



## *Q&A's: The Health & Wellness Business Initiative*

### **What is a Workplace Wellness Program?**

Workplace wellness is any workplace health promotion activity or organizational policy designed to support healthy behavior in the workplace and to improve health outcomes. Generally speaking, health promotion is defined as "the process of enabling people to increase control over, and to improve their health," and health promotion can be carried out in the workplace as well as many other settings.

### **What are some of the benefits of a workplace wellness program?**

There are many benefits to Workplace Wellness, including greater productivity, higher morale and lower company healthcare costs. By encouraging healthier lifestyles, employees will work more diligently and miss fewer days of work due to illness.

Because of reasons like those mentioned above, more and more employers are beginning to invest in their workers' health – experimenting with wellness programs to cut health care costs and increase productivity. A recent article published in the Washington Post cited that "A survey of large companies released in August by the National Business Group on Health found that 61% of firms said they found such initiatives to be among the three most effective tactics for keeping a lid on health care costs. And among firms that offered financial rewards for healthy behavior, the median compensation will rise to \$450 in 2013, up from \$300 in 2012."

### **What is a participatory wellness program?**

Participatory wellness programs are "generally available without regard to an individual's health status." These include, for example, programs that reimburse for the cost of membership in a fitness center; that provide a reward to employees for attending a monthly, no-cost health education seminar; or that provides a reward to employees who complete a health risk assessment without requiring them to take further action.

### **What is a Health-Contingent Wellness Program?**

Health-contingent wellness programs "generally require individuals to meet a specific standard related to their health to obtain a reward." Examples of health-contingent wellness programs include programs that provide a reward to those who do not use – or decrease their use of – tobacco, or programs that provide a reward to those who achieve a specified cholesterol level or weight as well as to those who fail to meet that biometric target but take certain additional required actions.

### **How do I decide if I should implement a participatory or health-contingent wellness program?**

Speak with your insurance broker, Human Resources manager, Chief Financial officer, and any other key decision makers in your organization about what is do-able for your company. Many companies start out with a participatory wellness program and then move towards a health contingent wellness program as their worksite wellness program matures over the years.

Be sure to review the Affordable Care Act's latest guidelines, rules and regulations for implementing a wellness program. This is a fantastic resource to get you started: Affordable Care Act & Wellness Programs Fact Sheet - <http://www.dol.gov/ebsa/newsroom/fswellnessprogram.html>

### **Who can help me to implement a wellness program?**

If you're interested in creating a wellness program for your workforce, a great place to start would be to speak with your insurance broker and/or carrier. They can easily let you know what wellness resources are already available to you through your current carrier. You probably didn't know that most major insurance carriers actually have a wellness Web site and component for its members. Features may include health awareness campaigns, telephonic health coaching, and more.

### **I don't have a wellness budget, what can I do?**

While it is recommended to budget between \$100-\$150 per employee per year for a comprehensive worksite wellness program (more if incentives and coaching are included), it is possible to still have a successful worksite wellness program with a minimal budget. First, check with your insurance carrier and see what programs and resources they are able to offer. Some insurance carriers provide free biometric screenings, disease education programs, smoking cessation programs, and may even be willing to restructure your employee's insurance premium to include an incentive for joining your wellness program. Next, check with local and national health organizations as these organizations usually have an abundance of free educational resources you can use to promote health to employees. Also, depending on the program, employees may be willing to contribute too such as paying for the convenience of an onsite massage or group exercise class.

### ***Consider the following ideas in order to keep costs to a minimum:***

- Utilize internal resources and established activities. Do you have staff onsite that may be willing to donate their time for an educational lunch and learn? Is there a group of employees that walks every day at lunch that you could have start a "walking club"?
- Invest your time only in activities that align with reaching your program objectives. Select key initiatives and do them well – do not waste staff time or money on initiatives that will not achieve the objectives of your wellness program.
- Capitalize on what your company already has. Does your building have stairs? Post signs and create a challenge to encourage stair use. Do you have a large parking lot? Create a walking trail around the perimeter to encourage physical activity. Do you have gyms in the area? Ask if they offer any corporate discounts.
- Establish a wellness committee. Meet monthly or quarterly with volunteer committee members from different departments; another department may have resources available for you to use that you were not aware existed, or they may have ideas for where their employees would like to see the direction of the wellness program move towards.
- Create a culture of wellness by constantly reminding employees of why wellness is important. Send out a monthly newsletter, present at department meetings, or look at the National Health Observances calendar to have wellness weeks or days supporting various wellness efforts.

Although there are many things you can do with a limited budget, remember that a successful worksite wellness program consists of more than just running a series of activities or interventions. Eventually, to further your program's impact you will want to establish a budget.