

Preventive care gets popular as employers seek healthy workers

By Jeff Zbar

For the 370 people employed statewide by the Gunster law firm, wellness and preventive care are part of the practice.

They have weight-loss and healthy diet programs. A walking program uses an accelerometer clipped to the shoe to track cumulative steps taken. One program logged miles walked along the fictional Gunster Trail – the more than 500 miles from its Miami to Tallahassee offices.

They've negotiated policies that have low copayments – \$25 for some general practitioners. Realizing preventive care could be the path to better health, fewer claims and lower insurance premiums, the firm holds annual health care screenings hosted by its insurance provider. For employees who participate in preventive care, the firm is considering decreasing employee participation in the health plan by \$25 a month.

"We're trying to financially incentivize people to have better behavior," COO Steve McDermott said. The goal is to encourage people to take the time to visit their doctor.

From the Beltway to Main Street, preventive care and wellness programs are becoming part of the national health psyche. Employers are realizing healthier employees – spurred on by preventive care and wellness programs – can reduce claims history and overall health care costs.

"The science now clearly demonstrates that preventive medicine can indisputably prevent and/or alleviate common medical problems that result in absenteeism and decreased productivity," said Steven Charlap, the medical doctor and Harvard-trained MBA who created MDPrevent. The Boca Raton-based company provides wellness care, health screenings and motivational sessions to individuals from employees to seniors.

The goal of preventive care should be to identify, address, correct or mitigate serious health issues before they get that way, he said. Every employer wants its employees to operate at high productivity levels, be engaged and loyal to the corporation.

Preventive care and wellness programs can lead to better efficiency and lower costs, said Karen Kangari, director of benefits with Oasis Outsourcing in West Palm Beach. Health reform now mandates free annual preventive care for adults and children, she said. People should schedule an annual checkup to speak with their physician about any symptoms or health concerns they have, to receive a full medical review, diagnostic testing and screenings, she said.

The office visit, diagnostic testing and screenings are free when performed as part of the annual preventive visit. These include blood and urinalysis, cancer screenings, colonoscopy, and women's gynecological testing and mammograms. The value of these tests can range from \$1,000 to several

thousand depending on the tests that are performed.

Preventive care and wellness programs often start with a health risk appraisal. This survey asks about employees' personal lifestyle practices – whether they exercise, smoke, eat well or use seatbelts, for example. Most insurance companies provide them. The Health Insurance Portability and Accountability Act and Genetic Information Nondiscrimination Act prohibit employers with fewer than 50 workers from getting the aggregate HRA results. Work with your insurance provider to learn more.

INCENTIVES MAY NOT WORK

Conventional wisdom says that incentives – monetary rewards or other perks – drive successful preventive or corporate wellness program. Charlap doesn't buy it. Incentives create short-term motivation but ultimately do more harm than good once the incentive either stops or isn't enough anymore.

"The key to sustainable change is teaching people how to tap into their own drive, build processes to strengthen willpower so they feel like they are in control and have the freedom to do the right things," Charlap said. They will "find their own purpose so they can appreciate the intrinsic value of good lifestyle related decisions."

Tadd Schwartz of Schwartz Media Strategies agrees. As principal of a young firm with a young staff, Schwartz realizes healthy, young workers is what health insurance providers covet. So he's instilled a culture of health. He runs four times a week. He encourages his employees to have healthy, active lifestyles. Those who hit the gym or yoga studio often can come in late or leave early. Armed with smartphones and laptops, schedules are adjusted to meet the needs of keeping them fit, he said.

They're also encouraged to visit the doctor regularly. An employee recently underwent corrective procedures for health ailments that had long gone ignored. It didn't affect his rates, but Schwartz knows the positive impact healthy workers can have on the workplace and clients.

"I said, 'We have good insurance. You're a fool if you're not using it,'" Schwartz recalled. "It works out in the long run. Rates go up based on problems. That's talking from the bottom like. But, to me, it's more philosophical. Health care goes hand in hand with the culture you want to create for your firm. You do better, you work harder and are more in tune and bringing your 'A' game on a daily basis, and perform better for your client."