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Tribune Photo/LISA KOCHANOWSKI

Nyloncraft employees Charlie Melton, left, production scheduler; Judy Martin, production operator; and Kelly Gates, human resources specialist, stand in front of a poster advertising the weight loss program at the Mishawaka business. The program, titled the Biggest Loser, is a competition where employees sign up for weekly weigh-ins and win prizes for weight loss.

Wellness programs gaining strength

By LISA KOCHANOWSKI
Tribune Correspondent

“Most national survey data show the median medical cost increase for 2004 was 11 percent and the median medical cost for 2005 was 9 percent,” said Tim Leman, director of employee benefits and life divisions at Gibson Insurance Group, talking about the cost increases for businesses with health insurance. To decrease those costs, many

companies nationwide are turning to in-house wellness programs. A healthier workforce can result in less insurance claims against the company’s health insurance program.

What are the benefits

“The core benefit of an effective wellness program is that it saves lives and saves money,” said Steven Husk, principal for Circle Health Partners based in Indianapolis.

“These benefits are achieved by reducing high cost medical and pharmacy claim activity, increasing productivity, decreasing health-related absenteeism, assisting with employee retention, increasing the efficacy of recruitment efforts, raising corporate health awareness and knowledge, increasing participant knowledge and changing corporate and participant behaviors.”

Wellness programs save money for companies, but they also aid in keeping a top notch staff on board

for the long haul.

“Most employers agree they no longer leave health care costs to chance. Proactive management is the only approach that will stem the tide of health care trend, and comprehensive, results-based programs are essential,” said Husk. “Saving on health care costs may well be more than a good idea for many of today’s employers. It may be the difference between survival and ruin.

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Wellness

Saving money and improving the health profiles of the people are measurable criteria, and fundamental to sound management."

Lisa Cotton, CEO for Ergonomic Health Solutions, recently teamed up with the City of South Bend as its sponsor of a wellness program for city employees.

"We work with ergonomic, consulting and manufacturing facilities. We go into facilities where workers are getting injured and we look at what ergonomic risk factors are creating those injuries. Then we try and work with their engineers to solve them so the workers aren't getting injured," said Cotton.

Cotton said her company often finds the reason people are getting injured is a result of the functions of their jobs. However, another strong factor is because of the worker's personal health condition.

"Factors such as obesity...poor flexibility, poor muscle strength and poor endurance," said Cotton. "They can get healed faster if they are in better shape," said Cotton.

Big business will definitely find a benefit from a wellness program, but smaller companies should also consider a wellness program even if it is only a handful of people.

"I think a small business could benefit even more because let's say you have a small business of twenty people and if you have one huge claim in a year in a small business it's very difficult for them to get health insurance," said Susan Wallace, benefits administrator for the City of South Bend.

"If you can stop those claims and help the people get healthier than those insurers in the marketplace will see that," she added.

What's happening locally

"The goal of starting a wellness program was Mayor Steve's (South Bend Mayor Steve Luecke). We want to have a healthy city, meaning healthy employees and healthy citizens by the year 2010. It's part of our healthy initiatives for the city," said Wallace. "We saw health care costs rising, so in 2004 we began interviewing health and wellness providers." The city contracted with On-Site Health Solutions to handle the program, which kicked off in April.

Connie Bryant, co-owner and nurse of On-Site, completed phase one of the program with the city by doing all the health risk assessments for the non-bargaining and teamsters employees. Once the results are given then phase two will begin.

"We really want to lower or

keep constant our health care costs, plus we want to have healthier employees because we believe they are happier and less stressed out and less likely to get injured on the job," said Wallace.

Bryant said that employers can help prevent catastrophic illness through simple glucose and cholesterol screenings, blood pressure screenings, and health-risk assessments. Having a nurse on-site to talk to people about ways of decreasing their blood pressure, ways of controlling problems with diet, can be very beneficial.

"Smoking cessation has been in the news a lot and it has become an important issue with employers; smoking cessation classes have become very popular," noted Bryant.

"We've been able, through these simple screenings, to find people who really have had some major issues without symptoms," said Bryant.

Bryant said she had a person that had terrific cholesterol levels, but when she checked the pulse of the man, who was very young, she was concerned about his very rapid pulse rate. She suggested that he see a doctor immediately. After much resistance, the man finally went to the emergency room and found he had a heart condition that if it had not been treated would have led to a heart attack.

"We always find someone who didn't know they had anything wrong with them," said Bryant. "One screening like that can save you a bad year from your health insurance premiums going up, plus you've saved the life of an employee and that's the more important issue."

"But we still have to look at the business aspect," said Wallace. "We've already paid for Connie (so) we've got our investment returned."

Bryant said that about 50 percent of the work population do not see their doctor regularly, which means that small problems are not found and treated until they become big problems. Through company wellness programs people are getting screened on a regular basis.

"In phase two (of the South Bend city program) we will give them a self-monitoring report each month and they will be able to accumulate points each quarter. At the end of the year, we will be handing out rewards for their progress," said Wallace.

Kelly Gates, human resources specialist for Nyloncraft, Inc. in Mishawaka, said her company started an internal wellness program with the hopes of making employees healthier and happier, along with helping the company's bottom line.

"At Nyloncraft, we learned a great deal over the past four years about health care and the only solution that seems to fit is



South Bend Mayor Steve Luecke listens as Connie Bryant, left, a co-owner and nurse with On-Site Health Solutions, goes over information with him at the April kick-off of the city's wellness program.

Photo provided

... staying well. Nyloncraft has a 50-year history in this community, but in January of 2002 the company was sold off as an independent from Dura Automotive. Within our first year of business, we were able to quickly see how our rising health care costs would affect the bottom line," said Gates. "For us to remain a viable supplier, we have to control our costs. This requires employees to become involved in their well being because the only real way to keep health care costs stable is to live a healthy lifestyle."

The company started conversations with employees in 2003 about a wellness program and controlling health care costs.

"There are programs that the company provides and a few that are employee driven. For the past three years, employees and spouses covered under our group medical plan have access to a free on-site wellness screening."

This includes a blood pressure reading, full Panel C blood test and overall health profile. The professional team has been very well received and the employees look forward to comparing their progress year after year. Any employee and spouse not covered on the group plan can participate for approximately \$60 each, which always attracts participants because of the affordable cost," said Gates.

As part of the medical benefits, Gates said that Nyloncraft offers first dollar costs up to an annual maximum. Plan participants also have the added benefit of a nurse call line that is available twenty-four hours a day.

"Two years ago, we implemented an Integrated Health Advocacy Program which has also been very well received by participants. A team of health professionals from Elkhart General Hospital work with employees with special health care needs to provide support and guidance through the very per-

plexing health care system," said Gates. "We also have programs that employees count on such as an Employee Assistance Program with Madison Center and memberships to the World Gym. Employees have benefited from Weight Watchers at Work, on-site smoking cessation programs and free flu shots. Currently, we have adopted the television show theme 'The Biggest Loser' and have over 30 employees weighing in to try for monetary prizes and a grand prize at the end of the contest."

Shelly Smith, director of recruitment and development for Gibson Insurance Group, heads up the wellness program in her office and has 75 percent of the workforce currently engaged in wellness activities.

"A healthier workforce equals a better, more productive workforce. I also believe that Gibson feels a responsibility towards its employees to help them live a healthier life," said Smith. "In my opinion, the employees that truly buy into the wellness initiatives are more engaged and connected to Gibson. A lot of businesses are struggling with the high cost of health care and wellness initiatives are a proactive approach to controlling costs."

Getting started

Creating a wellness program within a company is not hard, but should first be handled with a professional organization that can help create a program that meets the business' specific needs.

"Our experience shows that there are a number of steps necessary to have an effective program that will generate a solid return," said Husk.

"First is strong top management support, followed by strategic use of incentives to ensure success. The program needs to be comprehensive, year-long and flexible to meet the demand of various demographics. The message to participants has to be de-

livered effectively and personally, to ensure the individual understands and accepts their situation and role in their own health management. There are many missteps employers might make when approaching wellness. Having advisers with solid, long-term experience in the design and implementation of a comprehensive program is critical," Husk continued.

The future of wellness programs

"About a year ago I was literally pounding the pavement and wearing out shoes trying to get the word across to people about the importance of wellness in the workplace. What I discovered in the last year is that our phone is actually ringing with companies who are being proactive about it and finding us out," said Bryant.

"That really tells me companies are understanding the importance of wellness in the workplace."

The future of wellness programs in the business environment is strong and business owners who are currently using these programs highly recommend them to other companies struggling with high health care costs.

"The influx of new programs is staggering and growing rapidly. Health care costs remain one of the top concerns for every U.S. employer, and the need to control the increases is clear to business owners," said Husk.

"With the advent and popularity of consumer-driven efforts, there will be and already is a groundswell of demand for better information and solutions," continued Husk. "This information has to be made available to participants. It's not enough to make health care costs the individual's problem; we must also equip them to handle the newfound responsibility."