

# Everything You Need to Know About Wellness



**Presented by: Alli Arndt**  
**Senior Wellness Advocate, Assurance**





## About Me

- » Wellness Consultant
- » Assurance
  - » Independent brokerage firm
- » 300+ wellness clients

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## Typical Phone Call....Then

- » Out of control medical claims
- » Need a cost containment strategy
- » Chronic conditions are rampant

## Did You Know?

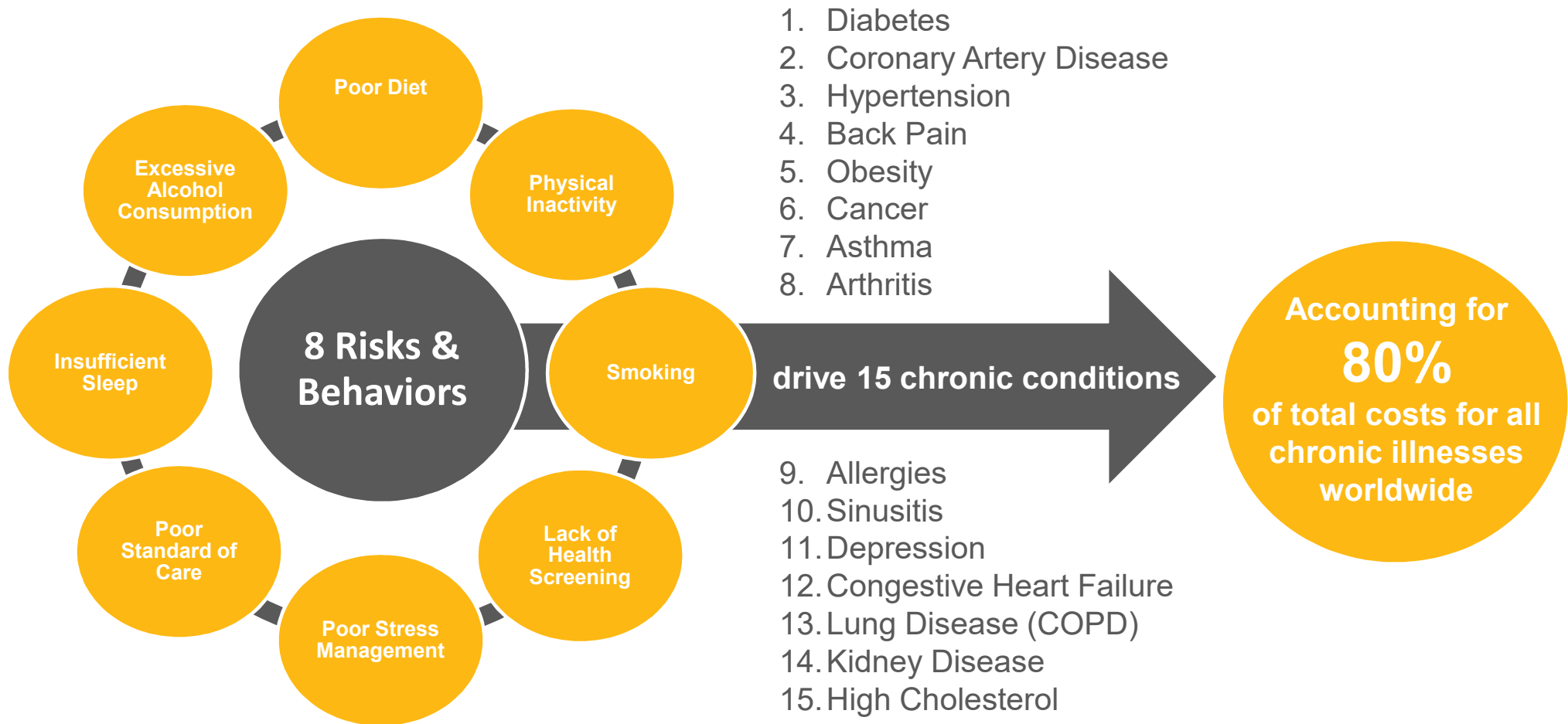
- **90%** of the nation's \$3.3 trillion in annual health care costs are for people with chronic and mental health conditions<sup>1,2</sup>
- **6 in 10** Americans live with at least one chronic disease like heart disease, cancer, stroke or diabetes<sup>3</sup>
- Heart Disease is the **#1** cause of death in the US<sup>4</sup>
  - Every 40 seconds an American dies as a results of heart disease
- Obesity currently affects more than **1 in 3** adults<sup>4</sup>
  - CDC predicts that by 2030:
    - 51% of Americans will be obese
    - 25% of all Americans will have heart disease

1. Buttorff C, Ruder T, Bauman M, [Multiple Chronic Conditions in the United States](#)

2. Center for Medicare & Medicaid Services, [National Health Expenditure Data for 2017](#)

3. [National Center for Chronic Disease Prevention and Health Promotion](#)

4. CDC, [National Center for Health Statistics](#)



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# Cost Avoidance

Prevalence of 5 health  
conditions that impact  
medical spend

Incremental costs are  
inclusive of medical and  
pharmacy

## Source: Interactive Health

Based on research literature from sources such as the American Diabetes Association, National Center of Biotechnology Information and the Journal for Managed Care Pharmacy



Out of Control Diabetes approx. \$16,682 cost per case



Pre-diabetes approx. \$1,095 cost per case



Metabolic Syndrome approx. \$4,953 cost per case



Hypertension approx. \$1,183 cost per case

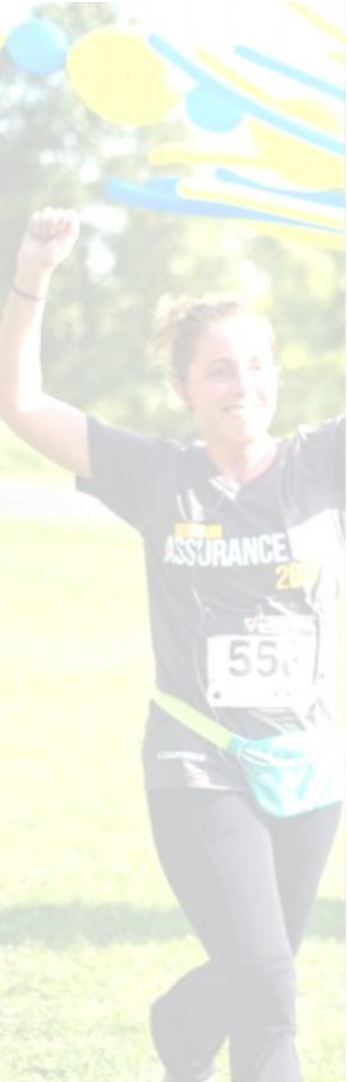


Anemia approx. \$9,814 cost per case

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**It's a problem.**



## Where Wellness Fits In

- » Catalyst to put individuals in **FRONT** of their health
- » Reduce the frequency and severity of chronic health conditions
- » Opportunity to provide real clinical data to identify health status
- » Provide meaningful recommendations to inform healthy actions
- » Offer motivating, personalized incentives and rewards

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# Wellness 1.0

- » Serve the masses
- » Biometric screenings
- » Health Risk Assessments
- » Health education
- » Tobacco cessation
- » Weight loss programs

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# Wellness 1.0 Challenges

- » Good in theory, but doesn't factor in behavior
- » We're unique **individuals** with different needs, goals, motivators
- » Focus is on impacting direct costs only
- » ROI is limited in scope based on employer funding mechanism
  - » Fully Insured – not underwritten with 100% group experience
  - » Self-Funded – underwritten with 100% group experience



## Typical Phone Call...Now

THEN		NOW
Out of control medical claims	➡	We want to be an employer of choice
Need a cost containment strategy	➡	We want to improve productivity
Chronic conditions are rampant	➡	We want to reduce absenteeism
We're footing the bill	➡	We want more engaged employees
	➡	We want our employees to be <b>HAPPY</b>

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## Wellness 2.0

- » Individual **well-being** – mentally, socially, physically
- » **The pillars:**
  - » Physical health
  - » Stress management / mindfulness
  - » Financial health
  - » Social & community connections

# Wellness 2.0 – Measure of Success



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## Why Wellness 2.0?

- » Bigger picture – **culture** of health
- » Bring it back to the **individual** – give them the autonomy
- » Attract, retain and engage top talent – employer of choice
  - » **87%** of employees say they consider health & wellness packages when choosing an employer
- » Increased morale, loyalty and reduction in turnover
- » Meaningful incentives



# Physical Health

- » Up to **40%** of employees don't see their PCP in a given year
- » **1 in 4** people with diabetes don't know they have it
- » More than **half (53%)** of U.S. adults with a heart condition don't know their cholesterol level and **1/4** don't know their blood pressure
- » Obesity affects more than **1 in 4** adults
- » **40%** of Americans engage in little to no physical activity

# Power of preventive care

- » Think early detection isn't important? Think again.
  - » Nearly 9 out of 10 Americans don't know they are prediabetic
  - » Nearly 1 out of 3 American adults have high blood pressure, many don't know they have it





# Levels of Prevention

- **Primary Prevention**
  - Avoidance/prevention of disease or injury (inclusive of mental health)
    - Immunizations
- **Secondary Prevention**
  - Early detection and treatment
    - Mammography
- **Tertiary Prevention**
  - Reduction of disability and prompt rehabilitation
  - Management of existing conditions.

Source: [https://www.aacom.org/docs/default-source/med-ed-presentations/ppiplong.pptx?sfvrsn=2d9b6097\\_2](https://www.aacom.org/docs/default-source/med-ed-presentations/ppiplong.pptx?sfvrsn=2d9b6097_2)

# Why we don't go to the doctor...

- » *“I feel fine”*
  - » Everyone should be receiving regular (annual) preventive care, even if you're feeling fine
  - » Prevent future problems or detect issues early
  - » Increase chances for successful treatment, positive prognosis of conditions
- » *“I know I have unhealthy habits and I don't need to be reminded of what I already know”*
  - » Doctors are trained to be supportive – their focus is not too judge, but to offer realistic suggestions to improve your health
  - » Your health is in your hands, know where you stand
- » *“I can't afford it”*
  - » Affordable Care Act (ACA) mandates health plans to cover preventive, routine care at 100% for in-network services\*
  - » Covered employees and family members

# Why we don't go to the doctor...

- » *“I have a symptom that I'm afraid is something serious”*
  - » Catching something early is often key to making sure it doesn't turn into a larger health issue
  - » Be honest and have an open dialogue; the doctor is there to help
- » *“I don't have time”*
  - » The short time you spend visiting the doctor now can prevent health issues and many more visits later
  - » Write down all questions or concerns, so you'll have everything answered in the one appointment



## Physical Health - Resources

- » Schedule and complete your Annual Preventive Care Visit
- » Know your numbers! Determine your baseline
- » How to do this:
  - » Biometric screening
  - » Lab network
  - » Primary care physician
  - » On-site medical clinic
- » Employee benefits: knowing their numbers!
  - » Get in front of health risks/conditions
- » Employer benefits: understanding of the risk of population
  - » Targeted efforts & communication



# Physical Health - Resources

## » Nutrition

- » Healthy meal options
- » Access to registered dietitian; 1:1 consultations
- » Healthy recipe exchange
- » Healthy food discount programs

## » Exercise

- » Wearable devices
- » On-site fitness classes
- » Access to personal trainer or exercise physiologist
- » Walking/running clubs



## Stress/Mindfulness

- » **1 in 5** people quantify their stress level as “extremely high”
- » Only **37%** of Americans feel they’re able to manage their stress
- » **70%** of those stressed have physical symptoms and lower productivity at work
- » Stressed employees’ healthcare costs are nearly **twice** as high as other employees
- » Estimated cost of stressed employees is between **\$200-\$300 billion** a year



## Stress/Mindfulness – Resources

### » Policy change

- » Flex time
- » Work from home policy
- » Flexible lunch hour

### » Stress management & mindfulness practice

- » Mindfulness workshops/guidance
- » Meditation breaks
- » Yoga classes
- » 'Quiet room'
- » Employee Assistance Program (EAP)
- » Back-up care program



# Financial Health

- » Nearly a **quarter** of employees confirm that personal finance issues are a distraction at work
- » **39%** of employees say they spend **3+ hours** each week dealing with issues related to personal finance
- » **81%** of companies say they feel at least somewhat responsible for their employees' overall financial wellness
- » **7 out of 10** HR professionals indicate that personal financial challenges have an impact – in some cases a large impact – on their employees' performance





# Financial Health – Resources

## » Insurance

- » Health Savings Account
- » Disability
- » Critical Illness
- » Accident

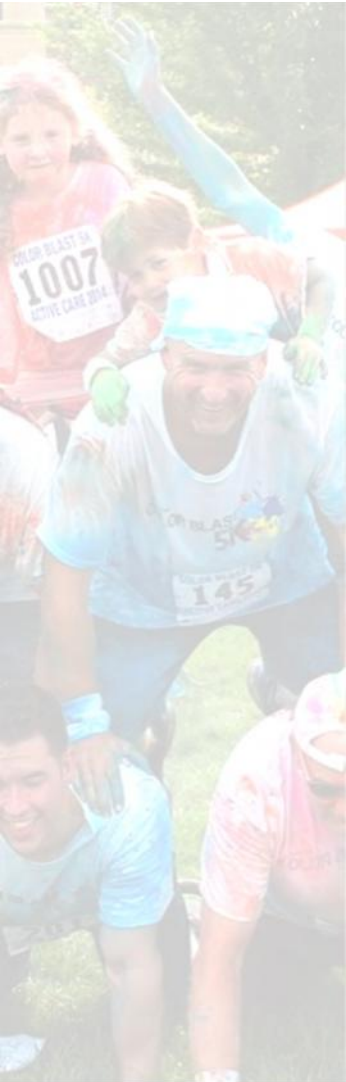
## » Education

- » Financial wellness workshops
  - Beyond 401(k) – investing 101, estate planning, saving for college
- » 1:1 financial education sessions
- » Calculators



## Social & Community Connections

- » People working in small companies were **34%** more likely to quit smoking if one of their co-workers quit the habit
- » The average working adult spends almost **2,000 hours** on the job each year – co-workers become part of their social network
- » Employees are **less stressed** when able to socialize with coworkers



## Social Connections – Resources

- » **Wellness Committee or ‘Champions’**
- » **Social & Community Interactions**
  - » Community wellness events
  - » Volunteer opportunities
  - » Regular co-worker events (happy hours, leagues, etc.)
  - » Peer to peer recognition system
  - » Challenges & competitions
  - » Success stories

The background of the slide is a close-up photograph of several Assurance medals. Each medal is rectangular with a textured, metallic surface. It features a logo consisting of a blue triangle with a yellow chevron inside, and the word "Assurance" is embossed below it. The medals are hanging from red ribbons with gold-colored clasps. The lighting is soft, highlighting the texture of the medals and the vibrant red of the ribbons.

# Successful Wellness Programs

## 4 Critical Success Factors

**Healthy employees = happy employees & less expensive benefits.**



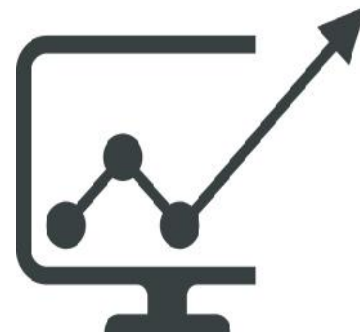
**Leadership  
Involvement**



**Wellness Strategy**



**Program  
Execution**



**Measuring Success**

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**Assurance**

# Leadership Involvement

- » Top down buy in or bust
  - » CEO, Director of HR, President, CFO, COO, Owner...everyone
  - » Objective is to align the employees' interests with your ultimate goal of the program
- » The role of leadership is to commit to developing a health-minded culture focused on
  - » Lower health insurance claims
  - » Improved absenteeism rates
  - » Reducing Workers' Compensation injuries
  - » Creating happier and healthier employees
  - » Improving productivity



# Leadership Involvement

- » This may be tough for some top leaders
  - » It may require some internal digging to feel comfortable
  - » **BUT** engraining health and wellness into the culture of the company will lead to sustainability
  - » Employees will respond favorably when they see all of the company engaged in the same initiative(s)



# Developing a Strategy

- » First and foremost, creating a worksite wellness program is a marathon and not a sprint
  - » There is not a “One Size Fits All” solution
- » It's imperative to have realistic and attainable expectations based on your specific employee population
  - » Current level of engagement of employees
  - » What motivates them?
  - » Carrot vs Stick
  - » Why would this work?
  - » How do we overcome challenges?



# Developing a Strategy

- » S.M.A.R.T. Goals
  - » You need to shoot for sustainability to be successful
  - » Your vision needs to be long-term
- » Listen to your employees
  - » Employee input in wellness programs will be the key to success
    - » Wellness Needs & Interest Survey
  - » Vested interest in the process
- » Don't forget to focus on the “why” behind your wellness program
  - » Employees' health
  - » Behavior modification leads to healthier workforce and saves you money long-term
  - » Healthy people also become savvy consumers



# Execution of Strategy

- » Key people involved
  - » Think Wellness Committee
    - » Incorporating people from all levels/departments within the company
  - » Task = nuts and bolts of the program
- » Time Commitment
  - » Wellness programs require time
- » Resources necessary to execute
  - » Key people
    - » Leadership, Wellness Committee
  - » Materials
    - » Consistent visibility is important
    - » Wellness Brand



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# Execution of Strategy

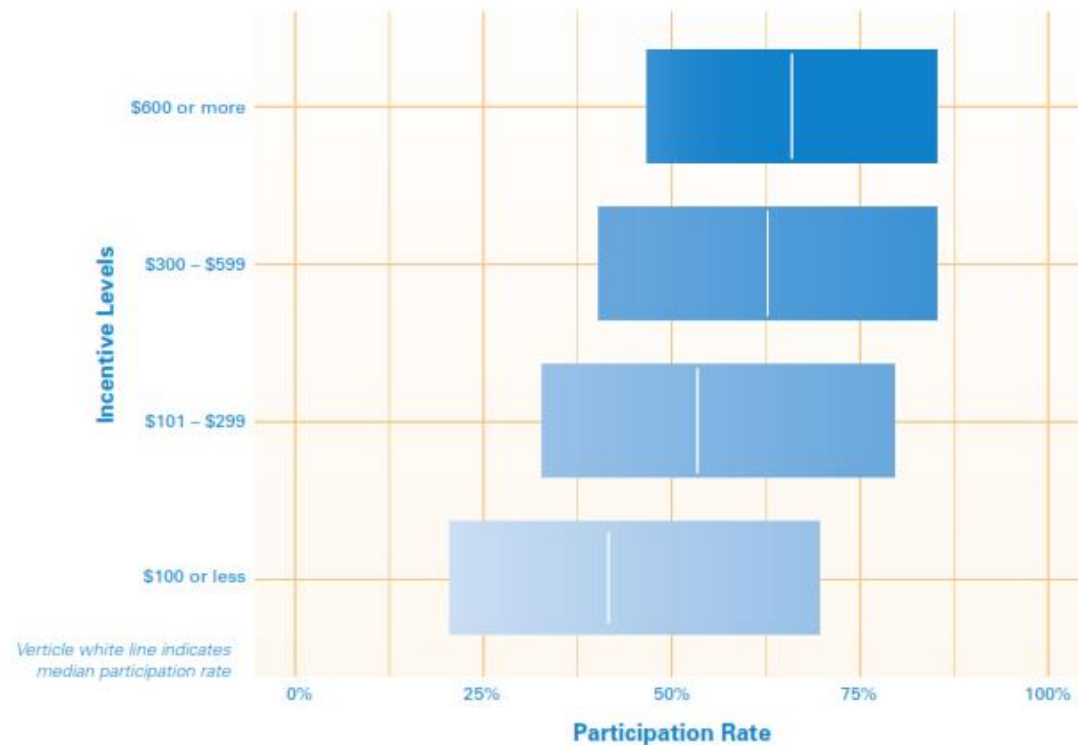
## » Budget

- » Is there a budget for the program
- » **Incentive** to participate
- » Timeline on when there will be a budget for this program
- » Remember in order to get a true return on investment you ultimately have to invest

## » Incorporate into company culture

- » Begin to speak about wellness at;
  - » Company Meetings
  - » Toolbox Talks
  - » Safety Meetings
  - » Team Meetings
- » Build wellness into your intranet
- » Bulletin boards in break rooms

Participation Rates by Overall Incentive Level

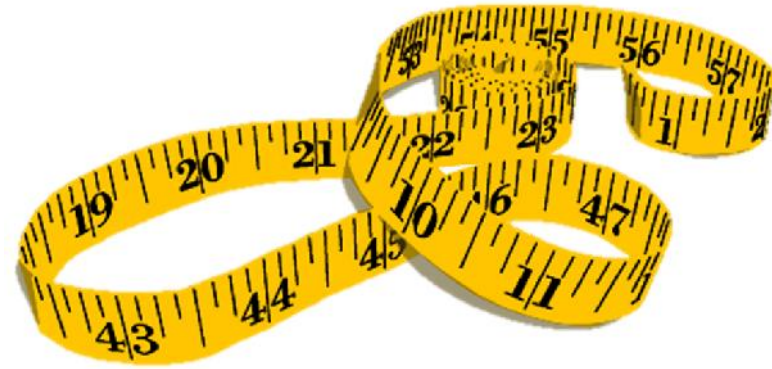


Source: Interactive Health Book of Business, 2011-2013.

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# Measure the Results



- » Determine vital factors to measure
  - » **Metrics-based programs** might look at risk migration, claims per employee, specific diagnosis measurements, overall costs, etc.
  - » **Event-based programs** measure success by number of events offered
  - » **Participation-based programs** will look at engagement of their employees in all things wellness
- » Wellness Dashboard (Visibility)
- » Goal: 80% engagement





# Wellness 2.0 in Practice

# Assurance – Eye of the Tiger Wellness

- » Assurance is dedicated to improving the health and healthcare of employees and their families; embedded in every facet of our culture
- » Individualized approach to wellness activities that are tailored to each employee's particular needs and goals
- » Portal includes 10 family/friends to help hold individuals accountable
- » Assurance-sponsored resources + individual activities
- » Rewards that are meaningful to the individual
- » Fun!



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# Create a Wellness Philosophy

## Know it.

- » Know your health status and key numbers
- » Understand nutrition, stress management and other wellness best practices

## Prevent it.

- » Stay in compliance with all recommended preventative care for your age/gender
- » Visit your doctor annually for checkups
- » Visit your dentist every 6 months

## Do it.

- » Maintain a healthy-eating, tobacco-free, physically-active, stress-managed lifestyle
- » Remain proactive on caring for chronic and known conditions
- » Take control of your health and medical expenses by being an informed consumer



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# Wellness Your Way



## Platinum

(1,500 Points)

Gold reward AND extra  
recognition reward (TBD)



## Gold

(1,000 Points)

\$500 payroll bonus OR  
\$500 HSA deposit



## Silver

(500 Points)

\$150 payroll bonus

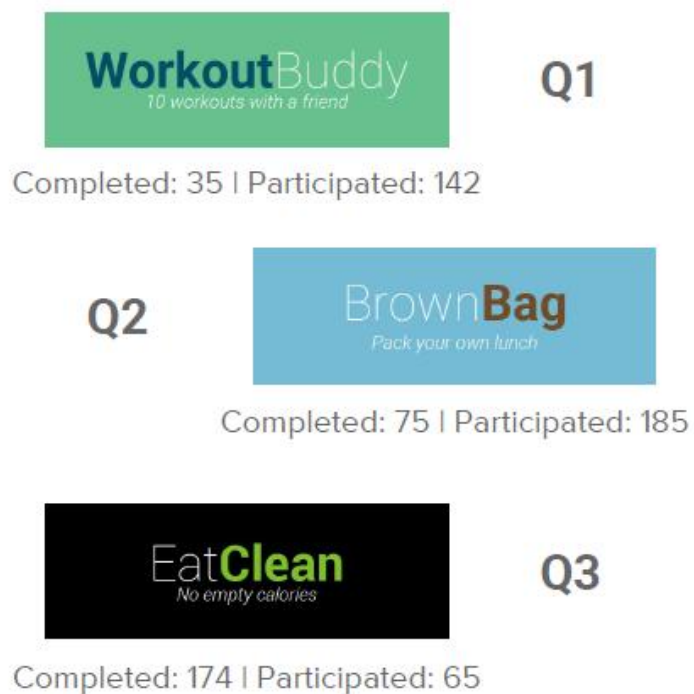
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Wellness Activities	Points per Activity	Total Available Points
KNOW IT		
Biometric Screening	75	75
Health Risk Assessment (HRA)	75	75
"Know Your Numbers" Health Coaching	75	75
PREVENT IT		
Annual Physical	100	100
Dental Exam	50	100
Vision Exam	50	50
Flu Shot	25	25
Additional Preventive Screenings	25	75
DO IT		
Assurance Olympics	50	50
Assurance 5K	50	50
Monthly Wellness Webinars	25	100
External Wellness Events (organized events requiring registration)	50	200
*Physical Activity	Up to 3/day	600
Company-wide Challenges Q1- Meditation Master (February) Q2- Team Activity Challenge (May/June) Q3- Kitchen Closed (August) Q4- Stand Up (October)	50	200
Smoking Cessation Program	50	50
Standard Health Coaching	50	300
Personal Challenges	25	200
ACT Event	50	50
Healthy U Courses	25	50
Donate Blood	25	25
Weight Control University (5 courses)	50	50
TOTAL POINTS AVAILABLE		2,500





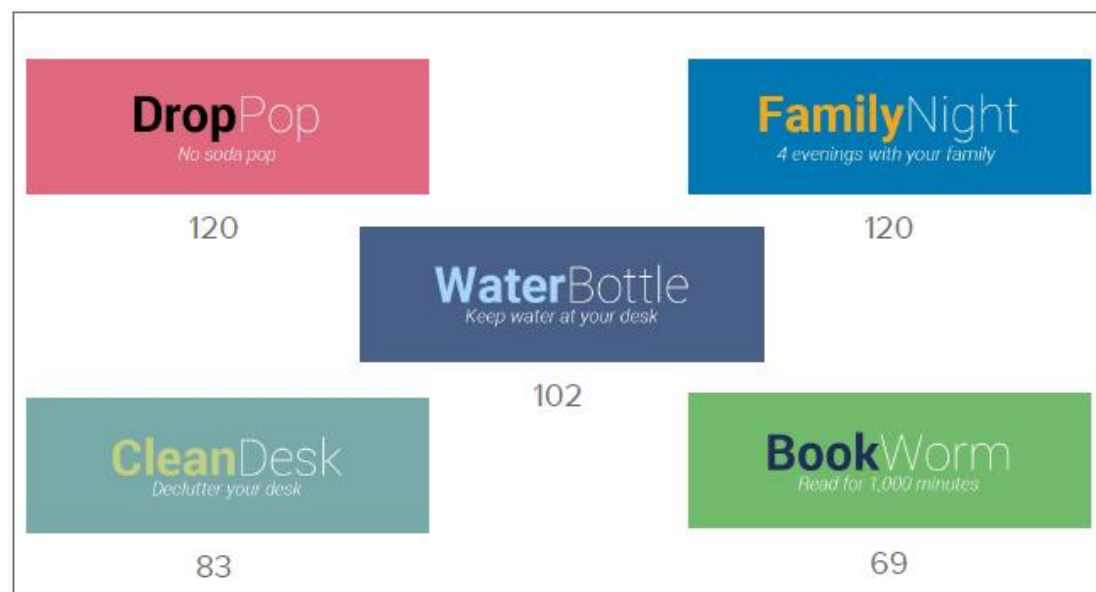
# Participation & Engagement



## Personal Challenges

2003 completed

Five Most Popular:



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# Assurance 5K



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# Assurance Olympics



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# ACT Volunteer Days



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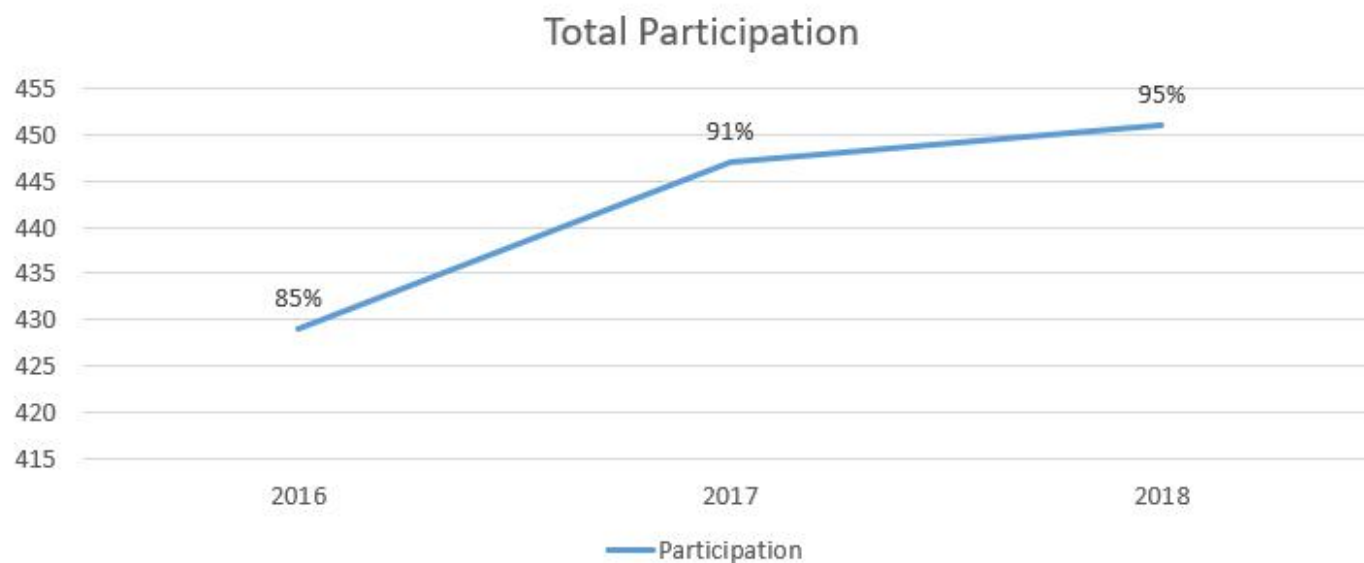




## Are we moving the needle?

- » Costs of chronic conditions are decreasing
- » Tobacco use is decreasing
- » Engagement is increasing
- » Activity is increasing

# Favorable Trends Across the Board

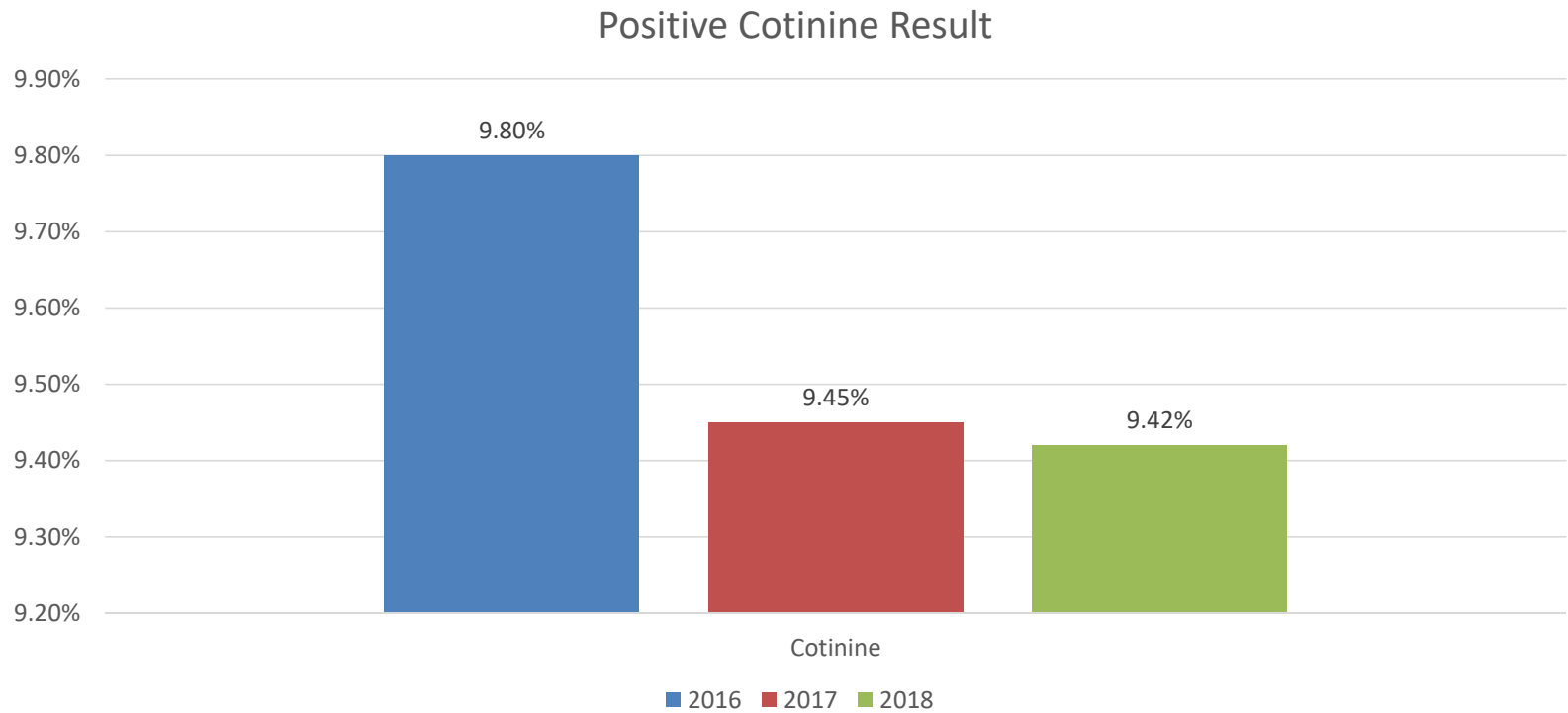


- » 2016 Avg Age: 41
- » 2017 Avg Age: 40
- » 2018 Avg Age: 39

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# Cotinine – Positive Results





# Closing Thoughts





## Key Takeaways

- » Individualize, individualize, individualize
- » Humans are complex mental, emotional, biological systems
- » ROI is not perfect – and we'd be shortsighted to stop there
- » Organizations looking to implement a wellness initiative need to do so for reasons beyond potential direct cost savings
- » Value of happy, flourishing, engaged employees

A woman with short blonde hair, wearing a white blazer over a dark top, is standing in a meeting room. She is smiling and pointing her right index finger towards the camera. Her left hand is raised with fingers spread. In the foreground, the backs of several audience members' heads are visible, including a person with dark hair on the left and a person with blonde hair on the right. The background is a bright, out-of-focus room with large windows.

# Questions/Comments?