HealthCare Consumerism

SOLUTIONS

INNOVATIVE HEALTH AND BENEFIT MANAGEMENT

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The Next Wave

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To Improve Workplace Wellness, Help Your Employees Become Better Shoppers

The reasons for ensuring a healthy workforce seem clear enough: Not only is it the right thing to do, it’s also good for the bottom line. Employees who engage actively in effective wellness plans are more productive, recover faster and miss less work. Moreover, a focus on wellness helps drive a positive company culture.

So why can it be so challenging at times to get employees engaged? And what can employers do to engage their employees?

Encouraging employees to think about their health and wellness can be difficult. It’s something many individuals just don’t like to consider (I feel fine; no time and too much work; expense; fear of the unknown; fear of doctors; etc.). Many practical tactics exist to improve employee engagement. Many of them work, and they are discussed fairly frequently.

What doesn’t get discussed enough is mindset: How can you change employees’ mindsets so they think of wellness as neither a burden nor a task, but as a natural and obvious part of who they are and how they think?

Here’s a suggestion: Make your employees better shoppers. In other words, help them think like consumers and think of your engagement efforts as a brand marketer would.

To be clear, I don’t mean this literally. Employees aren’t customers, and your connection with — and responsibility toward — those who work with you runs deeper than plain consumerism. But some of the theories behind consumerism may help evolve your employees’ mindset around health, health care and wellness.

1) Know your numbers. All good shoppers know their numbers; the size, the quantity and, likely most important, the cost.

The same mindset should be brought to wellness. Better choices about health care spend start with knowing your numbers — knowing and understanding your individual risk through a complete health evaluation. An employee who knows his or her individual risk profile can pay better attention to activities that could reduce risk. They’ll pay more attention to — and become more engaged with — the available options.

2) Engage now to save later. Many shoppers use preventive products and services to avoid higher cost or discomfort later. Buying toothpaste now helps avoid the dentist later; using lawn care products now helps avoid weeds later. Similarly, prevention and proactive health management helps employees avoid higher cost treatments later.

An example: Once our members complete their health evaluation (we draw blood and evaluate the results based on age, gender and health history, including the need for additional testing), we often identify three to four percent of employees with critical risks. We immediately connect these individuals with physicians. Acting now saves lives as well as money.

Another example comes from our coaching. Members are contacted within three to five days after the health evaluation by a Master’s-degreed health coach who offers preventive measures based directly on the individual’s needs. In comparison, traditional outreach typically occurs after a medical claim is received — in other words, it’s reactive health management versus proactive and effective preventive care.

This early engagement can lead to practical benefits and behavioral changes that help lower risk. For example, on average, a pre-diabetic individual will face annual costs of $500. While that seems like a lot, an individual with diabetes can require approximately $11,000 in annual treatments, and more as complications set in. That’s why we focus on moving pre-diabetics back to a healthy state, in addition to assisting diabetics in managing their condition.

Like good consumers, these individuals know their numbers. They also engage now (changing behavior) to avoid higher costs (and serious life complications) later.

3) Offer incentives. We all know the power of incentives in the consumer world. From coupons to frequent user programs, incentives amount to cash back in return for using a product or service.

The same is true with wellness programs. Incentives can drive program engagement, create a culture of health and encourage employees to be better consumers.

Incentives in wellness programs are often an employee’s first direct correlation between their health-related actions and financial benefits. An incentive can be an intermediary step before a high deductible plan or consumer-directed health plan. It also can fund a health savings account and directly impact a high deductible plan.

A recent Fidelity Investments Benefits Consulting and Business Group survey shows that 74 percent of employers offering health and wellness programs tie them to incentives, with the median incentive at $500 (2013) up from $338 in 2010.

Incentives can also be fun. Some of our clients use “Chance Incentives,” where employees who participate in or meet their health goal become eligible for a drawing. One client even gives away a new car! Not surprisingly, they always experience more than 90 percent participation in their wellness program.
4) Communicate early and often. Consumer brands try to reach you in every way that they can. Through social media, emails, telephonic, tweeting, posts, snail mail, advertising and more. Content is king in these channels, and crafting messages where every single word promotes positive and fun engagement, while limiting anxiety, is the key to this puzzle. Focus groups, surveys — the same tools of the trade that apply to good brand marketing are key sources of insight about what messages will create interest and action with specific employee groups.

Similarly, personalized, multi-channel communication is necessary to ensure program engagement. Repeated “calls to action”, such as “sign up now” or “registration ends soon”, are effective (providing a date is key).

5) Consider the culture. A well-designed wellness program that creates a culture of health and ties into the business strategy of the company, will engage employees and make them think about this topic (health), risks and costs, which is consumerism at its core. Social interactions, such as team challenges, drive greater participation and engagement. Many employees have a lot of fun competing to “win.”

Finally, don’t forget what most consumer brands already know: Family matters. Multiple reports show that women make 80 percent of the health care decisions for their families. Including spouses and domestic partners is important.

Wellness is a serious and important topic. It goes to the heart of living and working well — getting the most out of life. But thinking about wellness in a new way — the way consumer brands think about consumers — can provide some light-hearted insights into helping employees get the most out of your wellness plan. **HC**

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