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STRATEGIES

THE LIST

Implementing a plan

Jim Hodge, VP of human resources at Redstone Highlands, offers some tips learned while implementing the company's wellness program.

1 View insurer as strategic partner: Schedule a meeting with your insurance company to take a hard look at utilization data, and don't place blame on external factors. Work together on a plan to manage costs.

2 Review and adjust health-plan design: Consider deductibles, out-of-pocket maximums, increased co-payments or even age/gender-based plans.

3 Make annual exams mandatory: This ensures preventative steps are taken and to keep employees aware of their own health conditions.

4 Be proactive: Establish a wellness program as a proactive measure, not as a response to rates.

5 Include all employees and family members: Create a culture of wellness not just at work but at home by including all employees and family members regardless of whether they participate in the insurance plan.

6 Offer incentives and rewards: But make sure the motivation is toward a healthy lifestyle, not just a cash reward.

7 Use annual health risk assessments: They provide valuable data and help keep employees and wellness participants accountable.

8 Hire an outside coach: A coach provides support and encouragement to employees. They also can take on the role of programming on-site.

9 Keep it simple: Be realistic about staff resources and time. Use insurer and community-sponsored programs in combination with self-designed programs.

10 Manage your expectations: This is a marathon, not a sprint. Steady commitment will prove valuable over the long-term.

'Leadership engagement' a must for wellness plan

Buck Consultants Inc., a downtown-based global human resources consulting firm, offers a complete package of assistance for the creation of workplace wellness programs.

Norm Kerr, a principal in the health and productivity division, says Buck works with leadership to strategize, and has technicians, actuaries, underwriters and clinicians who can help a company with all phases of the program.



Norm Kerr

How do you measure financial success in workplace wellness programs?

If I had that formula, I probably wouldn't be on the phone with you. I'd be retired somewhere. Everyone wants to talk ROI, and it's hard to measure.

Maybe you're keeping people out of the ER, maybe you're preventing heart attacks. There are certainly ways to look at it; what's happening with trends for certain conditions. If a diabetic is engaged with a care

program, what's the inflation rate on those programs versus those who are not?

Workplace wellness programs are a fairly new thing. Was it hard to get companies to buy in years ago?

Yeah. When we have the finance folks at the table, they always struggled with (the idea that) you have to make an investment. They want a return on investment on it. A negotiated rate doesn't cut it. ... Human resources folks have certainly seen the value of it because it affects other areas — time away from work, absenteeism, other things.

You need to be able to have the administrative process in place to measure it. When it first came out, there were skeptics. The success or failure of those programs and how robust they are is dependent upon leadership of the organization.

It seems to really have advanced in popularity in the past few years.

I would say the last five years it's really taken on a life of its own. It's a cottage industry now — you have these wellness vendors and that's all they do, and there's a lot of them. With the HMOs coming out back in the '80s, when they gained in popularity they were selling preventive services, then it kind of progressed into, you need to look at other aspects of it. Are people eating right, exercising, not smoking? We started hearing about that 10 years ago, and nobody was doing much with it.

What's the first step in a company starting a wellness program?

The first steps are A, have leadership engagement; B, do a deep dive into data to see where you're having issues; and, C, then try to find those programs that address those issues that you're having. Try to set some metrics for yourself, so you can tell you're achieving what you want to achieve.

— LOU CORSARO

Help your company's female employees improve their health

How often does a company get the opportunity to cut costs and raise productivity at the same time? That's exactly what happens when a business establishes a program to improve the health of female employees.

According to the Bureau of Labor Statistics, women are about 60 percent more likely than men to miss work because of illness or injury. BLS also reports that women are also more likely to take prescription medications. Supporting women in improving their health thus improves productivity and cuts health-care costs.

Here are a few ideas:

• **Health on the run.** Health insurers are giving employees mobile apps that place

health-care and insurance information at their fingertips wherever they are, enabling them to make more informed health-care decisions in a way that is more convenient for them. Ideal for busy women on the go.

• **Online resources for female employees.** Many insurers offer online resources that help members manage their health care and expenses. Some insurers offer online resources and programs that specifically address women's health, such as UnitedHealthcare's source4women.com.

• **Wellness programs that address women's health needs.** Programs such as smoking cessation, nutrition and weight loss can help both sexes. Employers should also consider ones that address women's needs, such as healthy pregnancy programs.

• **Time for prevention.** Employers can encourage female employees to get health screenings, such as an annual pap smear,

by giving them time off from work or scheduling flexibility to see their doctor.

• **Support for women's health organizations.** While a financial contribution is always helpful, employers can make a more meaningful impact by encouraging employees to volunteer for charitable events or serve on the boards of nonprofit organizations focused on women's health issues.

For most of these, the first step should be to ask the health insurer about programs and services focused on women's health issues. Then survey employees to determine what workplace issues might be preventing them from maintaining good health habits. Be sure to ask your insurer to use its data on health-care utilization to help identify the needs of female employees.

SUE SCHICK is chief executive officer of UnitedHealthcare of Pennsylvania & Delaware.

INSIDER'S VIEW

Sue Schick

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