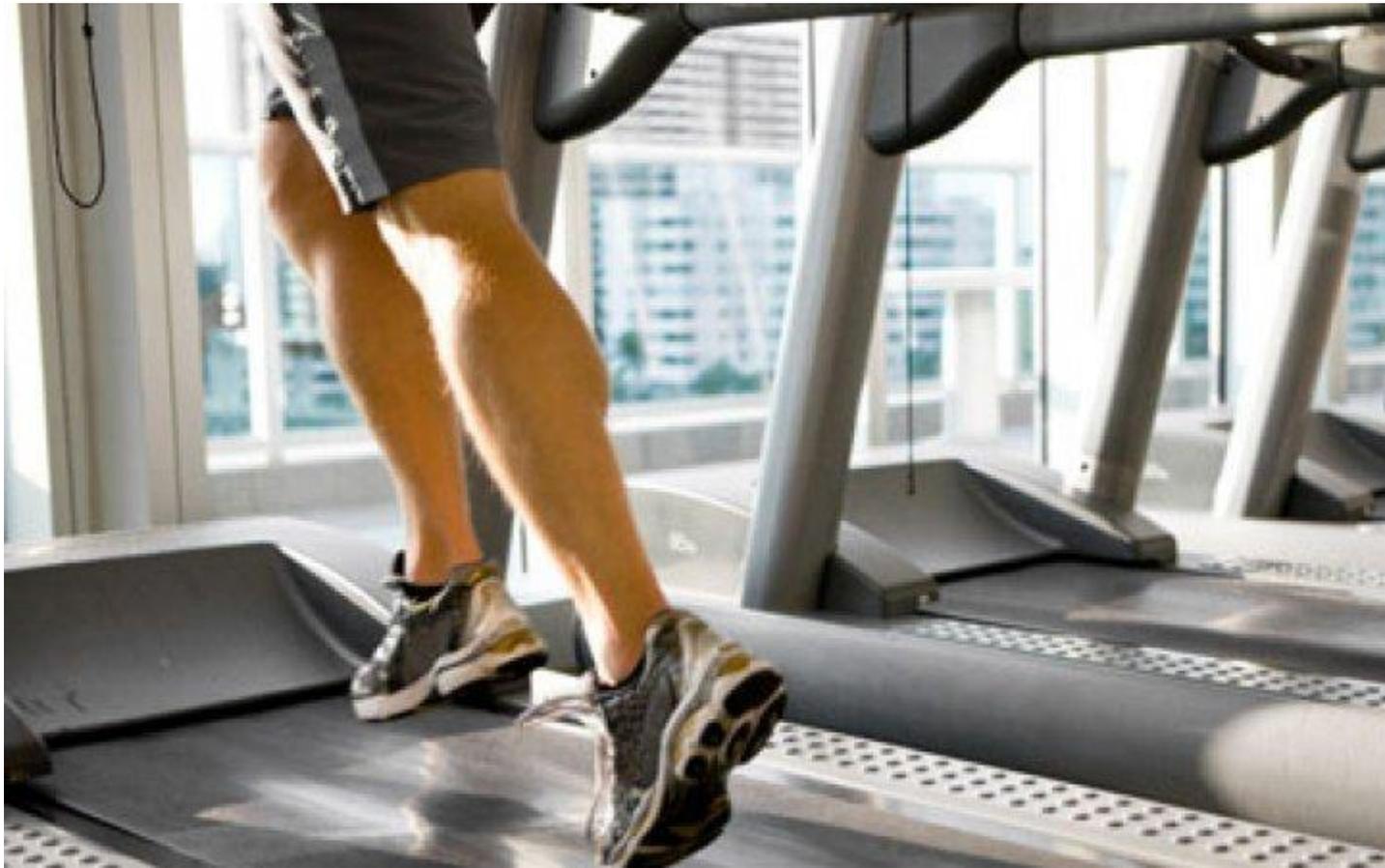


How to Build a Wellness Program

Starting a wellness program doesn't always mean installing a fitness center and hiring a full-time wellness coach. Here's how to improve your employee's health without hurting your bottom line.



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Without a master plan or major investment, Harold Jackson, the CEO of Colorado-based medical equipment company Buffalo Supply, established a wellness program for his 18 employees. About five years ago, he decided to start awarding a bonus to employees who quit smoking. After that, he shopped around for insurance that covered tobacco cessation and other health maintenance services. He looked for small things he could change, like replacing the box of candy in the lunch room with fresh fruits and vegetables, and he started asking employees for their input and concerns. The suggestions that he received became policies—like offering on-site flu shots and having employees take turns sanitizing the common areas with Lysol during flu season.

"It wasn't like one day we sat down and said okay, these are going to be the rules for our wellness program," Jackson says. "It was more like us sitting around brainstorming and thinking, given that we're a relatively small company and don't have a lot of resources, what sorts of things could we do that would help improve our employees."

As accessible and inexpensive as implementing a wellness program was for Buffalo Supply, the company is part of the minority of small businesses who offer such programs. In nearly every category of health-promoting programs and activities included in the 2004 Worksite Health Promotion Survey, smaller companies were less likely to offer a benefit than their larger counterparts—despite the positive effect that wellness programs can have on any size company's bottom line.

Findings from 56 studies on worksite wellness programs that were published in the American Journal of Health Promotion showed an average 27 percent reduction in sick leave absenteeism, 26 percent reduction in health care costs, and 32 percent reduction in workers' compensation and disability management cost claims. The University of Michigan Health Management Research Center (HMRC) estimates that an organization saves \$350 annually when a low-risk employee remains low risk and \$153 when a high-risk employee's health risks are reduced.

For Jackson, however, implementing a wellness program was less a question of ROI (which according to the studies is about \$5.81 for every \$1 spent, by the way) than common sense:

"Why should I ask an employee to take care of a customer if I'm not asking him to take care of his own health?" he says.

Here's some steps you can take toward starting your own wellness program.

How to Start a Wellness Program: Assess Your Needs

If like most small companies your business's worksite wellness program budget is small, it's essential that you are spending what you do have as efficiently as possible. The most common tool for assessing where health programs are most needed is a Health Risk Appraisal (HRA). This type of questionnaire reviews personal lifestyle practices (such as smoking, seat belt use, and exercise) and identifies risk factors. It can help you get an idea of what needs your program should address. An HRA is often available at no extra cost from your insurance company or from

an outside vendor at low cost.

Be sure that you are following Health Insurance Portability and Accountability Act (HIPPA) and Genetic Information Nondiscrimination Act (GINA) regulations while conducting an HRA. If you have fewer than 50 employees, for instance, HIPPA regulations prohibit you from receiving an aggregate report of HRA results. You can either turn to an outside vendor to interpret HRA results or get creative. Garry Lindsay, who is an author of the *Workplace Health Prevention Survey* and the director of business partnerships for Partnership for Prevention, says one option is to pool your company's employees with the employees of other similar companies when conducting an HRA. For instance, companies who share an office park could share a report.

Another option is to conduct an interest survey, where you list every initiative you are willing to offer as part of your wellness program and have employees rank what they would find most valuable. "A lot of times the biggest need might be that people should stop smoking, but [your employee's are more] interested in an exercise program," says Lindsay. "So the first thing we offer is an aerobics class and [the next thing is] a smoking cessation class."

[Dig Deeper: Wellness Programs Can Save Companies Money](#)

How to Start a Wellness Program: Design a Program

Although it would be great if every company could install a gym onsite and hire a full-time wellness coach, there are less expensive ways to make a difference in the health of employees. Simple steps that don't cost a cent, like implementing a no-smoking policy or a walking program, can make a huge difference.

Quan Campbell, the president of a corporate wellness consulting firm called The Lifewellness Institute in San Diego, California, has seen companies successfully begin wellness programs using free or low-cost websites in which employees can take HRAs, read articles, take quizzes, or log their steps from their pedometers for a competition. "Those kind of programs are really great for starting up a program, seeing how engaged your employees are going to be," Campbell says. "But if you do the same thing year in and year out, after year two or three, people are going to get bored with the online program. So that's where the creative part comes in and you have to come up with programs that are a little more fun or reach people in a different way."

Campbell helped one small company in San Diego to create a "health points" program for its employees at almost no cost. Cross-department teams could earn points over a 12-week period by doing healthy things like drinking a certain amount of water or going for a walk on their lunch breaks. People not only achieved their personal goals and improved their biometrics over the 12 weeks, but 75 percent of them had maintained their healthy habits when they were polled six months and 12 months later.

Important get started Information

The Partnership for Prevention has outlined three components of proven promotion practices for workplaces, and there are cost-effective, creative ways to implement all of them.

1. *Tobacco*

According to the CDC, Men who smoke incur about \$16,000 more in lifetime medical expenses and are absent from work four days more per year than men who do not smoke. Women smokers incur about \$18,000 more in expenses and are absent two more days than their non-smoking counterparts. If there is one wellness benefit that will save you the most money, helping employees become non-smokers is it.

"The most cost saving service that is out there is really offering comprehensive tobacco benefit," Lindsay says. "That should really be one of the first things an employer should do."

The CDC recommends that insurance providers offer smoking cessation benefits that cover at least four counseling sessions as well as prescription and over-the-counter nicotine replacement medication with no co-pay. Ask your broker to keep these guidelines in mind when you are purchasing insurance.

Most states also offer free tobacco quit lines that you can advertise to your employees. Local chapters of organizations like the American Cancer Society or the American Lung Association also may offer free support in the form of quit smoking classes.

Jackson gave his employees a \$2,500 bonus incentive for giving up tobacco, and he skipped the paperwork. "When they can look me in the eye and tell me that they haven't smoked in 60 days and they are, in fact, a nonsmoker, then I approve their bonus," he says. Every member of his staff who once smoked has since quit.

2. *Cancer Screening*

Simply reminding employees to get cancer screenings and supplying them with information can be an effective way to improve their health. Post flyers in bathrooms, send e-mails, distribute fact sheets, or make posters. Allow for paid time off for screening appointments, and help employees remember to make those appointments in the first place by referring them to a free reminder service such as this one. If you're willing to go a step further, you can offer on-site screening services by cooperating with your local American Cancer Society or local hospital.

3. *Fitness and Nutrition*

Most people spend a majority of their waking hours at work, which means they make many of their choices about their fitness and nutrition at work. Here are some simple things that an employer can do to make healthful choices easier to make:

- Subsidize healthy options in vending machines with junk food options. For instance, charge \$1 for a cupcake but only 25 cents for an apple.

- Set up a walking club before or after work.
- Start a pedometer challenge with a goal of 10,000 steps a day.
- Provide a safe place to store bikes in the office.
- Encourage employees to take the stairs.
- Buy healthy food for meetings instead of junk food.
- Host Weight Watchers meetings at work.

Programming decisions won't mean anything without creating an environment that can back up behavioral changes. "The pitfall would be to make it a flash-in-the-pan kind of program, where you do one activity and it's limited to one luncheon where you bring someone to talk about [the program] and then you don't do anything else," Lindsay says. "It's really got to be a continued effort. You have got to make an investment; it's not going to be just handing out pamphlets. It's going to be something that is integrated in our business. It's a way we do business."

Dig Deeper: Smoke Free Environment

How to Start a Wellness Program: Employee Buy-In

As with any initiative, making it clear that management is excited about the wellness program is an important step toward success. "It isn't just permission, but it's really getting interested in it and promoting it," Lindsay says.

"Promoting it" can take whatever form fits your culture. Marc LeBaron, the president of Lincoln, Nebraska-based Lincoln Industries, invites employees who do well in the company wellness program on an annual mountain hike.

While LeBaron's incentive is impressive, leaders don't necessarily have to climb mountains in order to show their support. The simplest way they can promote their wellness programs is to maintain a healthy lifestyle themselves. "Employees notice these things, and they sometimes model these things," says Campbell, who also offers wellness consulting specifically for executives. "If I had a manager who was maybe overweight and I knew that he smoked five packs a day and was a heavy drinker and yet he was telling me that I need to start this wellness program, it just doesn't flow very well."

Once you have management fully on board, it's time to market the program to employees. There are traditional poster and e-mail methods of spreading the word, but there's also an opportunity to have a little fun. While promoting wellness program launches, Campbell has used photos of executives displaying bad posture or holding up an apple to advertise wellness events. She's also posted videos on internal websites and has used prize incentives including ski packages and wine tours.

Dig Deeper: How to Choose a Health Care Plan: Behind the Premiums

How to Start a Wellness Program: Evaluate

It's hard to nail down a rate of return on improved health. But, in a business environment, it can be important to try. Depending on availability, Campbell likes to use absenteeism rates, productivity measurements, and surveys about morale to quantify the effectiveness or ineffectiveness of a wellness program. Another valuable indicator is participation and engagement in the program.

If your company doesn't track these factors, you can still assess how effective your wellness program is and where it needs improvement by asking your employees. "Most of [the program assessment] in a smaller company is going to be process evaluation—Are you pleased with the program? Do you feel that it's helped you? What other programs would you like us to offer?—as opposed to changes in biometrics," Lindsay says. For Jackson, the effects of his program are best quantified in his company's tenure rate, which averages about 10 years. "I don't think I just chose health, I think that was part of an overall culture of wanting to have happy employees and wanting to maintain employees that want to stay with the company" he says.

Use these achieve assets:

- Business Plan development system
- Achieve University
- Back office marketing and growth systems
- Achieve corporate wellness programs
- Achieve Coaching team
- The Achieve Network
- Pre conference events and Achieve Conferences