

The Wellness Program



How Agents Can Help Employees Live Longer, Healthier Lives

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Each year, the trust that exists between knowledgeable agents and their clients results in the selection of many programs that protect employees. Needing to control their expenses and wanting to provide sound benefits for all the members of their companies, employers rely on the health insurance industry for good solutions.

Are our answers as good as they can be? As good as they must be?

Over time, even the best relationship between an agent and client will be tested by the client's hope for good effect on a significant business problem. The problem that worries many clients—and should worry us—is the rising cost of health insurance for their workforce. As the costs become too great, one employer and then another and another will trim the benefit and maybe eliminate it altogether (current estimates are that there are 46 million uninsured Americans—one out of every seven Americans). That, in turn, has had an adverse effect on the remaining universe of insurance customers. Costs will rise. Additional companies will end the benefit. The health insurance industry will spiral downward.

We can prevent this scenario if we help our employer customers solve the riddle that leads them to you, the agent. How can the employer give employees the benefit of insurance that protects them from the expense of medical care? And how can we help the workforce meet the second part of the implied contract, the responsibility of making sound decisions about the use of medical care as well as the personal conduct that affects health?

The Wellness Program

Employers have become used to the combination of insurance protection with a wellness program. In this time of rising insurance costs, they must understand that we are sincere, that we want to help them adopt wellness programs with substance.

The groups most prone to sickness cannot afford to be covered on their own. Employers are at the point where they are either no longer willing or able to pay high premiums.

Additional Information

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The wellness program, as defined by the University of Vermont's Center for Health and Well-being, is practicing healthy lifestyle behaviors that will enhance a worker's well-being while decreasing the risk of disease.

Some companies have wellness programs and some do not. There are further discrepancies between companies that have a legitimate program and those meager efforts that are viewed as smoke and mirrors, not only by the employees but by the management that creates them and oversees their implementation. For example, it's one thing to send out a mass e-mail to staff regarding the merits of eating healthy and exercising regularly. It's a completely different matter when a company spends a considerable amount of time, money and effort on a wellness program to make certain that staff is afforded every opportunity to live longer, healthier lives.

The Current Situation

Wellness programs can be confusing. Some plans and programs are good on paper but falter because employees choose not to participate. Wellness programs that are nominal do not amount to much, regardless of the support they gain from management and employees.

In general, demographics are against us. Our nation is aging, with our median age increasing to more than 35 years. And while we are aging, we are taking poor care of ourselves. Rates of disability are rising. The people working in our companies are vulnerable to disturbing health problems: poor diets and sedentary lifestyles expose them to diabetes, excessive weight gain and problems of mobility. Smoking and other poor habits increase their risk of respiratory and cardiovascular problems. One only needs to look at the various big-and-tall stores popping up and the country's love of fast food to realize the direction Americans are headed. High stress is also contributing to a decrease in health. Along with poor health, our workforces endure the sapped morale that comes from feeling less than 100% each working day.

Corporate management is hoping to offer an alternative to the downward spiral.

Features of a Wellness Program

A wellness program is comprised of many different initiatives set up by management to assist employees in preventing disease, promoting good health and, most importantly, making healthy lifestyle decisions. The traditional elements can include: employer-sponsored flu shots, physicals, smoking-cessation seminars, free or reduced-cost health club

membership, weight-management programs, workshops on stress management and nutrition, and tests for muscular growth, blood pressure and cholesterol levels.

Lifestyle programs on topics such as lower-back pain, weight loss or general concepts of fitness and exercise can be scheduled at lunch time or before or after traditional work hours. Most insurance companies offer a free annual physical. Companies are now offering paramed services at the office in an effort to make it easier for their employees to detect health problems early without having to make a doctor's appointment or factor in travel time.

Sponsoring a wellness program of quality is an investment in money, time and effort. The program itself does not have to be expensive or elaborate to be effective.

While insurance offerings have incentives for healthy conduct and some features of a wellness program, the wellness program that accomplishes its purpose for an employer is unlikely to come from an off-the-shelf package. The most effective combination of insurance protection and wellness program will come from understanding of the needs, concerns and foibles of the real company workforce. The insight of the agent can be invaluable; it will certainly be appreciated by the employer making the decision.

The Right Click

NAHU has pulled together wellness plans from dozens of vendors. Visit www.nahu.org/members/index.cfm to find one for your office and your clients.

It's as Much the Worker's Responsibility as it is the Company's

People will be people. Workers can be thrilled that such an expansive wellness program has been set up for their well-being but evidence shows that, even with all these resources at their fingertips, some employees can be uninterested, grow tired or even become disillusioned with their company's efforts. An insurance provider that subsidized membership at a health club for employees meeting thresholds of use became aware that some employees were buying their morning coffee or smoothie at the gym so that they could receive credit for completing a workout.

The Benefits

It is difficult to track precisely how a wellness program impacts a company's day-to-day operations. We assume the benefit of a well-designed combination of insurance and wellness incentives, but we do not know precise outcomes of the investment we are



recommending. Reasonable executives assume that workplaces protected from health expense risk and motivated to work in good spirits and with good habits incur less cost than unhealthy groups. The gains sought in a wellness program come from lower insurance premiums, less turnover, increased productivity and job satisfaction. The dedication of upper management is vital to a program's success. Managers have to support the program and be active in it.

A healthy office is an asset. Giving solid evidence of a company's interest in the well-being of its people, a popular wellness program becomes a favorable recruiting tool.

The Future

Control of health care expense will be difficult this year for U.S. employers. They need the help of good, informed agents who care about the quality of the programs their customers put into action. The expert advice of the agent can help the employer achieve results that are meaningful for the company and the insurance carrier. A properly organized and implemented wellness program not only saves dollars, but acts as a much-needed alternative to the needless waste of valuable human resources. ■



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