

# 7 STEPS TO A HEALTHIER WELLNESS PROGRAM



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# Create a Well-Structured Wellness Program

As employers and employees continue to adopt Consumer-Driven Health Plans (CDHPs), wellness programs will continue to grow in importance. That's because, with CDHPs, employees are sharing more of the expenses, have greater incentives to make wise health decisions, and embrace the principles of preventive health care.

By making preventive care a centerpiece of any health care strategy, you can help prevent low-risk employees from becoming high-risk—and you can help high-risk employees lower their health risks, too. However, the frustrating reality for benefits administrators and HR executives is that, despite the economic realities driving health care today and the compelling cost-benefits of prevention, most companies find that their wellness programs lack the strong levels of participation commensurate with the value they provide.

Before we examine strategies for increasing the odds of success with your corporate wellness program, let's first define just what a solid, well-rounded wellness program looks like. While each company's needs will vary, some of the popular and proven elements of corporate wellness programs include some combination of the following:

➔ **Health Risk Assessment**

The HRA is the standard entry-point for a structured wellness program. Through an in-depth series of questions, the HRA measures critical health factors against defined clinical standards, helps each employee interpret his/her own health status, and targets actionable programs to address identifiable risks.

➔ **Health Challenges**

These can encompass weight-control programs, smoking-cessation, cholesterol control, and more. Typically, these involve rewards and other incentives for participation or goal-attainment.

➔ **Wellness Seminars**

Many companies offer monthly seminars on popular and important topics, such as nutrition, stress management, physical-fitness regimens, or chronic-disease management (e.g. diabetes, hypertension, or asthma).

➔ **Health Fairs**

Consider a day-long fair where employees can gather information and receive free routine screenings (e.g. cholesterol or blood pressure).

➔ **Web-Accessible Health Resources and Information**

Comprehensive, trusted medical information can play a critical role in preventive care. A good wellness program presents that information in useful, searchable ways, such as an e-health portal.

➔ **Fitness Centers**

A well-equipped fitness center is often a centerpiece for many corporate wellness programs. Alternatively, discounted memberships or fitness stipends can be useful in encouraging employees to get and stay in shape.

Unfortunately, it's not a case of *"if you build it, they will come."* A well-defined corporate wellness program must be supported by key strategies that foster a corporate culture of broad-based participation over long time-periods. The following pages highlight some of the key strategies you can employ to improve your wellness program.

# Offer Valuable Incentives

Too often, companies embrace the philosophy that the wellness program “*is its own incentive*”—that the payoff of a healthier lifestyle is compelling on its own merits to encourage employee participation. The evidence, of course, shows otherwise.

Absent specific and valued incentives for various levels of participation, employees will often ignore wellness programs, greatly diminishing their value.

In response, consider adding specific, attainable incentives. Experts agree that stipends of \$50-200 will create spikes in participation. Other companies blend in other incentives such as:

➔ **Paid Time Off**

An afternoon per quarter can be a strong incentive that doesn't present any cash cost to the corporation.

➔ **Insurance Premium Discounts**

Directly tying preventive programs with employee contributions for health insurance reinforces the link between healthful behaviors and healthy living.

➔ **FSA Contributions**

Similarly, an FSA contribution for enrolling in a wellness program or attending a smoking-cessation seminar can give employees a tangible benefit they can immediately measure.

➔ **Gift Cards**

A gift card for fitness equipment, clothing, or even movies or dinner can go a long way toward encouraging employees to stay with their wellness regimen.

➔ **Sweepstakes**

You can offer higher-value prizes through sweepstakes that can generate broad excitement and interest in corporate wellness.

➔ **Fitness Equipment and Health Books**

These encourage people to learn more about healthy lifestyles and habits and to implement them in their lives on a daily basis.

Incentives are the key to getting people to make that first step toward changing their habits. In some companies, disincentives can also play a part as well. For instance companies might require employees to complete HRAs to avoid a medical-premium surcharge. Similarly, once the HRA is complete, the employer might require employees with identified, defined health risks to participate in remediation programs or develop health goals to avoid premium surcharges.

# Promote Teachable Moments

The fact is, most employees don't think about their health care and coverage options too often.

One of the most important opportunities comes during annual open-enrollment periods when employees are attentive to their shared portion of health care premiums. (This is also true when the employee experiences a life-change such as the birth of a child or change in marital status.)

At this so-called "point of purchase," we can create "teachable moments"—those instances where the link between healthy behavior and health care choices becomes clearer to employees. By exposing employees to appropriate behaviors and incentive opportunities as they make their decisions about their health plans, we reinforce the crucial interrelationship between the wellness program and the employees overall health status.

The key: eliminate the time-lag between enrollment in wellness programs and receipt of the corresponding incentives. For example, if you offer an incentive for completing a Health Risk Assessment, it's critical that the employee "feels" the positive result of that HRA as soon as possible. If it takes weeks or months for him to receive his gift-card incentive, then the power of that incentive diminishes greatly negating the investment

you've made. Deliver those incentives as soon as possible after the teachable moment to achieve the greatest impact.

Note, too, that teachable moments can be found well after the plan-selection stage. For instance, a teachable moment also arises when the member completes an HRA and immediately receives a score that leads to recommended health care regimens. Another teachable moment arrives at the health care service point of purchase. For instance, an employee might be contemplating a surgical/medical procedure and want to review spending account balances. A wellness plan can create relevant linkages to such issues and factors as treatment cost analysis, provider selection, and treatment alternatives.

# Use Dynamic HRAs

The Health Risk Assessment is the point of entry to a structured corporate wellness program. Unfortunately, in some organizations, the HRA is a static, paper-based document, requiring far too much manual intervention and processing.

Even in organizations with automated HRAs, there are still significant administrative issues related to aggregating HRA results and analyzing data as well as delivering and controlling sometimes-disparate incentives and rewards.

Too often, the rewardable activities are long completed before the employee receives his/her incentive. That disconnect is often a result of large volumes of HRAs that must be managed. The result is that the employee gets off on the wrong foot with a dissatisfying experience to begin his/her participation in the wellness program.

A better way: use an automated platform to capture the HRA, immediately process the answers that employees provide, present opportunities for wellness-program participation, initiate and manage the delivery of appropriate corresponding incentives, and provide an intuitive, high-touch experience for the employee's entry into the wellness program.

For instance, a personalized portal can consolidate self-reported HRA information with claims data and so-called "clickstream" analysis to create a personal health home page for each employee that presents personalized content and appropriate messaging for specific health risks and interests.

The best method for achieving this: partnering with a leading provider of health information to provide a seamless, deep, and transparent integration to a vast resource of information and resources, health-check tools, referrals, and more. The key—from a technical perspective—is to pass eligibility and plan data elements to the information partner—using deep links and single-sign-on—while retaining your consistent, reassuring brand.

# Provide Regular Communications

A corporate wellness initiative should be viewed—by the company and the employee alike—as an ongoing lifelong program, not a one-time episodic event.

To sustain—and even increase—momentum, regular communications are essential. These communications can take various forms—print or electronic, as pay-envelope stuffers, as part of other employee communications, or as their own independent publications. The best wellness communications are:

➔ **Integrated**

The communications meet employee expectations and don't come across as "outsider-ish" intrusions into a corporate culture. Many companies integrate wellness communications into their traditional corporate newsletters and other communications vehicles.

➔ **Branded**

Instead of relying on identification and branding from a third party (such as payer or benefit administrator), communicate using your corporate brand to create a greater sense of trust and loyalty.

➔ **Blended**

A mixture of printed materials, e-mails, and a Web portal or microsite can be very effective in reaching all employees in ways they find most convenient.

➔ **Dynamic**

Aim to deliver personalized communications in e-mail, correspondence, and other notices.

# Leverage an Automated Platform

Candid HR executives will admit that it's not uncommon for someone in the benefits administration area to devote large amounts of time poring over manually collected data about which employees took what HRA or participated in which program to determine award eligibility.

To be effective, a corporate wellness program needs the utmost levels of efficiency and member-responsiveness. Unfortunately, as the number of participants rises (and that is the goal), the volume of activities and manual paperwork can leave short-staffed HR departments unable to cope with the additional workload.

The answer: a powerful automated platform to administer HRAs, track participation (which employees took advantage of which wellness-program benefits), provide information and feedback, monitor health care choices with self-service functionality, and manage wellness incentives. It's essential to elevate the discussion from the tactical to the strategic level.

Ideally, this automated software platform will possess a level of "intelligence" enabling it to learn from its users by collecting and sifting through:

- ➔ **Member demographics**
- ➔ **Site usage**  
(such as pages visited or tools used)
- ➔ **Aggregated personal data**  
(such as prescription consumption statistics or office visits)
- ➔ **Imported claims data from health plan providers or claims aggregation services**

The ultimate objective of aggregating and analyzing this data is to create efficient reporting for consumption by plan sponsors that can drive strategic decisions regarding health care plan choices and wellness strategies, such as which disease-management programs to select, implement, or emphasize, how to optimally structure incentives, and other choices.

Without a foundation of automation, it can be virtually impossible for organizations to support their wellness programs efficiently, encourage broader enrollments, and increase participation.

# Study the Numbers

Like any HR discipline, wellness-program management can benefit from careful scrutiny and analysis.

The automated platform you deploy should be able to provide you with summaries and details regarding different aspects of your program using aggregated, blinded data (for privacy purposes).

- ➔ **Who's participating?**
- ➔ **What are the most popular interactions and program elements?**
- ➔ **How does participation correlate with health outcomes?**
- ➔ **What are your incentive costs, segmented by location or wellness program?**
- ➔ **How does wellness-program participation affect your choice of health plans or disease-management programs and choices?**

Make sure your analysis tools give you the same rich functionality and flexibility previously available to “power users” and financial analysts—things like slice-and-dice, drill-down, automated extracts, scorecards, and one-click reports—as well as basic queries such as “Who hasn’t completed their HRAs?”

## CONCLUSION

Health care costs continue to rise—and that's raising the stakes for the choices and decisions employees make about their health care and coverage. Wellness programs can play a vital role in lowering costs, improving the employee's health, reducing risks, and increasing productivity. However, their effectiveness only shows a material impact once you achieve a broad-based adoption. Timely incentives delivered promptly at teachable moments—all underpinned by efficient automation and reporting—can translate into greater participation and greater value to the organization

**FOR MORE INFORMATION ON ACHIEVING GREATER VALUE FROM  
YOUR WELLNESS PROGRAM, CALL US AT 1.877.975.7227**



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