

# Corporate Wellness Programs That Pay Dividends

By Dave Berkemeier

The cost of health insurance is continuing to rise year after year. Employers are always looking for ways to lower health care costs and still provide good health insurance benefits for everyone. Wellness is a process. One does not “get well” and automatically stay well. The quality of our health is a product of the daily choices we make. Any employer, large or small, will benefit from a results-oriented health promotion program.

Real savings are being made by companies that invest in health promotion programs that target health care users and make them health care consumers. One way to accomplish this is through early detection and/or prevention of illnesses. Preventable illnesses make up approximately 70 percent of the burden of illness and the associated costs. Some preventable risk factors include tobacco use, alcohol consumption, lack of exercise and poor nutrition habits.

The mission of all companies should be to: **identify** high-risk populations within the workforce; **target** those populations with interventions; and **engage** participants to assume responsibility for their health actions.

Many local companies have utilized a proven three-step process for implementing wellness programs:

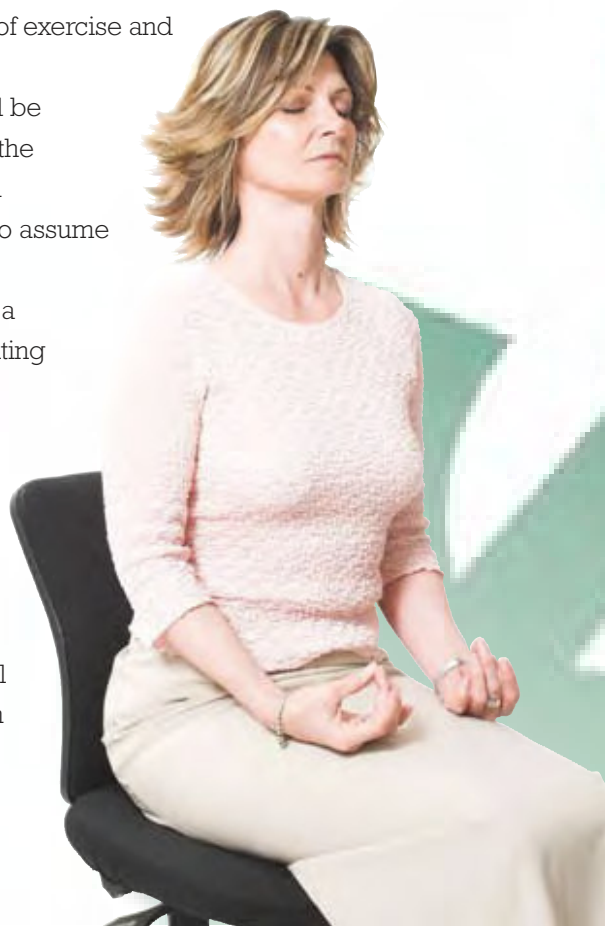
**1. Identify** – Set up health risk assessments at the worksite for convenience.

- **Questionnaires or online:** One week ahead of your scheduled appointment, you will be given a questionnaire (health history, fitness, eating habits, smoking, safety, stress, medical

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care, etc.) that you will need to complete and bring with you at the time of your assessment. All information shared is private and follows HIPAA guidelines. The law gives you this right to privacy. The employer will never see individual results.

- **Fitness assessments:** This consists of height/weight, blood pressure, body composition, step aerobic test, timed curl-ups and flexibility test. All are very easy and private. Objective biometrics is a superior way of identifying potential health risks.
- **Blood profiles:** Given by trained medical professionals and reviewed by health professionals, blood profiles check for total cholesterol, HDL



(good), LDL (bad), triglycerides (fat) and glucose (sugar). Additionally, two other tests can be conducted: For male participants over age 40 a PSA (prostate-specific antigen) test, conducted on their blood sample, can be an effective screening test for prostate cancer. For female participants over age 32, a TSH test for thyroid disease, can be conducted on the blood sample.

- **Individual results:** Participants will receive an 18-page profile, which is mailed to their residence within one week. The profile includes: Wellness Summary, Fitness Profile, Nutrition Status, Safety Section, Stress Profile, Cancer Profile, Body Composition, Coronary Risk and Health Age. The scores are based on age and gender, and there is not a pass or fail grade. This is a current snapshot of your health.

## 2. Target and engage – Identify high-risk participants and give them tools to change behaviors.

- **Physician copy:** With your consent, which is requested on the personal wellness questionnaire, a one-page summary will be mailed to your primary care physician for care management. For many of us, this will be our only yearly screening. We make many excuses to avoid going to the doctor.
- **Health coaching:** Participants identified as high-risk and who demonstrate a commitment to want to make improvements in their health status will be given the opportunity to work with a health coach to assist them in reaching their health goals. A health coach will call participants quarterly to discuss an action plan for making lifelong behavior changes. Depending on logistics, your employer might have health coaches available at the worksite for one-on-one health coaching.

## 3. Measure Outcomes – Track the participants and ROI.

- **Executive Summary:** The employer will receive an aggregate report of the population. The report will outline demographics, major health risks, health status, health age summary, recommended actions, intervention strategies and an economic impact of major risks. Again, this is only aggregate data – no individual results.

- **Group Progress:** To justify the costs associated with a wellness program you must show group progress. An effective wellness program will only survive with a commitment from senior management. You should expect a positive ROI within three years of implementing the program. ROI's range an average of \$3 to \$6 for each dollar invested in the program. Tracking a true ROI is sometimes hard to calculate. It takes teamwork with the employer, insurance broker, carrier, TPA and wellness vendor.
- **Your Competition:** Many of your peers are implementing cost-effective wellness programs that pay dividends. This is an added employee benefit that will increase productivity and decrease absenteeism. Maybe they know something you don't!

Why do we need such a dramatically different approach to health care? We all need to better manage our share of the health care responsibility. Doing nothing condemns the employer's health plan to cost management through cutting benefits and eroding your disposable income to plan members. If your employer asks you to participate you should really consider the health benefits. Early detection makes such a difference in health outcomes. "An ounce of prevention is worth a pound of cure." We have all heard it, but how many of us live it?

Keep in mind that this is a health assessment, not a medical physical. The purpose of a health assessment is to give you a snapshot of the effects your lifestyle choices are having on your health and to identify and educate you on potential health risks. It is designed to provide enough information to motivate you to make better lifestyle choices and, if needed, pro-actively get medical care. This assessment is not intended to be diagnostic, nor is it designed to replace an annual physical completed by your personal physician.

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