Wellness on a shoestring budget

*Wellness tools and grass roots ideas for employers at no extra cost*
Welcome

Today’s presentation will begin shortly.

In order to hear the presentation, please click on the “info” tab above this presentation in the upper-left hand corner of your screen. The toll-free dial-in number and access code can be found under this tab.

All lines have been placed on mute. If you’d like to ask a question, please use the chat feature in the bottom right corner and send your question to “all panelists.”

All of the resources discussed today can be found on the registration sites

- https://group.anthem.com/360health (for CO, NV, OH, IN, KY, WI, MO, CT)
- https://group.anthem.com/360 (for VA, NH, ME)
Agenda

- The Situation
- Wellness Best Practices
- Anthem Tools
- Grass Roots Ideas
- Idea Sharing from Participants
The Situation

We face a wellness crisis.

- More than **half of all Americans** live with one or more chronic condition\(^1\)
- According to the U.S. Centers for Disease Control and Prevention, the **majority of chronic diseases could be prevented** through lifestyle changes\(^2\)
- Most adults will be **overweight or obese by 2030**, costing $950+ billion\(^3\)
- **Productivity losses** related to personal and family health problems cost U.S. employers $1,685 per-employee-per-year or $225.8 billion annually\(^4\)
- This loss in productivity represents about **20%** of the payroll\(^4\)

---

1- Trust for America’s Health, A Healthier America: 10 Top Priorities for Prevention, March 2008
2- National Center for Chronic Disease Prevention and Health Promotion, U.S. Centers for Disease Control and Prevention, March 17, 2009
3- Johns Hopkins Bloomberg School for Public Health
4- Watson Wyatt
The cost of not doing wellness: Obesity and workers’ compensation claims

In a 2007 study of 12,000 Duke University employees\(^1\) obese workers versus non-obese workers:

- Filed twice as many workers’ comp claims
- Had seven times higher medical costs for those claims
  - Average of $51,019 per 100 workers compared to $7504 per 100 workers for people with normal BMI

- Lost 13 times as many days from work injury or work illness
  - Average of 184 work days per 100 workers compared to 14 per 100 workers for people with normal BMI

\(^1\) Ostbye, Truls, *Archives of Internal Medicine*, April 23, 2007
Poll #1

Smokers that take 4 cigarette breaks throughout the workday, work an average of how much less a year than a non-smoker?

A. One Week  
B. Two Weeks  
C. One Month  
D. Two Months

The cost of not doing wellness: Smoking and employer costs

- Businesses pay an average of $2,189 in workers' compensation costs for smokers, compared with $176 for nonsmokers\(^1\)
- Each **employee who smokes** costs employers $1,897 in lost productivity each year\(^2\)
- On average, **smokers miss 6.16 days of work per year** due to sickness (including smoking related acute and chronic conditions), compared to nonsmokers, who miss 3.86 days of work per year\(^3\)
- Employees who take **four 10-minute smoking breaks a day** actually work one month less per year than workers who don’t take smoking breaks\(^4\)
- Construction and maintenance costs are **7% higher** in buildings that allow smoking than in buildings that are smoke-free\(^5\)

---


\(^4\) Americans for NonSmokers' Rights. *Business costs in smoke-filled environments*.

\(^5\) Americans for NonSmokers' Rights. *Business costs in smoke-filled environments*.
Productivity Costs:
Cost of Poor Employee Health

- 6% absenteeism
- 9% worker's comp
- 25% Health Care Cost
- 60% presenteeism


Percentages are approximate.
Good Health is Good for Business

When wellness programs are in place employees can change their lifestyles and improve their health.

Wellness Program Results*:

- Sick leave ▼ 27.8%
- Workers’ Comp claims ▼ 33.5%
- Overall health costs ▼ 28.7%

Overall, average ROI was $5 saved for each $1 spent.

Employers can’t afford to ignore wellness!

*Based on a study of over 50 health and wellness programs that included 370,000 employees. Source: Proof Positive: An analysis of the Cost Effectiveness of Wellness, 5th Edition, L. Chapman, July 1, 2005
The Business Value of Wellness

Helping your employees improve their health is one of the best long-term strategies for reducing your health care costs.

- **Nine out of ten** wellness program participants say they have had success in losing weight and getting regular checkups
- **More than 80%** say that they have increased their level of exercise, improved their diet and nutrition, or managed blood pressure, cholesterol levels, and stress
- **More than half (57%)** of employees who participate in their companies’ health & wellness programs say they are very effective at impacting their productivity

8th Annual *Study of Employee Benefits Trends*, Findings from the National Survey of Employers and Employees, *MetLife 2010*
Our Wellness Point of View

At Anthem Blue Cross and Blue Shield, we believe in wellness

▪ Providing wellness solutions for employees is a sound business strategy and aids in controlling costs
▪ Investing in wellness programs can help improve the health of your employees and impact your bottom line

Therefore, we help employees build a culture of health through 360° Health and our turnkey wellness tools
Best Practices

You can encourage healthy behaviors for your employees without a robust wellness budget. Here are some best practices and then we’ll discuss how Anthem can support you:

- Executive support
- Build a Wellness Team
- Understand what health issues matter most to your employees
- Provide Access to Discounts and Health Improvement programs
- Ongoing Communication
- Create Healthy Competition
- Measure Outcomes

Keeping your company strong starts with a healthy foundation. All you need is a plan!
Employer Guide to Promoting Wellness in the Workplace

Helps you and senior leaders start putting a wellness plan into action – step by step

• Build a wellness team
• Lay out a specific plan for your wellness campaign
• Set specific goals and objectives
• Develop a timeline
• Delegate roles and responsibilities
• Itemize a budget
• Promote health and wellness ideas
• Begin communicating directly to employees
• Set up a wellness fair
• Evaluate your results

Available on the registration site
Wellness Leadership

Get buy-in from Executive Leadership
- Issue a letter of support from the CEO so employees know it’s a priority
- Send emails from CEO about health events encouraging participation
- Add wellness tips to their email signature
- Encourage them to participate in the health events or challenges

Create a Wellness Committee or Designate a Wellness Leader
- Mix of athletic and non-athletic
- Combination of management and staff
- Representatives from each office location
- Enthusiastic, detail oriented, likeable, committed to healthy living

Discover what topics matter to your population
- Create a confidential online survey through surveymonkey or zoomerang
- Leave paper surveys in the common areas
- Promote the Health Assessment and Review your Aggregate Results
- MyHealth Assessment promotional resources are on Time Well Spent
Access to Discounts and Health Improvement Programs

The health and wellness experience at Anthem.com offers your employees innovative tools and valuable resources to help them live healthier and get the best care possible. The tools can be easily integrated into your wellness strategy.

Anthem offers a web experience unlike any other in health care. Members can:

- Become more knowledgeable about health issues and specific conditions
- Get support caring for a loved one
- Discover their health risks and learn how to lower them.
- Take advantage of discounts on health care products and services such as vision services and gym memberships
- Get inspiration and support to improve their health.

Promotional Fliers are available on the registration site.
Anthem.com Health and Wellness

**360° HEALTH® TOOLS**

- Symptom Checker
- MyHealth Assessment
- MyHealth Record
- Special Offers
- Preventive Health Guidelines
- Lifestyle Improvement Centers
- Overview of 360° Health
- and more
Anthem.com: Discounts

Special Offers provides access to discounts on a wide variety of healthy living products and services.

Discounted products and services include:

- Maternity and baby needs, and self-help programs
- Weight loss programs and fitness club memberships
- Vision correction and eyewear, hearing aids, and teeth whitening
- Medicine and alternative therapy treatments
Anthem.com: Lifestyle Improvement Programs

Lifestyle Improvement Programs provide a personalized, engaging, and highly interactive way for members to address and improve each of the following risk factors at their own pace:

- Educational readings
- Planners and trackers
- Journaling
- Topics include: Exercise; Nutrition; Smoking Cessation; Emotional Health; Stress Management
Ongoing Wellness Communication with Time Well Spent at anthem.com

Introducing Time Well Spent™. It isn't just a lifestyle concept, it's a business strategy.

It's a 360° Health turnkey solution to help create a culture of health in your workplace and raise the level of employee wellness.

No matter where they are on the health continuum, every employee can benefit from positive lifestyle changes. And that benefits your bottom line. Time Well Spent helps employees keep good health top-of-mind, and motivates them to make healthier choices.

Ready for Time Well Spent in your organization? Check out the Time Well Spent topics on the right and share the information with your employees.

For materials in Spanish, Click here.
For instructions on how to place an online order for TWS materials with Kinkos, Click here.

anthem.com/timewellspent
Time Well Spent Resources

Guides
Memos
Posters
Fliers
Table tents
Recipes
Payroll stuffers
E-mail/Intranet content
Articles
Healthy Bytes

Healthy Bytes
Mowing the lawn for one hour can burn the calories in a small cheeseburger.

Small steps can be a giant leap.

Take some “sneaky” steps to help prevent heart disease.
Time Well Spent Wellness Calendar

An easy-to-use, single source repository of the tools and resources needed to support health and wellness promotion within the workplace.

Each month features a different health topic with links to relevant articles and tools, as well as related authoritative resources.

Available at anthem.com/timewellspent
Promotional Ideas

- Hang posters or fliers in common areas like the cafeteria, break room, stairwells or elevators

- Send quarterly or monthly emails highlighting one health program or a wellness article from Time Well Spent

- Provide fliers at Open Enrollment meetings, in your HR office, or on your company intranet site

- Highlight health programs in your company employee newsletter

- Add healthy bytes from Time Well Spent to emails from company executives

- Tape healthy recipes to the front of the break room refrigerator
Healthy Competitions

- Healthiest Loser
- Stairwell Challenge
- Walk at Lunch Team Challenge
- Don’t Drive to Work Challenge
- 32oz. of Water A Day
- 5 Veggies a Day
- Complete a Health Assessment

Offer a small prize, a silly trophy, a premium parking space, or bragging rights to the winners

The most important thing is to make it fun!
Anthem Workplace Case Study: Healthiest Loser Challenge

- Lost over 1,860 pounds
- Climbed over 600,000 feet inside stairwells
- Walked over 962 miles around office buildings
Measure Your Results

When it comes time to size up your wellness program, you’re going to need proof that your plan is working and how it’s affecting your company’s bottom line.

- Track attendance of events and competition participation
- Conduct pre/post surveys to determine the value of the event and if people learned something new or plan to use the information
- Your wellness plan could have an impact on attendance, sick leave usage, and employee turnover
- Compare pre/post aggregate program results, biometric screening results, or health assessment results
- Communicate the results to participants, company leadership, and your Anthem rep!
Grass Roots Ideas

Get employees moving
- clean out an old office and put some weights or fitness DVDs in it
- create an outside path for walking or jogging
- highlight some safe walking routes on a map of the neighborhood (check out MapMyRun.com)- post it in the break room
- encourage people to take the stairs
- provide protected bike parking

Encourage Healthy Goal Setting
- Have management share their health goals
- Celebrate when individuals achieve their goals

Make Healthy Updates to your Work Environment
- Go smoke-free
- Ask for Healthy options in vending machines and cafeterias
- Start weekly “health hours” instead of happy hours where employees participate in a wellness activities or health education
Ideas for smaller businesses

- **Hold lunch and learns** – invite a local hospitals, health clubs, non-profits, professors, doctors, dietitians, healthy chefs, or dentists to speak
- Use the information from Time Well Spent to create and **distribute a wellness newsletter** or monthly email from Management
- Create an in-house **wellness library**
- **Promote local events** – fun runs, health fairs, etc. Go even further by creating a company team to participate.
- Ask health related **trivia questions** at meetings and give a prize
- **Leverages resources** through the local health department
More Creative Wellness Ideas

• On the first of every month place a piece of fruit and a bottle of water on everyone’s desk
• Plan a monthly healthy potluck lunch using healthy recipes – make it a cook off and award prizes
• Encourage participation in local charity races by sponsoring relay teams
• Set aside a section of staff meetings for wellness information. Share a recent article from the local newspaper, or a personal success story of one of your employees
• Start a Health and Wellness Book Club
• Tie incentives to participation in wellness and disease management programs
• Create a workplace cookbook and have employees submit their favorite heart-friendly recipes.
• Partner with local health charities to present at a staff meeting in exchange for support from your business or employees for their next community event
What has worked for your company?

Please use the chat feature on the right side of the screen and share any details about programs that have worked in your organization.
Summary: What Works in the Workplace

Real, long-term corporate commitment to wellness
- From the CEO on down
- Formation of Wellness Committee and Plan

Support and funding for wellness initiatives
- Budget item for the organization each year
- Multi-year focus is ideal

Continual Communications to employees
- Letters, emails, posters, intranet
- What best reaches the employee?

Variety of wellness programs to select
- Mix of fun, engaging programs
- Disease management should be included to manage high-cost members
- Include programs for those employees already doing things right!
Thank You!

If you have further questions, please contact your broker or Anthem representative.
Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWi"), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare"), which underwrites or administers the HMO policies; and Compcare and BCBSWi collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.