

Guide To Workplace Wellness



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Healthier Employees, Healthier Bottom Line

The Case for Workplace Wellness

While national healthcare spending has experienced slower-than-expected growth in recent years,¹ the U.S. still spent \$2.8 trillion on healthcare in 2012, more than any other industrialized nation — despite those countries providing health insurance for all of their citizens.^{2,3}

Further, as the economy continues to strengthen and millions of Americans gain access to health insurance for the first time through the Affordable Care Act, healthcare spending growth is anticipated to increase more rapidly once again,^{4,5} placing a larger burden on employers and employees.

As a result of this burden, 61 percent of employers said their employees' health habits were their biggest concern when it comes to managing rising healthcare costs, according to Willis North America's 2014 Health and Productivity Survey.⁶ Despite ongoing efforts to reduce costs through consumer-driven healthcare and other means, many employers are still faced with increasing healthcare costs that comprise a growing percentage of their operating budgets. Fortunately, there are solutions available—in the form of evolving and innovative wellness programs—that can help stem spiraling healthcare costs.⁷

Wellness programs are more than a perk. A majority of companies regard them as an effective way to address the rising trend of chronic diseases from diabetes to heart disease and the related costs that are draining their bottom line. Eighty percent of these diseases are lifestyle-related, experts say, and having a wellness program on-board that helps employees adopt healthier habits can significantly reduce illness, accidents, absences and medical claims. Increased productivity is an additional and hard-to-ignore benefit.^{7,8}

The Evolution of Workplace Wellness

Workplace wellness programs are continually evolving. Until the last decade, these programs typically meant paying employee fees to fitness centers, for example, or offering brown-bag health information seminars. The emerging wellness programs reflect a more creative approach that provide broader solutions and scale across larger employee populations. The current generation of wellness programs includes health risk assessments, one-on-one wellness coaching and a wide range of online and mobile health resources.

A growing number of employees are accessing health information online and via mobile devices, both convenient channels that can potentially reach a larger universe of employees. A 2012 survey from the Pew Internet Project found that more than 72 percent of respondents looked online for health-related information in the past year.⁹ Additionally, 52 percent of smartphone owners reported using their devices to research health information.¹⁰ This use is expected to grow and continue to empower consumers to take an active role in their healthcare.

Workplace wellness programs are an important, cost-effective way to encourage and support these efforts. Companies with wellness programs report Return on Investments (ROIs) of up to 5:1.⁷

The Cost of Unhealthy Employees

For most employers, the most expensive healthcare claims come from so-called catastrophic events, such as a heart attack or stroke that occur to a minority of their employees. Yet, they may not always tally the aggregate costs due to chronic conditions such as diabetes. The fact is, however, that catastrophic events account for only 20 percent of an employer's health costs. By contrast, the Coalition on Catastrophic and Chronic HealthCare Costs estimates that 70-80 percent of overall healthcare costs is attributable to chronic health conditions, most notably, cardiovascular disease, diabetes and asthma.¹¹

The good news is that many of these conditions can be prevented or their effects lessened. Experts point to a trio of modifiable, lifestyle factors as major contributors to chronic diseases, and consequently, to the staggering financial toll on businesses.

Obesity

Obesity, an alarmingly increasing phenomenon in the U.S., is a major factor in a host of chronic diseases from heart disease to diabetes that is correspondingly increasing. Obesity also factors into injuries.

According to figures as far back as 1994, companies spent more than \$13 billion annually in medical fees and lost productivity due to obesity. This figure includes an estimated 39 million lost workdays and nearly 62 million visits to physician offices.⁷

In a 2013 analysis from Cigna, short-term disability claims attributed to obesity showed a 3,300 percent increase from 1993–2012.¹² Additionally, a recent study published in the *American Journal of Health Promotion* found that employers paid an average of \$8,067 per employee every year for obesity-related disabilities, more than twice the related costs for a normal weight employee.¹³

These figures have been increasing and are expected to do so as the number of obese people in the U.S. grows. Data from two National Health and Nutrition Examination Surveys have shown that among adults aged 20-74, the prevalence of obesity increased from 22.9 percent in the 1988-1994 survey to 34.9 percent in the 2011-2012 survey.¹⁴

Smoking

Smoking tobacco has, overall, decreased in the U.S.¹⁵ But the fact remains that people who do smoke are in poorer health than those who do not.¹⁶ Smoking impacts businesses in more ways than one. A study in the *Journal of Occupational and Environmental Medicine* (JOEM) reported that employees who smoked one pack or more of cigarettes a day had a 75 percent higher rate of lost production time than nonsmokers.¹⁷ This has cost employers approximately \$193 billion annually in direct medical costs and lost productivity and \$5,816 per smoker per year.^{18,19}

As for workers' compensation rates, smokers average \$2,189 per year compared to \$176 for non-smokers.²⁰ Smokers also pay higher costs for life and disability insurance and have twice as many workplace accidents, according to the American Lung Association.²¹

Stress

Of all the lifestyle factors, excess stress exacts the biggest toll. In fact, stress costs U.S. businesses an estimated \$300 billion annually in lost productivity, absenteeism, accidents, employee turnover, medical costs, and more, reports the American Institute of Stress.²² According to one major study reported in JOEM, stress and depression – two conditions often correlated – increase healthcare costs more than obesity, smoking, or high blood pressure put together.²³

The 2014 Annual Work Stress Survey conducted by Harris Interactive on behalf of Everest College found that 83 percent of American employees are stressed by at least one thing at work.²⁴ Workers reporting stress had a 46 percent increase in their healthcare costs. Workers reporting depression had 70 percent higher healthcare costs than workers not reporting depression.²³

The Cost of Chronic Conditions

By definition, chronic diseases are ongoing, generally incurable illnesses or conditions, and include heart disease, asthma, cancer, and diabetes. People with chronic conditions are the most frequent users of healthcare in the U.S. Additionally, chronic conditions account for the vast majority – 75 percent – of health spending, according to 2009 data from the Centers for Medicare and Medicaid Studies. Worse, these conditions are expected to rise.²⁵

The figures showing cost attributed to chronic conditions are grim:

- People with diabetes lose more than eight days per year from work, accounting for 14 million disability days.
- In 2009, cardiovascular disease costs businesses more than \$161 billion in lost productivity annually, due to absences and premature death.²⁶
- Annual per capita employer expenditures in 2001 for asthmatic patients were approximately 2.5 times more than for non-asthmatic employees.⁷
- High blood pressure prompts more doctor visits than any other condition. A 10 percent decrease in the number of visits would save employers \$450 million in medical costs each year.²⁷

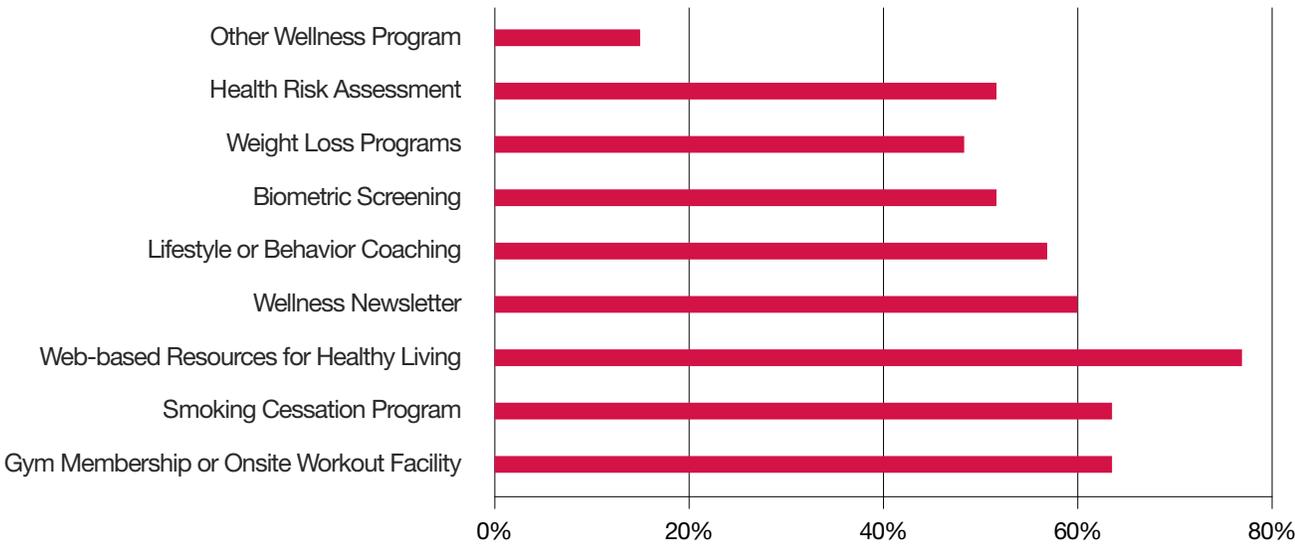
Creating a Wellness Program with Results

Despite dire statistics, chronic conditions are often preventable and frequently manageable through early detection, diet and exercise – the cornerstones of workplace wellness programs.

However, getting employees to participate in programs can be a challenge. The key to maximize participation is customization of programs to an organization's specific workforce.

Consider, for example, that the ROI of one major corporation's smoking cessation program was 9.5 to 1. This saved the company approximately \$949 in healthcare costs for each successful participant.²⁸ Despite these substantial results for this company, it may not make sense for another company to include a smoking cessation program if the workforce has relatively few smokers. The efficacy all depends on the demographics of the employee population, which should be a prime consideration in the strategic planning for a wellness program.

Percentages of Various Wellness Programs Offered by Large Employers



SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2014.²⁹



Setting general goals is the first step to creating a successful strategy. General goals may include reducing healthcare costs, encouraging more productive employees, decreasing absenteeism, or using wellness as a recruiting and a retention benefit.

Once the health profile of the workforce is determined, specific goals can be set. A specific goal, for example, may be to get more employees to walk regularly. Goal planning should also include measurable outcomes. Health Risk Assessments (HRAs) can serve this purpose.

Health Risk Assessments

Health Risk Assessments (HRAs) – questionnaires in print or electronic formats – provide employees with an in-depth evaluation of how healthy and fit they are, and, as the name implies, can profile their risks for disease. HRAs can also provide employers with aggregate data that can help them tailor their programs, and, if given before and after participation, can help measure outcomes.

If, for example, a company's aggregate HRA reveals that the majority of employees have weight issues, it makes sense to consider programs geared to fitness and weight management.

Consider these results from two major organizations who installed HRAs:

- After launching an HRA as part of its voluntary Get Healthy Now wellness program, University of Louisville saw a \$3.00 return for every \$1.00 spent, an annual savings of more than \$1 million in 2008.³⁰
- Bank of America's wellness program featuring HRAs and educational materials showed a 10 percent decrease in healthcare costs over a two-year period and a ROI of more than 5:1.³¹

Biometric Screenings

Biometric screenings that measure blood pressure, body fat and other markers can be a powerful method to reveal risk factors that may predict future health problems.

When screening is paired with an HRA, the savings can be substantial. Cadmus Communications, for example, offered a mandatory HRA questionnaire along with biometric screening that included a blood cholesterol test. The company also provided coverage for additional screenings and preventive care. The result? Employees spent half as many days in the hospital as the previous year, decreasing the company's healthcare costs by nearly 75 percent.³²

Traditional Wellness Components

Available ROI statistics for the mainstay wellness components are impressive and can be insightful when developing a business strategy.

Tobacco Cessation Programs

According to the Centers for Disease Control (CDC), health insurance coverage for comprehensive tobacco cessation programs costs between \$1.20 and \$4.80 per member annually.³³ In comparison, the American Legacy Foundation reported that for each smoker who quits

smoking, the savings would be \$192 in lower medical and life insurance claims for the first year alone. Costs would continue to decrease over five years to nearly \$1,000 annually.³⁴

Exercise/Fitness Programs

In 2009, a study by the California Center for Public Health Advocacy found that physical inactivity costs businesses nearly \$12.3 billion annually in 2006.³⁵ These costs stem primarily from lost productivity and included absences, disability and limited functioning on the job.

A similar study conducted by the Michigan Fitness Foundation noted that if only one in 20 sedentary adults became physically active and remained active for five years, the savings would pay for more than 15,400 new employees in Michigan.³⁶

When planning an exercise program, it may not be necessary to have an onsite fitness center. Supplementing the cost of gym memberships or providing incentives for walking, for instance, can also positively impact the health of employees.

Stress Management Programs

Worker stress accounts for 20 percent of direct costs and is associated with high job turnovers, strikes, work stoppages and absenteeism. Other figures show that 55 percent of absences are attributed to stress, and are often related to attending to family-related issues.³⁷

Incorporating a stress management program can be a key way to help employees better manage these issues. Stress management can also help contain other health-related costs. Delnor Community Hospital near Chicago, found that stress management strategies reduced employee turnover from 28 percent down to 20.9 percent in two years, saving the hospital nearly \$800,000.³⁸

Weight Loss Programs

Weight loss is a top goal of many employer wellness programs. And for good reason. Based on several studies reported by Weight Watchers, for instance, overweight employees may experience a worsening of conditions such as diabetes and heart disease and an increase in disabilities. Overweight employees also typically have twice the rate of health-related absences and higher levels of presenteeism (defined as remaining on the job but not functioning at full capacity).³⁹

Implementing a lifestyle-based weight loss program that typically includes diet and exercise can reduce risk factors for heart disease, diabetes and other obesity-related conditions. Even a modest weight loss of 5–15 percent of body weight can reduce the risk and improve the management of obesity related conditions.⁷

New Strategies for Wellness Programs

The increasing use of the Internet for health information has been an important way for consumers to take control of their health. In response, forward-thinking businesses offer a host of “E-Health” options to support and encourage that effort.

Personal Health Records

A Personal Health Record (PHR) is an electronic “form” that allows individuals to maintain and manage their health information such as medical history, immunizations, and medications in one convenient, secure place. The employee can then share the form with their health practitioners. The ability to share information about their tests, procedures and medications reduces redundancy of procedures and decreases healthcare costs by an estimated \$81 billion a year.⁴⁰

Consumers are ready for this technology, according to surveys. The Markle Foundation, for instance, found that 70 percent of people said they believed that PHRs would improve the quality of their health care. Seventy-five percent stated they would share this information with their doctor, 65 percent would share it with a specialist, and 69 percent reported they would use it to track their use of medication.⁴¹

Online and Mobile Health Information

Seventy-two percent of Internet users have looked online for health information,⁹ with women more likely than men to seek this information online.⁴² According to the Pew Internet & American Life Project, 35 percent of adults have gone online to figure out a medical condition they or someone else might have, while 27 percent have looked for information about how to lose or control weight.⁴² Yet, with thousands of health websites⁴³ and nearly 100,000 health-related smart phone apps available,⁴⁴ offering employees trustworthy information is essential for a truly successful wellness effort.

A range of online health tools can augment informational sites and apps. These include platforms for sharing dietary and exercise tips and sites comparing treatments, hospitals and medications, etc., in addition to online trackers that allow employees to chart their progress. These tools further help employees take a more active role in their health.

Personal Wellness Coaching

A personal wellness coach works with individuals to help set and adhere to goals for improving their health and well-being. Coaching can be conducted in person, online or by telephone and can be enhanced by educational materials.

Studies have shown that one-on-one coaching can improve the chances of reaching healthy goals.

One study in the *Archives of Internal Medicine* reported that coaching was significantly better than usual care in achieving:

- Lower total cholesterol
- Lower LDL cholesterol (bad cholesterol)
- Lower blood pressure
- Lower body weight
- Reduced intake of total fat, saturated fat, and cholesterol
- Increased regular walking habits⁴⁵

Another study found that personal coaching helped to significantly reduce the risk of coronary heart disease. The findings suggested that coaching reduced this risk possibly by the encouragement to increase exercise and improve weight loss.⁴⁶



Boosting Participation Rates

There are no set figures for what percentage of employees should be included in a wellness program to make it financially successful. For instance, at Delnor Community Hospital, only 40 percent of employees participated in the stress management program, yet the company saved an estimated \$800,000 in turnover costs.⁴⁷

John Harris, principal with Harris HealthTrends, Inc. notes that a 50-60 percent participation rate is typical for companies with “state of the art” wellness programs. He cautions, however, that not every organization will be able to achieve this rate with all of their wellness programs. Participation depends on how wellness programs are keyed to the specific workforce population. A company is unlikely to achieve a participation rate of 50 percent in a smoking cessation program if only 25 percent of its population smokes.⁴⁸ Clearly, the more people participating in wellness initiatives, the better.

Change Management

Maximizing employee participation in wellness programs depends on the individual’s willingness—and readiness—to make healthy changes. According to change management experts, people typically go through several stages when facing lifestyle changes:

- Awareness of the need to change
- Desire to support and participate in the change
- Knowledge of how to change
- Ability to implement required skills and behaviors
- Reinforcement to sustain the change⁴⁹

Employers need to recognize and address these stages. The following strategies can help move the change process along:

- **Reinforce healthy benefits.** Reinforcing healthy messages to eat better and exercise may be especially important for those employees who feel that they are in such poor shape that wellness programs may not offer an advantage.
- **Promote the advantages for employee buy-in.** Feeling better and warding off disease may not always be viewed as an incentive by every employee. To encourage participation, employers can offer concrete incentives such as providing information showing that walking a few minutes daily reduces their waistline and blood pressure and increases their energy level.

Boosting Participation Rates

- **Motivate and customize.** Many employees, already aware of their serious health problems, may be ready for an opportunity to sign up for an exercise program. Employers can keep them motivated by educating individuals about specific activities such as yoga or aerobics that closely match their needs and interest levels.
- **Ongoing reinforcement is essential for lasting change.** Ongoing communications, incentives, and ways to celebrate successes all help reinforce the hard work involved to eat better, lose weight or change other behaviors towards improving health.

Senior Management Support

Employee buy-in is tied to management buy-in. When employees see the CEO on the treadmill next to them or attending a weight management seminar, for instance, they may be more likely to recognize the value and significance of the program.

Communications Campaigns

Employees need to be educated—and reminded—about the benefits of adopting a healthier lifestyle. The information should be both general—for the majority of the workplace population—but also specific to address the number of chronic health conditions such as heart disease that can be prevented, or, in some cases, even reversed by participating in wellness activities.

These “best practices” strategies can help maximize employee participation:

- Include employees in the planning.
- Share success stories.
- Show senior management’s involvement.
- Remind and update employees regularly about all the components and benefits of the program.
- Make it easy to participate in the program and communicate how simple it is to get started.
- Emphasize the value of the program. Promote the fact that a healthier lifestyle results in fewer medical costs and improves quality of life.
- Include spouses and family members in communications efforts.
- Communicate that participation is expected.

Onsite Support

Biometric screenings offered onsite are convenient for employees and help maximize participation.

Incentives

Sandra J. Wendel with the Wellness Councils of America, stated in *Business and Health*, that “The presence of an incentive will increase participation, increase adherence to a specific behavior, and increase follow-through by 10-20 percent.”⁵⁰

The percentage of companies offering incentives linked to health improvement and wellness programs has increased from 57 percent in 2009 to 74 percent in 2014, with many organizations planning to expand their offerings in the near future.⁵¹

Larry Chapman, chairman and senior consultant with Summex Corporation, says “cash is king,” when it comes to incenting employees. Discounted premiums, extended benefits, and cash can all boost HRA participation rates, for instance, by up to 80 percent. Many companies also reap high participation rates on HRAs (over 65 percent) with minimal incentives as low as \$25.⁵²

Michael Carter, vice president of the Hay Group, a global human resources consulting company, says that incentives work best when keyed to an employee’s readiness to participate in a wellness program. About 20 percent of people are already “hard core” wellness people. Typically, this sector does not need incentives. Another 20 percent will not participate no matter what the company offers them. It is the middle group for whom incentives work best.⁵³

Impact of Incentives on Behavior Change

Incentives should be tailor-made for the specific workforce population, with some employers experimenting with both incentives and disincentives. Depending on the group, T-shirts, charity walks and personal days off are all options for rewards, while higher costs and fees are examples of penalties.

Company	Incentive/Disincentive	Program/Initiative	Participation Rate/Outcome
Caterpillar, Inc.	\$75 Reduction on Monthly Medical Premiums	HRA	90% of eligible employees participate
City of Houston, Texas	\$25 Monthly Payroll Surcharge	Participation in at least three health-related activities	90% of eligible employees participate
Florida Blue (insurer)	Up to \$500 in rewards	Achieving health benchmarks	Staff with five or more health risk factors has decreased by half since 2009
Johnson & Johnson	\$500 Rebate on Medical Premiums plus up to \$250 in additional rewards	HRA Wellness Program Lifestyle Program	ROI of \$4 for every dollar spent on employee wellness

**Source: Wieczner, J., "Your Company Wants to Make You Healthy," *Wall Street Journal*, Apr. 8, 2013.

Of all the incentives, personal health coaching is perhaps the most powerful. Harris HealthTrend's John Harris says that their findings show that "people try harder and do better when they're 'playing' for a coach. You don't want to let your coach down." He claims enrollment rates of up to 93 percent for programs that provide a personal coach.⁵⁴

Bottom Line

Workplace wellness programs started quantifying ROI for their initiatives only within the last 25 years. The overwhelming evidence is that offering wellness components in the workplace make a considerable contribution, not only to employee health but to a healthier bottom line of the company.⁷

From reducing the cost of healthcare, life and disability insurance to decreasing the number of days employees are absent, wellness programs have been exceeding expectations.

Your ROI will depend on which wellness components you include in your plan. Some programs will involve little or no cost, such as initiating a walking program. More expensive fitness programs, for instance, may include a company-paid membership to a gym. At the far end of the spectrum is providing onsite facilities for stress management-related programs or full-fledged fitness regimens.

The most important contribution to your ROI, however, will be the participation of your employees. And that depends on a well-developed business strategy.

Key Statistics

Workplace Wellness – Costs and Savings

Soaring Healthcare Costs

- In 2012, the U.S. spent \$2.8 trillion on healthcare,² more than any other industrialized nation.³
- While healthcare spending growth has remained slow in recent years, factors including the economic recovery, aging population and expansion of the Affordable Care Act will contribute to increased growth in the coming years. Projected growth is expected to rise from 5.6 percent in 2014 to a high of 6.6 percent in 2020, with healthcare spending expected to increase to \$5.1 trillion by 2023.^{2,4}

Costs of Unhealthy Employees

Obesity

- Obesity-related conditions cost companies more than \$13 billion annually in medical fees and lost productivity. This includes an estimated 39 million lost workdays and nearly 62 million visits to physician offices.⁷
- Short-term disability claims attributed to obesity have prompted a 3,300 percent increase from 1993–2012.¹² Employers pay, on average, \$8,067 per employee every year for obesity-related disabilities.¹³

Smoking

- The average smoker costs \$5,816 per year in medical fees and lost productivity.¹⁹
- Employees who smoke one pack of cigarettes per day or more lost 75 percent more production time than nonsmokers and ex-smokers, costing employers approximately \$27 billion dollars annually.¹⁷
- Employees who smoke cost employers an average \$2,189 in workers' compensation costs, compared to only \$176 per nonsmoking employees.²⁰
- Smokers also have twice as many injuries, according to the American Lung Association.²¹



Key Statistics

Workplace Wellness – Costs and Savings

Stress

- Stress costs U.S. businesses \$300 billion annually in lost productivity, absenteeism, accidents, employee turnover, and medical costs, reports the American Institute of Stress.²²
- 83 percent are stressed by at least one thing at work.²⁴ More than 55 percent of absences are due to family-related stress.³⁷
- Stress and depression increase healthcare costs more than obesity, smoking, or high blood pressure put together.²³

Other Health Conditions

- Asthma. Cost employers 2.5 times more in health expenses than non-asthmatic employees in 2001.⁷
- Diabetes. Accounts for 14 million disability days.⁷
- Cardiovascular disease. Cost businesses \$161 billion in lost productivity in 2009.²⁶
- High blood pressure. Prompts the highest number of doctor visits annually; a 10 percent decline in visits could save \$450 million annually.²⁷

Workplace Wellness Savings

Estimates of ROI for wellness programs generally range from about \$2–5 per employee.⁷ Studies have shown that increased productivity and retention of employees can be credited to specific components such as weight loss and stress management programs.^{36,38}

While there is no set formula for designing and offering wellness programs, the following initiatives have helped companies reduce the cost of healthcare, life and disability insurance, turnover and absenteeism.

Specific Initiatives

Health Risk Assessments

- After Cadmus Communications initiated a mandatory HRA program in 2005, employees spent half as many days in the hospital as they had in 2004. The company saw healthcare costs drop by nearly 75 percent.³²
- University of Louisville saw a \$3.00 return for every \$1.00 spent as part of its wellness program, which included an HRA, an annual savings of more than \$1 million in 2008.³⁰
- Bank of America's HRA and education materials resulted in a 10 percent decrease in healthcare costs over a two-year period.³¹

Tobacco Cessation Program

- One company's smoking cessation program saved the company approximately \$949 in healthcare costs for each successful participant.⁷
- Health insurance coverage for comprehensive tobacco cessation benefits costs between \$1.20 and \$4.80 per member annually.³³
- For each smoker who quits, employers could see a reduction of \$192 per person in lower medical and life insurance claims for the first year alone.³⁴

Exercise/Fitness Program

- One 2009 study showed that California adults who are physically inactive cost businesses almost \$12.3 billion in 2006.³⁵
- A similar study conducted in Michigan found that if one in 20 sedentary adults became physically active and remained active for five years, the savings would pay for more than 15,400 new employees in the state.³⁶

Stress Management

- Delnor Community Hospital found that stress management strategies reduced employee turnover from 28 percent down to 20.9 percent in two years, saving the hospital approximately \$800,000. An added bonus: customer satisfaction during this time rose from the 73rd percentile to the 93rd percentile.³⁸

Personal Health Records

- A Personal Health Record (PHR) has the potential to reduce healthcare costs by an estimated \$81 billion a year by reducing the number of redundant procedures performed on patients.⁴⁰

Wellness Coaching

Wellness coaching has been shown to be significantly better than usual care in achieving:

- Lower total cholesterol
- Lower LDL cholesterol (bad cholesterol)
- Lower blood pressure
- Lower body weight
- Reduced intake of total fat, saturated fat, and cholesterol
- Increased regular walking habits⁴⁵

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