



profile

Nicole Fallowfield, director of Wellness at Gibson Insurance Group, talks with Wesley Mantooth, account executive in the Employee Benefits Division at Gibson, about the company's recent employee benefit benchmark survey.

Photo provided

Helping clients navigate wellness choices

By **GENE STOWE**
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Nicole Fallowfield knows how to do well. Fallowfield, who recently took the newly created position of director of wellness at Gibson Insurance Group, has worked in the developing field for more than 10 years.

With a background in exercise science, she interned in the prevention services division for a company in Merrillville, Ind., with a contract to run NiSource's on-site fitness facility and its wellness campaign in 1997.

She went to Indianapolis and worked with Molloy Wellness, started by J.F. Molloy and Associates in the early 1990s to respond to customers' inquiries about the emerging trend to wellness. When the company was acquired by Principal Financial Group, she remained in the wellness division.

"We provided wellness programs as a third-party vendor to employers of all sizes," Fallowfield says. "The carriers are starting to get this now."

Tim Leman, Gibson's managing partner for employee benefits, says the company created the position and recruited Fallowfield to stay in the forefront of industry trends for its clients.

The focus will help clients with "population health management," a hot industry trend that aims at controlling health care costs but has shown benefits in increased productivity and less lost time resulting from the employee's sickness or need to care for a sick family member.

The emphasis will integrate plan designs and wellness programs that so far function too independently without paying sufficient attention to the employee's overall well-being.

Also, Leman says, wellness has become a crowded field, with some programs less effective than others.

"We're trying to help our clients navigate through all the choices in wellness," he says. "How do you know which program is the best program for the client's needs? Each client has a different need. It's become an industry and a focus in itself. We wanted to have an expert on staff."

At Gibson, Fallowfield will help employers who want to engage in wellness, evaluating what's available in their plans, whether they should use third party or homegrown programs, and how to implement the changes into the workplace culture.

"Wellness" has been a buzzword in business for some 20 years, and the hope that it can help with soaring

health insurance premiums has won even more attention in recent years.

In the past, most participants in wellness programs were larger, self-funded companies. Recently, an Indiana tax credit for small employers – those with 100 or fewer full-time workers – has attracted more attention from smaller businesses.

Fallowfield says insurance companies and customers are still working out definitions and metrics for the field.

For some companies, she says, wellness involves aggressive programs for prevention; for some, "it's still really disease focused."

"You've got so many different definitions," Fallowfield says. "First, let's define it. There has to be a proactive element to it."

Education is a key element, making employees aware of risks and helping them manage risks. Training programs, online tools and printed materials can help.

"They have to be aware and making choices," she says. "We want individuals to be accountable for their health and make better decisions."

At the same time, wellness should involve the entire culture of the business.

"You have to have leadership support for the initiative," Fallowfield

says. "The environment needs to support the effort."

A disease-based definition of wellness, providing programs limited to those employees who are making claims, is inadequate, she says.

Typically, only 6 to 20 percent of the workers are making claims, so wellness programs targeted to those are missing the vast majority of the population. Employers must pay attention to the 70 to 80 percent of the work force that is not driving the claims, keep them healthy.

"We've got a long way to go," Fallowfield says. "Wellness should involve the whole population."

Measures of success may include the impact of wellness programs on insurance premiums, but they should also take a broader view, she says.

"Are we seeing this have an impact on our health care costs? That's one of the first things a lot of CFOs will say," she says. "I think more and more employers are starting to see it as a productivity issue, too. I would challenge them to look at the big picture."

"How are we going to evaluate success at the individual level as well as the corporate employer's level?"

Financial considerations alone might be misleading because the bottom line could be skewed by a cancer

patient or traffic accident victim whom no wellness program could have helped.

"There are only certain things we can impact," Fallowfield says. Clinical evaluations can measure the improvement in each employee's health, such as weight and cholesterol levels, over time.

At the same time, wellness programs can have a significant impact on productivity, disability, job satisfaction, absenteeism and presenteeism.

Manufacturers, used to plantwide safety programs that address similar risk concerns, are often especially open to the idea of wellness programs, she says. "Manufacturing groups have been great wellness customers."

Employers can give incentives for participating in wellness programs, such as reducing the cost of insurance for the premiums.

"We have this mutual stake in it," Fallowfield says. "The rate at which employers are beginning programs and looking to third parties to provide programs for them is increasing," especially within the last five years.

"It's just going to continue because of the environment we have today."