

Wellness Matters

Reduce Healthcare Costs and Increase Productivity

Presentation to:

ABC Organization

MONTH DAY, YEAR

“If we keep doing what we’re doing, we’re going to keep getting what we’re getting.”

- *Stephen R. Covey, author*

A healthy workforce makes for a
healthy bottom line.

- *Common Sense*



Worksite Wellness

1. Paradigm Shift: “Treat the sick, but also help the healthy people stay healthy.” Dee W. Edington, PhD

A truly successful wellness program, tailored to meet your organization’s culture and objectives, is the key to reducing healthcare costs and increasing productivity. ¹

2. What Does It Take? Keys to Successful Worksite Wellness Program include: ²

- a. Senior Leadership Support – walk the walk!
- b. Year round focus and promotion
- c. Meaningful incentives
- d. Partnering with the right consultant and wellness vendor
- e. Additional engagement programs that support clinical access



3. ROI: Of course there is an ROI! Intensive wellness is a long-term investment, but will pay off

¹ A WELCOA Expert Interview with Larry Chapman; see also WELCOA *Building a Well Workplace: Six Reasons Why Health Promotion Makes Good Business Sense*

² WELCOA *The 7 Benchmarks of Success*

Types of Wellness Programs

1. Feel Good (ROI: minimal to none)

- a. Voluntary
- b. Education and activity based
- c. Typically carried out in-house, not with wellness vendor
- d. Not tied to medical plan or health outcomes

2. Moderate (ROI: \$1.50 return : \$1 invested)

- a. Voluntary
- b. Not tied to the medical plan or health outcomes
- c. Typical design: once a year Health Risk Questionnaire and biometric testing
- d. Low dollar incentives to encourage participation beyond just the healthy EE's
- e. Uses wellness vendor

3. Intensive (ROI: \$3+ return : \$1 invested)

- a. Voluntary and Mandatory (incentives and disincentives)
- b. Design is integrated into medical plan
- c. Medical plan coordinates with disease management/coaching services
- d. Meaningful incentives used to bring about behavior change
- e. Year round intensity and promotion
- f. Uses wellness vendor

Guide to Building Your Organization's Wellness Program

1. Choose the Right Broker/Consultant to Design a Custom Program & Analyze Your Organization's Vendor Options. They should:

- a. Understand that one size does NOT fit all organizations – a tailored approach is necessary
- b. Understand the organization's culture, philosophy and goals
- c. Have the ability to guide your organization to the right, most cost effective solution ³
- d. Have proven track record of success with other clients
- e. Know how to design a program in compliance with HIPAA, GINA and PPACA laws

2. Types of Wellness Vendor Partners

- a. Employer "grass roots" program/designed – in house
- b. Insurance Carrier Program – minimally customizable
- c. Broker's Vendor Program – minimal to not customizable
- d. Independent Bundled Wellness Vendor – may or may not be customizable
- e. Unbundled Wellness Vendors – customizable; each integrates with the other based on their specialized areas of expertise

3. Implementation and Ongoing Care & Feeding

- a. Year round planning, promotion, engagement is key to reducing healthcare costs and increasing productivity
- b. Maximize vendor resources and tools
- c. Leverage program success for lower rates with insurance carrier or reinsurer



³ Refer to Denman's Illustrative Vendor Comparison Tool

Additional Engagement Programs that Support Clinical Access

1. **Successful Wellness Programs Create Action, Questions, Activity, Results, and More Action - The Process is Circular and Very Positive for all Participants**
2. **Complementing Wellness Vendor Partners and Programs**
 - a. Tele-Medicine - the future is now!
 - Low monthly access fees and out of pocket costs to employees – saves plan and employee dollars
 - State Board Certified physicians with prescription authority
 - 24/7 convenience – available while traveling
 - On-line services and tools
 - b. Wholesale prescription pricing programs at convenient retail outlets
 - c. On-site clinics and pharmacies – can be shared by multiple employers
 - d. Concierge medical practices – executive physicals and wellness programs
 - e. Patient Advocacy and Domestic and International medical travel
 - Claim resolution
 - One-on-one benefit counseling/education
 - Cost and quality comparison by provider
 - 25% to 75% savings on health services cover and not covered by medical plan
 - f. Value based benefits to promote treatment and medicine compliance



Recommended Reading for business leaders

Zero Trends, Health as a Serious Economic Strategy

- **Dee W. Edington, PhD, Health Management Research Center, University of Michigan**

“Contain medical costs and facilitate high-level performance”

“Lessons learned from 30-years of research and experience with over 2 million employees”

“Just Don’t Get Worse”

“Help the Healthy stay Healthy”

“Create the “Five Pillars” of the health management strategy”

Please accept this gift to your organization, compliments of Denman Consulting Services, Inc.

The Denman Guarantee

Innovative ideas, superior market leverage, trouble-free implementation and measurable results every time!

- ✓ Knowledge
- ✓ Service and Stability
- ✓ Leadership
- ✓ Perspective
- ✓ Imagination
- ✓ Results

And what about the Return on Investment from your broker/consultant? Remember, smart Plan decisions that lower rate increases and streamline administration by as little as 2%/year, will reduce 5th year costs by 8.8% and 10th year cost by 16.9%! ***Working with Denman, that can be done!***

“Stability is the ability to adapt to change”