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## Other Ways to Make Wellness Work

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Benefits Pro

Annual health insurance premium rate increases might seem like death and taxes to employers (and employees) – inevitable.

And the new rules outlined in the Patient Protection and Affordable Care Act, which removed payers' ability to deny coverage to applicants based on pre-existing conditions, has led to an insured population with more critical health issues and higher-than-usual premium rate increases over the past couple of years.

However, PPACA also created a new avenue through which employers could lower their premiums: workplace wellness programs.

Small employers – with fewer than 100 employees who work 25 or more hours per week – are eligible for workplace wellness grants when they provide a comprehensive workplace wellness program for all employees. And larger employers also can help save their employees money (up to 30 percent of the cost of the employee's premium) through these programs, as well. All of this adds up to an opportunity for brokers to help employers work with carriers to help implement these programs – and save money.

To qualify for a small-business wellness grant, the workplace wellness program must reduce chronic-disease rates, address health disparities and develop a stronger evidence base of effective prevention programming. This can be accomplished through employee education, smoking-cessation challenges, diet and exercise challenges, and other tactics that help promote employee wellness. And new businesses are popping up every day that aim to help employers fulfill these requirements.

The trend has proven to be a win-win for all involved, boosting, among other things, "patient engagement."

### Novel approaches

Stan Reents, PharmD, president and chief executive officer of AthletInMe.com, is one such entrepreneur; the former health care worker has made a career transition to a health coach, and he provides educational talks in the Phoenix area for such insurance carriers as Blue Cross Blue Shield.

"For some time now, I think the big health insurance providers have realized that it's more economical to pay for health coaching than to pay for medical care," Reents explains. "Health coaching is a big, broad, nebulous label, and it involves areas other than just exercise."

Reents gives health presentations to groups of employees that are subsidized by the health carriers. "I go out to places like these large school districts and give health talks about how exercise and smart nutrition can prevent and reverse hypertension, diabetes and elevated cholesterol," he says.

Reents also works directly with large employers who create wellness programs for their employees, including one company that holds an annual weight-loss competition; he provides one-on-one health coaching with staff members.

"Every year, they get a large grant to put on corporate wellness programs," he says, which helps pay for his services.

Reents believes health coaches could be considered the missing member of the health care team.

So much chronic disease in adults is due to lifestyle, he notes, and physicians don't have the knowledge or the time to do exercise coaching. The average visit in a primary care office is about 15 minutes; they don't have time to talk to somebody about exercise and diabetes or exercise and heart disease."

That said, Reents also cautions that because health coaching is a new area, employers hiring coaches will want to look for those certified through credible institutions, such as the American College of Sports Medicine.

"You really have to look at not only the name of the certification, but also the organization that provides it," he says. "Some of these programs have received national certification, which gives them a higher level of credibility."

### Tech tipping point

Technology is also creating opportunities for employers in the wellness program realm, especially mobile technology. Russell Benaroya is the chief executive officer of EveryMove, an app that allows users to accrue points for activities, tracking steps and check-ins at healthy venues or events (like gyms or races). Users can swap the points for rewards that will net them anything from designer jeans to workout supplements – or even the ability to contribute to a charitable organization.

"Brokers can become partners in the area of wellness," Benaroya says. "Our original idea was to work with health plans to build a vehicle for them to confidently and systematically reward individuals based on the level of physical activity. But we acknowledged that it's not just health plans that are interested in this – employers are particularly interested, too.

"It's incredibly important to the employer that they're fashioning perks that are fun and engaging, and that create a healthy, more productive workplace," he notes.

EveryMove enrollment is free for individuals, and employers who sign up receive an analytics dashboard that gives them data about the engagement activity of their employees on a de-identified basis.

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"We give them enough visibility and insight to understand the flow of their employees on our system at a more detailed level than they've ever had access to before," Benaroya adds. "And we allow brokers to sell our solution to employers, which also gives the broker analytics into their clients' populations so that they can be a partner in helping to manage that wellness activity.

"Wellness has categorically meant a pretty heavy implementation," he continues. "As brokers enter into different kinds of economic relationships with employers so that their compensation is not entirely derived from the benefit, then the key message becomes, 'How do I help the employer deliver wellness?' We're moving toward programs to meet the employee where they are in their life and finding solutions that are consumer-driven. Brokers have an opportunity to be a really big advocate for the consumer experience, and that really is the next generation of wellness."

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