

Freedom Frequent Fitness

Summary and FAQs for Brokers and Employers

A recent HealthPartners Research Foundation study found that inactive older adults who increased their physical activity to at least 90 minutes per week experienced an average of \$2,000 less in medical expenses the following year.

To support our older adult members, starting January 1, 2006, HealthPartners provides a unique fitness opportunity to HealthPartners members who are covered by the HealthPartners Freedom Medicare Plan. Called "Freedom Frequent Fitness", the program works essentially the same as HealthPartners Frequent Fitness program, but has added features for eligible participants.



What do participants of the HealthPartners Freedom Frequent Fitness (FFF) Program receive?

Eligible participants have the opportunity to earn payment of their full club membership dues each month, including any enrollment/joiner fees.

Instead of earning just \$20 for each month they meet the workout requirements, FFF participating members would be reimbursed for their portion of their full monthly dues (including tax) for each month they meet the requirements. The dollar amount reimbursed will depend on the club the member belongs to and the membership type they enrolled in at that club.

What is the monthly workout requirement?

Just like Frequent Fitness, FFF members must work out eight (8) days per month to earn the FFF payment. Only one workout per day counts toward the 8 workouts.

Who is eligible for the FFF program?

Only members who have HealthPartners Freedom Medicare plan are eligible for Freedom Frequent Fitness. Eligible members must have Freedom Plan II or Freedom Plan III to participate in Freedom Frequent Fitness.

*For More Information
Please Contact Your
HealthPartners Sales Executive
952-883-5200*

Are members on HealthPartners 65+ products eligible for regular Frequent Fitness or Freedom Frequent Fitness?

The name of HealthPartners 65+ products-including 65+ w/Rx, 65+ w/Open Access, and 65+W/Rx Open Access-changed to "HealthPartners Freedom Plan" effective January 1, 2006. Most members formerly on the 65+ products will be on the Freedom Plans as of that date, but not all. ONLY members with a HealthPartners Freedom medical ID card are eligible for the Freedom Frequent Fitness program. Members on HealthPartners 65+ products after January 1, 2006 are still eligible for regular Frequent Fitness, and will become eligible for Freedom Frequent Fitness when they switch over to the Freedom plan.

Can HealthPartners members who are eligible for FFF choose to participate in regular Frequent Fitness?

Yes, members who qualify for FFF would also qualify for regular Frequent Fitness, but since the credit members can earn under FFF is greater, it is likely that anyone eligible for FFF would enroll in FFF versus regular Frequent Fitness. However, members can select which program to participate in (as long as their club/Y is participating in FFF).

Which clubs are participating in Freedom Frequent Fitness?

Clubs must be participating in regular Frequent Fitness to be eligible for the Freedom program. To ensure that the program operations are well-established before expanding the program, HealthPartners has invited two organizations-Northwest Athletic Club (NAC) and Twin Cities YMCA (TC YMCA)-to participate for the program debut on January 1, 2006. Additional clubs, to be named at a later date, may be added early in 2006.

What club membership level do members have to participate in to be eligible?

Members can have either the Individual/Adult rate, or a Couple/Dual rate at their respective club. Members with Family, student, youth or other types of rates are not eligible. Rates are subject to change, and interested members should contact their participating club for details.

How will reimbursement be calculated for couple/dual memberships?

Members on couple dual rates earn their half of the rate. If only one member is eligible for Freedom FF, and earns the credit, they'll earn reimbursement of their half of their dues. If both are eligible, and both earn it, they earn reimbursement of both halves, i.e., their full membership.

Do members need to pay any enrollment fees or my membership dues up front?

Yes! Freedom Frequent Fitness is a reimbursement program, which means members pay their dues each month, and then IF they work out 8 days in a particular month they'll be reimbursed for that month's dues. Reimbursement takes place two months after the month in which 8 workouts were completed, e.g., if the member worked out 8 times in March, they'd be reimbursed for their March dues in May through their regular monthly dues payment process at their club. TC YMCA does not charge an enrollment fee for FFF members; NAC does charge an enrollment fee.

How will members be reimbursed for their FFF payments?

Members of FFF will be reimbursed in the same manner as members who participate in regular Frequent Fitness-through their regular monthly dues process. The two month lag will still be in effect due to the timing of the file submission and verification process.

How will members be reimbursed for their enrollment/joiner fee, if any?

New FFF members who are also new to the club/Y should pay any applicable joiner/enrollment dues when they join. TC YMCA waives the joiner fee for Frequent Fitness and Freedom Frequent Fitness members. NAC offers a reduced enrollment fee for new members. Members will be reimbursed for that fee as part of the regular FF reimbursement process.

What happens when a FFF member doesn't meet the 8-workout requirement for a particular month?

The FFF program only pays the monthly dues for months when members complete their 8 workouts. For months when FFF members don't earn their 8 workouts, the member's club/Y account will be charged for the monthly dues for that month, regardless of the reason the member wasn't able to make 8 workouts. This includes memberships that are put on-hold.

Can members who prepay membership dues (like 6, 12, or 18 months) participate in Freedom Frequent Fitness?

Each participating Freedom Frequent Fitness club/Y determines this based on their capabilities. The TC YMCA does NOT allow pre-pay members to participate in Freedom Frequent Fitness. NAC will allow prepay members to participate in Freedom FF.

What paperwork do members need to complete to participate in the Freedom Frequent Fitness program?

Participating Freedom Frequent Fitness clubs will require members new to Freedom Frequent Fitness to complete an addendum and provide a copy of their HealthPartners Freedom ID card to provide the information needed to track their participation in the program. Members switching from regular Frequent Fitness to Freedom Frequent Fitness will also need to complete the new addendum.

What happens if the member leaves HealthPartners or drops their health club membership?

Termination of HealthPartners coverage or membership from a participating health club results in forfeiture of any unpaid incentive. This is the same as the regular Frequent Fitness program.

What should members do to switch over to Freedom Frequent Fitness?

Members should inform the front desk staff at Northwest Athletic Club or their Twin Cities YMCA location that they wish to switch over to the Freedom Frequent Fitness program. Members will be required to complete a new form to ensure that they are recorded correctly as participating in the Freedom program. Two months after they switch they'll begin to have their portion of their full month's dues reimbursed to their club account (instead of the usual \$20 reimbursement) for months when they earn the reimbursement.