

Wellness Program

Loss Control Bulletin

With healthcare costs in the United States continuing to rise, employers are looking for ways to cut their medical costs. The total spending in 2007 on healthcare was \$2.4 Trillion. US healthcare costs are expected to rise over the next decade to \$4.3 Trillion in 2017 or 20 percent of the GDP. Much of the costs can be attributed to the diagnosis and treatment of chronic diseases and conditions such as diabetes, obesity, cardiovascular disease, and asthma.

Individual behavior and lifestyle choices may influence the development of these chronic conditions. Recently, public, and private efforts and programs are increasingly designed to promote healthy behaviors. These programs have been shown to improve employee health and increase productivity. In a recent publication¹ by the US Department of Health and Human Services, it was reported that health promotion and disease management programs were found to produce a significant return on investment for these programs ranging from \$1.49 to \$4.91 in benefits for every dollar spent.

Most of the articles publishing studies for health promotion programs are for large employers, employers who have thousands of workers. Health promotion programs in small business is a new concept and there is a lot that we don't know but the good news is that small businesses have a smaller employee count, and it should be easier to change the workplace culture. The Wellness Council of America (WELCOA), a nonprofit organization, has published an outline on worksite wellness programs for small business.

Common Wellness program elements include:

- A statement from the CEO
- A Wellness Leader
- Employer provided Health Screening
- A Physical Activity Campaign
- An Education Program (Healthy Eating, Wellness Library and Health Newsletters)
- Health Promoting Policies such as:
 - No Smoking
 - Zero-tolerance Drug and Alcohol abuse
 - Nutritious Choices in Vending Machines
 - Community Health Efforts

Wellness Program - Set up

- The first step is to establish support from senior management. Wellness programs are not unlike any other initiative and in order to have meaningful change you will need senior level support. A statement from the CEO will let the organization know that health and well-being is a high priority with the organization.
- Establish a Wellness Committee as the key contact within the company. At a small business, this may be a single person.
- Conduct a Survey and learn the specific interests of the participants.
- Health Screening provides a baseline of the participant's health status. Through a health screening, employees learn about blood pressure, cholesterol, and other metabolic numbers.

Wellness Program

- A Physical Activity Campaign provides important motivation to exercise. You can organize your own program or use a pre-packaged incentive-based campaign. Regular physical activity can improve health and improve psychological well-being.
- Sponsor a lunchtime activity on healthy eating using simple ingredients to produce a healthy meal.
- Set up a display area for booklets and viewing DVDs to support your wellness program.
- Subscribe to a healthy lifestyle newsletter and distribute copies to the workforce on a periodic basis, i.e., quarterly.
- Introduce Health Promoting Policies, such as a no smoking policy and zero tolerance for drug and alcohol.
- Sponsor a smoking cessation program.
- Support Community Health Efforts. Identify health and wellness events in your community and make your employees aware of the opportunities available in your local area.

By changing the way we live, individual Americans could change their personal health status and the health landscape of the Nation dramatically.

Additional resources are available at these websites:

U.S. Department of Health and Human Services website: <http://aspe.hhs.gov/health/prevention/>.

Health Project website:

The Wellness Council of America website: <http://welcoa.org/>. This nonprofit has program outlines, case studies and resources to get you started.

¹ U.S. Department of Health and Human Services website: <http://aspe.hhs.gov/health/prevention/>. The report at this website titled Prevention Makes Cents makes the case for preventive activities and outlines several successful wellness programs.