

Wellness Then and Now Seeing the Forest Through the Trees

By Willis H. Glaros

As the owner of an employee benefit consulting firm founded in 1978, the sole purpose of our company is to manage, control and reduce health care costs for our clients. This has and will continue to include novel and new ideas possibly not undertaken in the normal path of our industry.

This search for full solutions led me into the world of wellness and prevention in the late 1980s. At that time, we were all engaged in standard practices of cost control that included second surgical opinions, pre-certification, etc. These were successful to a degree, but the cost of care continued to swell.

In 1987, I became involved with a group of 25-plus other local businesspeople who saw the potential of wellness and decided to act. This was the impetus for forming the first Wellness Council of America-based organization in the state of Indiana. The Northwest Indiana Wellness Council performed many tasks in an effort to educate and motivate our area on wellness, and we were very successful in getting out the message. We held corporate challenges, health and wellness summits; helped employers qualify for Well Workplace awards and, of course, offered ongoing education.

From every perspective, it looked like a win-win. What then were the forces that slowed the momentum and ultimately led to the transition of the Wellness Council to its new home at the Indiana Chamber of Commerce?

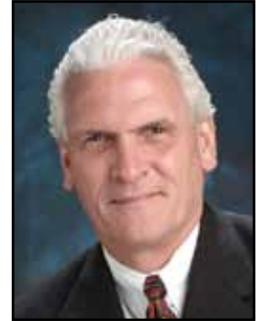
I will offer my perception of the lessons learned from the past, then review the now more acceptable environment for the present and future.

Lessons learned: 1987-1998

Wellness and prevention make total sense as a tool to improve people's well-being and at the same time assist in reducing health care costs. Why did this not translate into total involvement? Here are six reasons:

1. Lack of understanding of what wellness really was. Take these two definitions:
 - "The state or condition of being in good physical and mental health – stress affects every aspect of wellness."
 - "Wellness is an active process of becoming aware of and making choices toward a more successful existence."How could we interest an employer or their employees in wellness when the concept was so abstract?
2. Difficulty in demonstrating a return on investment for all but the largest employers.
3. Access to information and resources were limited at that time, and typically only large employers could take advantage of available programs.
4. Communicating the values to the boss. How do you get buy-in from the top when the sentinel who has to ask the boss for money can't fully explain the ROI?

5. Lack of interest or involvement by the insurance industry as a whole.
6. The passage of HIPAA in 1996 caused the loss of incentives, to a degree, due to more stringent rules and regulations.



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A new environment: 1998-2011

Since 1998, wellness and prevention have had some driving forces that have slowly helped provide the impetus for the reawakening. Here are seven factors:

1. Higher health care costs, with escalating insurance premiums, have led to a major focus on ways to reduce the costs and, subsequently, the premium increases.
2. The Internet has provided instant access to information and tools that enable employers to better educate and implement programs without spending big dollars.
3. Wellness vendors have grown from the new interest and provided programming that even smaller employers can grasp and afford.
4. With the growth in technologies, employers can now attack health care costs ranging from management of diseases to finding and controlling conditions prior to their becoming high-cost events.
5. Insurance companies are now developing their own programs and, in some cases, providing premium incentives for active pursuit of wellness and prevention.
6. Today's newer and younger employees are providing incentive to the older employees by being more actively involved in diet, exercise and lifestyle choices.
7. The Patient Protection and Affordable Care Act has provided enhanced incentives for lifestyle changes by increasing the range of incentives from 20% to 30% and possibly as high as 50% in 2014.

Why wellness and prevention

Why wellness? While the passion is to improve people's lives, the motivation to employer and employee alike is the reduction of cost increases.

The environment has been primed for interest and implementation while providing the tools and knowledge to encourage involvement.

Join the Wellness Council, find a knowledgeable consultant and get started now. If not, you are leaving money on the table.

INFORMATION LINK

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