

## dollar sense | controlling healthcare costs starts with the employee

BY KAVITA SHERMAN  
PHOTO BY NICOLE BARTOLOZZI

**W**hat keeps small- and large-business owners awake at night? For many, it is rising healthcare costs and the need to keep those expenses in check. An employee wellness program developed by Benefits Resource Group in Independence gives employers more control over their healthcare costs while providing employees with education and incentives that improve their health and well-being.

“When you say the word ‘wellness,’ everyone thinks it means something different,” Linda Cahill, a principal at Benefits Resource Group, says. “Our definition is a focused approach to deliver tests to an employee population who may not see a doctor regularly, to achieve a healthier workforce, and to save time and money for the employer on their healthcare program.”

Benefits Resource Group started a targeted, flexible employee wellness program two years ago called Beyond Wellness. It is built around key elements that are considered central to any wellness program and focuses on the lifestyle factors, which BRG says leads to 85 percent of medical expenses: smoking, drinking, lack of exercise, obesity, poor diet, and driving habits.

Through the use of predictive modeling, the Beyond Wellness program “identifies high risks, which translate into the likelihood of high claims,” Cindy LaQuatra, BRG senior consultant, says. Tools such as health risk assessments, onsite biometric testing that gathers health data including cholesterol, glucose, blood pressure, and body fat



Benefits Resource Group principal Linda Cahill: Many BRG clients that use the company's Beyond Wellness program start by hosting employee health fairs, where health assessments are performed by Akron General Medical Center.

analysis, educational classes, online support, and newsletters help reduce the lifestyle factors and other risks that directly affect an employer's healthcare costs.

**“WE LEARN WHAT THE PARTNER (CLIENT) NEEDS AND TAILOR PROGRAMS TO THEIR NEEDS.”**

Employee wellness programs have grown in importance to companies looking to control healthcare costs and reduce claims. According to a December 2010 Harvard

Business Review study, healthy employees have lower healthcare costs, are more productive, and have higher morale.

Companies that implement employee wellness programs are experiencing bottom-line benefits, with some reporting returns on investments (ROI) ranging from 5 to 1 up to 7 to 1.

For one client in the Beyond Wellness program, “we've seen a 9 to 1 ROI,” LaQuatra says. “Another client has used the Beyond Wellness program to drive down its

healthcare cost trends, which average 12 percent nationally. This client's healthcare cost trends went from a 5.4 percent increase in 2009 to 3.7 percent in 2010 and now a negative 1.0 percent in 2011.”

According to Cahill, this higher ROI is a result of the Beyond Wellness program's multiple delivery methods and flexibility. For instance, the employee health data that is gathered belongs to BRG's clients, not an insurance carrier, making the information portable and ensuring continuity if another vendor is chosen.

**“ONE EMPLOYEE FOUND OUT HIS BLOOD PRESSURE WAS OFF THE CHART AND OUT OF CONTROL. IT HAD NOT BEEN DETECTED BEFORE.”**

“We learn what the partner (client) needs and tailor programs to their needs,” Cahill says.

Many BRG clients using Beyond Wellness kick off the program by hosting employee health fairs, where health assessments are done by BRG partner Akron General Medical Center. In some instances, the health fairs are literally life altering.

“One employee found out his blood pressure was off the chart and out of control. It had not been detected before,” Cahill says.

The employee was immediately sent to a doctor to deal with his pre-stroke symptoms.

“The trend is that employers are going the route to discount (insurance) premiums, but only to employees who are controlling risks,” LaQuatra says. “What we're trying to do is go beyond benefits.” ■

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