

## WELLNESS PROGRAMS HELP CUT HEALTH CARE COSTS

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The rising cost of health care has become a major priority for companies of all sizes. Promoting healthy behavior with wellness programs leads to a healthier workforce and substantial return on investment. For every dollar invested in health and wellness, a company can realize \$8.22 in savings in direct health care costs and absenteeism. The government is also making wellness a national priority. The "Healthy Workforce Act" was just introduced to the U.S. Senate by Senator Harkin (D-IA) and Senator Gordon Smith (R-OR). If passed, this bill would provide tax incentives to businesses that offer comprehensive wellness programs. Incentives can be as much as \$200 per employee.

Overall healthier employees incur less costly acute and chronic health care services and employers realize real sav-

ings not just in direct lower health care costs, but in better attendance and improved productivity. Specifically, as employee health improves, medical claims, worker's compensation claims, absenteeism and disability costs decrease. Furthermore, it has been shown that productivity is inversely related to employee health risk factors; as the number of employee health risk factors increase, productivity decreases. Additionally, employees with increased risk factors have more of a potential for becoming disabled at work, therefore costing medical claims dollars. Since corporations want a healthy workforce, they must promulgate a philosophy that healthy behaviors are expected.

How can you take advantage of this knowledge and get a wellness program up and running? Most national insurance companies can recommend a wellness company provider who will give employers a health "snapshot" of their general employee pool. The wellness provider will do this by identifying poor health behaviors and at-risk employee health conditions such as obesity, diabetes, asthma, high blood pressure, heart disease, and even cancer. Identification of these behaviors and conditions is the first step in preventing poor short and long term health and is accomplished confidentially through biometric and simple blood screenings, typically at a company sponsored health fair. Employees will fill out a confidential health questionnaire which (with screening tests such as total cholesterol, good cholesterol, bad

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cholesterol triglycerides, blood sugar, blood pressure, weight and body fat) provide objective data that is the basis for an individual health risk appraisal. The appraisal is given to the employee and the non-identifying collective data is passed on to the employer identifying at-risk groups. The second phase of the wellness program can then be implemented; focusing wellness activities towards reducing those identified risk factors. As an added bottom-line benefit, companies may realize a reduction in their employees' insurance costs.

With consistent education, coaching and motivation activities, employees will start to think healthier. They'll be reading labels, losing weight, eating

healthier and exercising more. Guest speakers or special demonstrations can be both fun and informational.

Focusing on fitness is essential. Obesity and inactivity are major risk factors for preventable disease. Many companies have fitness centers onsite and even small companies may be able to partner up to share gym space, or even bring in a trainer once in a while.

More companies of all sizes are realizing that workforce wellness is paramount to their viability, and that wellness initiatives are easy to implement. The key to having a successful wellness program is corporate support, employee participation, good program design and follow-

up evaluations. By becoming involved in employee health, not only do companies save dollars, but they help employees target those at risk areas allowing them to prevent or delay the development of disease further down the road.

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