

Building A Successful Wellness Program

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Agenda:

- » Top drivers of healthcare costs
- » How chronic conditions are increasing insurance premiums
- » How wellness programs can prevent increased costs
- » Successful wellness program components



Polling Question

- » Do you currently have a wellness program in place at your company?
 - » Yes
 - » No





Top Drivers of Healthcare Costs

Current State of Health

- » A global study found that the U.S. ranked among the most physically lazy countries in the world
 - » 40% of Americans engage in little or no **physical activity!**
- » **Obesity** affects more than 1 in 4 adults
 - » CDC predicts that by 2030, obesity rates are expected to increase by 42%
 - » ¼ of all Americans will have heart disease
- » **Diabetes** now afflicts 29 million Americans (9.3% of the population)
 - » An additional 86 million American adults (nearly 1 in 3) has prediabetes – between 15 and 30 percent of those with prediabetes will develop the full-fledged metabolic disorder within 5 years

The Facts: U.S. Health

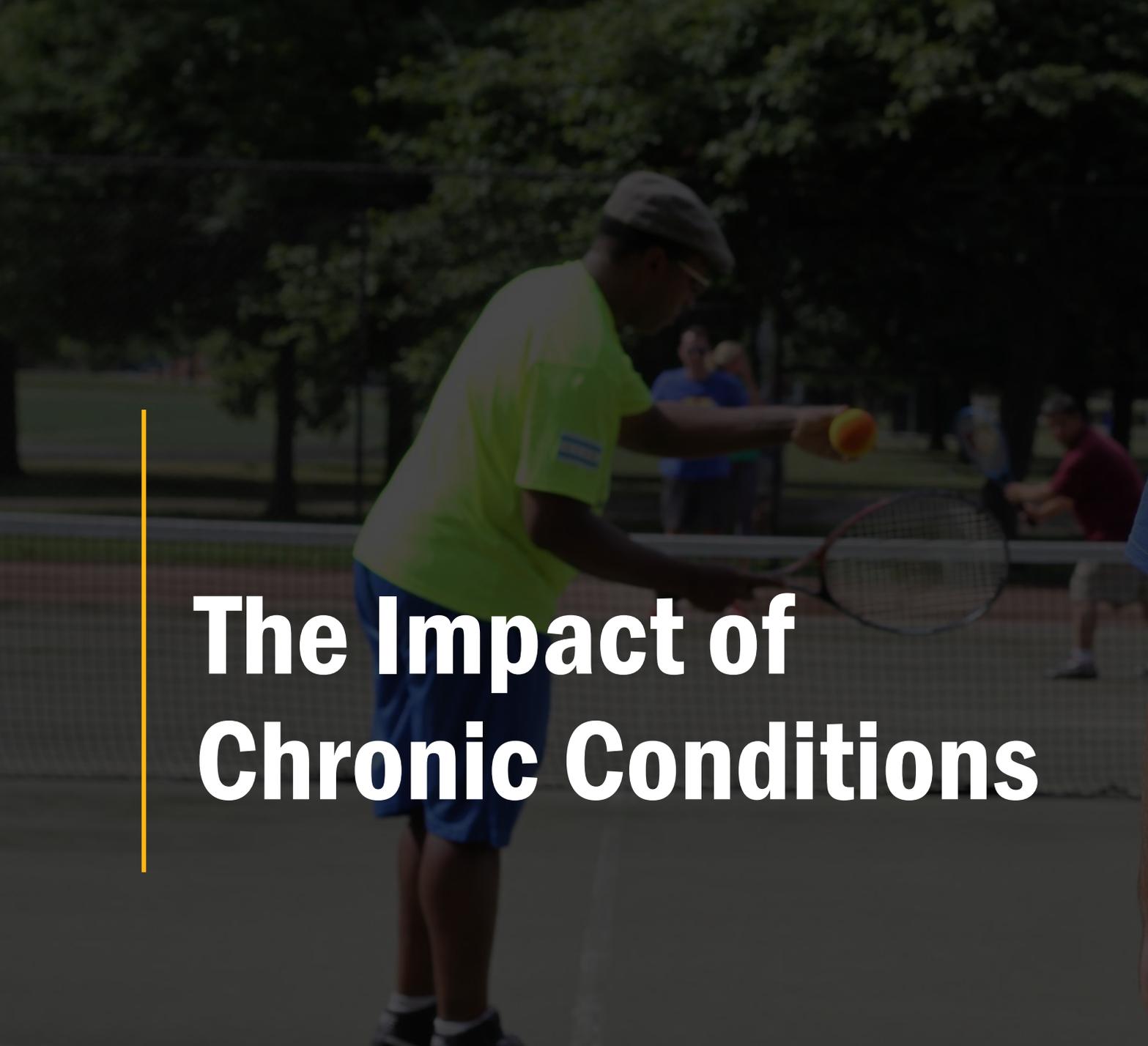
» **\$2,000,000,000,000**

- » The total dollar amount the nation spends on medical care costs
- » **75%** of this total cost comes from chronic, preventable diseases/conditions



Current State of Health

- » The costliest 1% of patients account for 20% of all U.S. healthcare spending – people with 3 or more chronic conditions generally fall into that 1%
- » Chronic diseases cause 7 in 10 deaths each year in the U.S.
- » In 2012, \$245 billion was spent on medical costs and lost work & wages due to Diabetes and its related complications.
- » Heart disease and stroke are the 1st and 3rd leading causes of death, accounting for more than 30% of all U.S. deaths each year



The Impact of Chronic Conditions



WE
can
BE
HEROES
Assurance Caring Together
Assurance

Chronic Conditions

- » Reducing the frequency and severity of chronic conditions will help employers gain control of health care costs:
 - » 8 human behaviors that most significantly impact our health
 - Those **8** behaviors directly lead to **15** costly chronic medical conditions
 - These **15** conditions drive **80%** of the cost for all chronic disease worldwide
 - Even if employers can meaningfully impact as few as **3** behaviors, they'll save as much as **\$700** per employee per year

Modifiable Risks



drive 15 chronic conditions

1. Diabetes
2. Coronary Artery Disease
3. Hypertension
4. Back Pain
5. Obesity
6. Cancer
7. Asthma
8. Arthritis

Accounting for
80%
of total costs for
all chronic
illnesses
worldwide

9. Allergies
10. Sinusitis
11. Depression
12. Congestive Heart Failure
13. Lung Disease (COPD)
14. Kidney Disease
15. High Cholesterol



**How Wellness
Programs Can Help**

What Can We Do?

- » Employees spend most of their waking hours at work
- » Employers have a vested interest in health related issues
 - » As primary purchasers of health insurance, both employers and employees should be concerned with the health and well-being of individuals
- » Unnecessary medical care costs consume corporate profits, increase absenteeism and decrease productivity

ROI

- » Save \$3.27 medical cost per \$1 spent on wellness
- » Save \$2.73 on absenteeism per \$1 spent on Wellness
 - » (Baicker, et al, 2010)
- » Save \$3.80 medical cost per \$1 spent on disease management
 - » (Rand, 2014)

VOI – Improved Productivity

- » 3 year study of 5 plants in laundry industry
- » Biometrics (venous), health survey, educational seminar
- » Wellness program participants increased productivity by over 5% OR
- » One additional day a month of productivity
 - » (University of California, 2017)

ROI - Improved Productivity

Wellness Participation	Increase in Productivity
Sick Employees who improved health	11% INCREASE
Healthy Employees who improved health	10% INCREASE
Healthy Employees who did not improved health	6% INCREASE
Sick Employees who did not improve health	0%

- » Increase employee motivation that stemmed from higher job satisfaction
- » Improved capabilities due to physical and mental wellness
- » Employees who improved exercise and diet saw biggest increases



**Successful
Wellness Programs**

4 Critical Success Factors

Healthy employees = happy employees & less expensive benefits.



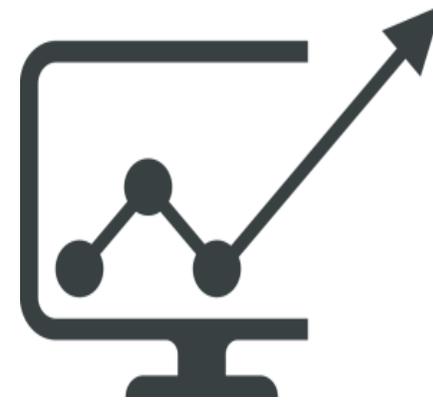
**Leadership
Involvement**



Wellness Strategy



**Program
Execution**



Measuring Success

Leadership Involvement

- » Top down buy in or bust
 - » CEO, Director of HR, President, CFO, COO, Owner...everyone
 - » Objective is to align the employees' interests with your ultimate goal of the program

- » The role of leadership is to commit to developing a health-minded culture focused on
 - » Lower health insurance claims
 - » Improved absenteeism rates
 - » Reducing Workers' Compensation injuries
 - » Creating happier and healthier employees
 - » Improving productivity

Leadership Involvement

- » This may be tough for some top leaders
 - » It may require some internal digging to feel comfortable
 - » **BUT** engraining health and wellness into the culture of the company will lead to sustainability
 - » Employees will respond favorably when they see all of the company engaged in the same initiative(s)



Developing a Strategy

- » First and foremost, creating a worksite wellness program is a marathon and not a sprint
 - » There is not a “One Size Fits All” solution
- » It’s imperative to have realistic and attainable expectations based on your specific employee population
 - » Current level of engagement of employees
 - » What motivates them?
 - » Carrot vs Stick
 - » Why would this work?
 - » How do we overcome challenges?

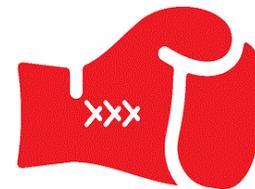
Developing a Strategy

- » S.M.A.R.T. Goals
 - » You need to shoot for sustainability to be successful
 - » Your vision needs to be long-term
- » Listen to your employees
 - » Employee input in wellness programs will be the key to success
 - » Wellness Needs & Interest Survey
 - » Vested interest in the process
- » Don't forget to focus on the "why" behind your wellness program
 - » Employees' health
 - » Behavior modification leads to healthier workforce and saves you money long-term
 - » Healthy people also become savvy consumers



Execution of Strategy

- » Key people involved
 - » Think Wellness Committee
 - » Incorporating people from all levels/departments within the company
 - » Task = nuts and bolts of the program
- » Time Commitment
 - » Wellness programs require time
- » Resources necessary to execute
 - » Key people
 - » Leadership, Wellness Committee
 - » Materials
 - » Consistent visibility is important
 - » Wellness Brand

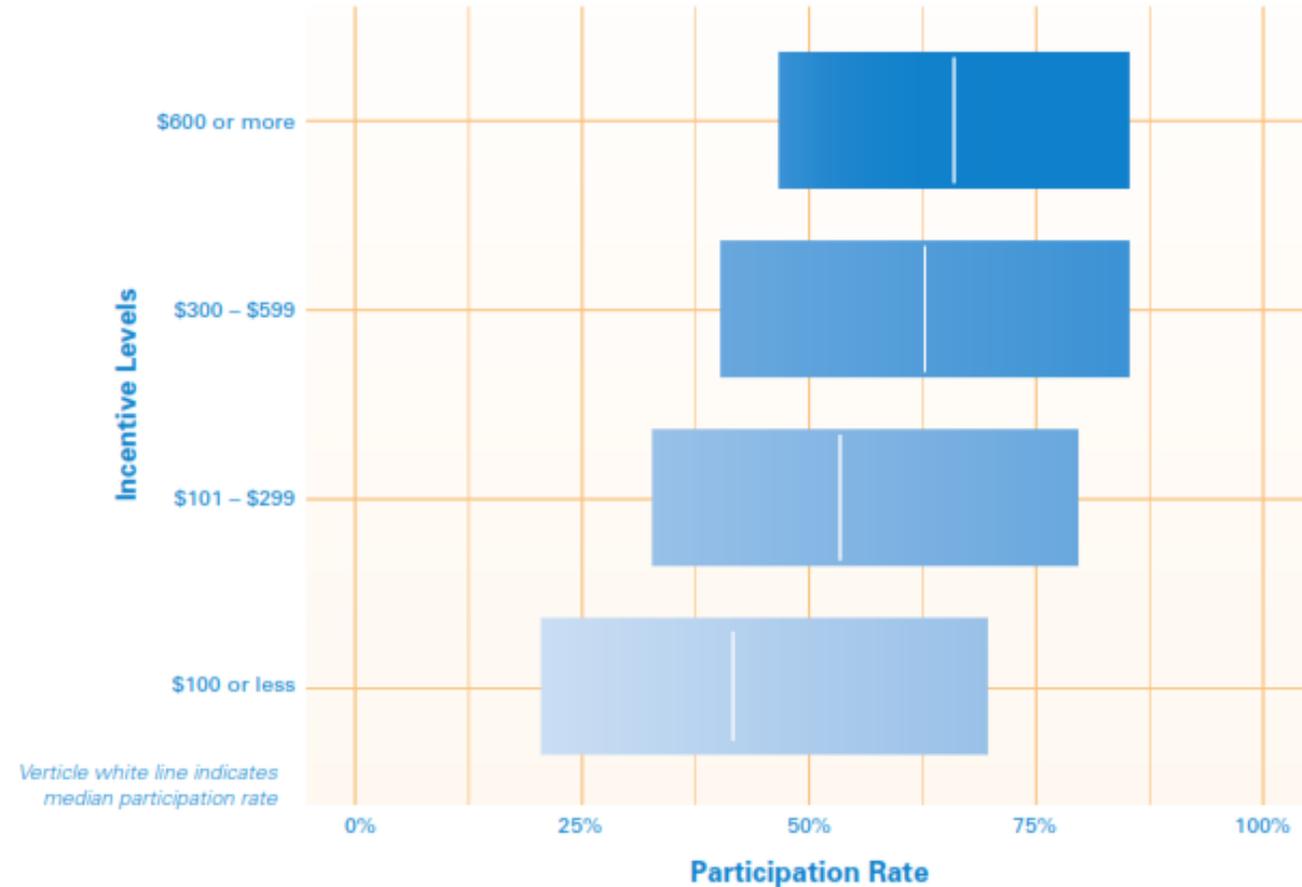


EYE OF THE TIGER
WELLNESS

Execution of Strategy

- » Budget
 - » Is there a budget for the program
 - » **Incentive** to participate
 - » Timeline on when there will be a budget for this program
 - » Remember in order to get a true return on investment you ultimately have to invest
- » Incorporate into company culture
 - » Begin to speak about wellness at;
 - » Company Meetings
 - » Toolbox Talks
 - » Safety Meetings
 - » Team Meetings
 - » Build wellness into your intranet
 - » Bulletin boards in break rooms

Participation Rates by Overall Incentive Level



Source: Interactive Health Book of Business, 2011-2013.

Measure the Results

- » Determine vital factors to measure
 - » **Metrics-based programs** might look at risk migration, claims per employee, specific diagnosis measurements, overall costs, etc.
 - » **Event-based programs** measure success by number of events offered
 - » **Participation-based programs** will look at engagement of their employees in all things wellness
- » Wellness Dashboard (Visibility)
- » Goal: 85% engagement



Apply the Concept



Assurance

Wellness Program Ideas: Beginners

- » Communication
 - » Newsletters
 - » Posters
 - » Communications from leadership team
- » Education
 - » Webinars addressing health related topics
 - » Mindful Consumerism
 - » Benefit Plan Education
- » Carrier Tools
 - » Medical Carrier resources & portal

Wellness Program Ideas: Beginners

» Utilize Resources at Your Fingertips:

» American Heart Association

- Check.Change.Control.
 - Blood Pressure educational campaign
- Eat Smart Month
 - Download toolkit online

» American Lung Association

- Freedom From Smoking
- Help Line

» Centers for Disease Control & Prevention



Wellness Program Ideas: Intermediate

- » Continue doing everything you've done in your infancy stages of the program
- » Begin to think larger scale
 - » Incentives for participation
 - » Wellness committee creation
 - » Brand/logo specific to wellness program but tying in the corporate logo, mission or vision
 - » Health Risk Assessments and Biometric Screenings
 - » Activities/events

Wellness Program Ideas: Intermediate

- » HRA with Biometric Screening
 - » Essential in creating a measurable results driven program
 - » Gives a true assessment of your employee populations' health risks
 - » 100% confidential
 - » Employee gets a report on their results; the employer gets an aggregate report on all of the results of their employees
 - » Results show risks only, NO NAMES
 - » Year after year, you're able to see trends in employees overall health
 - » The goal is to see decreased BMI, cholesterol, blood pressure, glucose, etc.



Wellness Program Ideas: Intermediate

- » Walking or fitness challenge
 - » Sync fitness tracking device/app
 - » 4-6 week timeframe
 - » Encourage teams and recruit team captains
 - » Incentives: Ensure a variety of ways to win
- » Gym reimbursements
- » Tobacco Free Program
- » Healthy vending machines
- » Develop a walking map around your facility
- » After work exercise groups
- » Practice what you're preaching!



Wellness Program Ideas: Advanced

- » Likely, years 3-5 of your program
 - » Sustainability is the ultimate goal so keep doing what's worked at the beginner and intermediate levels
- » HRA with Biometric Screening
- » Incentives: Premium differentials for those who participate and those who do not
 - » Most success in this method
 - » Provides employees with the messaging that this program is long term
 - » Be tough – they have a choice to participate or not
- » Health Coaching: Intrinsically motivating employees
 - » Target the moderate to high risk employees
 - » Low risk employees – maintenance phase
 - » Disease management

Wellness Program Ideas: Advanced

- » Incorporation of wellness into your company's goals
 - » Nothing says important like making wellness a goal of each and every employee through either year-end bonuses or even just part of their annual review
 - » In order to change behavior, participation in the program will be key
- » Data Analytics
 - » Make sure you're measuring the results of things like your biometric screenings
 - » Insurance broker should have tools to help with this



Wellness Program Ideas: Advanced

- » Points Based Programs
 - » Goal: Year long, sustained engagement
 - » Enforcing behavior change
 - » Vendor administered
 - » Include;
 - » Preventive services
 - » Company initiatives (build culture)
 - » Charity Events
 - » Well-being focused wellness initiatives
 - » Financial Wellness
 - » Mindfulness/Meditation

Earn Wellness Points

Personal Wellness Activities	Points per Activity	Total Available Points
KNOW IT		
Complete Biometric Screening	75	75
Complete beBetter Health Survey	75	75
PREVENT IT		
Annual Physical	100	100
Dental Exam	50	100
Vision Exam	50	50
Additional Preventive Screenings (mammogram, colonoscopy, flu shot)	25	75
DO IT		
Complete beBetter Health Coaching Program <ul style="list-style-type: none"> » Low Risk : 1 Call » Moderate Risk: 3 Calls » High Risk: 4 Calls 	75	75
Participate in Assurance Olympics	50	50
Participate in Assurance 5k	50	50
Monthly Wellness Classes (financial wellness, mindfulness, meditation)	25	200
External Wellness Events (special activities, 1-day events requiring a registration)	50	100
Engage Onsite Health Resource (registered dietician, exercise physiologist)	50	100
Basic Monthly Physical Activity (Dec.-Oct.) *Please see next page for physical activity details.	50/month	550-770
Advanced Monthly Physical Activity (Dec.-Oct.) *Please see next page for physical activity details.	70/month	
Participate in beBetter Challenges	50	100
Complete breatheBetter Program	50	50
Attend ACT Event	50	50
Personal Goal Completion	26	52
Assurance Portal "Surprise Points"	5	25
TOTAL POINTS AVAILABLE		2,097

Summary

- » Chronic Conditions
 - » Extremely costly
 - » Preventable if proactive
- » Key Success Factors for a Wellness Program
 - » Leadership Support
 - » Strategy
 - » Execution
 - » Ability to measure results
- » Wellness Programs are Not a One Size Fits All
 - » Meet your employees where they are at
 - » Enable them to participate
 - » Goal: Sustainability

Questions?