



**The Online Health Assessment
Brought to you by CCS tpa**

Employer-sponsored health improvement programs — Worth the commitment

Health care costs are a monthly line item for your accounts payable. It hits you directly in the pocketbook, right? A quick look at various studies and we learn that individuals with a greater number of health risks, including low physical activity levels, tobacco use, poor diet and high body mass index, have higher health care costs per year compared with lower-risk individuals.

Let's take this a step further and look at poor worker health as it relates to productivity and absenteeism (indirect costs) — which through various studies are estimated to be equal to or greater than your monthly premiums (direct costs).

Individuals who have high health risks or a chronic condition(s) tend to be absent from work more often and have more accidents at work than healthy individuals. The results may include having other staff cover the workload, lower production (fewer widgets produced and lowered sales), increased stress and frustration, and even employees exiting the company. Time is spent advertising, interviewing, hiring and preparing new employees. You may even lose a customer along the way.

For many employers, the crux of the matter rests with employee expectations and behavior. For too long employees have been sheltered from realities like health care costs and how their actions affect costs and long-term health. It goes something like this...

Your employees:

- Value health benefits
- Don't believe that health care costs are affecting the business
- Don't believe that they should share the cost burden ("entitlement" mentality)
- Believe that they are effective health care consumers

The online Health Assessment program can help. It's a total population health management approach that:

- Assesses an individual's risk level and targets follow-up interventions based on that risk level
- Focuses on prevention, on high-risk health behaviors and on the management of disease and illness
- Educates employees to take greater responsibility and a more active role in their health
- Promotes healthy, desirable behaviors among employees

Your program can encourage employees to become more accountable for their health. We recommend that you provide incentives tied to:

- Participation in a Health Assessment
- Participation in lifestyle follow-up programs or actual reduction in risk factors
- Compliance with program recommendations

In a January 2004 survey from Towers Perrin, 64 percent of respondents agreed with the following statement: “I would complete an online questionnaire offered through my employer to help me identify my health risks.” Another 16 percent were mixed, and 20 percent disagreed. What’s more, 65 percent of respondents agreed, “I would make changes in my lifestyle to address issues raised by this online health assessment.” Only 10 percent disagreed.

Familiarize yourself with the latest innovations in health improvement. The field has come a long way since the early 70s, when “wellness” programs were feel-good initiatives launched because they were the right thing to do. These days, health improvement is strongly tied to return on investment. Recent trends include:

- Population health management
- Disease management
- Consumer-driven health plans
- Incentives/disincentives to encourage behavior change
- Online health assessments as the gateway to other programs
- Online tools and training to make wise health care decisions
- Improved integration with other health management programs, such as disease management, for a seamless member experience