Simplify Health & Wellness for Small and Mid-size Businesses

Eric Brewer, Benefits Consultant, Corporate Synergies

To coin a sports analogy, when it comes to workplace health & wellness, a “well-run play” is typically more impactful than a “perfectly drawn-up play”.

Workplace health & wellness continues to rise in popularity. But small and mid-size businesses often have a harder time than large enterprises when it comes to getting started. Health & wellness programs, especially those at the enterprise level, can be complex and resource-intensive. The level of complexity and the cost involved in a large-scale program can be enough to deter small and mid-size businesses from getting a wellness initiative off the ground. Making a meaningful commitment may be a challenge for smaller businesses due to cost, capacity, understanding or the struggle to validate ROI.

Meanwhile, wellness is becoming an imperative—it shows employees that you care and helps them keep an eye on their own health. It’s also a way to recruit and retain employees, and can help the employer reduce health & welfare benefits cost.

Health & wellness programs at large companies often include incentives just to begin participating, such as fitness tracking devices and reduced deductibles. They might include various campaigns to take part in and frequent activities both in-office and out. Some of these employers partner with independent health & wellness firms that help them run the program. And while wellness partners are an excellent resource to help employees keep fit and healthy, they can be cost prohibitive for smaller companies. However, it’s not an issue for larger companies who may have a dedicated wellness budget and more hands on deck to drive participation.

But health & wellness programs don’t have to be complex or expensive. There are ways for small and mid-size businesses to create campaigns that have an impact on their employees’ wellbeing and health and their total health insurance spend.

Leverage Carrier Tools
To get started with a health & wellness program, lean on your benefits broker for his or her expertise. Chances are, your broker has developed wellness programs in the past and also knows the ins and outs of what your carrier offers. For example, many carriers offer incentives for wellness, such as reimbursements...
for gym memberships. Most also have health & wellness tools built into their web portals such as online health risk assessments.

If your employees hold memberships and visit the gym a set number of times within a month, they can be rewarded with a partial reimbursement to use toward their membership fees. This benefit is often touted during open enrollment, or it’s something that plan participants come across while they’re filing a claim online or looking up a new doctor. Employers can help increase participation and bring this health & wellness program front and center by educating employees on how it works. You likely know which forms of communication work best with your employees, whether it’s a series of emails, a flyer or two in a common area, a post on your company’s intranet or a message through your group chat platform.

Large carriers may include online health assessments for employees, which can be easily incorporated into the budding wellness program. An online health risk assessment is a series of questions that plan participants can answer, similar to a survey. When they complete it, they receive a report showing which health issues they may be at risk for and what preventive steps they can take. It may not move the needle in a way that translates to an immediate ROI, but it’s a fun and easy way to get your employees engaged in their personal wellbeing.

**Promote Preventive Care**

Small and mid-size businesses can also encourage employees to see their primary care physician each year for a physical or “well visit.” These preventive visits are covered at no cost to members as mandated in the Affordable Care Act. You may even want to consider encouraging preventive dental cleanings and annual eye exams, which can often times expose risk factors that contribute towards an employee’s overall health status.

Incentives for employees to participate don’t have to break the bank. Gift cards and other small gifts work well, like cheaper premiums for attaining an annual check-up. You’d be amazed at what employees will do for a nice dry-fit T-shirt. Don’t overcomplicate what will get your employees excited and ultimately drive participation.

**Just Get Started**

Putting a simple health & wellness program into place will allow you to measure engagement and see what employees respond to. Over time, you can begin to layer other wellness programs to the initiative. You’ll also likely begin to see medical costs decrease; this won’t happen overnight, but a savings of 10-20% could be seen in the long-term.

Beyond cutting medical costs, a wellness program for your small or mid-sized business will be seen as a way for employees to take care of themselves and interact with colleagues outside of normal work duties. Value of investment can sometimes be just as impactful as return on investment. A health & wellness program can help keep your employees happy and retain them longer—it just takes a little effort.

For more information, please call 1.877.426.7779.