthQuest?

Benefits-eligible State and Non State employees who are enrolled in the SEHP or who have waived coverage in the plan are eligible to participate in HealthQuest programs and activities. All benefits-eligible State and Non State employees enrolled in benefits with the SEHP will be able to earn credits toward the premium incentive discount and/or HRA/HSA reward dollars.

### Do covered children and/or covered spouses need to participate in HealthQuest to receive the 2025 premium incentive discount?

No. Only covered employees need to complete the requirements for the 2025 premium incentive discount.

### Is participation in HealthQuest required?

Participation in HealthQuest programs and activities is always voluntary, strictly confidential and highly encouraged.



# 2024 HealthQuest Frequently Asked Questions

## Continuing in 2024

### **Do I need to register to open a new HealthQuest portal?**

There be a HealthQuest portal supported by Marathon Health that members will be able to log in at HealthQuest.ks.gov.

### **Are spouses required to participate in 2024?**

No! In 2024, covered spouses on plans with Employee/Spouse or Employee/Family coverage will not be required to earn credits for the Employee to receive the full annual Premium Incentive Discount and HRA/HSA incentive payments. Most members on Plans C and N with spousal coverage will see a corresponding increase in the Employer Contribution to their HRA/HSA. Covered spouses will still have access to all HealthQuest resources and activities.

### **How many credits do I need to earn in 2024 to receive the Premium Incentive Discount?**

In 2024, the Premium Incentive Discount Credit Requirement is 40 credits. For Plan A members who have been employed for more than 365 days, 20 credits would be required to receive a partial premium incentive discount. Additionally, the HRA/HSA dollars awarded for each HealthQuest credit completed is \$12.50, up to the maximum of \$500.

### **Will there be continuing services in 2024 for HealthQuest?**

Yes! Members will have access to the “Anywhere” program for virtual health services through the HealthQuest Health Center. Members may schedule virtual appointments from 7 am – 5 pm. Nurse On-call for urgent needs after hours. Only available for members covered by SEHP medical plan. Members not covered by SEHP medical insurance will only have access to eligible HealthQuest wellness program activities.

### **Can I still video chat with a Health Coach?**

Yes! Virtual Health Coach appointments will be available through the Anywhere program. Call 785-783-4080 to schedule your appointment. Don't forget, in-person Health Coach appointments are still available at the HealthQuest Health Center!

### **Are On-Site Biometric Screenings or physician forms required in 2024?**

No! Simply go to your provider's office, HealthQuest Health Center or use the Anywhere program to have your cholesterol check, glucose check and/or A1C checked at a local lab. To receive credits for preventive care services, claims must be submitted to the SEHP medical plan (Aetna or BCBS of Kansas).

### **How can I earn HealthQuest credits for my first eye exam of the year?**

Regardless of reason or diagnosis, your first eye visit each year is covered at 100% if you are enrolled in any of the SEHP medical plans (Aetna or Blue Cross Blue Shield of Kansas) and you use a Network provider. You will need to present your medical card to your provider at the time of the service to receive your full benefit and earn HealthQuest credits.



# 2024 HealthQuest Frequently Asked Questions

## Earning Credits

### **When can I start earning credits?**

Beginning January 1, 2024, all benefits-eligible employees (enrolled in benefits) may start earning HQ credits as soon as they have elected benefits and their benefits have been processed through the State Employee Health Plan. Remember, to receive HealthQuest credits for preventive exams, claims must be submitted to the SEHP medical plan (Aetna or BCBS of Kansas) or dental claims through the SEHP coverage administered by Delta Dental of Kansas.

### **I am a newly hired employee. How long do I have to get my credits?**

As a new employee, you have 365 days from the first day of employment to earn 40 credits toward your premium incentive discount. Here are 2 scenarios for a 2024 new employee:

1. If you earn 40 credits before December 31, 2024, you will earn the premium discount on the next available pay period. You will keep your discount for the remainder of 2024 AND for calendar year 2025! You will then need to earn 40 credits in 2025 for the full 2026 premium incentive discount.
2. If you reach 40 credits earned in 2025, still within your first 365 days of employment, you will earn the premium incentive discount on the next available pay period. You will keep your discount for the remainder of 2025 AND all of calendar year 2026! You will then need to earn 40 credits in 2026 for the 2027 discount.

### **How do I receive credits for my preventive exams?**

The dental, vision, annual physical, well-person exam, lab draws (including glucose, cholesterol, A1C), vaccines (including COVID, flu, pneumococcal, and shingles), cancer screenings (including mammogram, prostate cancer screening, cervical cancer screening, colonoscopy, skin cancer screening) and boosters (including COVID, TDAP) credits are awarded after the claims have been processed by the SEHP medical plan vendors (Aetna or BCBS of Kansas) or dental claims through the SEHP coverage administered by Delta Dental of Kansas and Marathon Health is notified to award the credits. This may take several weeks for the credits to appear in your account. HRA/HSA dollars will be awarded on the next available paycheck after the credits have been processed by Marathon Health.

### **How do I receive credit for a preventive service that are not filed through the SEHP?**

To receive HealthQuest credits, all preventive exam claims must be submitted to the SEHP medical plan (Aetna or BCBS of Kansas) or dental claims through the SEHP coverage administered by Delta Dental of Kansas. If a member receives care outside of the SEHP, and which is not billed to the SEHP medical or dental plans, HealthQuest credits will not be awarded. Self-reported services are not eligible to receive HealthQuest credits.



# 2024 HealthQuest Frequently Asked Questions

## Earning Credits

### **Why am I not seeing my preventive exam credits in my HealthQuest portal?**

After you receive an eligible preventive service, the SEHP medical and dental plan vendors, will notify Marathon Health that you have completed these activities. This process can take 4-6 weeks. Please contact SEHPHealthQuest@ks.gov if you do not see preventive exam credits in this time frame.

**IMPORTANT: These activities must be completed within the current plan year, and claims must be filed with the SEHP medical or dental plans to receive HealthQuest credits. If no insurance claim is filed, no credits will be awarded. There may be a delay for your credits to auto-populate due to submission by your doctor's office or transmission from your insurance provider.**

### **What is the last possible date I can earn credits for the 2025 HealthQuest Premium Incentive Discount?**

HealthQuest credits for the 2025 Premium Incentive Discount can be earned January 1 - December 31, 2024.

### **Do spouses need to participate in the HealthQuest Program?**

Spouses do not need to participate in HealthQuest for employees to earn the premium incentive discount or HRA/HSA reward dollars.

### **Can I earn a partial Premium Incentive Discount if I don't earn all 40 credits?**

For Plan A members who have had a minimum of 365 days of employment, effective with the start of the next plan year, 20 credits can be earned to receive a partial Premium Incentive Discount of \$240.

### **Can I earn HealthQuest credits by using Avesis for my first eye exam of the year?**

To earn HealthQuest credits for your first annual eye exam, the claim will need to be submitted through your SEHP medical insurance (Aetna or BCBS of Kansas). If you use a network provider, that exam will be covered at 100% by using your SEHP medical insurance (Aetna or BCBS of Kansas).



# 2024 HealthQuest Frequently Asked Questions

## HealthQuest HRA/HSA Reward Dollars

### **How long will it take for me to see HRA/HSA reward dollars in my account?**

Your HRA/HSA reward dollars will be earned throughout the year and are deposited in your MetLife account 1-2 pay periods after your credits are awarded on your HealthQuest portal.

### **What is the deadline to earn the Premium Incentive Discount and HRA/HSA reward dollars in 2024?**

The deadline for HRA/HSA reward dollars to be earned AND reported to Marathon Health is November 15, 2024.

### **All credits must be earned and displayed in your HealthQuest portal by November 15, 2024, to be awarded HRA/HSA reward dollars.**

The deadline for earning credits toward the Premium Incentive Discount for 2025 is December 31, 2024.

### **How often will HRA/HSA balances update during the 2024 year?**

HRA/HSA reward dollars you earn are processed and awarded throughout the year during each pay period, until November 15, 2024, and will be deposited within 1-2 pay periods after credits are earned. *Note: The 3rd paycheck of the month does not include employer contributions such as HRA/HSA reward dollars.*

### **Why am I not seeing my HRA/HSA reward dollars in my MetLife Account?**

When HRA/HSA reward dollars are deposited in your HRA/HSA on the same payroll period as the regularly scheduled Quarterly Employer Contribution, these amounts are added together, and shown as an Employer Contribution in your MetLife account. Check your pay stub to see the individual amounts. Non State members will see the HRA/HSA reward dollars added to their monthly Employer Contribution.

Example: If enrolled in a Member-only plan, your Quarterly Employer Contribution is \$250. If you also earn \$40 in HealthQuest contributions, your MetLife account will show a total of \$290 in employer contributions for that pay period.

### **If I leave State employment, will my HealthQuest earnings be funded to my MetLife Account?**

An active paycheck is required for the SEHP to award the HealthQuest earnings. Once you leave State employment and are no longer receiving a paycheck the HealthQuest earnings for your HRA/HSA account will end.

For example: If you have a retirement or resignation date, you will need to not only complete a HealthQuest activity, but also redeem your HRA/HSA reward dollars for the activity before your final day. If you do not have an active paycheck, you will not be able to receive HRA/HSA reward dollars for completing an activity.



# 2024 HealthQuest Frequently Asked Questions

## HealthQuest HRA/HSA Reward Dollars

### **I want to contribute the IRS max contribution. Will my HealthQuest earnings cause me to be over the IRS maximum amount?**

The contributions for HealthQuest rewards do count toward the IRS maximums for HSAs. The open enrollment and initial enrollment portals take the IRS limits and HealthQuest earnings into account when presenting the maximum election amount to members when making elections.

Members can submit funds directly to their HSA outside of the State's payroll process. If a member elects to make contributions outside of payroll deduction into their HSA and it results in the account being overfunded, the member may owe taxes and penalties on this amount. Members are responsible for managing their HSA account, their contributions, and paying any taxes and penalties resulting from overfunding.