

From Wellness *to Wellbeing*

EMBRACING A MORE HOLISTIC APPROACH HAS SEX APPEAL BUT ALSO CAVEATS

A movement is clearly afoot to transform traditional workplace wellness programs into a more comprehensive offering that recognizes the connection between physical, mental, emotional, social and financial health. The rise of a holistic approach to employee wellbeing may seem intuitive and potentially game-changing for self-insured employers, but they also can expect challenges along the way to creating and sustaining a more resilient workforce.

U.S. employers were expected to spend an average of \$3.6 million on wellbeing programs this year, according to the 10th annual Health and Well-Being Survey from Fidelity Investments and the National Business Group on Health. The research noted that more than one-third of those budgets will fund financial incentives that encourage employees and their spouses or domestic partners to participate in these offerings.

Written by Bruce Shutan



Karoline Hilu

Much of the industry's traditional wellness programming is "third-party driven without a clinical provider at the center" acting as the central command of population health, observes Karoline Hilu, M.D., chief strategy officer of Crossover Health.

The problem is that fee-for-service medicine doesn't compensate providers for driving clinical outcomes in the in-between moments of nudging or checking in with patients, she says. So utilization runs low or results cannot be validated.

A key difference between wellness and wellbeing programs is that the latter doesn't include so-called poke-and-prod initiatives centered around annual biometric screenings, according to Al Lewis, a seasoned health and wellness expert who founded Quizzify.

DON'T NECESSARILY TRUST, BUT ALWAYS VERIFY

A staunch critic of traditional wellness plan design and return-on-investment claims by vendors, he describes traditional fare as "absurdly expensive, intrusive, ineffective and despised screenings." In contrast, he says wellbeing initiatives include program elements "that employees like and have enough value that they sign up for them voluntarily."

While wellbeing is a step in the right direction, Lewis warns that it's still "a complete waste of money" if the expectation is a quantifiable ROI. "You're talking about people who can't even measure how much they're moving the needle on a program which is designed to move the needle," he says of traditional wellness program vendors. "So the idea that they can measure moving the needle on programs that don't have clear metrics at the end of them is absurd."

Lewis is so confident in his assessment that he's offering a \$3 million reward for anyone who can actually prove traditional program ROI. The only catch is that it would have to be verified by the Validation Institute, an independent, third-party resource he founded and now advises. The group's focus is on transparency as a way to reduce costs and improve outcomes.



Bryan Noar

CHANGING OF THE GUARD

Meanwhile, wellbeing initiatives are piquing the interest of Corporate America. At the Wellness Council of America's most recent annual summit, it was noted that financial, mental and behavioral health are the three most requested wellness programs from employers.

Bryan Noar, VP of strategic partnerships for SelfHelpWorks who attended the meeting, is heartened to see the category widening.

"Those aren't the traditional old physical health, weight-loss programs and smoking-cessation programs," he says. "They're all to do with what goes on in the brain. So the entire industry is taking a more holistic approach to wellbeing."

Indeed, his company has seen a growing demand for its stress and resilience program as more companies realize how important it is for employees to pace themselves when meeting work deadlines. Yoga and meditation programs are two such tools. Also under consideration is a course in financial wellness with a behavioral focus that would retrain parts of the brain to help program participants better manage their spending.



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While more employers recognize the importance of stress-management programs, they're not necessarily incorporating them into their health and wellness initiatives. This was a key takeaway from PwC's 2019 Health and Well-being Touchstone Survey, which suggested that "employers can jump-start a stale wellness program by taking a more holistic perspective and looking at the overall well-being of mind, body and spirit."

Since financial decisions can cause physical and emotional duress across every segment of the U.S. population, Hilu has noticed more employers embracing financial wellness programs. Financial wellness actually affects an individual's willingness to make other types of behavior changes, according to Don Powell, Ph.D., president and CEO of the American Institute for Preventive Medicine and author of "101 Ways to Well-Being." He advocates a multidimensional approach to wellbeing, ever mindful of the mind-body connection.

Crossover Health was launched with this goal in mind. As its name suggests, the company offers a holistic spectrum of care that literally and figuratively crosses over from physical medicine to behavioral health as part of an integrated and transparent approach. A flat-fee primary care model helps patients navigate across the care continuum and arms them with digital tools for greater efficiency. In the process, urgent care, ER visits and inpatient hospitalizations are significantly reduced. In fact, this approach helped slash Facebook's total trend on a risk-adjusted basis by 30%.

Hilu says the solution "works for any self-insured employer directly or through a TPA channel for smaller employers because we enable entities to handle risk that's patient-centric." An actuary once described it to her as feeling like a 1990s HMO from a results standpoint with the best high-touch center of excellence for the patient.

DISEASE MANAGEMENT'S LOW-HANGING FRUIT

In spite of mounting interest in the wellbeing topic, one industry observer sees little evidence of employers actually embracing change. Jeff Cox, VP of TeamCare, a division of Delta Health Systems, has noted a move away from holistic health and wellness over the past 20 years, citing employee assistance programs (EAPs) as the biggest example. "Employers don't want to spend money on them" and are instead largely content with a traditional approach, he says.

While the jury still may be out – and remain out – on savings associated with workplace wellness programs, Cox sees definitive results with disease management programs. One such example is diabetes, which he says afflicts 13% of the population with another 30% being pre-diabetic and is also the leading cause of blindness and amputations. Diabetics cost three times an average person, he adds.

While helping manage their medication and treatment protocols will save a substantial amount of money, Cox notes that "the issue is people do not want to be in disease management programs." So wellness initiatives are offered as an incentive to join one with up to 30% of rewards or discounts allowed under the law. But conducting biometric screenings in a vacuum and leaving people to their own devices to fix themselves simply doesn't work, he explains.

Instead, the trick is to focus on measurable outcomes by connecting chronically ill health plan members with a disease management nurse and tracking

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their progress. “As a claims payer, I can tell you exactly who has diabetes, who’s unmanaged and who needs the help,” Cox explains. “Unfortunately, mindfulness and things of that nature are less measurable.”

Other ways to drive program utilization and move the needle on costs include the use of telemedicine. This is especially for people with behavioral health problems who he says tend to be comorbid with multiple conditions and are more likely to have untreated diabetes. “The best way to go about curing that is to get people in contact with a master’s or doctorate-level therapist, and we are doing a lot of that,” he reports.

“SECOND-HAND” DRINKING

Some areas that are ripe for wellbeing programs have largely flown under the radar. So-called second-hand drinking is a prime example. While alcoholism is said to affect about 6% of adults, Noar notes that nearly 17% of the population binge drinks at least once a month. He says alcoholism also affects the wellbeing of family, friends and coworkers of the addict, causing tremendous collateral damage.

“What happens when there’s Monday Night Football, Taco Tuesday or a Wednesday Hump Day happy hour when people are out eating tacos and pounding tequila shots?” Noar rhetorically asks. “The next day, productivity is dramatically affected at work, not to mention accident rates, absenteeism and everything else.”



The trouble is that there’s still a stigma associated with alcoholics seeking help through an EAP, he notes, and many will hit rock bottom before they take action. SelfHelpWorks has sought to close a huge treatment gap within corporate wellness programs by offering an efficacious alcohol management course online that’s completely confidential and convenient.

Noar believes value on investment (VOI) represents a better way to measure results than ROI because it’s a more holistic yardstick that considers the soft components health and wellness. Recalling a conversation with Soeren Mattke, M.D., a senior scientist and managing director of RAND Health Advisory Services, he says researchers find it very difficult and costly to measure productivity. There also are enormous variations across all companies depending on the industry, geography, hiring practices and demographics.

Lewis counters the wellness industry uses VOI to hide the fact that there’s simply no ROI to their program offerings, noting that value is hard to define outside the subjective measure of employee satisfaction.

Beyond the ROI vs. VOI debate, wellbeing proponents cite a larger issue that self-insured employers must at least consider. “It’s about time, quite frankly, that we started looking at people as people – not just as a bunch of biometric data – and treating the whole person rather than just various aspects of them,” Noar opines. “Human beings are not a silo; they are a whole, vast, interconnected set of different behaviors, and we need to deal with all of those.” ■

Bruce Shutan is a Portland, Oregon-based freelance writer who has closely covered the employee benefits industry for more than 30 years.