

# Certifying the Efforts

## Follow the Process to Achieve Savings

By Brian M. Huxford

**W**ould you like to lower your health care costs? If the answer is yes, then I, along with the Wellness Council of Indiana, would like to provide a solution outline. This road map will guide your team in creating a wellness plan that is effective, strategic, cost efficient and will truly “positively” touch the lives of your workforce.

We call this our 10-step certification process. Wellness Council members follow the outline, with our assistance, to strive for and achieve our three-star, four-star and five-star certification levels.

### Step 1: Top management support

This is the critical ingredient for any master formula. Top management support means several things and is not limited or defined by any one rule. If you are asking your team to get strategic with wellness, you have to give them the resources and capital to get the job done. You must be committed to helping employees make long-lasting lifestyle changes.

If I ask you to give your employees 5% of your total health care expenditures to use on a strategic wellness plan, would you say “yes” or “man, that guy is crazy”? I would agree with Albert Einstein that the definition of insanity is to continue to do the same thing and expect different results. It is time we stop playing the annual cost sharing/cost shifting game with insurance renewals and create a plan that will help people live a life of health and vitality.

Chances are high that you are going to spend the additional 5% no matter what. The choice is spending it on a strategic plan to get your workforce healthy or just taking the annual premium increase of 10% or higher that comes every year at renewal time.

If you are just getting started with wellness and 5% seems out of reach, try 2.5%. With your participation, leadership and the additional steps I am going to give you, 2.5% will be a good place to start.

### Step 2: Planning by a wellness team

This committee must be diverse and have a team leader. The leader must have the ability to obtain data, understand the budget and implement the initial guidelines you have given them.

I would recommend, depending on the size and structure of your organization, that the CFO, benefits administrator, safety director, mid-level managers and a person from each area and shift be part of this team.

It is vital that this team meets consistently, at least once a month. The team should have a scorecard – “metric data” it is

being held accountable to achieve. The team will review how it is doing in relation to the goals that have been set. It will make adjustments as needed to ensure the highest level of success.



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### Step 3: Planning by the numbers

First, you need a meeting with your insurance consultant, third party administrator and benefits director. Review all health care claims and put a focused effort on how to reduce those in the future. The top 20 claims are a good place to start.

Next, determine the top 10 prescription drugs that your employees use. I would wager that the majority of you will find prescriptions related to blood pressure, cholesterol, diabetes, acid reflux and antidepressants. Applying preventive measures to these areas can create a significant return.

In addition, depending on your industry, you can cross reference soft tissue and joint structure expenditures against your worker’s compensation claims of the same type. Many of these injuries are very preventable and the savings potential is great.

A must, if not in place already, is implementing an annual health screening that is connected to what your employees pay for health insurance or is highly incentivized in another way. Strive to build your process to have 80% or higher participation. Combining the health screen results with the claims and prescription data will allow you to set strategic targets.

### Step 4: Program goals linked to business goals

Once you have the plan and areas of focus, you must make a direct connection to the rest of your business goals. Put simply, if you are going to ask your people to make lifestyle behavior changes, you better mean it. You cannot start wellness and then toss it aside when other business items distract you. It must become part of your guiding values.

Look for the additional six steps in the Workplace Wellness column in the September-October issue.

#### INFORMATION LINK

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