

EMPLOYEE WELLNESS: WHO HAS THE TIME OR MONEY FOR THIS?

Missouri Coordinated School Health Conference
December 2, 2016

DISCLAIMER



INSURANCE 101

- J.W. TERRILL BROKER/CONSULTANT
 - INSURANCE COMPANY
 - MANAGED CARE NETWORK
 - PHARMACY BENEFIT MANAGER

MY STORY

- SCHOOL NURSE 22 YEARS
- WELLNESS ASSISTANT POSITION 8 YEARS

- SHOPPED FOR HEALTH INSURANCE
 - USED INSURANCE BROKER
 - WELLNESS CREDIT



WHY DO EMPLOYEE WELLNESS?

- PART OF WSSC MODEL
- EW EXAMPLE FOR STUDENT WELLNESS
- SAVE MONEY ON INSURANCE



BARRIERS TO EW

- TIME
- MONEY
- SUPPORT
- **I DON'T KNOW WHAT TO DO.....**



TIME

- FOCUS ON SMALL CHANGES – CHOOSE WISELY
 - HEALTH RISK ASSESSMENT
 - **WORKER'S COMP**
- GET HELP
 - INSURANCE COMPANIES
 - STAFF
 - **DON'T REINVENT THE WHEEL**
- STAY ORGANIZED
- **YOU'RE PROBABLY ALREADY DOING IT!**
 - FLU SHOTS, BP CHECKS, COPIES/E-MAILS, BIGGEST LOSERS, SMOKE-FREE CAMPUS



MONEY



- INSURANCE COMPANIES
 - WELLNESS CREDIT
 - MAY HELP WITH INCENTIVES
 - HEALTH CARE REFORM = HAVE TO SPEND \$\$ ON PREVENTION

MONEY, CONT.

● ROI

- 75% HEALTHCARE COSTS ARE RELATED TO CHRONIC, PREVENTABLE DISEASES LIKE TYPE 2 DM, ↑BP, OBESITY
- \$153 BILLION LOST PRODUCTIVITY DUE TO OBESITY
- 2013- SMOKING COST EMPLOYERS \$5800 PER SMOKING EMPLOYEE
- DIABETICS COST PLANS \$6600 MORE PER EMPLOYEE THAN NON-DIABETICS
- 2002- ONLY 52% INSURED ADULTS RECEIVE PREVENTIVE CARE PER GUIDELINES FOR AGE & GENDER
- COMMUNITY-BASED PREVENTION PROGRAMS FOCUSED ON PHYSICAL ACTIVITY, GOOD NUTRITION & SMOKING PREVENTION COST \$10 PP PER YEAR, BUT SAVED \$16 BILLION WITHIN 5 YRS

SOURCE: NATIONAL BUSINESS GROUP ON HEALTH

TRUST FOR AMERICA'S HEALTH

MONEY (CONT)

- COMMUNITY PARTNERS

- HOSPITALS
- HEALTH DEPT.
- LOCAL INSURANCE AGENTS
- LOCAL SERVICE PROVIDERS
 - MASSAGE THERAPIST
 - SPA OWNERS
 - CANDLES, GIFTS, ETC.
 - HEALTH FOOD STORES
 - COOKING SCHOOLS/GROCERY
- NEA/MSTA
- ALLIANCE
- DHPE (DIRECTORS OF HEALTH PROMOTION & EDUCATION)



MONEY (CONT)

- GRANTS
 - SPARKPE.ORG
 - ACTIONFORHEALTHYKIDS.ORG
 - FOUNDATIONCENTER.ORG
 - DONORSCHOOSE.ORG



SUPPORT

- FROM ADMINISTRATION

- \$\$ TALKS

- INSURANCE COST SAVINGS

- ↓ ABSENTEEISM ⇒ ↓ SUB USAGE ⇒ ↑ STUDENT PERFORMANCE

- FROM STAFF

- E-MAILS

- THANKS



“I DON’T KNOW WHAT TO DO ...”

- GET HELP
 - ALLIANCE WEB SITE: WWW.HEALTHIERGENERATION.ORG
 - COORDINATED SCHOOL HEALTH
 - CDC WORKPLACE WELLNESS
 - SMALL CHANGES FOR HEALTH (RETURNS IN 2017)
 - INSURANCE COMPANIES
 - INSURANCE BROKERS
 - HEALTHYSCHOOLSCAMPAIGN.ORG
- GET A COMMITTEE
 - **SURVEY/HRA/INSURANCE OR WORKER’S COMP DATA**
 - **CAN TARGET INTERVENTIONS SPECIFIC TO YOUR DISTRICT’S NEEDS**
 - CHOOSE 1 OR 2 BEHAVIORS

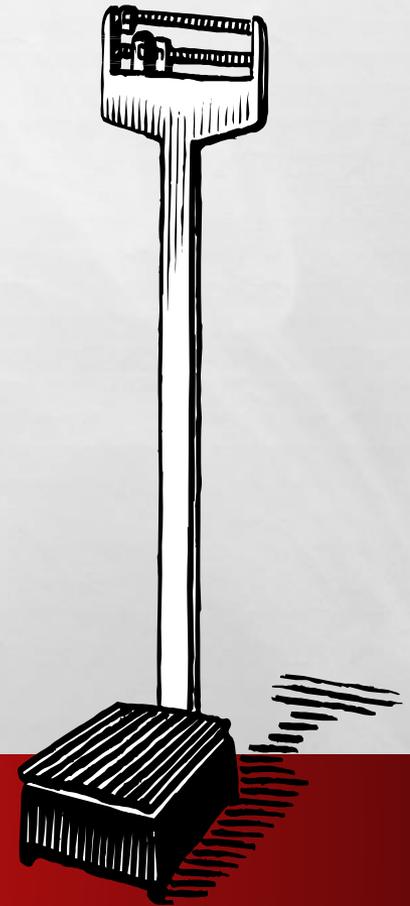
IDEAS

- SPREAD INFORMATION
 - USE ELECTRONIC MEDIA
 - E-MAIL TIPS, ARTICLES, INSURANCE INFO
 - WEB SITE
 - FACEBOOK/TWITTER
 - PHONE SYSTEMS
 - WELLNESS NEWSLETTER
 - RESTROOM READERS
 - EASELS
 - BULLETIN BOARDS



IDEAS, CONT.

- OFFER SCREENINGS
 - BP, HT/WT/BMI
 - BIOMETRIC SCREENINGS
 - PRE-DIABETIC SCREENINGS
- PROMOTE PHYSICAL ACTIVITY
 - GYM MEMBERSHIPS WITH PAYROLL DEDUCTION
 - CLASSES
 - DVD LENDING LIBRARY
 - WALKING/EXERCISE GROUPS
 - FITNESS 101
 - 5K OR OTHER EVENT
 - FAMILY FIT NIGHT



IDEAS, CONT.

● **PROMOTE “OVERALL” WELLNESS**

- PASSPORT TO WELLNESS
- MASSAGE THERAPIST
- BOOK CLUB
- BREAST-FEEDING FRIENDLY
- AHA WORKPLACE HEALTH SOLUTIONS



● OFFER EMPLOYEE DISCOUNTS WITH LOCAL BUSINESSES

- WEIGHT LOSS PROGRAMS
- GYMS

● OFFER ON-SITE SERVICES

- **WEIGHT LOSS PROGRAMS/“BIGGEST LOSER”**
- FITNESS CLASSES – ZUMBA, YOGA
- **WELLNESS SEMINARS/LUNCH N’ LEARN**
- COOKING CLASSES



Northwest R1 School District

Passport to Wellness 2011-2012



Take care of yourself to care for others!

Pack your bags and prepare for a journey into better health!

Make a difference in your life!

Each time you participate in any of the following items, you earn a "stamp" on your passport. All participants who have a minimum of 12 stamps from at least 5 different categories below will be eligible to enter a drawing at the end of the year for a chance to win a Wellness Day Off!

Name: _____

Date of Issue: January 2012

Date of Expiration: April 16, 2012. TURN IN TO HEALTH OFFICE!

Healthy Weight Challenge 
Weigh #1 Weigh #2 Weigh #3 Weigh #4

Flu/other Vaccination 

Healthy Recipe Review 

Fitness/Yoga Class 
4 = 1 stamp

Gym Session 
4 = 1 stamp

30 min. Aerobic exercise 
4 = 1 stamp

Community Walk/Run/Bike Ride 
Ex: American Heart Assoc.
Multiple Sclerosis
NWR1 5K Walk/Run

On-Line Health Risk Assessment 

Annual Physical or Well-Woman/Man Exam 

Freebie Day 

Screening 

Ex: Mammogram
Colonoscopy
Blood Draw

Smoking Cessation/Non-smoker 

Stress Relief 

SUCCESSSES

- ADMINISTRATIVE SUPPORT
- PASSPORT TO WELLNESS
- E-MAILS FROM STAFF
- SCREENING PROGRAMS
- FLU SHOTS
- MAMMOGRAMS
- RECOGNITION FROM BROKER



CHALLENGES

- LESS THAN 100% PARTICIPATION
- TRYING TO OFFER PROGRAMS TO ALL STAFF AT MULTIPLE TIMES AND LOCATIONS AND LEVELS OF NEED
- **PREACHING TO THE CHOIR/FAILING TO REACH THOSE WHO NEED IT MOST....**
- TMI
 - **DON'T OVERLOAD**
 - DECIDING WHAT TO SEND
 - ACCURATE
 - RELEVANT



CHALLENGES, CONT.

- TECHNOLOGY
- TIME
- TRYING TO DO TOO MUCH
- INCENTIVES
 - CAN BE TAXABLE TO EMPLOYEE
 - WHAT, HOW MUCH?
- WELLNESS SEMINARS/LUNCH & LEARN



REFERENCES

- NATIONAL BUSINESS GROUP ON HEALTH, ***A PURCHASER'S GUIDE TO CLINICAL PREVENTIVE SERVICES: MOVING SCIENCE INTO COVERAGE.*** AVAILABLE AT <HTTP://WWW.BUSINESSGROUPHEALTH.ORG/BENEFITSTOPICS/TOPICS/PURCHASERS/FULLGUIDE.PDF>
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- J.W. TERRILL BENEFIT SERVICES, *NORTHWEST R-1 SCHOOL DISTRICT PLAN PERFORMANCE ANALYSIS,* 8/28/12

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