



STAYING THE *Course*

How to sustain success in workplace wellness can be much more than behavior modification and a driving force across self-funded employee populations

The importance of personal responsibility for living a healthier life isn't just a blind spot in many discussions about how to reform the nation's health care system; it's also critical to the success of self-insurance. But many workplace wellness programs struggle to sustain successful health outcomes for participants, which can create an uphill battle for cost containment.

Which behavior-modification techniques work best? The answer is largely subjective. Leading industry observers offer differing views on the secret to ending unhealthy habits. They range from improving health care literacy to becoming emotionally invested in the right incentives. But they're also just a piece of the puzzle. Whatever the case may be, self-insured employers can incorporate any number of these or other approaches into their larger pursuit of better outcomes and lower health care costs.

The trouble with offering a premium differential or health savings account deposit is that they fail to generate tangible value across many employee populations, cautions Don Doster, president and CEO of gBehavior: "There's no attachment to 'I did something and I got something.' The rest of the world, from an incentive perspective, just does not work that way."

None of the major incentive providers such as Maritz or O.C. Tanner are involved in the employee health and wellness space, he notes. Rather, the industry is chock full of consultants or advisers with a health care background who lack experience in behavioral economics. "That's why the programs just aren't designed correctly," says Doster, who got his start as an industrial psychologist focused on employee safety.

Carrots and sticks

The most effective way to sustain healthy behaviors is through fun and games – not genetic testing that invades medical privacy or makes people feel guilty about their physical challenges, opines Al Lewis, a seasoned health and wellness expert who founded Quizzify.

Given the significant recidivism rate for crash diets and smoking cessation programs, he passionately believes health literacy is the key to unlocking wellness success. Conventional approaches don't work because most people typically revert to their original unhealthy behaviors, he explains.

While wellness participants may lose and regain weight multiple times, Lewis says they will always retain knowledge. He cites a few simple truths people will not forget anytime soon: granola bars hide enormous amounts of sugar under different names in their ingredients label, heartburn pills are suspected to have major long-term adverse effects, Colgate brand toothpaste contains an ingredient that the U.S. Food and Drug Administration bans from other personal-care products and CAT scans have 500 times the radiation of X-rays.

Like behavior modification, however, employee education may be a mere cog in the wellness wheel. Another longtime leader in this space advocates a comprehensive multiple treatment approach. Don Powell, Ph.D., president and CEO of the American Institute for Preventive Medicine, developed a behavior-change intervention model featuring five components.

Behavior modification is the first letter in an acronym known as BEMEM, which he describes as "the straw that stirs the drink." It allows wellness program participants to choose from a menu of more than 500 techniques and concepts that fit their life. "Clearly," he says, "research has shown that we're a function of our environment and respond to antecedents as that which occurs prior to a behavior and the consequences of that behavior, whether it's rewarding or punishing."

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Next up is education. Program participants might learn, for instance, why lighting up one cigarette increases the likelihood that another will follow about 10 or 15 minutes later based on biochemical changes within the body, as well as how quitting can reverse the disease process.

Motivation follows with the help of a health coach who demonstrates various techniques and simplifies program compliance. In some cases, people will snap a colorful wristband with a motivational message inscribed on it every time they crave a cigarette or have an ice cream sundae, while smokers will substitute sugarless gum or toothpicks assembled in a box that looks like a pack of cigarettes.

Another critical element is enjoyment, which may include online challenges or wearable devices, as well as insightful or funny health coaching sessions. It's followed by a maintenance stage, which may include wallet cards with messages reminding participants of proven program techniques designed as relapse prevention. There's also unlimited inbound phone call accessibility through a 24-hour type hotline.

"We're able to demonstrate pretty significant quit rates with tobacco cessation," reports Powell, whose program success is 50% or higher. He says weight loss is difficult to measure objectively and has higher recidivism than other areas of behavior change, while stress management tends to be highly subjective. Still, 82% of employees he has studied say their stress level has decreased.

Freedom of choice

Industry research suggests that wellness program participants are fundamentally motivated by choice and empowerment, according to Doster. He says the former wields tremendous power when they decide "where to shop and what to buy" when cashing in rewards with the highest perceived value, which is why his firm provides a comprehensive incentive inventory in an online marketplace. As for the latter source of motivation, the thinking is that individuals must be emotionally invested in incentives so they feel empowered to pursue their goal.

Doster says wellness participants could receive a \$25 gift card for agreeing to a few simple terms such as logging into a wellness portal, syncing their device to

upload important information and completing a biometric screening. Incentives also might have a seasonal appeal. For example, employees could cash in larger rewards for Christmas shopping that are tied to receiving a colonoscopy or mammogram, or maintaining a certain AIC level.

Behavior has made inroads by using the same methodology that credit card companies, hotels and airlines have infused in their respective reward programs. For example, the percentage of 4,000 employees at one particular self-insured employer client who used 10-plus key metrics governing healthy behaviors increased to 54% from only 14% in a two-year period. Doster is such a strong believer in his approach that his entire compensation is tied to a client's program engagement and effectiveness rather than a standard per-employee per-month fee.

The problem with cash or gifts, some caution, is that they can create an entitlement mentality among wellness participants who come to expect it from one year to the next and send the wrong message. *“Are incentives going to help somebody stay off cigarettes or continue to lose weight?”* Powell asks. *“Maybe, but then you have to keep on giving the incentive. If you withdraw the incentive, there’s a tendency to go back to the previous behaviors.”*

Another danger associated with rewards is that employers could squander their investment in employee health and wellness. Lewis acknowledges that crash-dieting contests represent a way to get the competitive juices flowing, but he says it's “in exactly the wrong direction.”

That's why his company, which questions how conventional wellness can generate any credible return on investment, pays people to play trivia. Rather than deny human nature in an attempt to influence short-term changes, he seeks to channel their fascination with trivia and, in the process, permanently improve health literacy.



While people may be tempted to cheat on their diet and risk the shame of being found out, Quizzify actually encourages cheating with health literacy trivia to help people retain valuable information that will lead to healthier living. The hope is that they'll also be deeply motivated by the fun factor:

As part of his crusade to instill wellness program participants with helpful knowledge, Lewis also rails against the “use of ridiculously over-utilized, inappropriate medical services” such as scans, stents, infusions and hysterectomies. “You should be able to reduce your use of unnecessary medical care through health literacy, and you should be able to find people who are at risk,” he says.

The key is to follow U.S. Preventive Services Task Force guidelines, Lewis says. With regard to specific health screenings, the suggestion is that women receive a pap smear every three years, while colonoscopies happen every 10 years after age 50, glucose and cholesterol levels are checked once until age 35 as a male and 45 as female, then every few years afterward.

“Self-insured employers tend to obsess with making employees go to the doctor when they're not sick,” he observes. “The literature says it's a complete waste of time and money.” His mnemonic in terms of general medical check-ups: two in your twenties, three in your thirties, four in your forties, five in your fifties and annually after that.

Industry pioneers

One self-funded entity that's leading the way on health literacy is the city of Chelmsford, Mass., which Lewis says has established an unrivaled culture of health and experienced a significant uptake on wellness. “It's the best success I've ever seen in a municipality and close to the best I've ever seen in a self-insured entity,” he reports.

Others include the Hilliard City School District and PTA Plastics, whose Employee Stock Ownership Plan he says plays right into the internal pressure to succeed faced by employers that pay or adjudicate their own medical claims.

“Self-insured companies stand to benefit the most from behavior-change activities because it’s money right back in their pocket,” adds Powell, who says a medical self-care program also has built-in incentives that can complement workplace wellness.

Fiat Chrysler Automobiles, which self-insures its health plan, has built a “very active” wellness program over the past 20 years, he says, noting “there aren’t a lot of companies that have shown that degree of consistency with wellness for such a long period of time.” The program’s efficacy drove its recent recognition by the National Business Group on Health. Powell also believes Taft-Hartley funds represent another leader in wellness and medical self-care in the self-insured community.

These industry pioneers also have an opportunity to convey the sheer power of pricing out medical services that will help move the needle on wellness. “In health care, unlike anything else, there’s no correlation between what you pay and the quality of care,” Doster opines. “In fact, oftentimes the cheaper the care the higher the quality of the provider because they do so much volume.”

He says steering wellness participants to the right outpatient facility for a surgical or imaging procedure, or providing the lower-cost generic or therapeutic equivalent to an expensive brand-name prescription drug, could translate into big savings for self-insured companies.

A heavy manufacturer that has been in business for nearly a century saved more than \$5 million in the first two years of an employee health and wellness program, Doster says of a self-funded client. The granular approach included accruing reward points for routine surgeries performed at facilities with the best track record on cost and quality, as well as weaning diabetics off their medication.

It also featured preventive medicine. An employee was immediately taken to the hospital following a biometric screening that uncovered serious hypertension. “When they looked historically at the claims that they had vs. the claims they have now,” he happily says, “there’s no comparison.” ■

Bruce Shutan is a Los Angeles freelance writer who has closely covered the employee benefits industry for nearly 30 years.



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