

Agent Assistance

Insurance Rep Can Help With Your Program

By Linda Passmore

Many companies consider starting a wellness program after they receive the latest premium increase from their insurance or reinsurance carrier. Health insurance is a large budget item and the cost continues to rise. Wellness programs attempt to reduce health risks caused by the lifestyles of employees and their dependents, ultimately reducing health care costs.

Wellness programs are most often tied to a company's health insurance and, consequently, your health insurance agent or consultant is a great resource for answering questions and providing assistance with wellness programs.

Here's what we know. Effective wellness programs should be tailored to employees' individual needs, linked to business objectives and supported by top level management. How should a business begin? And how should it address individual needs without making employees feel that they are discriminated against or punished for unhealthy lifestyles?

These are some of the questions companies can ask their insurance agents:

How do I start a wellness program?

An agent is a valuable resource in finding, implementing and communicating about a wellness program. An agent can make it easy with a step-by-step program that has a logical progression – including assessment, education, tracking, and individual and summary results as main components. A wellness committee comprised of company representatives from different departments and various positions, along with your agent or broker, can develop this program.

The committee can assess the organization's internal policies, review workplace culture (such as vending machine products and tobacco policy) and survey employees regarding needs. It can then start with health assessments and screenings.

What are the costs involved? What rewards would make the program effective and affordable?

Wellness programs do not have to be expensive. There are many community resources that are available at minimal cost. Your agent can help you maximize benefits that are covered under your health plan as well. Health fair screenings are inexpensive and online wellness support programs – health risk assessments, activity tracking tools, management tools and summary reports – are reasonable.

Your agent can help you manage insurance rate increases through the use of a wellness program. For example, if you receive a 20% rate increase for health insurance, you can tie the increase to your wellness program. If an employee chooses to participate, they get the old, lower rate. If they don't participate, they pay 20% more for their health insurance.

Another example is an employer currently contributing \$500 annually to Health Savings Accounts for employees. Instead of just

providing the contribution, have the contribution contingent upon participating in the wellness plan: \$250 if they take part in health risk assessments and screenings, \$250 if they complete certain wellness activities, etc. Rewards do not have to cost the company additional money.



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What are the compliance issues?

Your agent can help you implement a compliant wellness program, one that adheres to all of the regulatory requirements of HIPAA, ERISA, GINA, etc. If rewards are conditioned upon meeting certain health standards, you must include a statement of the availability of a reasonable alternative standard in all plan materials describing the program.

When should I implement a wellness program?

Open enrollment is a great time to introduce a wellness program. If your open enrollment was recently completed, think spring.

How do I communicate the program to maximize participation?

Your agent can assist in communicating that the program is designed to help employees stay or become healthy or reduce health risks. He or she can make clear that the information is confidential and that the employer does not receive personal reports on employees.

Communication is the key to an effective wellness program. Your agent can discuss the benefits of the wellness program and assure employees that their privacy is protected.

How do I evaluate the program's effectiveness?

Your agent is a valuable tool in evaluating your progress and participation rate and determining the next steps for your wellness program. With the help of a wellness team, an agent will review your summary information to determine overall health risks and educational opportunities (lunch 'n learns, online health classes, etc.) that would be good for your employees.

Although we all need to take personal responsibility for our health, workplace wellness can provide the education, tools and support needed to help employees and their families lead healthier, more productive lives. Contact your agent, attend educational seminars or participate in a Wellness Council of Indiana certification class on workplace wellness.

INFORMATION LINK

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