



## **Reduce Absenteeism and Health Issues with the Right Wellness Program**

By Caroline Taylor, Owner, Taylor Made Diagnostics

Published in Inside Business, May 2008

First, let's explore why wellness programs work. Both the chance of absenteeism and the demand for more serious medical services is reduced. On-the-job injuries leading to workers' compensation claims are lessened. Disability management costs are reduced. Best of all, employee morale is strengthened. You know all of this, but what makes for the best wellness program for your employees?

In a recent survey by the Northwestern Life Insurance Company, 46% of workers reported that their job is very stressful. Problems at work are more strongly associated with health complaints than are any other life stressor – more than financial problems or family problems. Stress is hard to define, but we know it exists today in our worker's lives, and even those responsibilities outside of work, from raising children to caring for elders and poor financial decisions, all impact the performance of employees.

And then, there are the expensive health insurance claims and disability issues resulting from worker's compensation. According to a study of a wellness program at Providence General Medical Center, per-capita workers' comp costs were reduced 83 percent and other savings were realized in reduced sick leave and health-care costs, thanks to implementation of a wellness program. In a study at Prudential Insurance, disability days were 20 percent lower and disability-per-capita costs were 32 percent lower after implementing a wellness program. In addition, annual medical costs fell by 46 percent. What is critical in developing your wellness program is making educated decisions on what services to offer and identifying critical issues in your employee demographics.

Your wellness program should be designed to increase productivity, help recruit and retain employees, and provide an inexpensive source for building morale. Here are some important areas of wellness that your program should offer:

- Health screenings should include a total cholesterol screening with employee fasting before test - measures cholesterol, triglycerides, HDL and LDL - using finger prick sampling; glucose testing which will detect diabetes for your employees: prostate screening using non-invasive blood test, to detect abnormal cells immediately, usually many years before testing by rectal exam
- Healthy weight screenings such as blood pressure/weight and advise to assist with

healthy weight guidelines for the two-out-of-three workers who are overweight and may be in danger of heart attack or stroke as well as body fat analysis to determine the percentage of body fat and whether it falls within the normal range

- Vision screening to check for color perception, near and far vision, and peripheral vision, since largest percentage of employees in workforce have visual changes at age 40. All results should be compared against national guidelines.

Such screenings, tailored individually, will help your company's bottom line due to reduce lost productivity and sick days.

While these tests are important for gauging the overall health of your workers, you should also consider preventative education and preventative injury programs. One study has shown that not being physically active costs an employer \$1900 annually. Employers must pay for a decrease in productivity as well as higher costs for health insurance disability and being absent from work.

For example, our clients have found that the Jump-Start Exercise Program and physical screenings can have quite an impact on keeping employees safe in their jobs. The Physical Screenings first analyze workers' physical job requirements. Then, custom exercise programs are used to prevent injuries start-of-shift. They also improve performance and physical demand for endurance and can be done at any work site.

Physical screenings should especially test jobs that are more physically challenging and require more strength, force, repetitions or abnormal postures to perform to complete the essential job functions. **The musculoskeletal evaluation** involves testing of major joints, spine, neck, and back as well as knee and ankle joints for crepitation and ligament laxity. **The functional movement testing** involves repetitive overhead reaching, squatting, and bending to determine ROM, make notations of painful movement patterns, completion of repetitions and quality of movements. The third component involves **job specific testing** for the specific job functions of the position.

Most wellness programs focus on smoking cessation, weight loss, and exercise, and rightfully so. People with many health risks (e.g., obesity, cigarette smoking, and high blood pressure) tend to be less productive than those who are in better health. Take obesity which is a greater trigger for health problems than any other health risk, and has increased health spending over smoking or drinking. Individuals who are obese have 30-50% more chronic medical problems than those who smoke or drink heavily. What does focus on this issue mean to an employer? The CDC (Center for Disease Control) reports that a 10% weight loss will reduce an overweight person's lifetime medical costs up to \$5,300.

Studies show a correlation between employees who seek out corporate wellness programs and the most productive workers. Wellness programs provide a spark of good will and foster the all-important message of self-responsibility. How do you begin to put your arms around developing a wellness program? Here are a few tips...

**Keep the facts in front of them.** Hold a physical activity or health promotion day, month, or season and consider holding an on-site health fair. Your occupational medicine provider and

employee benefits advisors are usually delighted to assist you. Sponsor campaigns to promote awareness of the risk factors, signs and symptoms of heart attacks and strokes and the importance of calling 9–1–1 immediately when someone is having a heart attack or stroke. Conduct training-CPR & First Aid, Automated External Defibrillator (AED), OSHA Standards, Blood borne Pathogens, and Hazmat, depending on the nature of your business.

**Financial Incentives work.** The results of a 2007 Employer Health Care Benefits Survey found that less than a third of employees participated in wellness programs when there is no financial incentive. When linked to an employee's share of health care costs, participation soared to an average of 75%.

**Talk to your Employee Benefits Advisor about Health Assessments.** Most insurance companies today offer an economical health assessment through their wellness programs. Find out the guidelines for conducting such an assessment and the benefits for using a third party resource.

**Provide opportunities for Exercise Programs.** According the CDC, 40% of U.S. adults get no leisure, physical activity and only 14% meet the standard of brisk walking for 30 minutes per day, 5 times per week. There are so many resources in the Hampton Roads community for free or low cost exercise programs to offer employees on site or encourage employees to create their own during breaks, lunch, or before or after work. The comradery they will develop will be worth more than many other teaming efforts you might try.

If you already have a wellness program, I recommend that you survey your employees to determine what additional health screenings and offerings they would like to see you offer. You also should do an annual review of your health care expenses and absenteeism. Where can you make the most impact in your wellness efforts in 2008?