

# Benefits costs too high? Help employees get healthy

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Jim Kendall on Small Business

Benefit costs too high? Help employees get healthy

The best way to combat high employee health benefit costs may be to help your employees get healthier — i.e., a wellness program that can be as simple as a lunchtime walking club or company-arranged discount at the local gym, or could include an on-site doctor's office open perhaps eight hours a week.

The strategy, says Gary Skarr, is prevention: Spend some money now to make employees healthy and avoid the costly claims hit of a major health event. Along the way, you should enjoy the fewer-sick-days reward of a healthier workforce.

Skarr is vice president of Human Resources Management Services, LLC, a Naperville HR and benefits administration company that, among other things, provides the education-information resources to encourage employee participation in wellness programs.

It's early, but indications are that wellness plans can work.

The most effective programs begin with a blood draw. The draw, at least as conducted on-site by Arlington Heights-based Interactive Health Solutions, costs about \$200 for each participating employee — but, says IHS Vice President Bill Yankowski, many benefit plans cover that cost.

Here's what's intriguing about the blood draws: Employees seem to take results to heart. "We've seen a 60% improvement (in blood test results) from one year to the next," Yankowski reports. (Test results meet all HIPPA privacy provisions: You'll know if you have a high cholesterol count, for example, but your employer won't.)

What's disappointing is that, on average, only 45 percent of eligible employees participate — at least the first year. Consequently, Yankowski says, more employers are offering incentives to get employees into wellness.

The incentives, which can range from gift cards to discounts on co-pays, work. Wellness participation soars to as high as 90 percent when employees are rewarded, Yankowski says.

Wellness programs needn't be complicated, and many work well at smaller companies. Heuft USA, Inc., which has "less than 50" employees, is one example.

"Healthcare costs keep going up," says Edi Gilich, administrative manager at the Downers Grove-based U.S. sales arm of a German company that makes inspection equipment for the packaging industry. "The healthier we keep our employees, the lower our (health insurance) cost increases will be."

Toward that end, Heuft USA has arranged a discount rate for employees who join the local gym. In this case, the local gym is at the Downers Grove Park District.

That's an easy-to-implement wellness program. So are the walking teams that Skarr's company, HRMS, has encouraged its 25 employees to join. Twenty of the 25 are participating; the program began in January.

"We've pledged to walk," Skarr says. "We have pedometers, shirts" and a goal of, in effect, walking the distance from Naperville to Galesburg.

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