



“A workplace wellness program can help your employees safely live and work to their fullest potential.”

It's a fact – most working Americans spend the majority of their waking hours at work. We as employers are in an ideal position to provide not only a culture of safety, but also a culture of health and wellness in our workplaces. The impact of employee health problems and the increasing costs of health insurance are well known. But you should also know that the unhealthy behaviors of employees can contribute to the costs of workplace injuries.

Injured workers who smoke, are overweight/obese, or have uncontrolled diabetes often have longer recovery times, can have medical complications, delayed return to work, and ultimately, increase workers' comp claim costs. Two recent studies by Duke University and Johns Hopkins Bloomberg School of Public Health confirm that obesity is a growing cost driver in workers' compensation injury claims.

In Maryland, we're fortunate to have one of the world's best medical communities in treating disease, illness, and injuries. Maryland is also fortunate to have a number of health insurance organizations that have taken the lead in preventative education and in promoting workplace wellness. One of those leaders is CareFirst BlueCross BlueShield. IWIF has formed an informal partnership with CareFirst BlueCross BlueShield to promote workplace wellness best practices. I urge you to check out their extensive online resources for all Marylanders as well as visit iwif.com for helpful information. I encourage you to work with your health insurance provider and with IWIF as you look to create or re-energize your workplace wellness program.

On a personal note, each of us has areas of our diet and lifestyle we know we should improve. I admit to having a weakness for cheeseburgers! But I also make it part of my weekly routine to lace up my walking shoes and exercise. When the boss champions a wellness program, sets a positive example, communicates a wellness vision, and establishes a wellness budget, we can go a long way in encouraging employees to participate in a wellness program.

We can all start to take small steps to improve our overall health, feel younger, and most important, work more safely and live healthier, longer lives to our fullest potential.

Tom Phelan, IWIF President and CEO

It's Time to Start a Workplace Wellness Program

Starting a workplace wellness program can be a big challenge for small employers. You have questions: Where do I start? Who is going to run it? How am I going to engage my employees in the program? What are the real benefits to me and my company? And, how much is this going to cost?

All are valid concerns. The good news is that you are not the first to implement a wellness program. Successful wellness programs have been working for large, medium and, yes, small companies for years. There are proven win-win benefits for both the employer and employees.

Your company wins with:

- Increased performance and productivity
- Reduced healthcare and insurance costs
- Fewer/less costly workplace injuries
- Decreased absenteeism
- Higher employee morale
- Improved company and workplace image

Your employees win with:

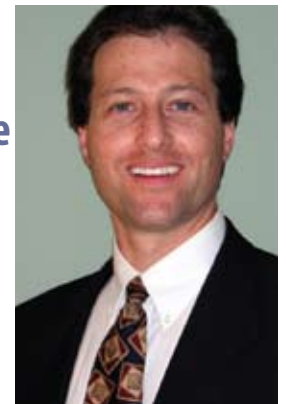
- Better overall health – both on and off the job
- Reduced stress
- Increased well-being
- Greater job satisfaction
- Greater loyalty to their employer

The *With IWIF* editorial team recently sat down with representatives from CareFirst BlueCross BlueShield to discuss the issue of workplace wellness. As Maryland's leading health insurer, CareFirst BlueCross BlueShield has been on the front lines with developing effective programs and resources for implementing workplace wellness programs.

Q&A with Dr. Richard Safer, M.D., F.A.A.F.P., Director of Prevention and Disease Management for CareFirst BlueCross BlueShield

1. Dr. Safer, what is a workplace wellness program?

A workplace wellness program is a program that addresses the overall health and wellness of the employee population. But it's more than that – it's a general culture and philosophy that the company adopts. It can include policies as well as actual tools and activities.





2. Can implementing a wellness program have a positive impact on a company's financial costs?

Absolutely. There has been a tremendous amount of research conducted, especially over the last decade, that confirms this.

For example, a review conducted in 2003 of 42 published studies involving the economic returns of worksite health promotion programs showed that, on average, employers saw:

- A 28% reduction in sick leave absenteeism
- A 26% reduction in health care costs
- A 30% reduction in workers' compensation and disability claims costs
- A \$5.93-to-\$1 savings-to-cost ratio

Additionally, research conducted at the University of Michigan in 2002 has shown that low-risk employees (those with 1-2 risk factors for disease) have lower costs for short-term disability, workers' compensation, absence, and health care costs whereas high-risk employees (with five or more risk factors) have higher costs. Not exercising, not eating right, and smoking are some of the major risk factors for Americans today. It's all about consciously making healthier choices.

3. Does a healthier workforce mean a productive workforce?

The U.S. Department of Health & Human Services' Office of Disease Prevention has shown that adults with multiple risk factors for disease, including high blood pressure, smoking and sedentary lifestyles, are more likely to use their healthcare benefits often, to need sick time or disability coverage, and to generally be less productive. On the other hand, healthy employees, and especially those with healthy families, tend to have fewer doctor visits and fewer illnesses, translating into fewer absences.

Workers in poor health, and those with behavioral risk factors, such as smoking, cost organizations more than can be measured by adding up medical expenses alone – there are additional, indirect costs to areas such as safety, morale, and productivity. In short, health absolutely impacts employees' safety and productivity on the job.

4. What are the benefits of a healthy workforce?

The benefits of a workplace wellness program for an employee can vary depending on one's health status and the programs offered to the individual. In many cases, research has shown that positive work environments can improve or maintain health and well being, increase morale, enhance productivity, and establish company loyalty.

A recent two-year study compared employee attitudes at companies participating in a comprehensive health promotion program with those of workers at non-participating companies found significant change in attitudes among employees toward supervision, organizational commitment, working conditions, job competence, job security, and pay and fringe benefits.

5. What are the main elements of a worksite wellness program?

We advocate asking your employees and seeing what it is they want to change in their lives. We also want to emphasize that a good wellness program is not just for today – it should be for a longer time.

A good wellness program should include elements such as management support; a supportive environment; health and wellness education; the integration of the wellness program into the worksite; and activities like participation in employer-sponsored health promotion activities (walk-a-thons, bike-a-thons). It may also include an Employee Assistance Program.)

6. What are some common objectives of worksite wellness programs?

Objectives may differ as per your employee population, but generally, they aim to:

- Reduce tobacco use;
- Reduce lost productivity due to alcohol and drug use and illness caused by unhealthy behaviors;
- Increase the number of employees who engage in regular exercise and physical activity;
- Reduce the number of employees who are at an unhealthy weight or obese;
- Reduce insurance costs for the company overall and for individuals specifically. ■

The health issues

of obesity, Type II diabetes, heart disease, smoking, unhealthy diets and a physically inactive population in this country continue to be cost drivers in the healthcare system and the workers' comp system.

Obesity in Maryland

continues to increase from 10% of the adult population in 1991 to 15% in 1996 to now a staggering **26% in 2008.**



Sources: Trust For America's Health and the Robert Wood Johnson Foundation