

How to Benefit from ACA's Corporate Wellness Initiatives

BY: DANIEL CASCIATO

By January 1, 2014, the Affordable Care Act (ACA) will offer financial incentives to encourage employer wellness programs such as reimbursement for the cost of gym membership; onsite fitness classes; weight loss or nutrition programs; and smoking cessation programs.

One of those dangling carrots is a 30 percent reduction in insurance premiums – an incentive that was previously 20 percent. And if a business provides a smoking cessation program, they can expect a 50 percent reduction. These incentives will apply to wellness programs already in effect, as well as new ones.

These health and wellness initiatives from employers in your community could ultimately mean more business for your medical practice.

Partner with local companies

Beyond the financial incentive of reducing their insurance premiums, companies understand that implementing a wellness program may improve the health of their employees and control health care spending.

"Wellness can be a win-win for both the employer and employee," says Shelly Henderson, manager of wellness programs for Seattle, Wash.-based Healthentic. "The pay-off for the employee is that they can get healthier with more options made available to them. Employers can provide many options for no – or minimal – costs, which create a healthier work environment, which will carry into their home lives and into the surrounding community."

Henderson says that because employers are feeling the pinch of health care costs that increase, on average, 16% annually, wellness is becoming a good option for them to help decrease, or stabilize, these costs.

According to W. Yale Miller, executive vice president for Aegis Health Group, Inc. in Brentwood, Tenn., this presents a great opportunity for medical practices to partner with local organizations on their wellness initiatives.

"Employers are taking them more seriously now," he says. "Studies have shown that wellness programs are very high on their priority lists. That really tees up nicely for physician practices to take advantage of that direction by employers because they are going to need providers at some level to



Yale Miller, Executive VP of Operations, Aegis Health Group, Inc.

help them in managing the health of their workforce."

Henderson sees more businesses including on-site medical clinics for employees, which helps decrease time going to the doctor's office and increase wellness visits. While this is not financially feasible for all employers, some are turning to nearby clinics and practices to see if they can focus on prevention and education for their employees.

"A medical practice that focuses on prevention and assists with intervention can help employers keep their employees healthier," she says. "If a medical practice educates employees on the importance of drug adherence, weight loss for the obese, education on why they should receive preventive care, and other healthy living topics they could greatly increase the health of the employees."

Offer health risk assessments and screenings

Another feasible option to an on-site employer clinic, according to Miller, is something as simple as a nurse practitioner onsite a couple days a week for a few hours.

"That begins to create that bond between consumer and physician practice," he says.

Annmarie Fini, senior vice president of product strategy for Benefitfocus Platform, says other wellness initiatives could include preventative care, annual physicals, weight loss programs, nutrition and healthy living recommendations.

By offering health risk assessments and biometric screens, you could also offer more specific guidance to individuals who are determined to have chronic disease or a propensity for chronic disease.

"If a particular initiative requires a health risk assessment and something is discovered during the HRA that requires attention, referrals can be directed towards the appropriate parties within a given network," says Mike Rucker, director of digital products for San Francisco, Calif.-based Club One, Inc.

Henderson agrees: "Most individuals will take the advise their physician gives them, and will be more likely to take the steps that are laid out for them to become healthier." This is of course determined on whether or not physicians are taking the time during the visits to educate potential patients about preventative care, and not just lecturing them about their currents state of health, she adds. "This type of interaction between patient and doctor can help foster a better relationship and help the physician retain patients and receive referrals from happy patients."

Whether you partner with a company to offer an on-site medical clinic or send a nurse practitioner to their location several days a week, Miller says it's important to be employer- friendly.

"That might mean considering things like deploying resources to their workplace or having hours where their employees can come in for visits either before or after regular work times," he says. "Access is something we hear often that frustrates both employers and employees. If you are available when others are not, that will be a big advantage."

Deliver on-site educational programming

Another way you can partner with local employers is to deliver on-site programs such as lunch-and-learns, workshops or educational seminars, according to Fini.

"Medical practices can partner with corporations in their regions to provide education and programming, thereby strengthening their brand in the community," she says. "By participating in lunch-and-learns, workshops, and corporate initiatives, medical practices will meet new patients and expand their client base."

From a marketing perspective, Rucker says innovative wellness programs sponsored or facilitated by a medical practice could help establish the patient relationship early – a relationship that historically was not created between the patient and physician until the patient's time of need.

"These new consumer touch points – wellness programs and other initiatives – establish a brand connection to the medical practice," he says. "A relationship that in the past was much more transactional is now perceived as a partnership. This in turn strengthens the consumer value proposition."

One benefit of a sound on-site program to stress to potential partners is increased productivity. Not only are healthy workers more productive, but it can also help build a positive relationship between employers and their staff.

Fini says a wellness program that is successfully implemented to fit the needs of an organization's employee population directly correlates with employee productivity.

"With a program in place that can lead to behavior change and encourage healthy lifestyles, employees are likely to spend more time in the office and less time being sick," she says. "A well-designed, effective wellness program can benefit employers by reducing healthcare costs, contributing to employee loyalty and an overall healthier workforce."

In fact, Fini believes employees feel more connected to the company when they are encouraged to participate in company programs. "Employees can also benefit from wellness programs that offer premium discounts through participation, giving them incentive to change their behavior to be healthier," she says.

Invest in an outreach program

While many health plans already offer wellness initiatives and incentives for its members, Miller says his firm only sees a 7% to 8% participation rate.

"People often don't trust their health plan," he says. "But as employees, if we work through our local providers instead – since we trust our doctors more than we trust a health plan – we see participation rates in the 80% range."

So there's an opportunity for medical practices to be a bit more aggressive in their outreach efforts to develop and establish relationships with local companies.

"It takes organizational commitment for sure," says Miller. "I would invest in someone who would do community outreach and do more than the typical community health fair."

Also, Miller recommends learning to talk to businesses on their terms – a "that means more around cost containment, risk reduction, and improving productivity, and being able to take them something that is going to be of value."

"If you bring them something meaningful – something that can help them improve the health of their workforce, their overall productivity, and reduce their healthcare costs, they're going to pay attention," he says. "Employers are looking for answers and if a provider comes to them they are going to listen to what they have to say."

For more information, about how Aegis can enhance your hospital's bottom line profitability, contact Debora Glennon at (800) 883-0090 or dglennon@aegisgroup.com.



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