

WORKPLACE WELLNESS

Provided by Employers Select Insurance Services



Choosing the Right Wellness Program

According to a RAND survey, approximately half of U.S. employers with 50 or more employees sponsor some type of workplace wellness program. As the issues of rising health care costs and increased absenteeism due to health problems grow, wellness programs are seen as an effective method of improving employee health and morale and decreasing health-related costs for employers.

In order to realize improved employee health and a good return on investment (ROI), you need to choose the right wellness program for your company. Success is dependent on both employee engagement and support from all levels of management. To choose the right program, you will need to determine your organization's needs and resources and then match that with the appropriate type of wellness program.

Determine Your Needs and Resources

If your company is considering implementing a wellness program, you will need to consider several factors before deciding what type of wellness program will be most effective for your company and its employees.

Employee Needs and Interest

Assess your workplace to determine your employees' health problems and fitness levels, as well as their interest in different types of wellness programs. Consider using surveys, focus groups and health risk assessments to learn more about the health status and interest areas of your employees. You will need a solid idea of the areas of interest and level of anticipated engagement from your employees to help you decide what type of wellness program is best suited for your workforce.

Areas of focus for a wellness program may include disease prevention, fitness, smoking cessation, alcohol and substance abuse counseling, nutrition education, mental health help, weight loss and stress management. In order to engage employees, your wellness program

must fit what they perceive to be a need and must be something that they are willing to participate in. If your employees don't see a benefit, you will have extremely low engagement and participation.

Resources and Management Support

For a wellness program to succeed, leadership on all levels must also buy in to the wellness program idea. To ensure the support of management, inform managers about the program early on and encourage them to participate. Communicate the program's goals and benefits clearly and often.

Gaining upper-level management support will give you easier access to sufficient resources and staff time to develop and implement your wellness program. You also need support from upper management in order to set an example through their participation in the program. The participation of direct managers throughout your organization is also important because they will be able to encourage more engagement among all your employees, increasing the ROI of your program through widespread participation.

Types of Programs

Once you have assessed your needs and available resources, you can choose the type of program that best suits your organization. Wellness programs, as mentioned above, can focus on various areas such as physical activity or nutrition, and they can be designed with different levels of time commitment and needed support.

Workplace wellness programs encompass an extremely broad range of activities and initiatives in the workplace, and universally accepted definitions or categories have not yet emerged. However, wellness programs can generally be categorized based on the level of effort and time commitment necessary to make them successful and based on the type of activities included in the program. Following are three general categories of wellness programs.

Screening events

The least-involved types of wellness programs are screening activities. These are health risk assessments which can be self-administered questionnaires or biometric screenings. The goal of these programs is to give employees information on their health status and possibly prompt changes to achieve better health. Biometric screenings can often be set up through your health plan provider, making the screenings one of the least costly and time-consuming programs available.

Health education and promotion activities

These wellness programs will require a little more investment in time and financial resources because they may require corporate changes and outside resources. You can consider providing educational sessions and materials for employee groups, or you might provide individual or group counseling sessions for such topics as smoking cessation or alcohol or drug abuse. Other types of wellness promotion programs may include changing

policies or procedures around the workplace, such as switching to healthier cafeteria or vending machine offerings, or promoting walking meetings instead of meetings in a conference room. These wellness programs aim to improve employee morale, educate and possibly prompt some behavioral changes.

Prevention and intervention measures

Wellness programs that attempt to reach wellness goals and achieve lifestyle changes are the most involved and resource-laden type of program. These wellness programs might include a weight-loss initiative, a walking competition or similar ideas that attempt to influence employee behavior. Typically these programs require up-front investment by the employer in planning, potentially bringing in outside counselors or resources, providing any necessary equipment (such as pedometers or a scale for weigh-ins) and offering various incentives or rewards for participants as they meet their fitness goals. This type of highly involved program will likely see the best ROI, but it needs a high level of support from management and high employee engagement in order to be successful.

Legal Compliance

When deciding on and planning your wellness program, you also need to consider how the program is classified for the purpose of legal compliance. Based on regulations under the Health Insurance Portability and Accountability Act (HIPAA) and the Affordable Care Act (ACA), a wellness program can fall into one of two basic categories that determine what guidelines it must adhere to. These categories are participatory and health-contingent wellness programs, with the health-contingent category additionally broken into two subcategories: activity-only and outcome-based.

Participatory wellness programs simply require an employee to join the program; for example, an employee may attend a session about nutrition or participate in a health screening, with no regard to whether the employee actually changes any behavior or meets any health standards.

A health-contingent wellness program requires the participants to satisfy a standard related to a health factor in order to obtain a reward. For an activity-only wellness program, the employee would complete a health-related activity, such as walking or following a specified diet. For an outcome-based wellness program, the participant must meet a health-related goal, such as not smoking or satisfying certain exercise goals. Both types of health-contingent wellness programs must follow additional requirements—such as providing a reasonable alternative standard and not exceeding specified incentive limits—in order to be in legal compliance.

Get Started

Contact Employers Select Insurance Services for resources to help you develop your wellness program.