



Preventative health care can reduce benefits cost

by David Kubicek

Employees spend an average of a third of their time at work so offering a culture of health and well-being at the worksite is a logical place to encourage healthy choices.

Companies can offer direct benefits such as fitness centers, exercise equipment, healthy food choices or incentivize participants to become involved in behavior change programs like weight loss and tobacco cessation, WELLCOM CEO Theresa Nelson said.

“Employers offering comprehensive wellness programs, dedicating budget dollars to wellness efforts and employing dedicated wellness professionals are the ones that are most successful in proving a healthy culture at the workplace,” she said. “The more fit an individual is, the less likely they are to have risk factors for chronic conditions like obesity, heart disease or other illnesses, reducing the likelihood of accessing the health care system and incurring more expenses.”

Employers are not only offering traditional health care benefits, but now are investing in employee health and well-being. This includes a focus on all of the dimensions of wellness: financial, physical, emotional, spiritual, intellectual, environmental, occupational and social. Programs in these areas are being seen more frequently.

The biggest thing employers can do is to provide awareness to their employees of the risk factors that matter the most when predicting oncoming chronic illness.

“We’ve found that the most predictable indicator of oncoming chronic illness is

Metabolic Syndrome, which consists of five risk factors: HDL [good cholesterol], triglycerides, blood pressure, waist circumference, and fasting glucose,” said Beau Reid, senior VP at Holmes Murphy.

If three or more of these factors are out of compliance, employees are 7.5 times more likely to develop type 2 diabetes, three times more likely to suffer a cardiovascular event such as stroke or heart attack, and they are typically already costing the health plan three times more than employees with these indicators within normal range.

“Identifying risk is only half the battle,” Reid said. “The bigger component is influencing the people who are at risk before they become chronically ill.”

Employers are exploring their options when it comes to promoting a healthy workplace culture, according to Cortny Garmong, nurse advocate program manager for Lockton Cos. Some are choosing to integrate healthier food choices in cafeterias, breakrooms and vending machines.

“They are also providing sedentary employees with stand-up desks, on-site fitness centers and even on-site health clinics,” she said. “The biggest shift we have seen is offering comprehensive wellness programs, some of which are outcomes-based and tied to an incentive

on the employee’s monthly health insurance premium.”

Other methods employers use include holding internal health challenges, creating wellness committees to promote a healthy workplace culture, offering on-site biometrics or time off to obtain a preventive exam, and gym membership reimbursements.

“We’re seeing more technology integration with services such as telehealth, mobile applications to manage chronic conditions and track biometrics such as blood sugar or blood pressure readings that are real-time reportable to their personal physicians,” Garmong said. “The world of health care benefits is also evolving to make the benefit offerings and selection processes more personalized and informative along with educating the employees on appropriate service utilization and accountability for their own benefits use.”

Cost is largely the foremost driver of new industry trends, but also lack of benefits knowledge and use by both employer and employee alike.

“Mental health and productivity is a large part of the educational aspect of benefits and ensuring the employees have resources to address any health needs, be it physical or emotional,” Garmong said. “And of course, with younger generations like millennials and now digitals entering the workforce, there is an emerging need to be on the technological side of benefits delivery.”



Nelson



Reid



Garmong