

A healthy workplace

How wellness programs can enhance your benefits plan **Interviewed by Meredith McKenzie**

A recent study found that the U.S. health system spends \$147 billion per year on obesity-related conditions, causing a growing impact on employees and the businesses that employ them.

But with Americans spending an increasing number of hours at work each week, it can be difficult to find time for fitness. Creating a wellness program at work and providing incentives for participating make it difficult for employees to neglect wellness.

“Employers want employees to be productive while at work,” says Robert Van Eck, associate vice president of employer services and population management for Priority Health. “There are added costs when someone is not at work or he or she is there but not fully engaged. You can lose up to \$10,000 per year if an employee with risk factors is not engaged in his or her job. That will have a huge impact on your bottom line.”

Smart Business spoke with Van Eck about how to create a wellness program and get employees engaged, and about the costs and associated benefits of such a program for your business.

How can you create a wellness program and a culture of wellness?

Wellness should be added incrementally, because employees may not be used to your interest in something as personal as health and health behaviors. Start with general education and awareness classes on nutrition or exercise. A health risk appraisal is another good health awareness tool that walks members through questions about their health and provides a summary on their health risks and the steps they should take in regard to their health.

Biometric screenings provide health tests such as blood pressure and glucose screenings to be administered on-site. A health coach will review results with the employee face to face and help steer them to the right lifestyle and behaviors.

You can also create tobacco-free work sites or change the type of food provided in the cafeteria.

Many companies also are reversing their normal policies to help drive behavior, such as charging more for french fries and less for salads.



Robert Van Eck

Associate vice president
Employer services and population management
Priority Health

How can you get employees engaged in your wellness program?

Employee engagement is important. Just because there's a health risk appraisal or screening available doesn't mean employees are going to take advantage of it.

Sometimes it takes incentives and prizes to get employees excited. Health plans also might be able to offer premium discounts to you, which can be distributed in cash to employees who complete wellness activities.

You can also use that savings to change the benefits design, such as offering lower co-pays and deductibles to members. There are rules and regulations around how to use incentives that you have to be aware of.

Develop challenges for employees to participate in. Have a competition to see who can lose the most weight or who can be the most active over six weeks. Make it a team effort and use your workspace to get employees engaged in wellness activities.

This creates a sense of acceptance, support and camaraderie, and a culture of wellness.

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How can sponsoring a wellness program benefit a company?

It will contribute to cost savings and productivity. Poor health lifestyles, such as obesity and tobacco use, have a huge impact on health and productivity. Creating a culture of wellness in the workplace is important. That culture can impact how people behave and will have a direct impact on cost and future risk.

Health care costs increase depending on the number of risk factors you have. Risk factors include tobacco use, weight, sedentary lifestyle, stress, depression and family history. A low-risk employee will cost \$1,700 per member per year, three to four risk factors will cost \$2,400 per member per year and five or more risk factors will cost \$3,800 per member per year.

The benefits to a company are seen over time and increase with how assertive your program is. The more requirements you have, the more engagement you get and the more incentives you offer, the more your low risk numbers will increase. You'll also have healthier and happier employees.

Wellness programs can also positively impact numerous health conditions. Weight has a direct relationship on orthopedic and cardiovascular prevalence and costs. People with these conditions have a higher prevalence of obesity while people without these conditions have lower incidence of obesity.

What is the cost of creating and maintaining a wellness program?

It depends on how assertive you want to be. For example, health risk appraisals are often free, but the analysis of results and recommendations for improvement takes expertise that comes with modest cost.

Wellness programs can be developed to fit the employer's budget, from as low as \$50 per employee for biometric screening and coaching to \$200 per employee to provide personal coaching to employees with higher health risks. There are costs involved, but the outcomes outweigh the costs. <<