

## **Wellness Programs**

According to the CDC, five of the most preventable diseases (heart disease, cancer, stroke and lung disease and diabetes) account for 65% of deaths of adults [18]. About 25% of employers' medical costs are caused by eleven alterable risk factors: lack of exercise, alcohol use, overweight, current or former tobacco use, depression, stress, blood pressure, cholesterol, weight, and blood glucose [3]. Healthy lifestyles, including exercise, healthy eating and abstaining from tobacco, can often prevent these diseases. Effective wellness programs that promote healthy lifestyles can create healthier communities and reduce the cost of healthcare.

Sixty seven percent of US companies with three or more workers who offer health benefits also offer at least one wellness program. Just over half offer those wellness benefits to spouses and dependents as well [20].

Well-designed wellness programs can reduce sick leave absenteeism by 28%, reduce health care costs by 26%, and increase overall employee satisfaction [1, 7]. On average, every per dollar invested in wellness programs returns \$3.27 in lower medical costs and \$2.73 in lower absenteeism [20].

Typical wellness programs include health risk assessments, screenings for high blood pressure and cholesterol, tobacco cessation, weight management, health education classes, and changes to the work environment [20].

Many employers are rewarding workers who participate in wellness programs with reductions in their health contributions. National health reform, though the Affordable Care Act, includes many opportunities to support employer wellness programs [20].

### **Problems with Wellness Programs**

Despite their efficacy, wellness programs can put some employees at a disadvantage. Lower- income workers, for instance, may be less likely to participate in wellness programs due to barriers such as limited transportation options, longer working hours, and lack of access to child care or elder care [2, 12]. Moreover, financial penalties and rewards in wellness programs that affect the cost of employees' health insurance might raise the price until insurance becomes unaffordable for employees, potentially causing those who could benefit the most to drop coverage [2].

Employees at small firms are also at a disadvantage because nationally, small firms are less than half as likely to offer wellness programs as large employers [4,5]. Small firms have fewer financial incentives to start wellness programs because they provide fully insured plans to employees, meaning that their premiums are set by an insurance company who determines premiums based on industry and not the firm's experience [4]. Large firms, on the other hand, are more likely to be self-insured and pay for their employees' healthcare themselves. Self-

insured firms benefit directly from their wellness investment with healthier employees and fewer claims. Small firms would require an industry-wide wellness effort for healthier employees for insurance companies to lower their premiums.

Women face additional obstacles in accessing wellness programs including pregnancy and family responsibilities. In 2002, 77% of single mothers, over 60% of married mothers with children under the age of 6 years, and 76.8% of married mothers with school-aged children were in the labor force [13]. Considering women's special time constraints, wellness programs will most effectively serve women if they incorporate child care, flexible schedules, and consider the health effects of pregnancy [14].

### **Overcoming the Problems**

The American Heart Association makes some recommendations to ensure the success of wellness programs. Financial incentives, for example, should not be attached to health care premiums or status so employees keep their coverage [2]. Health status is a result of many complex factors, not all of which are under the worker's control. Also employers should make wellness programs more accessible by providing supportive services such as child care, transportation options, flexible working schedules, and on-site gyms or dieticians [2]. Employees should have the tools to effectively attain the goals of the wellness program. To reduce smoking rates, for instance, the employer must cover smoking cessation treatment such as counseling or nicotine patches. Employers should also constantly evaluate the wellness program to pinpoint areas that need improvement.

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