

Creating a Healthier Business

The keys to creating successful wellness programs in the workplace.

BY SCOTT H. LAWSON

As the cost of health insurance rises, workplace wellness programs are increasingly being implemented to promote healthy lifestyles and cut health insurance premiums—and for good reason. Research has demonstrated that wellness programs can cut absenteeism and, according to a landmark study by Prudential Insurance, medical costs fell by 46 percent at companies that started these programs.

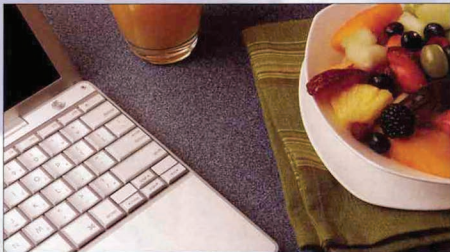
Prudential's study shows that wellness programs reduce disability days by 20 percent and cuts disability-per-capita costs by 32 percent. A wellness program at Providence General Medical Center reduced per-capita workers' compensation costs by 83 percent, along with reducing healthcare costs and sick leave. With health insurance costs routinely outpacing the rate of inflation, according to a 2007 Kaiser Family Fund study, savings like these are worth the effort.

Setting up a Successful Program

Many employers contract wellness services with outside firms, while others develop programs through their human resource or safety departments. All wellness programs, however, require management support and the guidance of an individual responsible for the program within the company. A letter from the CEO promoting the wellness program and his or her active participation is critical for a successful wellness program. Employees routinely follow the role set by their superiors.

Evaluating your employees' health risks is the first step to implementing an effective wellness program. A Health Risk Assessment (HRA) is an excellent tool for this, and can be obtained through most health insurance carriers, taken for free on the Internet, or offered by a Wellness Program provider. Aggregate results from completed HRAs identify areas of focus for the program. A company should select two to four target areas for the first year and build on those that are successful. Depending on the risk groups, companies may want to focus on physical activity, tobacco use, nutrition and weight management, alcohol and drug use, or stress management. There are numerous resources through the Internet on the many possible components of a wellness program, one of the best being Wellness Councils of America (WELCOA).

The variety of possible programs depends on your coordinator, budget and the time allotted for employee participation. A company with limited resources and time may consider



a walking or weight loss competition where employees compete on teams. This yields two positive outcomes: it builds camaraderie while also fostering healthy behaviors. With limited funds, companies can focus on a couple of events a year that promote health awareness, such as flu clinics or health fairs. Many health insurance companies will pay for onsite flu shots for their members if it is arranged with a qualified provider. Wellness fairs can be arranged where local vendors who want to promote their business will come in free of charge and demonstrate their services. Possible participants include health clubs, whole food markets, acupuncturists, massage schools, health insurance brokers, and dental students.

If the budget allows, hiring a wellness coach or nurse can be useful as he or she can coordinate weekly or monthly programs to address individual health concerns and run group health competitions. Health screenings with a nurse are an excellent way to review a participant's medical history and develop goals that a wellness coach can focus on throughout the year. Coaches run smoking cessation programs, provide lunch-and-learns, and coordinate health clinics and competitions.

In order for funding to continue to support a wellness program, data will need to be collected and managed to demonstrate the effectiveness of the program. The coordinator should decide how to collect and manage the data to determine success. Criteria may include the number of people participating or improvements in baseline numbers, such as weight, blood pressure, body fat percentage, hip-to-waist ratio, cholesterol, and flexibility. Pre- and post-quizzes can also measure the effectiveness of educational lectures or articles.

Keeping Employees Engaged

Once the program has been implemented, the greatest challenge is keeping the employees engaged and motivated. This requires promotion of wellness programs; even the best programs will fail if no one participates in the activities. Another factor that increases participation is face time with individual coaches. Employees build relationships with coaches and feel a responsibility to meet their goals, and coaches hold the employees accountable for their behaviors.

Incentives can also get employees involved and motivated. Obviously, the larger the incentive, the more vested some employees will be in the program.

Many companies use cash incentives, while others allow individuals to earn dollars towards high-deductible health insurance plans. Some firms offer prizes, such as T-shirts, water bottles and pedometers, while others offer points towards a quarterly wellness raffle of cash or gift cards.

Whether a company chooses to develop its own wellness efforts or contract with a wellness program provider, wellness programs are a necessary component in achieving a healthy and happy workforce. With some planning and promotion, any company can start making their employees—and their bottom lines—healthier. ■

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