Health Care - Health and Wellness Initiatives



In our fast-paced world today, many Americans spend over half of their waking hours at work. Health care costs are on the rise, and more Americans are leading increasingly sedentary or stressful lifestyles that contribute to unhealthy habits and health problems. A survey by the Centers for Disease Control and Prevention in 2011 found that the number of Americans who considered their health to be "good" or "excellent" decreased from 1997 to 2011 and discovered the following disturbing trends:

- · The prevalence of obesity among U.S. adults age 20 and over has increased over time, from 19.4% in 1997 to 28.7% in 2011.
- The prevalence of diagnosed diabetes among adults age 18 and over increased from 5.4% in 1999 to 9.2% in 2010.
- · The percentage of adults who experienced serious psychological distress "during the past 30 days" has increased from 2007-2011.
- The percentage of persons who failed to obtain needed medical care due to cost increased from 4.3% in 1999 to 6.9% in 2009 and 2010.

According to the World Health Organization, the U.S. spent more on health care per capita (\$8,608) and more on health care as a percentage (17.2%) of its gross domestic product (GDP) than any other nation in 2011. With rising health care costs comes a steady increase in the costs of health insurance and workers' compensation insurance. However, healthy employees have fewer work-related injuries and return to work sooner because of shorter recovery times.

Implementing an on-site wellness program makes good business sense and is not only good for your company's bottom line, but the right thing to do.



United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

Health and Wellness Program Resource Links

- http://www.welcoa.org/ freeresources/
- http://www.cdc.gov/niosh/ twh/comprehensive.html
- http://www.nlm.nih.gov/ medlineplus/
- http://www. wellnessproposals.com/ health_fair_wellness_fair_ planning_guide/activities_ and_ideas.htm
- http://theweightofthenation.
 hbo.com/themes
- https://healthy.
 kaiserpermanente.org/
 health/care/consumer/
 health-wellness
- http://www. healthypeople.gov/2020/ topicsobjectives2020/default. aspx
- http://www.heart.org/ HEARTORG/
- http://www.redcross.org/

How Wellness Programs Benefit Companies

Underlying employee health can affect work behavior and productivity, utilization of health insurance benefits and outcomes associated with a work-related injury or illness. According to a study from the National Institute for Occupational Safety and Health (NIOSH), it makes financial sense for employers to integrate health, safety and productivity management programs in order to improve the total value of human resource investments.

The Wellness Council of America (WELCOA) states that the average annual per person cost of health care in the United States is \$3,000, with lifetime costs somewhere around \$225,000. "For many companies, employee medical costs can consume half of corporate profits or more," WELCOA reports. Many large companies have found on-site wellness programs are the long-term answer to keeping employees well and keeping medical costs lower, including:

- **Du Pont:** Saw each dollar invested in workplace health promotion yield \$1.42 over two years in lower absenteeism costs. Absences from non work-related illness at 41 industrial sites with the program declined 14% as compared with a 5.8% decline at 19 sites without a wellness program.
- **Union Pacific Railroad:** Had twice the national average in per employee health care costs. Began with a medical self-care initiative that cost \$50 per employee annually and saw a net savings of \$1.26 million. A voluntary employee health risk reduction program projected a cost-benefit ratio of 1 to 1.57 after one year.
- Wisconsin School Districts: A medical claims-based study of 72,000 insureds in 285 districts showed a lower demand for medical services among those who had access to disease prevention and self-care programs. Reductions in medical services resulted in savings of as much as \$4.75 for each \$1 spent. (http://www.froedtert.com/workforce-health/results)

Besides the benefit of health care cost containment, WELCOA has identified five other reasons for companies to implement a wellness program:

- **Reduced Employee Illnesses:** Experts suggest preventable illnesses (those attributed to behaviors such as tobacco use, high-risk alcohol consumption, sedentary lifestyles and poor nutritional habits) make up 70% of U.S. total illness and health care costs.
- **Expanded Work Week:** As Americans work more the average is 47 hours per work week according to a Harvard University study it may threaten their health and well-being.
- **Technology's Side Effects:** As computers, video games and technology lead to a more sedentary lifestyle, workers experience more problems with repetitive strain injuries and weight gain.
- **Stress Levels Are Increasing:** Experts estimate the amount of information available to us is doubling every five years. In a recent poll, 78% of Americans report their jobs as being stressful and their stress level increasing over the last 10 years.
- **Increasingly Diverse Workforces:** As today's workforce sees more age, race and gender diversity, new health concerns and risk factors develop.

Health and Wellness Training Resources

Training is an important part of any safety program, and our staff can help by reviewing your training needs and offering consultation to improve its effectiveness. As outlined below, we also have video and online training resources available for customers who wish to complement their current training systems.

The Lezage Training Center provides many safety training topics which can be utilized as individual training or presented to a group as a group safety training program. The training presentation can be completed in approximately 30 minutes and can be paused and restarted to allow for discussion points. http://afi.lezage.com/servreg01. cfm?DP=7

Lezage Online Safety Courses

(Free, streaming video only)

- · Accident Investigation
- Back Safety
- Office Ergonomics
- · Office Safety
- Shift Work Safety
- Substance Abuse

Most employers realize that their employees are their most valuable resource. When company decision-makers ask, "Can we afford to implement an on site Wellness Program?" they should really be asking, "Can we afford not to?"

Wellness Committees

Most companies find it necessary to form an employee wellness committee to provide guidance and support for the program manager. Wellness committees should include representatives from all levels or departments to fully integrate wellness into your organization's culture. Consider recruiting people in the organization that have responsibility for some aspect of employee health or well-being (human resources, employee benefits, occupational health and safety, cafeteria), as well as facilities operations employees. Responsibilities of the wellness committee typically include:

- Planning activities to promote good health for themselves and for their fellow workers.
- Communicating information about known health risks and the value of wellness initiatives to employees.
- Creating and maintaining open lines of communication between the wellness committee and employees.
- · Promoting participation in both individual and group activities.
- Advocating for worksite policies and environments that support improved health.
- Coordinating the monitoring and evaluation of the wellness activities/ programs offered to employees.
- · Serving as a leader/champion for wellness activities at the worksite.



Additional Health and Wellness Training Resources

CLMI programs allows you access to CMLI Blue Prints® Safety Programs and Videos at a discounted rate. You keep the programs and videos; there is nothing to return. Full CLMI Programs include a binder, training presentation, written program template and videos. To order any one of the programs, log into our website at UnitedHeartland.com, select UH Client Services and select Safety Training.

CLMI Video/Training Programs (\$99+, DVD or streaming video)

- · Accident Investigation
- Elements of Back Care –
 Health Care Version
- Achieving a Drug-Free Work Environment
- · Stretching Out at Work
- · Office Ergonomics
- · Office Injury Prevention

Contact your United Heartland Loss Control representative to discuss your current training needs

Wellness Program Implementation

An assessment should be done prior to implementation of any program to identify a worksite's strengths and areas in need of improvements. The assessment can also serve as a baseline measure for any future evaluation. To collect data, WELCOA recommends utilizing the three primary sources:

- **Health Risk Appraisals:** Provides an aggregate look at employees' health status and helps determine the greatest risks.
- **Health Culture Audits:** Assesses the organization's overall culture as it relates to health and productivity. To learn more about these audits, visit the links below:
 - http://healthyculture.com/
 - http://www.eatsmartmovemorenc.com/NCHealthSmartTlkt/1_docs/ committee_workbook/CW_AppJ%20PolEnvSurvey.pdf
 - http://www.cdc.gov/nccdphp/dnpao/hwi/programdesign/healthy_days.
 htm
- **Employee Needs and Interests:** Ensures employees are offered the programs and services that are important to them. To learn more, visit the links below:
 - https://www.welcoa.org/resources/
 - http://www.eatsmartmovemorenc.com/NCHealthSmartTlkt/1_docs/ committee_workbook/CW_AppI%20EmpIntSurvey.pdf

As with any program, a long-term return on your investment or sustainable program will not be realized unless it is supported by your organization at all levels. Once you have this support, your efforts will go much further to ensure employee participation and establish an overall culture of wellness.

United Heartland has developed resources to support the development of an effective wellness program and is happy to assist with building a business case, gaining support, forming a committee (including responsibilities, assessments to identify strengths and weaknesses) and providing training resources. Contact our team of specialists for more information at 800-258-2667.

