

What's in your plan?

Does your insurance cover new products? **Interviewed by Amy Dison**

As new vaccines and preventive medicines hit the market, employers and insurance companies are often hesitant to include these items in their plans. It is important for employers to work with insurance providers and weigh both sides of the equation to determine if investing in preventive measures may actually reduce overall health costs.

"The best thing you can do for high-price patients is prevent their problem," says Bruce Niebylski, M.D., associate vice president of medical affairs with Priority Health.

While it may be difficult to directly measure a return on investment, the data collected by agencies, such as the Centers for Disease Control and Prevention (CDC) and the National Institutes of Health (NIH), is overwhelmingly convincing. Today, employers have options to design their benefits in ways that encourage employees to choose healthier lifestyles.

Smart Business spoke with Niebylski about benefit design and how employers can measure the return on investment for preventive measures.

How can benefit design encourage healthier lifestyles?

There are millions of vaccines, medications, treatments and simple lifestyle changes that individuals can implement to encourage healthier lifestyles.

When dealing with lifestyle, you are dealing with human behavior. People tend to do things that are simple, convenient and that other people are doing. By designing a plan that caters to such desires, employers and benefit providers can help reduce overall health care costs by helping consumers lead healthier lifestyles.

Today, some vaccines, such as the flu shot, are offered at grocery stores. This increases the likelihood of consumers utilizing the shot, therefore increasing overall health. A simple design change can have positive effects in an employer's health benefit plan.

Do benefit plans cover preventive services?

Almost all preventive services are covered. About 10 years ago, screenings such as



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mammograms and colonoscopies were not covered by health plans. Benefit providers have since researched the value of preventive measures and determined a significant reduction in overall health care costs.

As new products are introduced to the market, there is still some hesitation as to whether they should be covered by a health care plan. Gardasil is a new vaccine on the market that is to be used to prevent human papillomavirus (HPV), a leading cause of cervical cancer. This vaccine reduces the risk of getting HPV by 75 percent. After research, many health plans realized it was far cheaper to invest in the prevention than to pay for the treatment of a cervical cancer patient.

How can one measure the return on investment (ROI) for preventive health services?

Many different organizations, such as the CDC and the NIH, realize the importance of showing the ROI of preventive measures to consumers. There have been many studies done to show that preventive methods lead to less absenteeism, therefore leading to greater productivity. Studies show that prevention decreases susceptibility to dis-

eases that are in one's environment. One company tested the theory of compliance of care by eliminating all co-pays on medicines that treated such diseases and ailments as diabetes, high blood pressure and depression. When the company eliminated the co-pays, it found that its employees followed their medication regimen much closer and were less likely to miss work for illness and their overall health care costs went down. By investing a little more money upfront, the employer saved money on health care costs because it had to pay far less medical costs.

Why are employers turning to preventive measures instead of treatment?

The evidence shows it is cheaper for an employer to take simple steps to improve employee health than it is to treat illness.

Employers can encourage employees to take short walks on their breaks, or redecorate stairwells to make them more inviting to encourage people to use the stairs. Vending machines that contain fatty foods and sodas can be removed and replaced with healthier food options. These changes may cost an employer upfront but can save the employer in overall health care costs.

Encouraging the use and regular visits to a general physician is beneficial to employers, as well. Too many people use the emergency room as their primary place for treatment. The ER should be used for emergencies only.

Is it ever too late to implement a healthier lifestyle and utilize preventive measures?

It is never too late. The earlier you make significant changes the better. There is always room for improvement. You don't have to change your life; you just need to be smart about life.

Often, changes in behavior are tied to a social situation. It is important to recognize how you respond to life-changing events, such as children moving out or a loved-one passing away, and create healthy habits in response. <<

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