

EMPLOYER WELLNESS RESEARCH

Participant Summary Report

Fall 2009



BENFIELD

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- ▶ Executive Summary
- ▶ Large Employer Survey Results
- ▶ Jumbo Employer Survey Results

*Large employers have 1,000-4,999 employees. Jumbo employers have 5,000 or more employees.



Executive Summary

Thank you for participating in our recent wellness research. The following slides summarize the key takeaways from the project.

Background

In the summer and fall of 2009, The Benfield Group conducted a broad research project to determine wellness trends among U.S. employers.

In the first stage of the research, 196 large and jumbo employers* completed a 45-minute online survey about their wellness policies and programs. Benfield then conducted 50-minute in-depth interviews with 17 jumbo employers and 14 large employers to learn more about the employers' survey responses. Additionally, Benfield interviewed 13 insurance brokers and 10 employee benefit consultants (EBCs) to learn about their perspectives on wellness trends among employers. The broker and consultant interviews also lasted 50-minutes.

Wellness' Popularity Rising

One key take away from Benfield's research is that wellness is hot and getting hotter. According to survey responses and all types of interviewees, employers' interest in wellness is higher than in the past and is expected to continue growing over the next couple years.

What accounts for such interest in wellness? Employer interviewees offer wellness programs to reduce employees' health risks and explained that the programs are a tool to decrease health costs and improve productivity.

Rather than cutting wellness funding during tough economic times, employer interviewees explained that their commitment to wellness is not waning. Though some employers have temporarily reduced their wellness programs because of financial constraints, interviewees continue to make plans to expand or tweak their programs to better reach and engage employees.

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Executive Summary

What Does Wellness Look Like?

Employer research participants report similarity among their wellness objectives. Both jumbo and large employers identified reducing excess weight/obesity and smoking as two of their top three objectives. Of note is that large employers place more emphasis on increasing employee awareness of biometric measures and health risks than jumbo employees. Jumbo employers are more likely to identify increasing employees' physical activity as a top three objective.

Large and Jumbo employers purchase their wellness services from a variety of sources. Neither size employer purchases wellness from a dominant vendor source. Whatever vendors participants chose, the employers did so because they thought the vendors were the best fit for their companies' programs and priorities. For instance, participants who chose health plans generally did so because the plans include wellness offerings with the services employers already purchase.

Wellness Report Card

What's Important

In the survey, respondents rated the importance of different wellness delivery modes. Large employers place a greater emphasis on modes that bring people in contact with others, like health fairs, live on-site coaching and live on-site education programs. Jumbo employers consider these modes important, but don't rate them as highly as their large counterparts.



Executive Summary

What's Working

Asked to rate their satisfaction with various wellness modes, both sets of employers report being somewhat to mostly satisfied with most of their wellness programs/delivery modes.

Health fairs and screening events had the highest satisfaction rating among both large and jumbo employers. Asked why they were satisfied, interviewees explained that they saw the events as an opportunity to raise awareness or teach employees about their health. The events also gave employers an opportunity to collect data on the health of their workforce.

Not surprisingly, employers' satisfaction is higher when they think wellness programs have had an impact. Participation is the most common metric employers track to determine a program's impact. Employers may also track wellness programs' effect on health care costs over time. Ultimately, EBCs, brokers and employers acknowledge that for a program to be truly successful, it must engage end users.

Asked to share a broader perspective about high performing wellness modes, brokers and EBCs responded that the most successful initiatives are sustained programs that touch employees multiple times. The interviewees also identified investing in communications and collecting data that can direct future initiatives as hallmarks of successful wellness initiatives.

What's Not Working

As previously mentioned, employers' satisfaction with most wellness modes was middle of the road. A relatively low number of participants indicated that they had no or very low satisfaction with their wellness offerings. However, differences did exist between the modes employers liked least. Jumbo employers were least satisfied with modes to track participants' daily behaviors, such as pedometers, and special events, like fun runs. Large employers reported the least satisfaction with telephonic and web-based coaching programs.

Interviewees commented on the reasons why they were dissatisfied with certain programs. Employers were primarily unsatisfied with programs that were under-utilized and didn't reach or resonate with the end user. This corresponded with the opinions of EBCs and brokers who thought the least successful programs were those that only touched participants once and those that depended on self-motivation.



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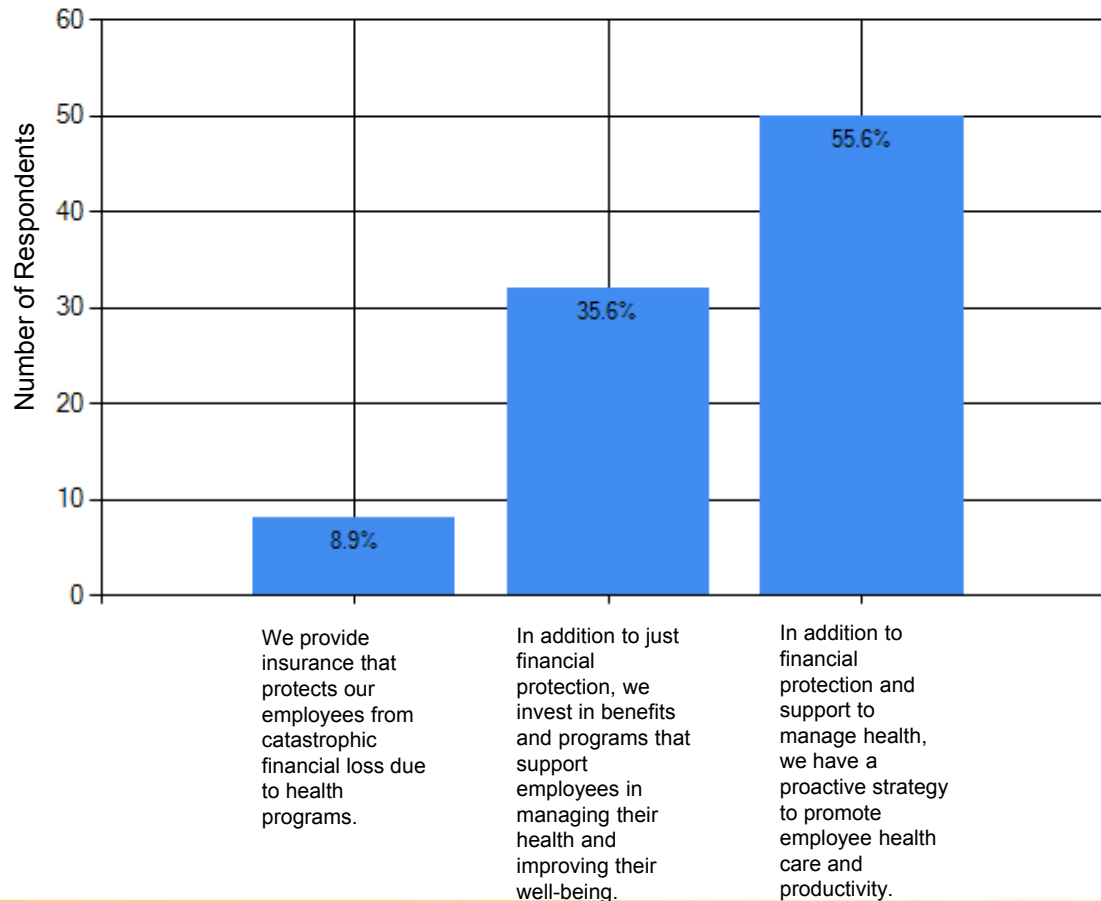
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Company's Employee Health Benefits Philosophy

Which of the following statements most accurately describes your company's philosophy when it comes to the money it spends on employee health benefits and programs? (Respondents could only choose a *single* response.)

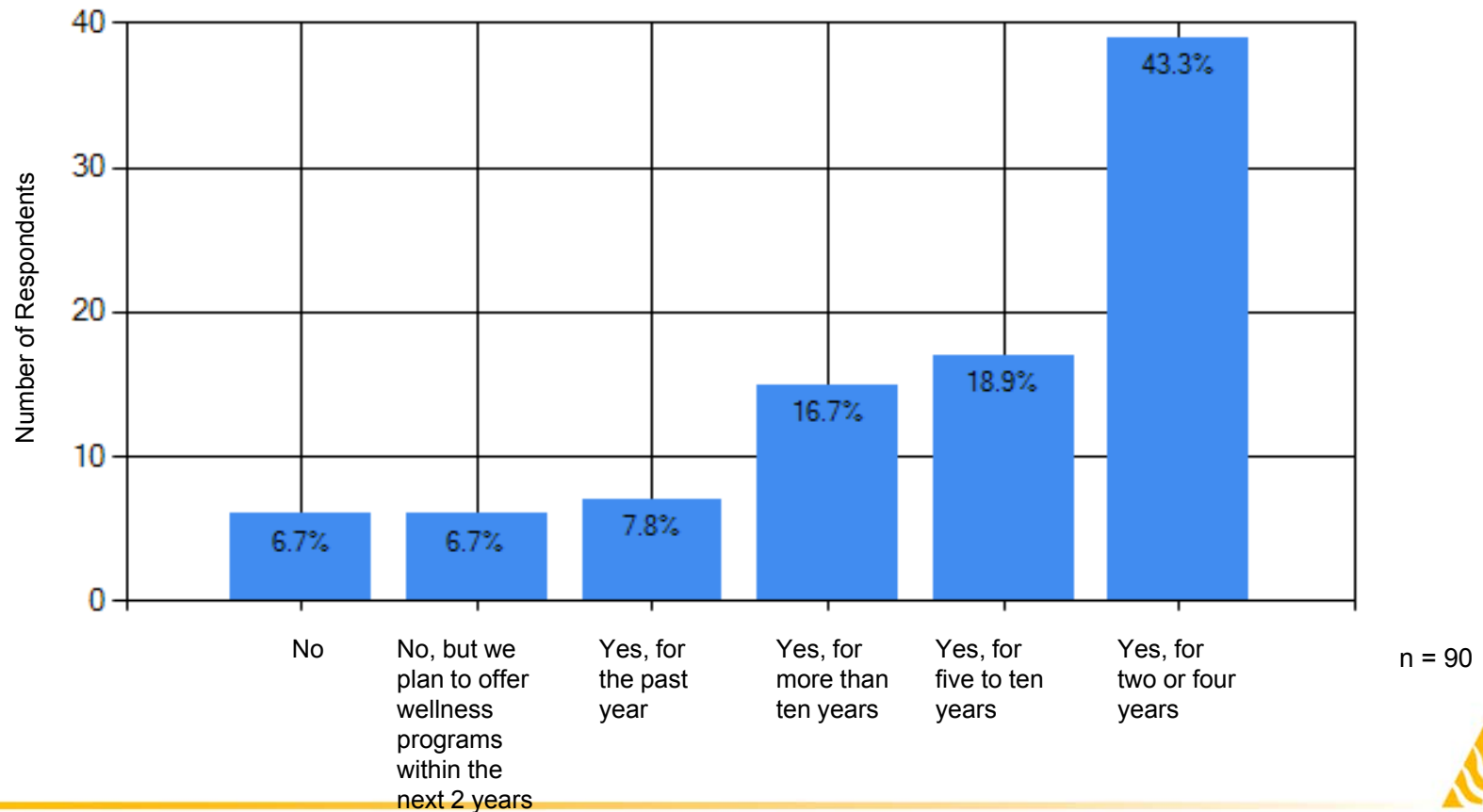


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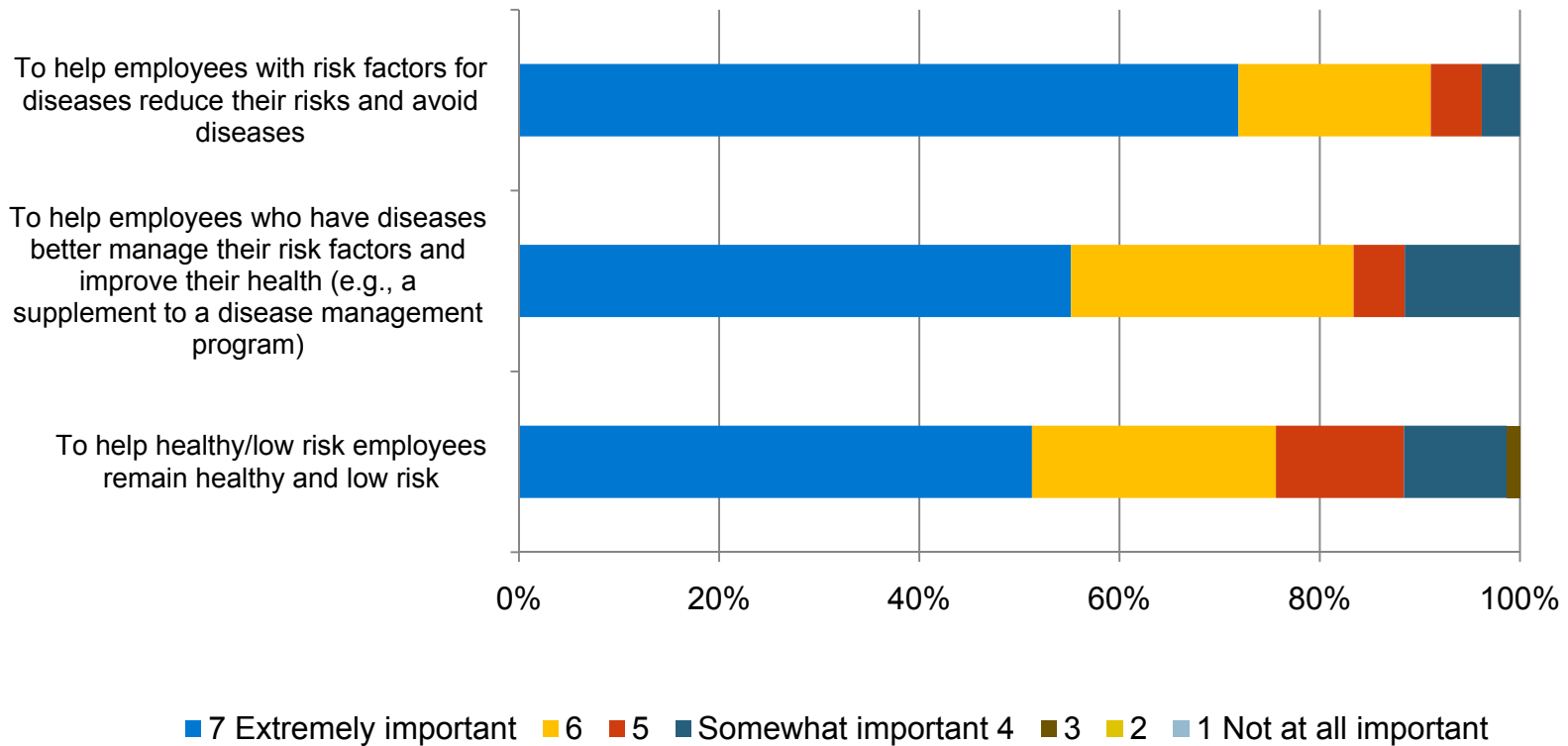
Offering of Wellness Programs

Please indicate if your company offers "wellness programs," and for how long wellness programs have been offered, where "wellness programs" refers to offerings intended to help people adopt and maintain healthy behaviors?



Roles of Wellness Programs in Managing Health

Following are three basic roles that wellness programs can play in managing health. Indicate how important each role is for your company, where 1 = not at all important, 4 = important, and 7 = extremely important.

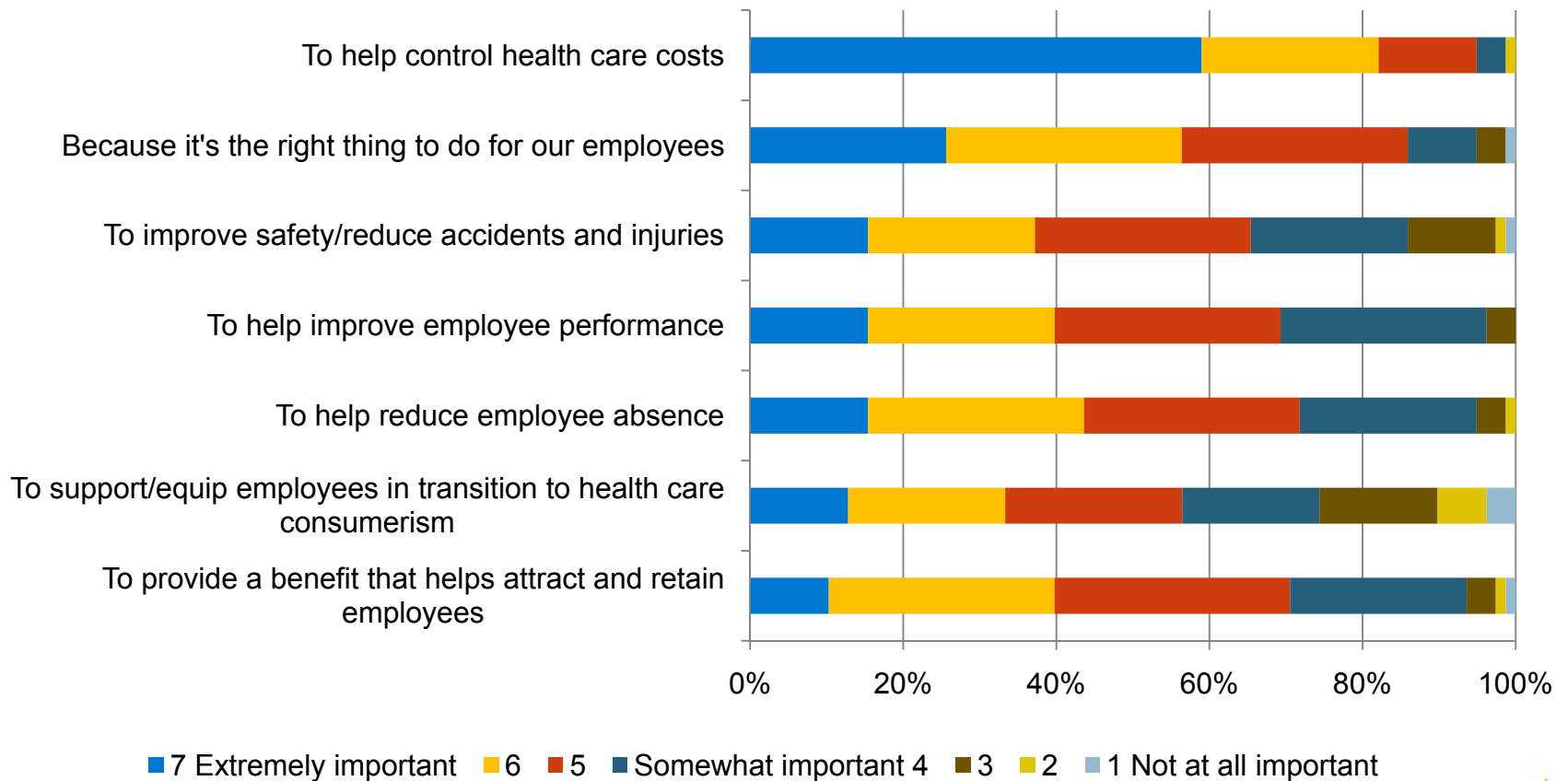


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Reasons for Offering Wellness Programs

Following is a list of reasons that companies offer wellness benefits and programs. Use the 1-7 scale to rate how important each reason is to your company.

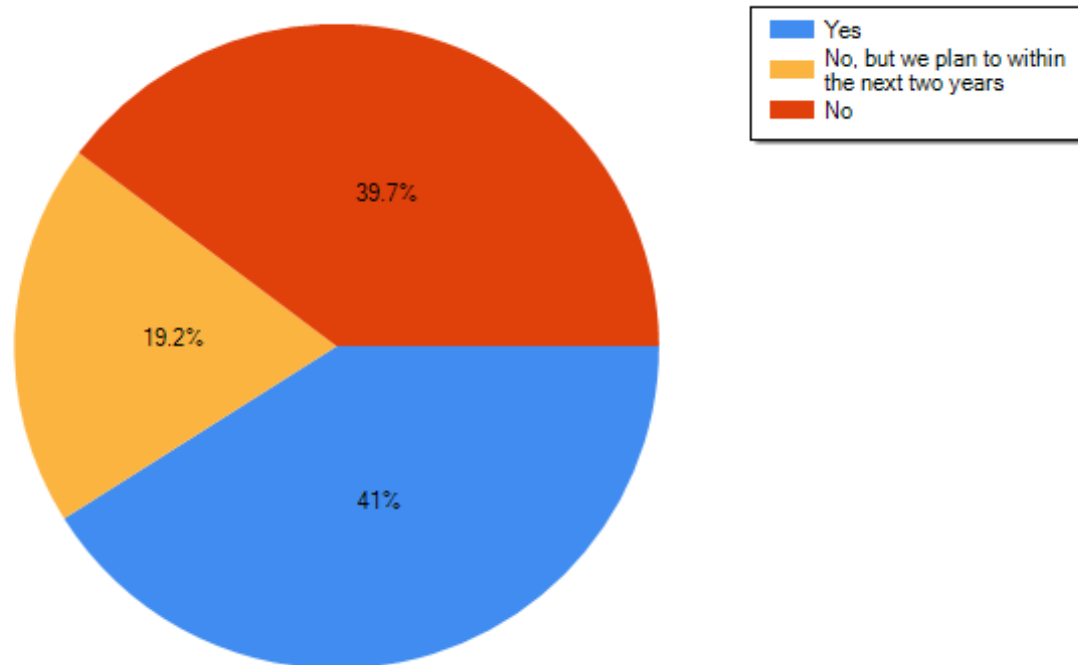


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Use of Data Warehouse to Integrate/Analyze Health-Related Data

Does your company use a data warehouse (internal or through a vendor) to integrate and analyze different types of health-related benefit and program data?

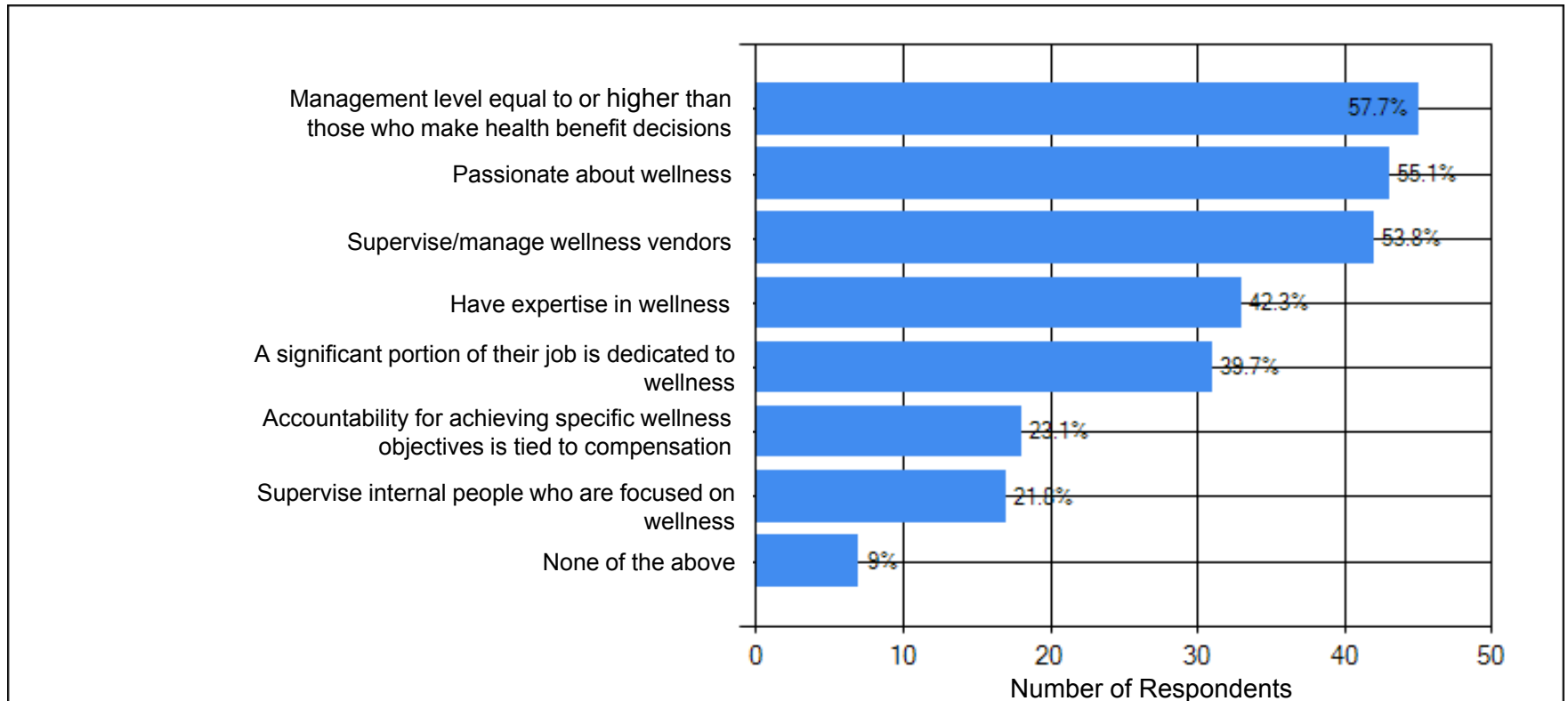


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Internal Leadership of Wellness Strategy and Programs

How would you characterize the individual(s) charged with internal leadership of your company's wellness strategy and programs (check all that apply)?

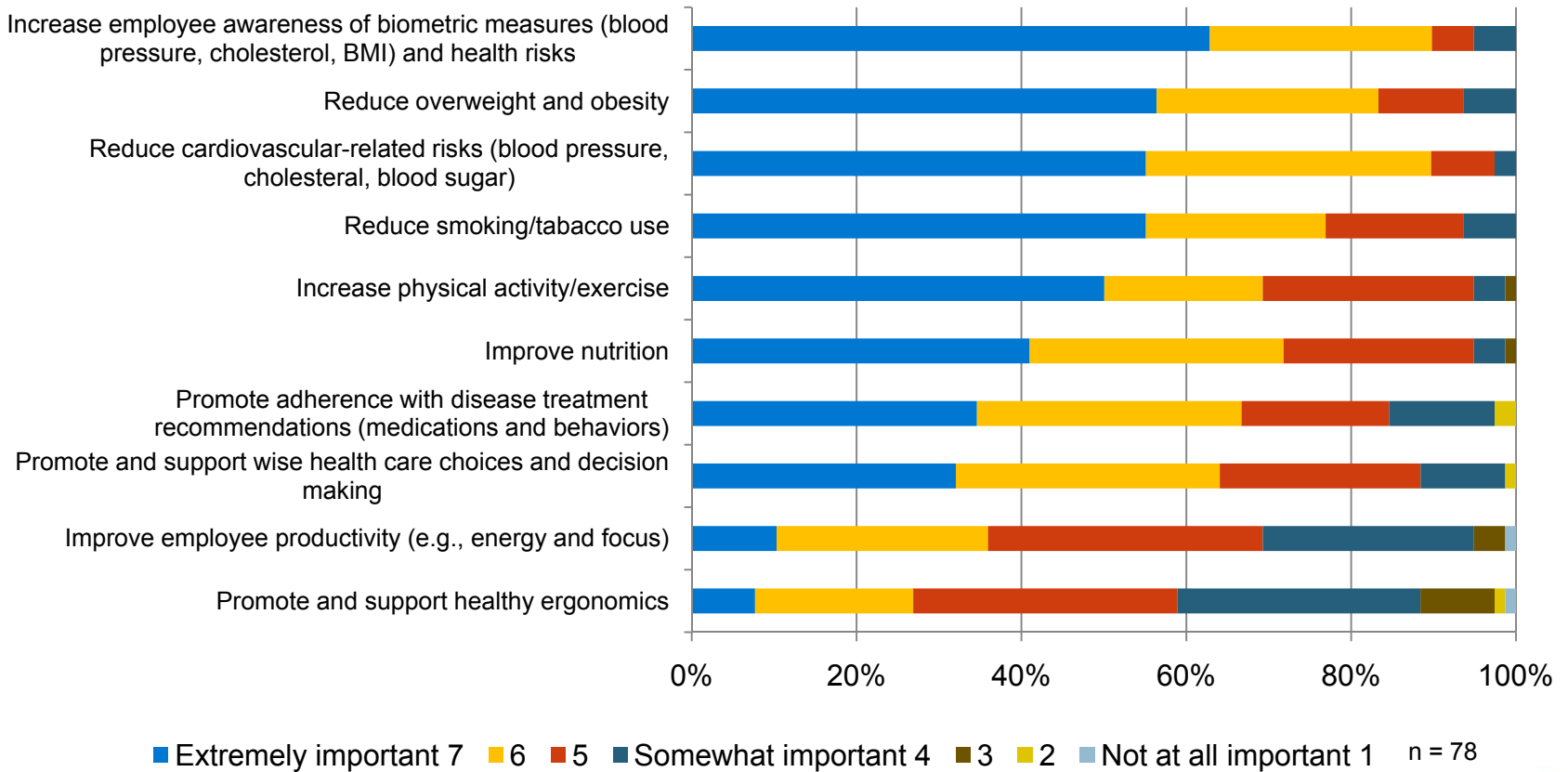


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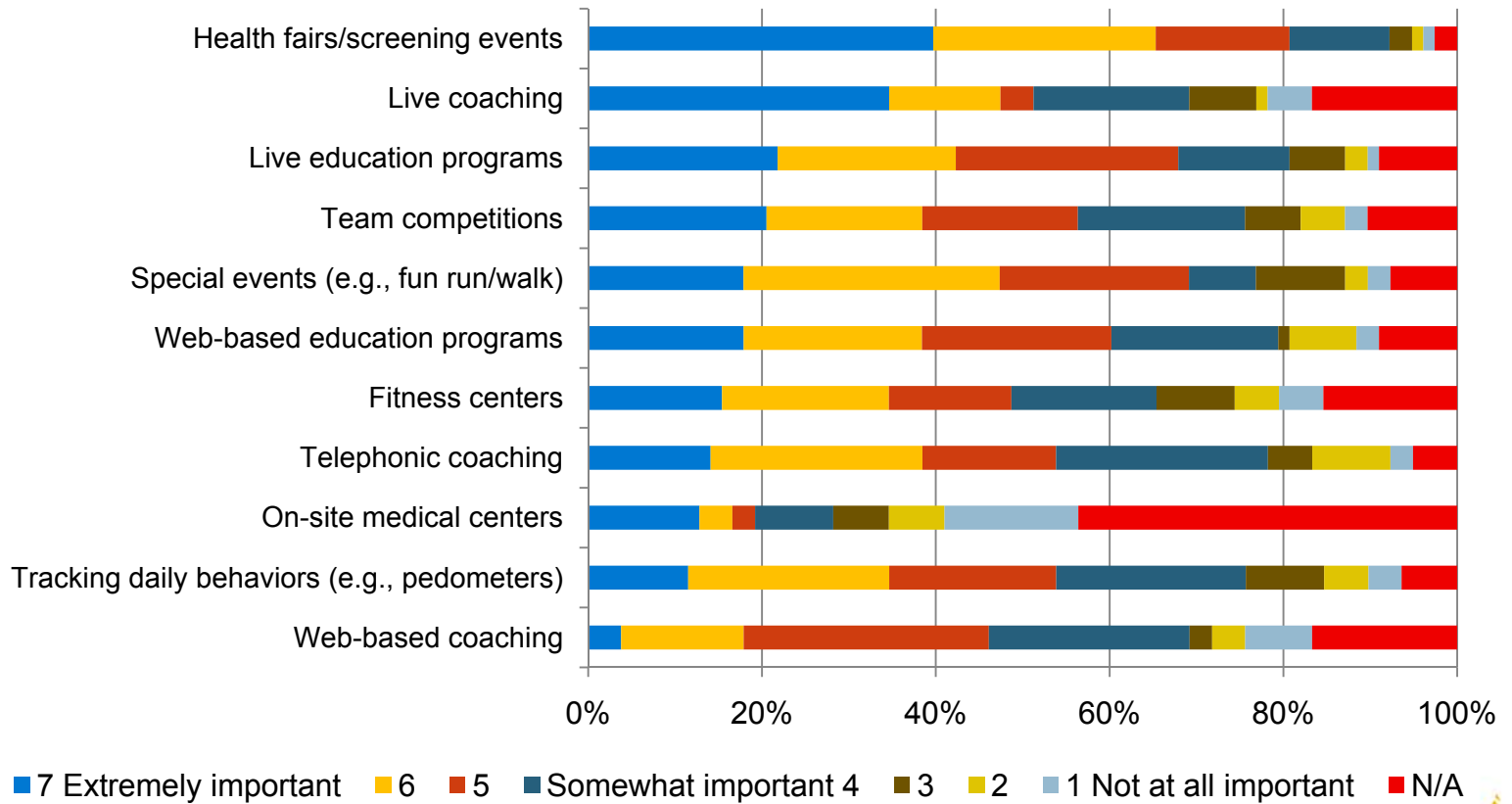
Wellness Program Objectives

Following is a list of potential wellness program objectives. Use the 1-7 scale of rate the importance of each objective to your company.



Importance of Modes in Current Wellness Strategy

Following is a list of modes employers can use to deliver wellness programs. Use the 1-7 scale to rate the importance of each mode to your current wellness strategy. Check "N/A" if you don't use the mode.

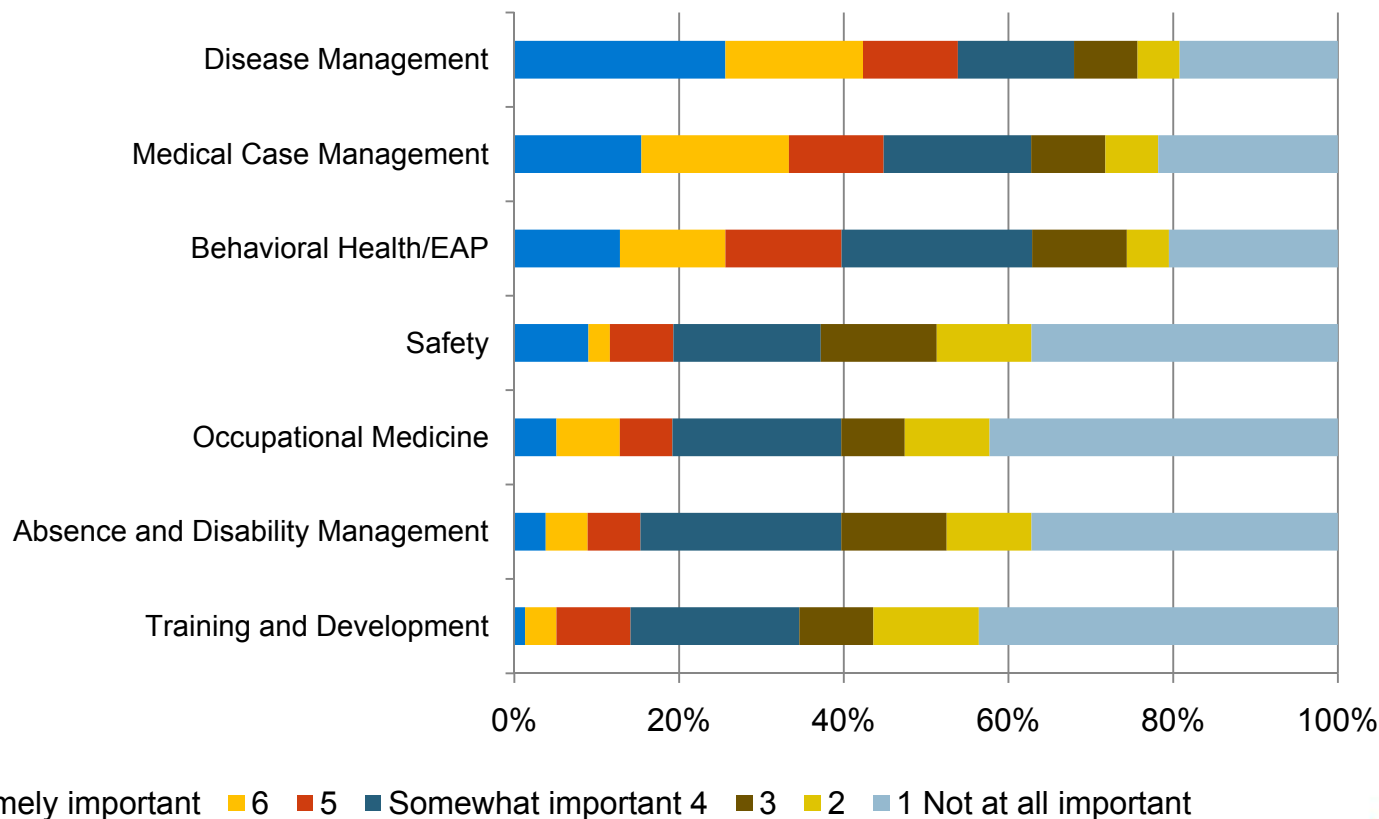


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Integration of Wellness Programs With Other Benefit Programs

Some companies integrate their wellness programs with other health related programs to provide a more seamless approach to programs. Use the 1-7 scale provided to rate how integrated your company's wellness programs are with other benefit programs listed.

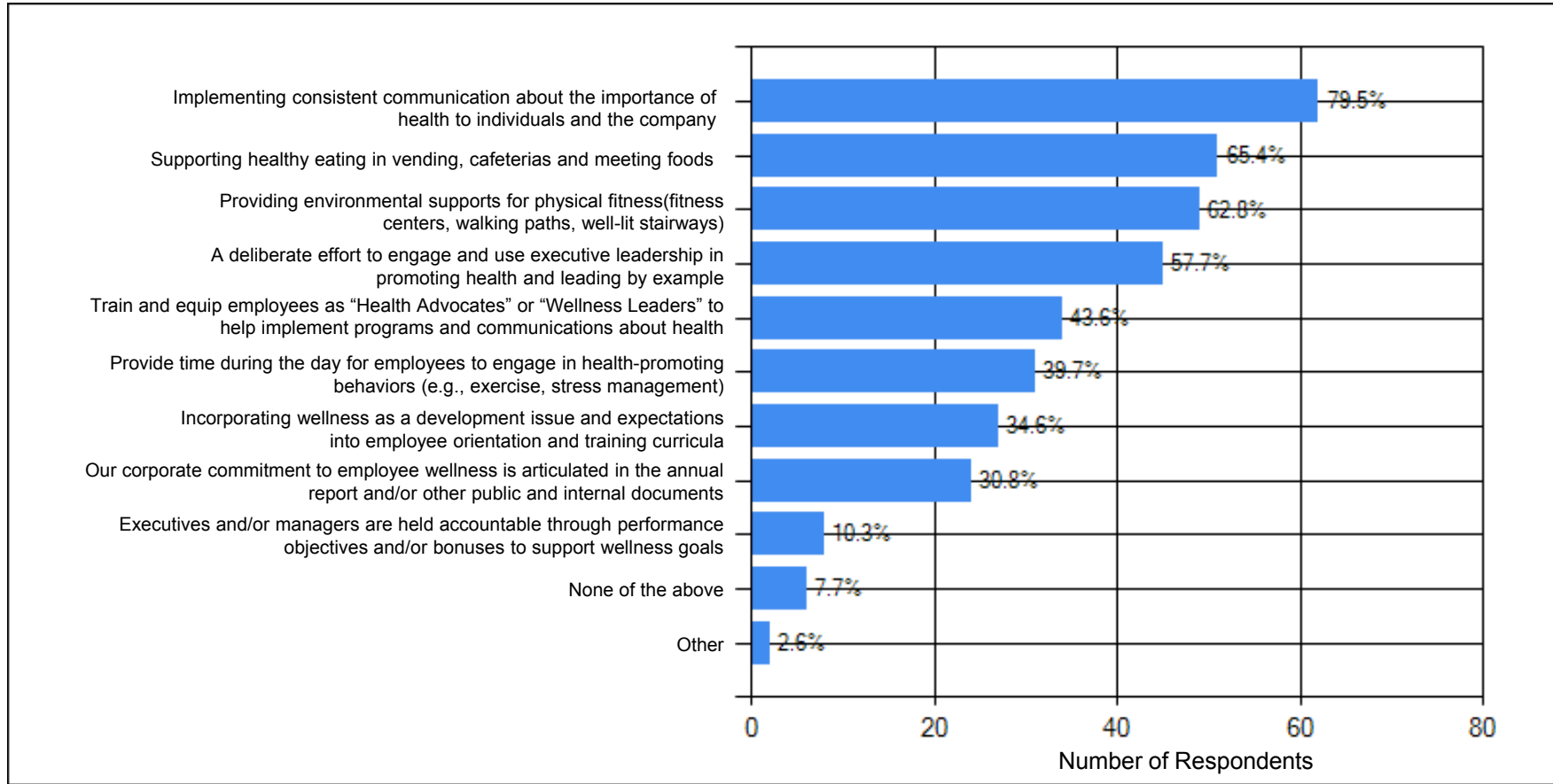


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Actions to Support Employee Wellness

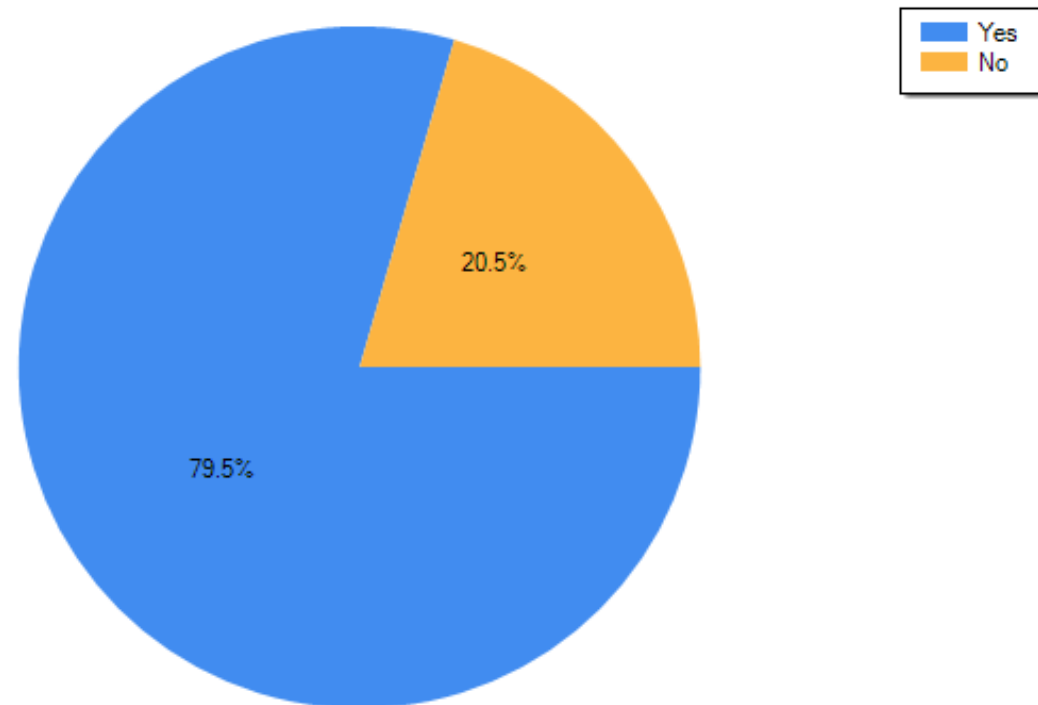
Indicate which of the following types of things your organization is doing to create an environment that supports employee wellness (check all that apply).



n = 78

Use of a Health Risk Assessment

Does your company use a health risk assessment (HRA) to gather self-report information about employee health risks, behaviors, needs, etc.?

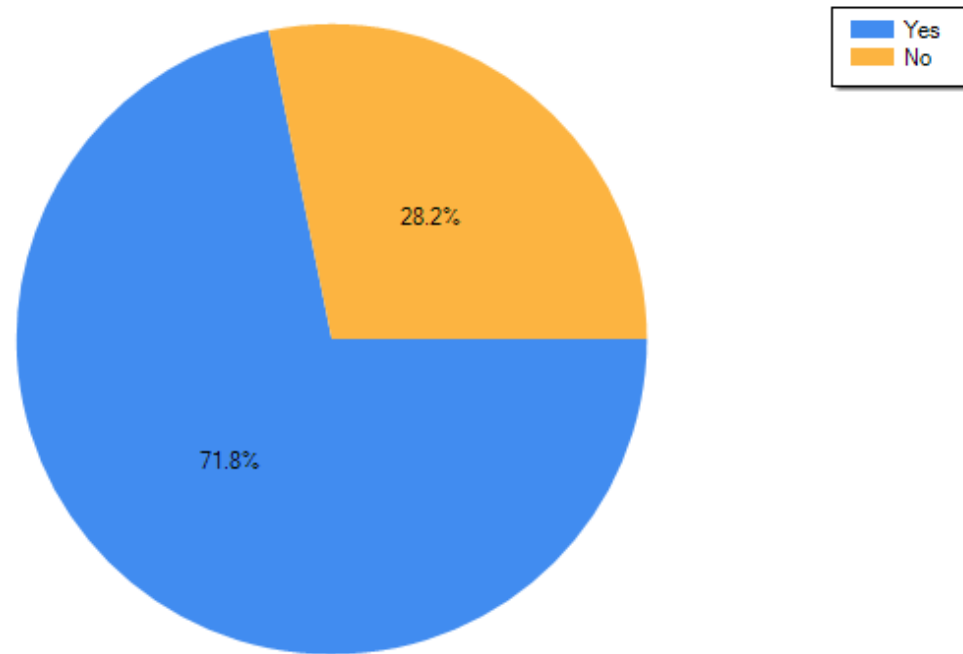


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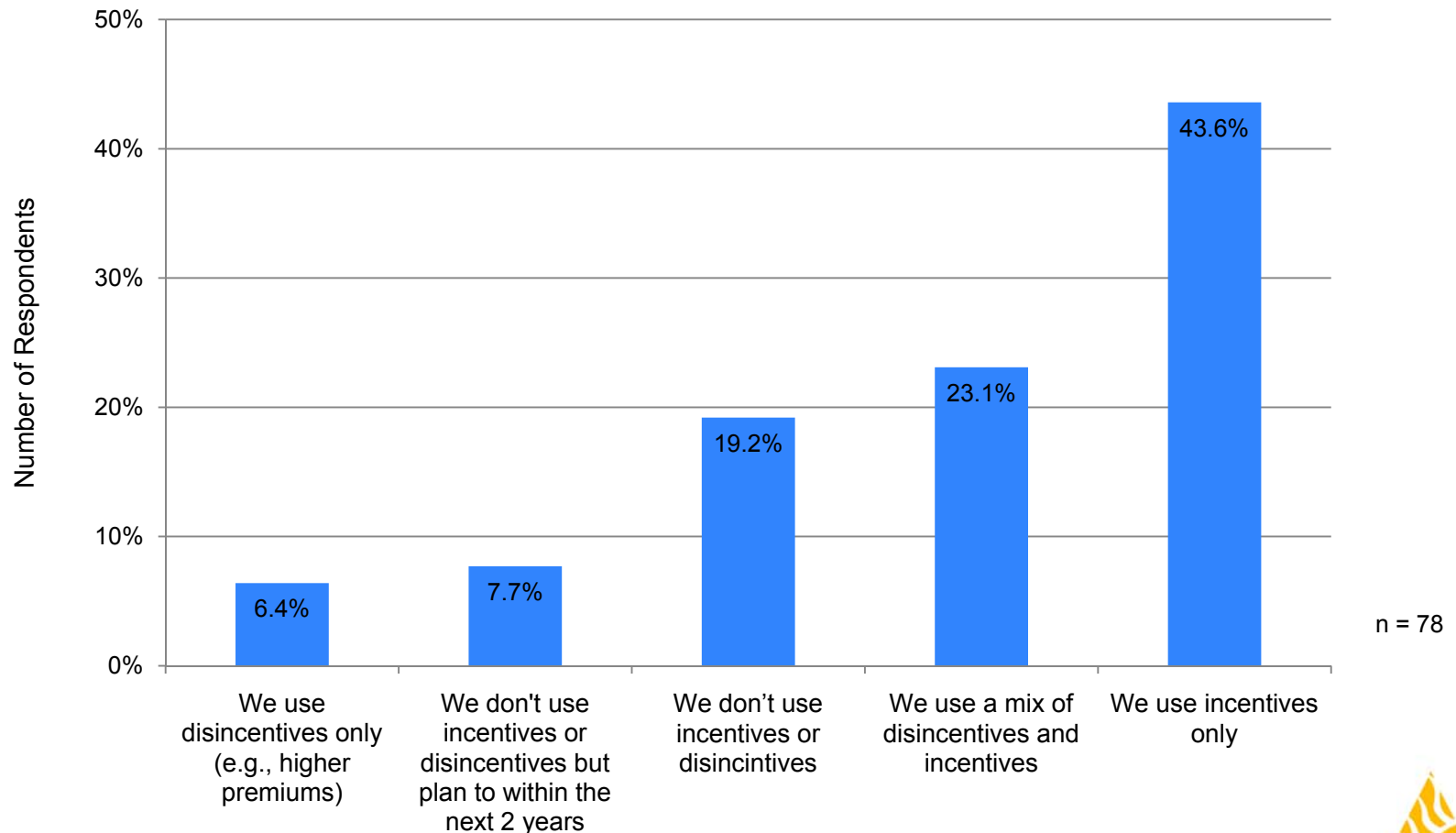


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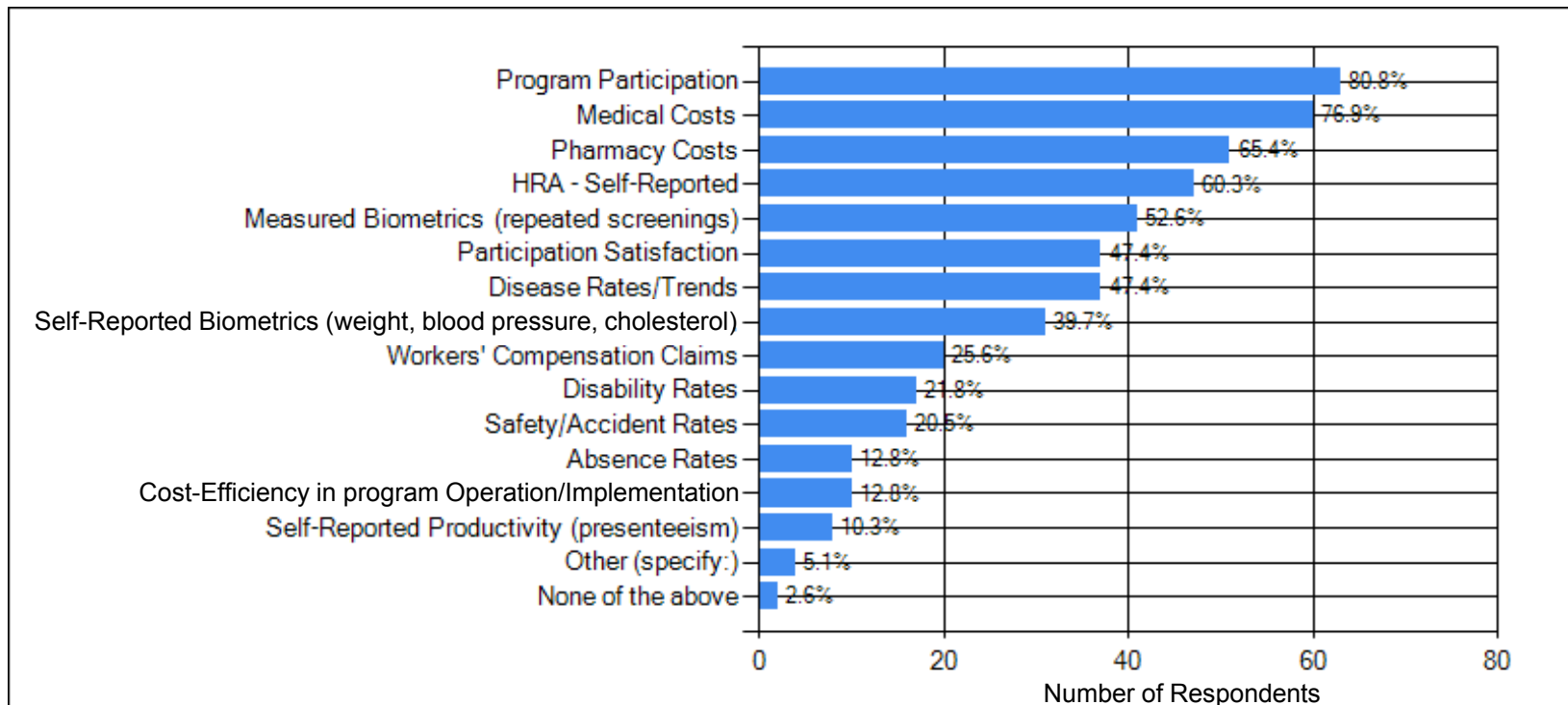
Use of Wellness Incentives and/or Disincentives

Below is a range of approaches to the use of incentives and/or disincentives to impact wellness behaviors and decisions. Check the description that best matches your company's current approach.



Current Use of Metrics

Below is a list of different metrics that can be used to evaluate wellness programs. Indicate if it is a metric you currently use (check all that apply).

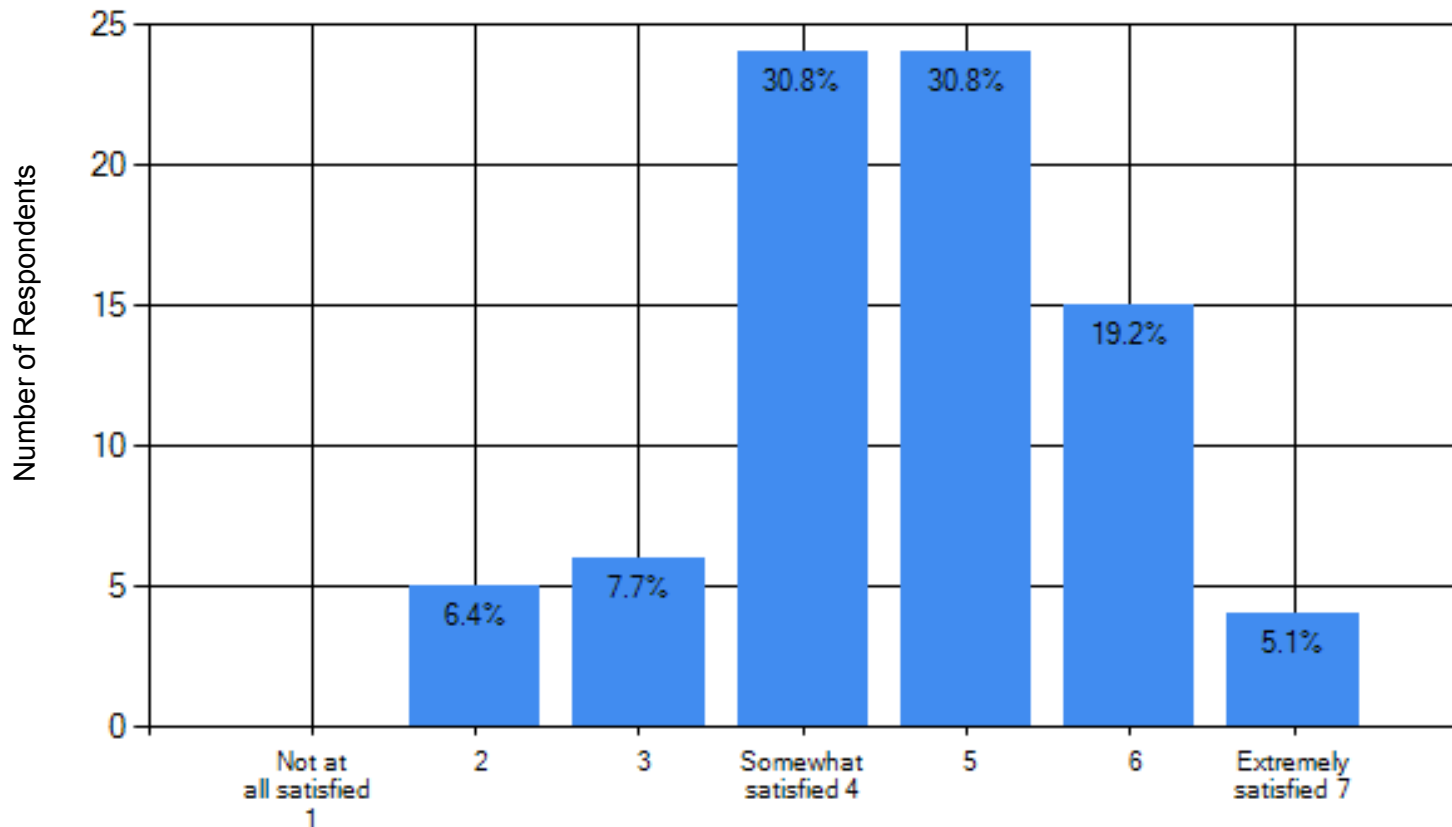


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Satisfaction With Wellness Program Outcomes

Generally speaking, how satisfied are you with your company's wellness programs outcomes?

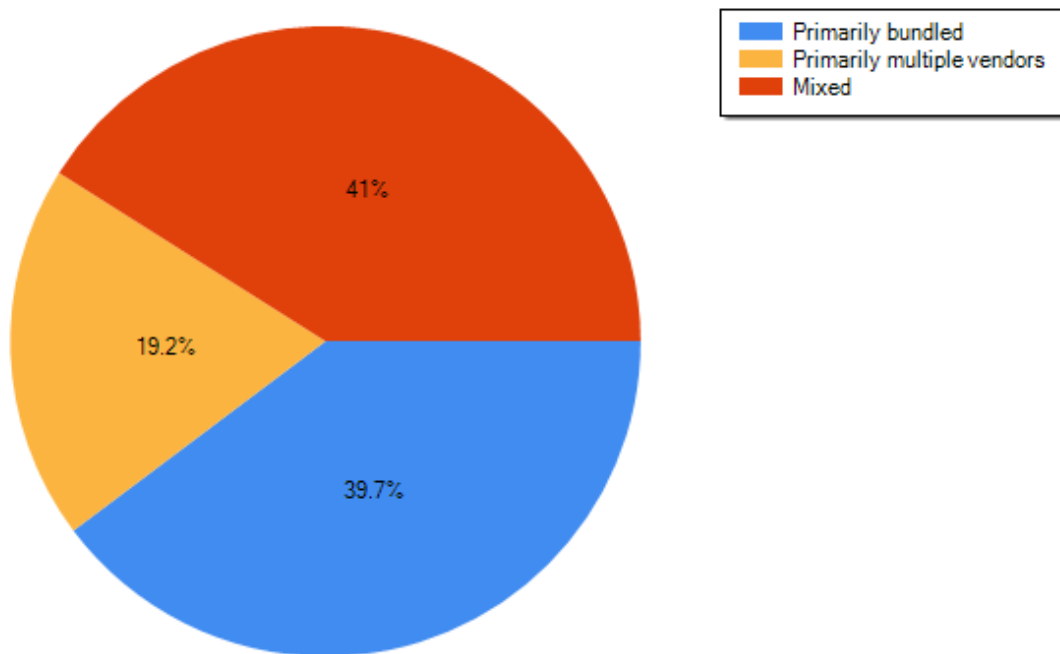


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Current Purchase Approach for Wellness Programs/Services

Some employers prefer to buy a “bundle” of wellness programs and services from a single source (health plan or vendor), while others prefer assembling from multiple vendors. Below, indicate how your company primarily purchases wellness programs currently.

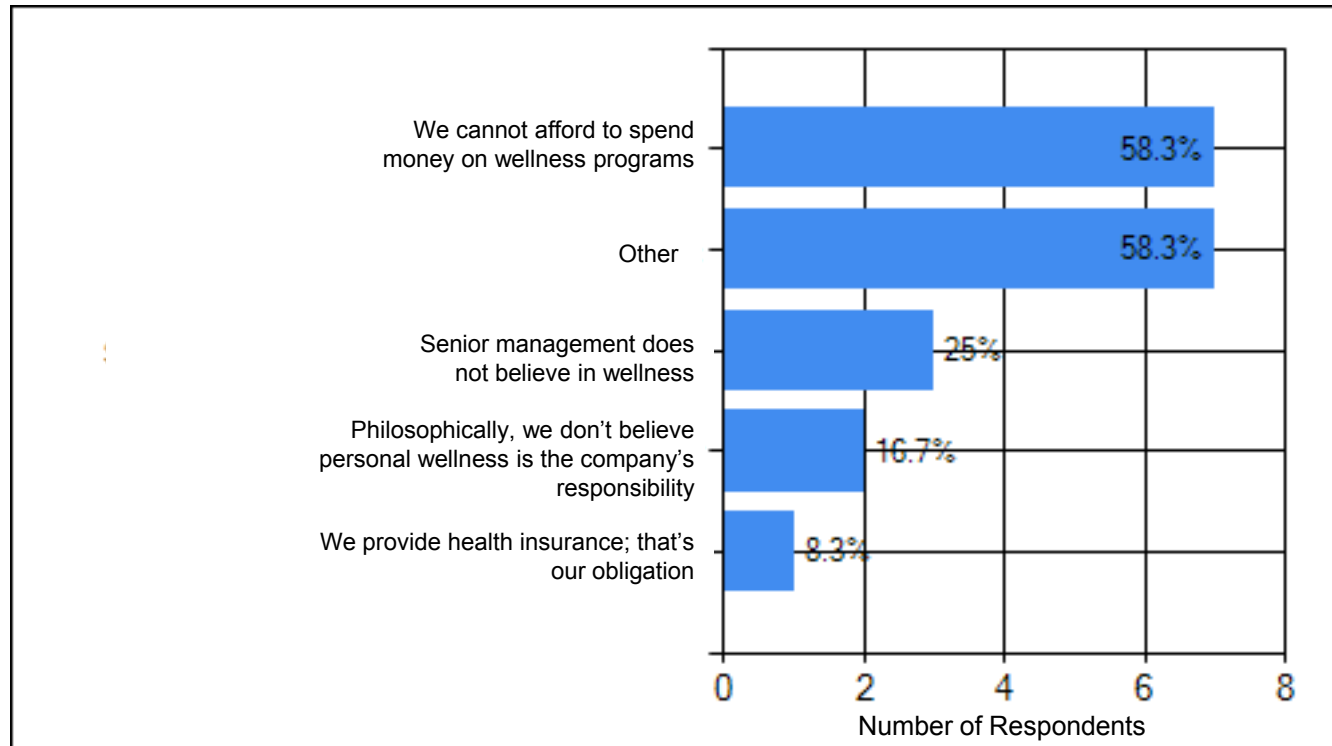


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Reasons for Not Offering Wellness Programs

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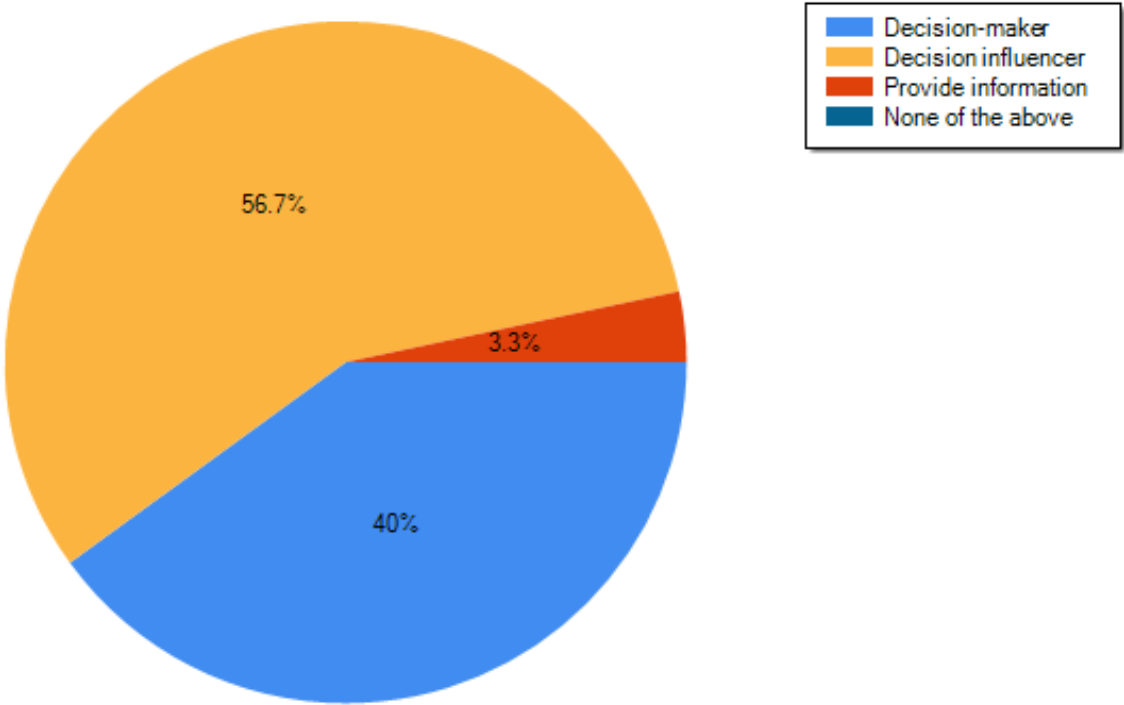


n = 12



Role in Employee Wellness Strategy

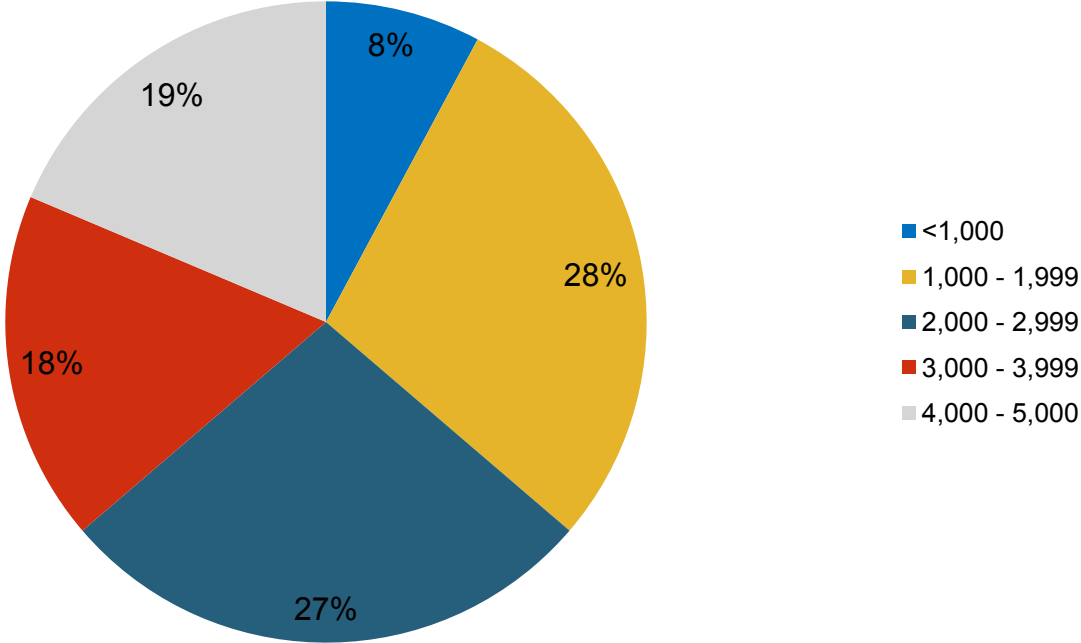
What is your role in employee wellness strategy?



n = 90



Total U.S. Employees



n = 77



Industry

Industry Classification (choose one)

Industry	Frequency
Manufacturing	31%
Other	30%
Health Care	10%
Finance	8%
Mining/Construction/Wholesale	7%
State/Local Government	6%
Transportation/Communications/Utility	4%
Service	2%
Retail	2%

n = 90



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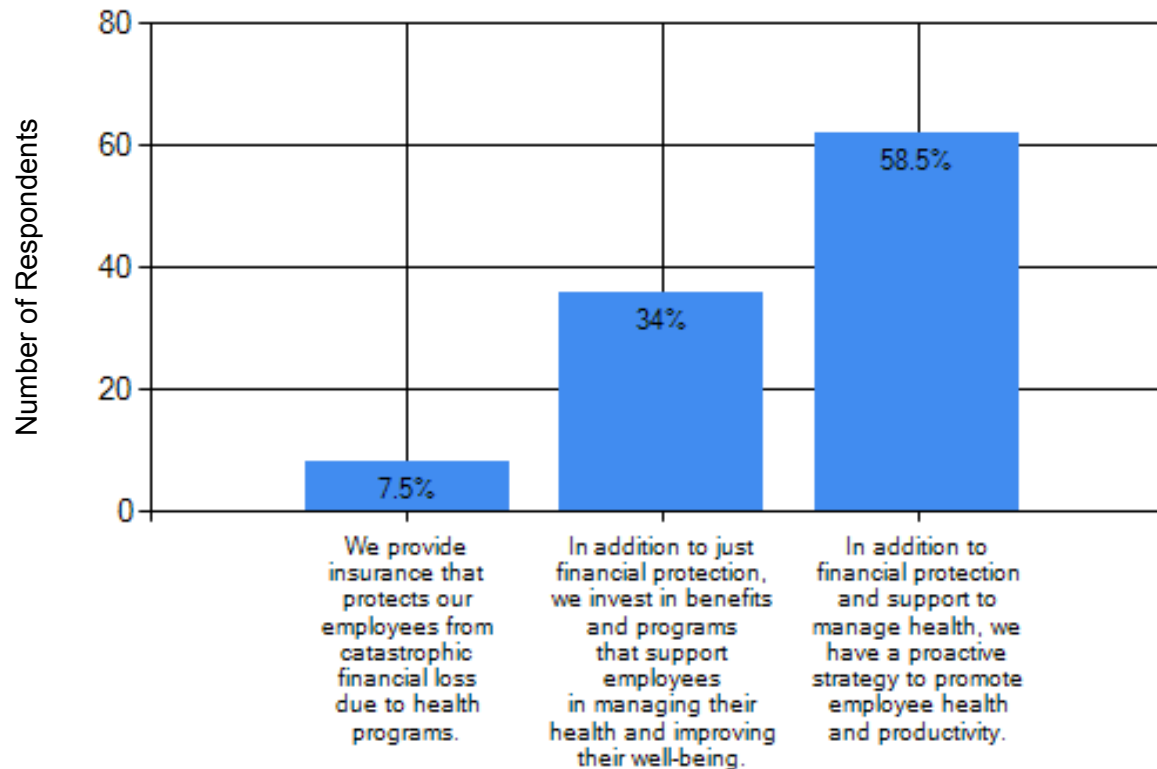
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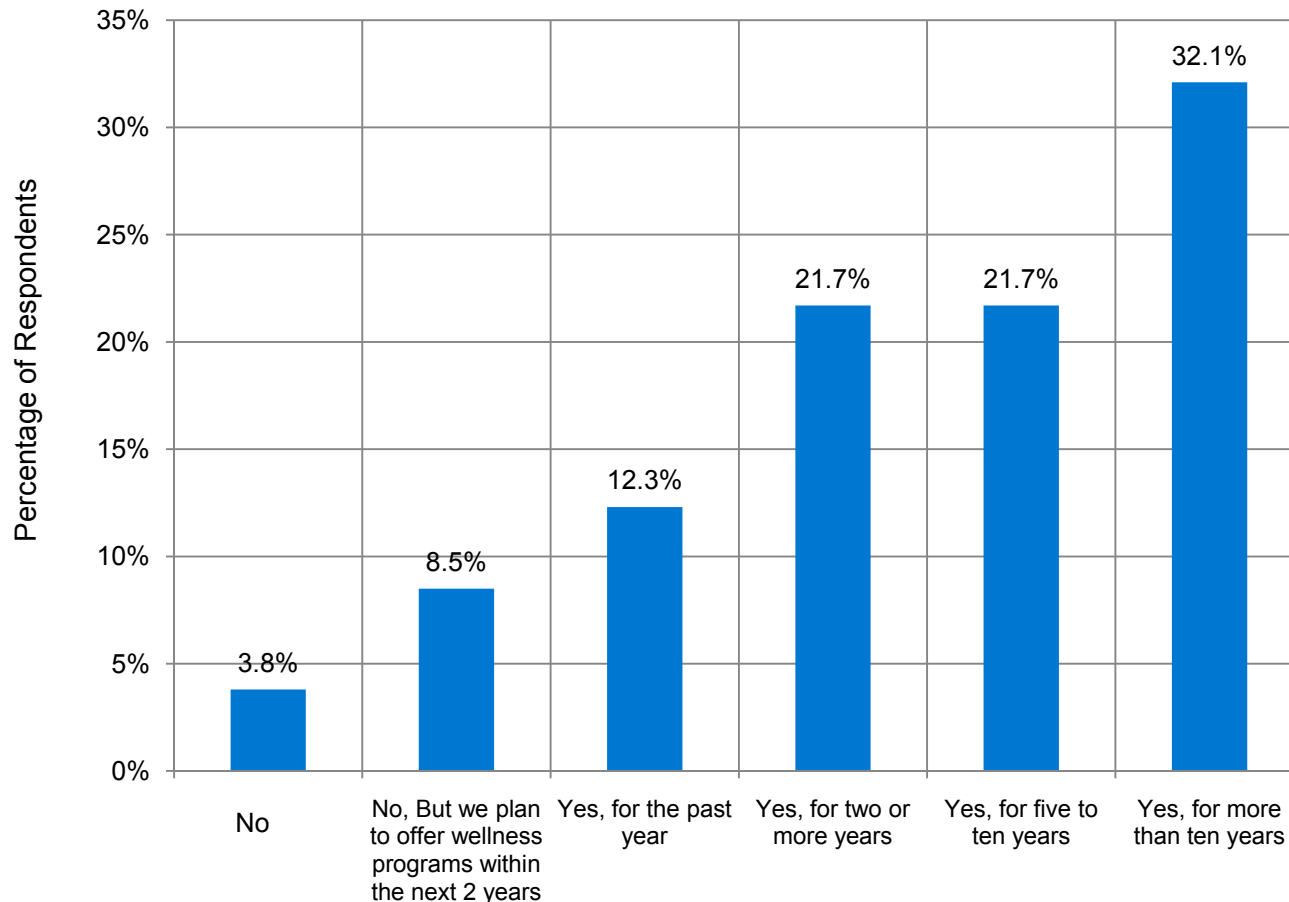


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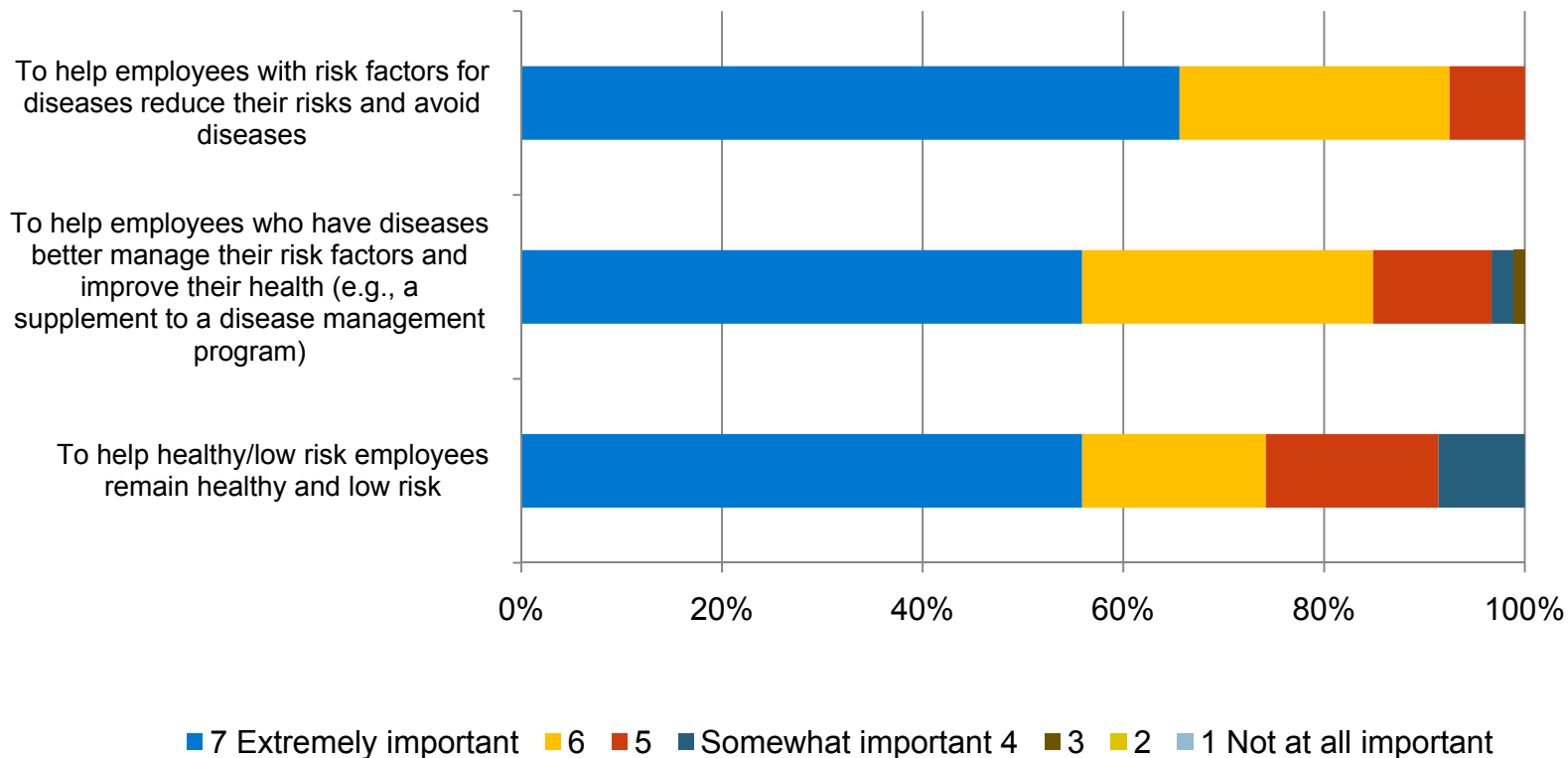


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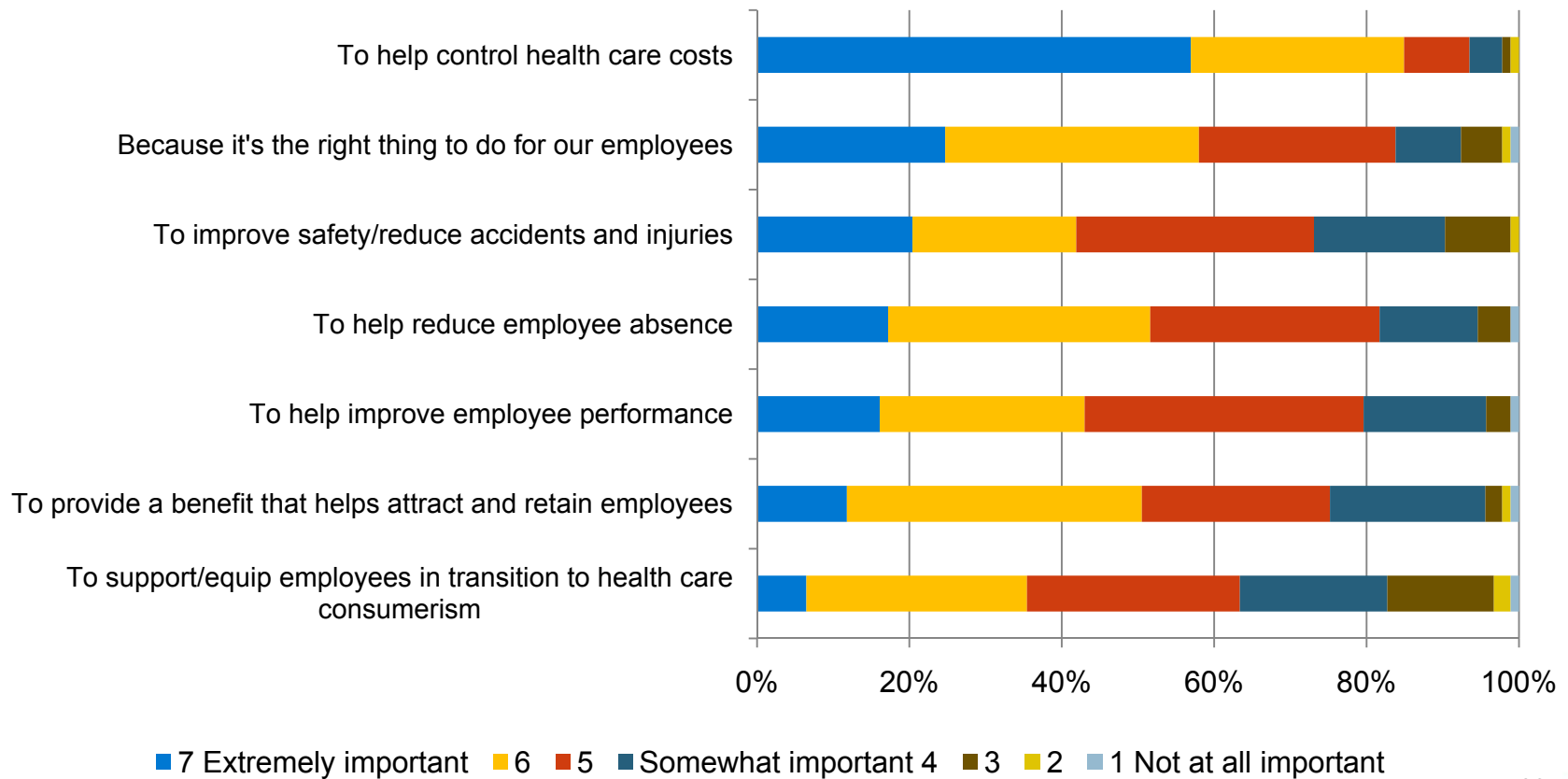


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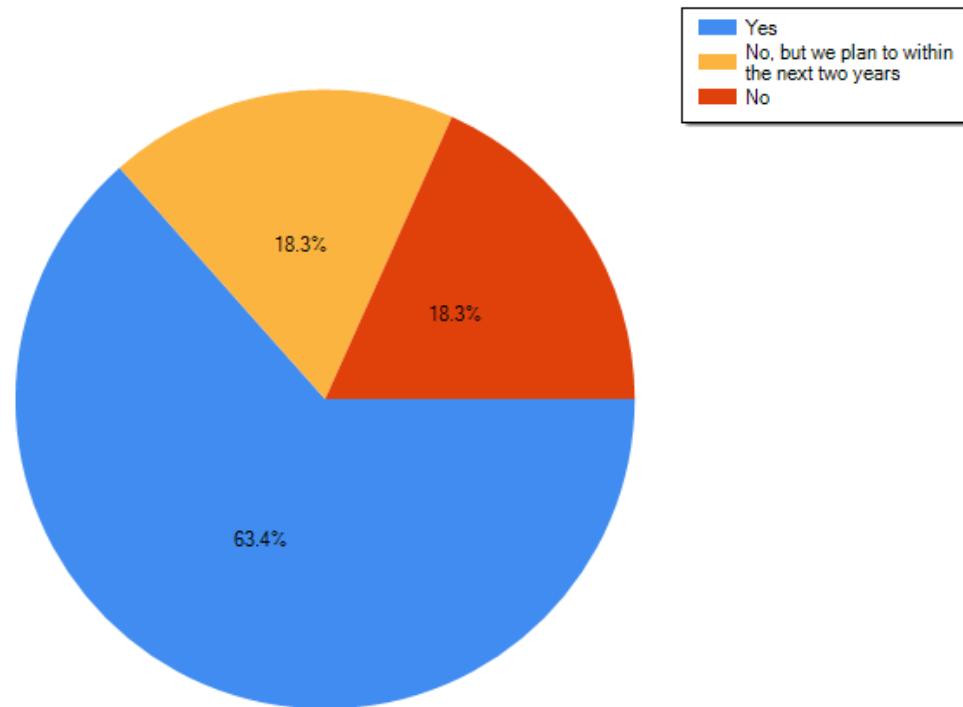


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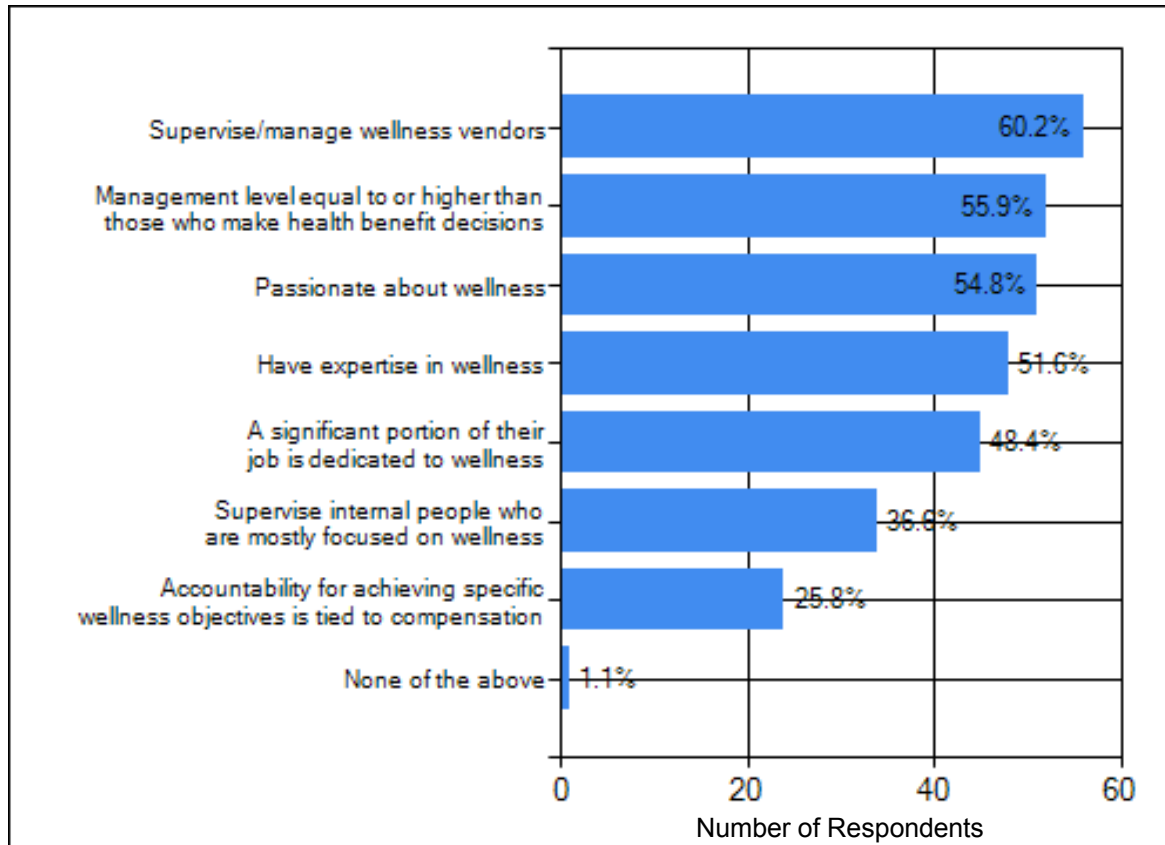


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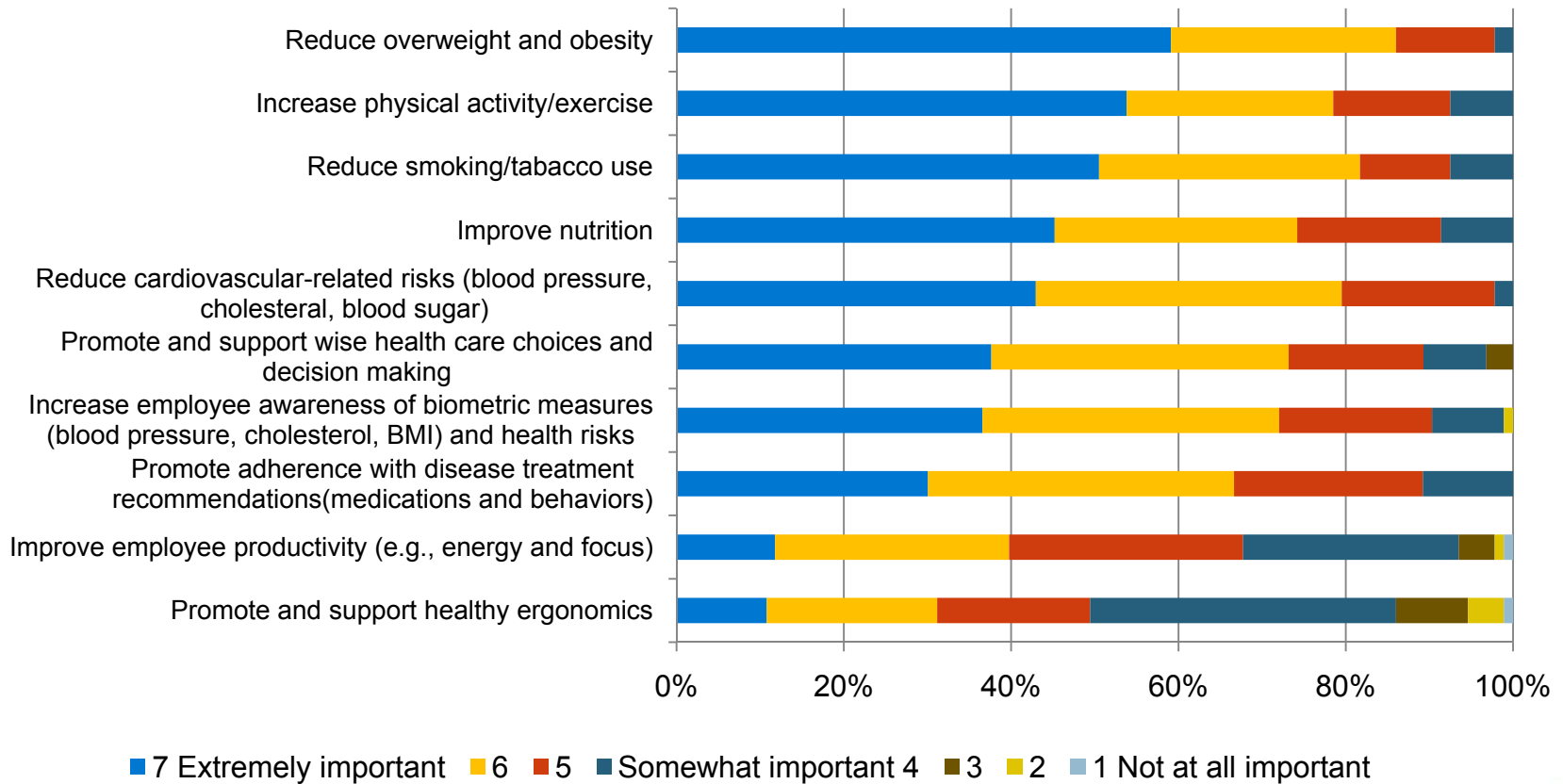


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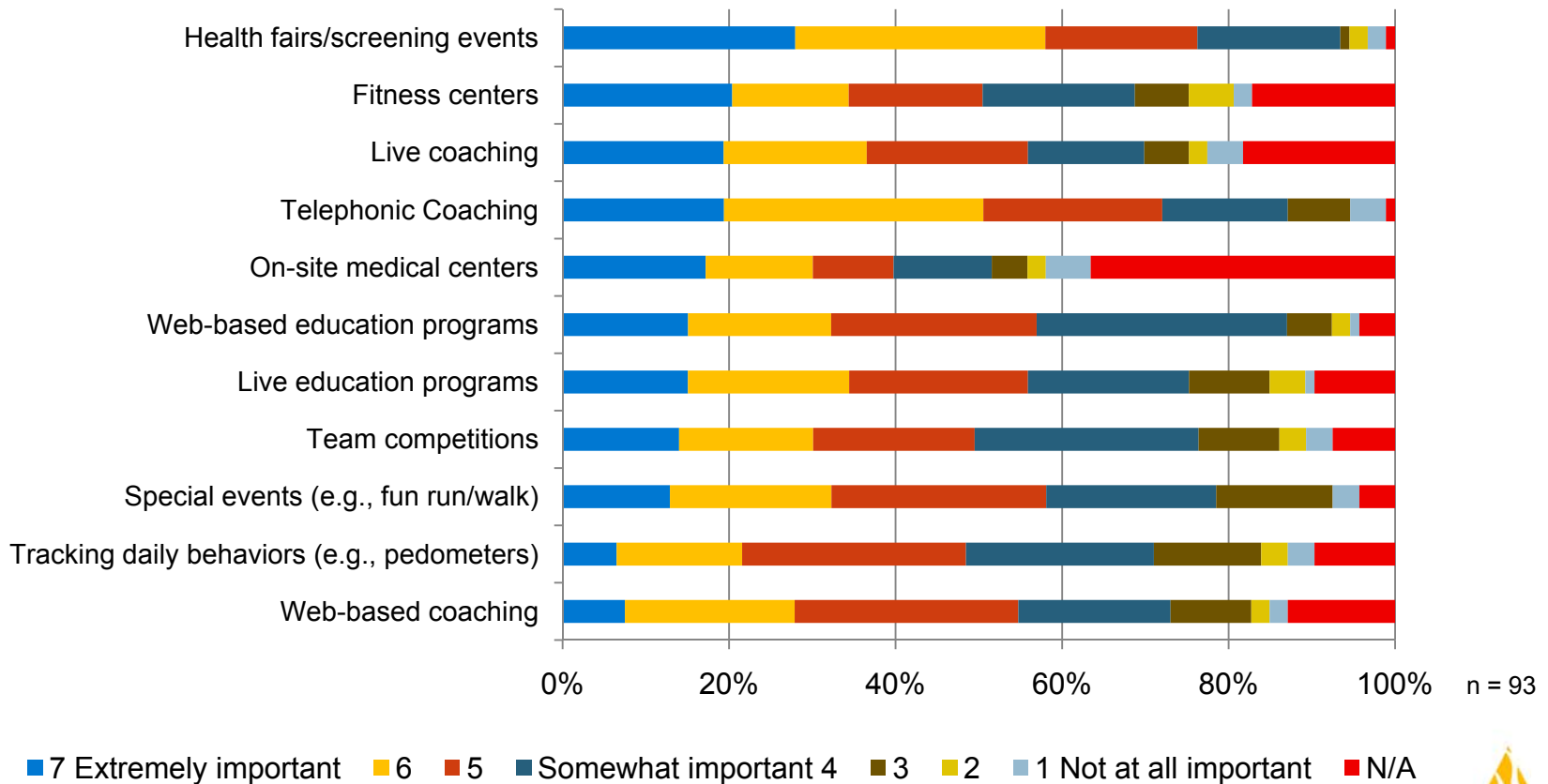


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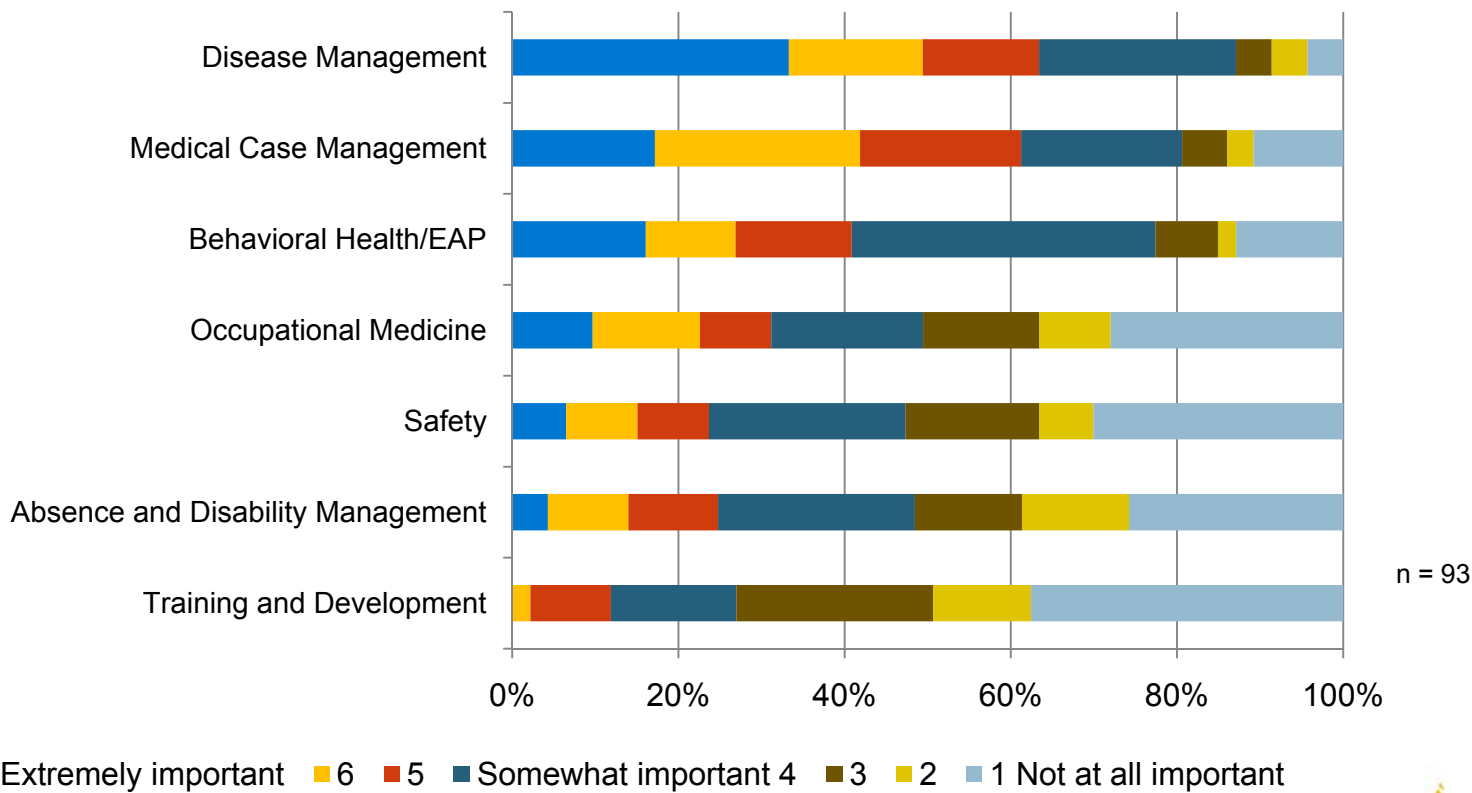
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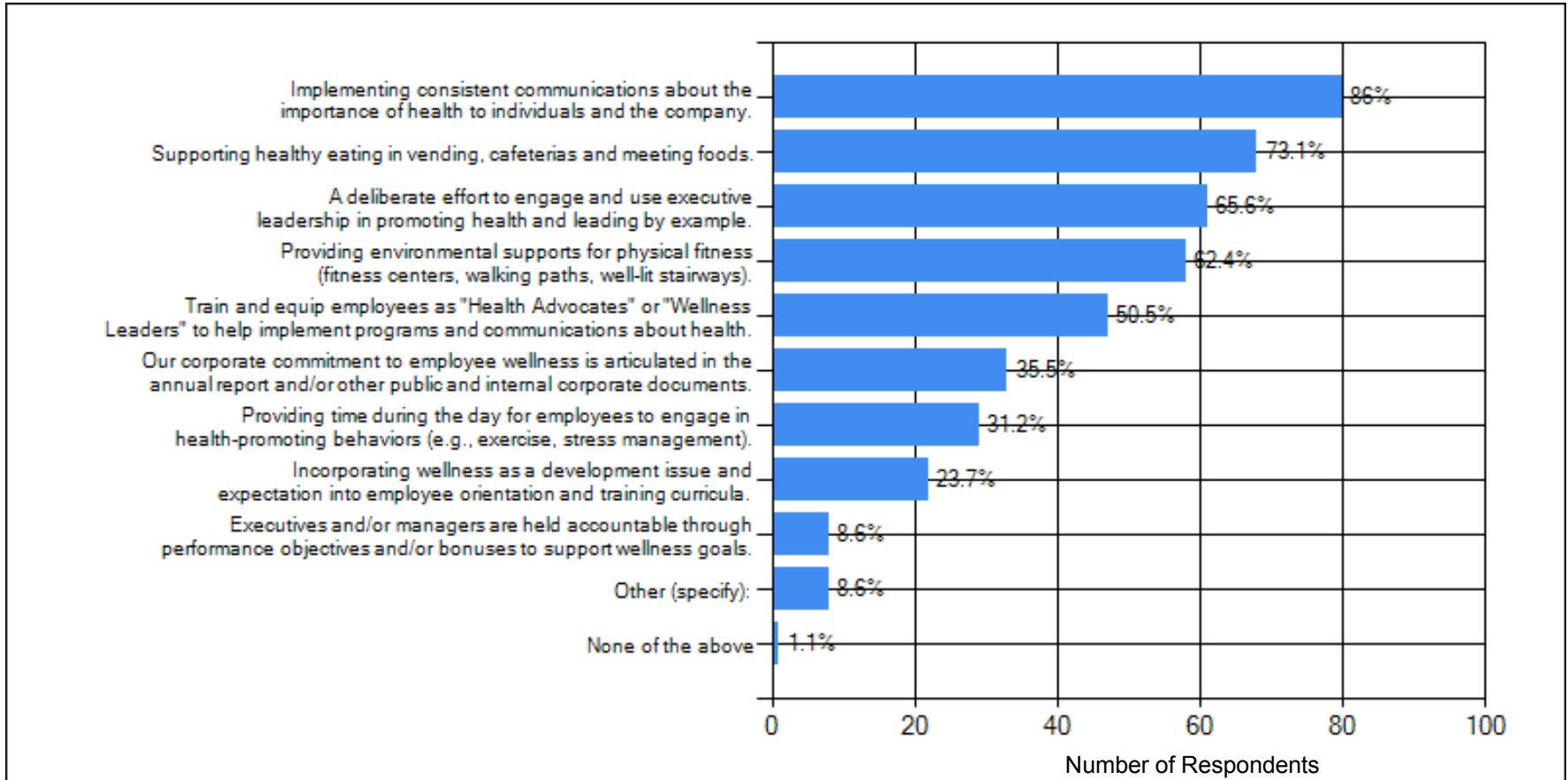
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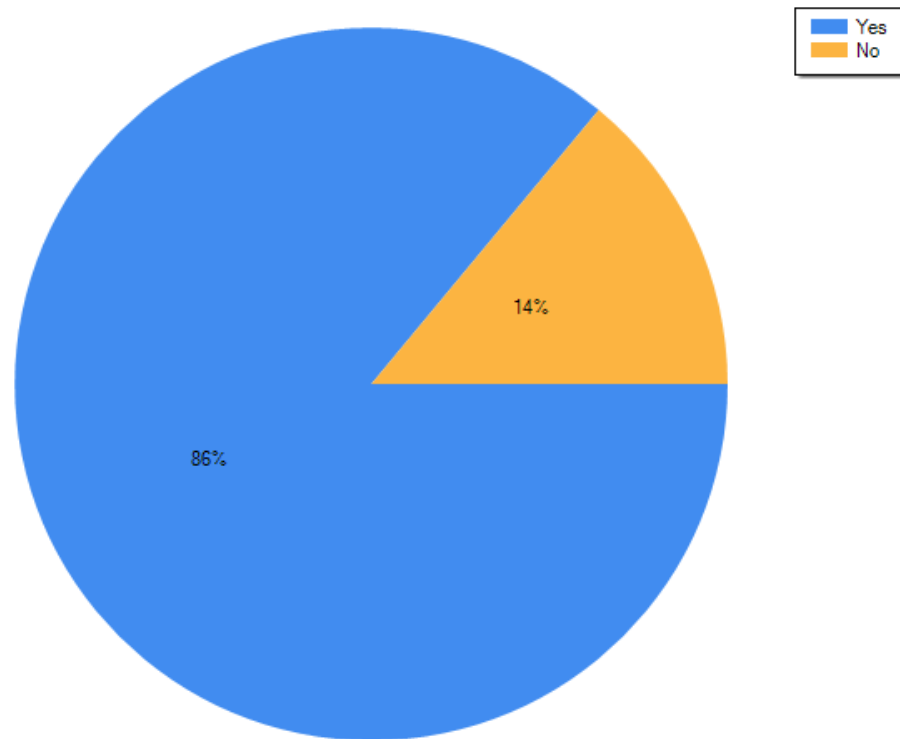


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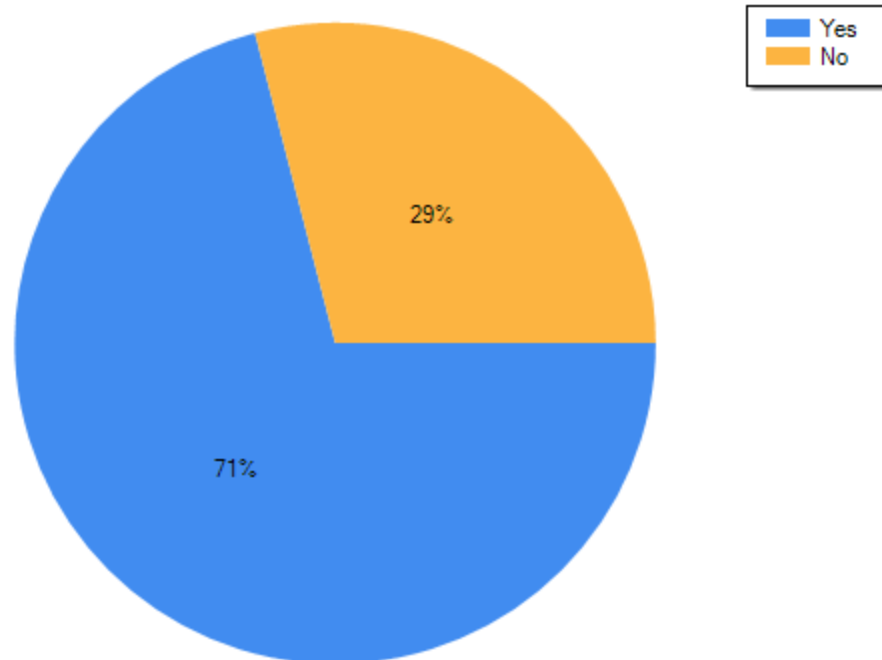


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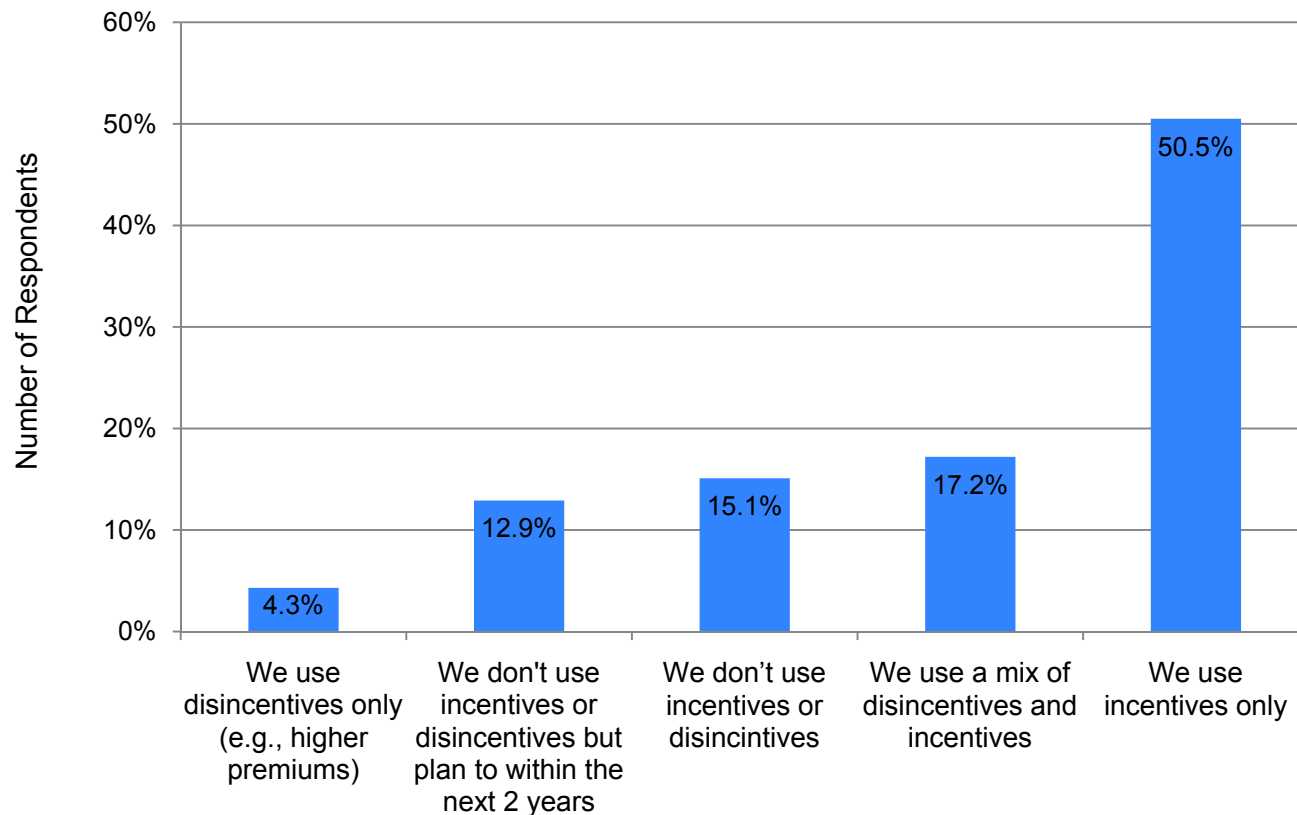


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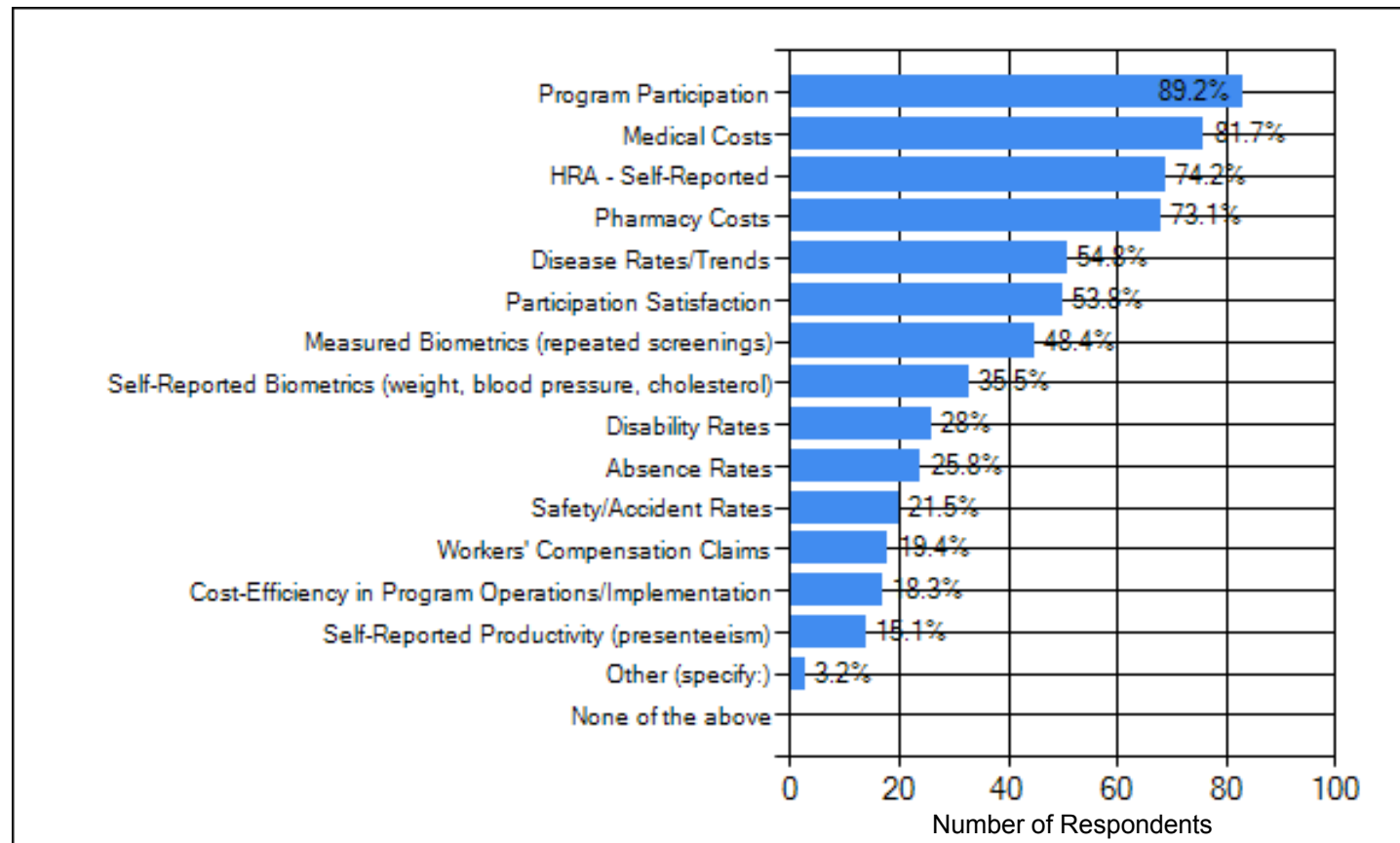


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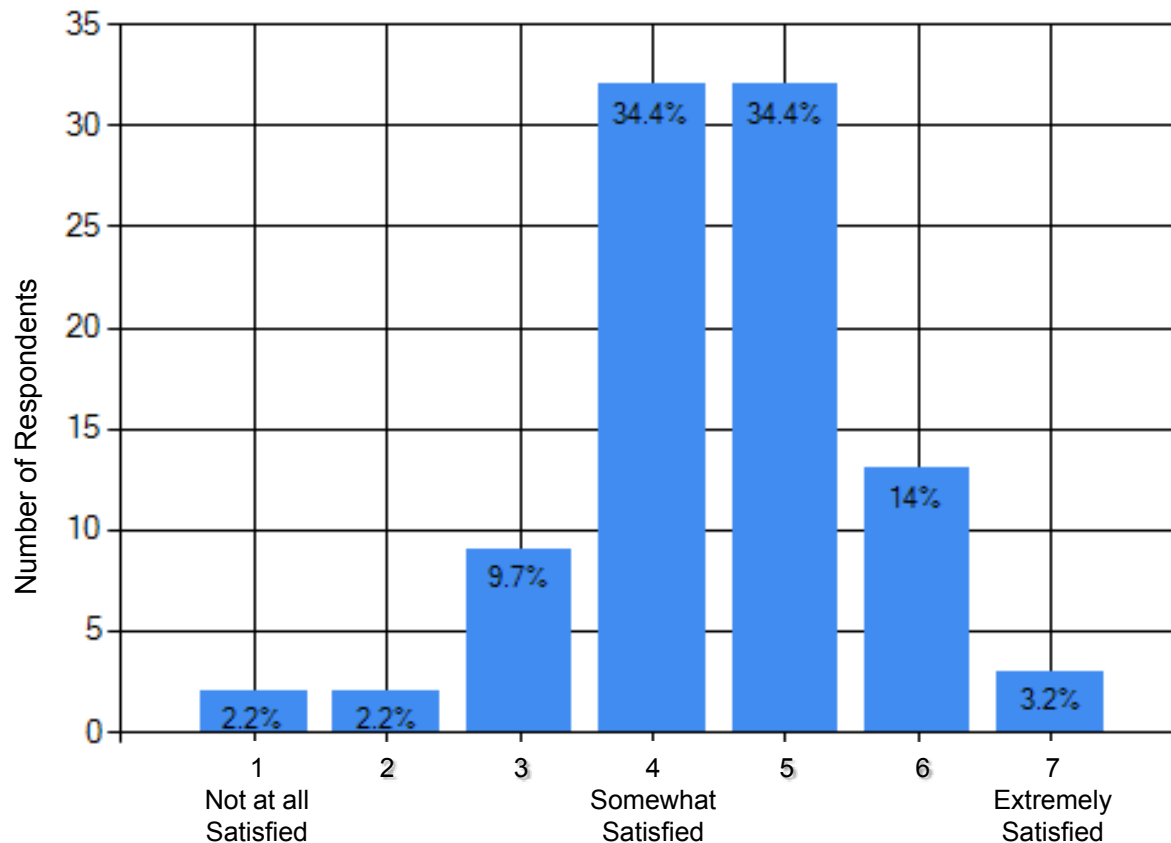


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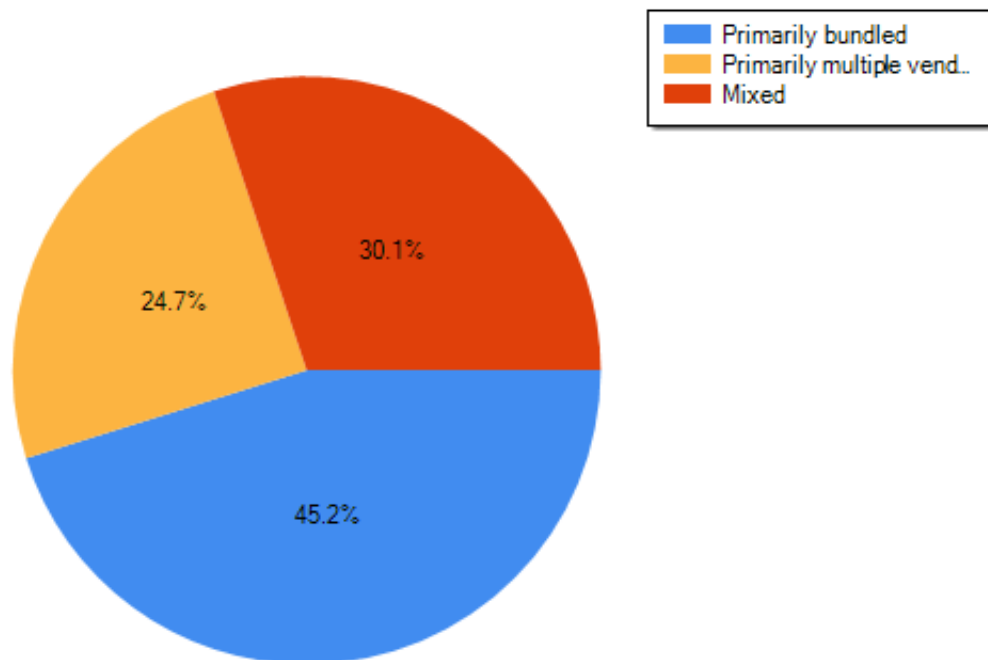


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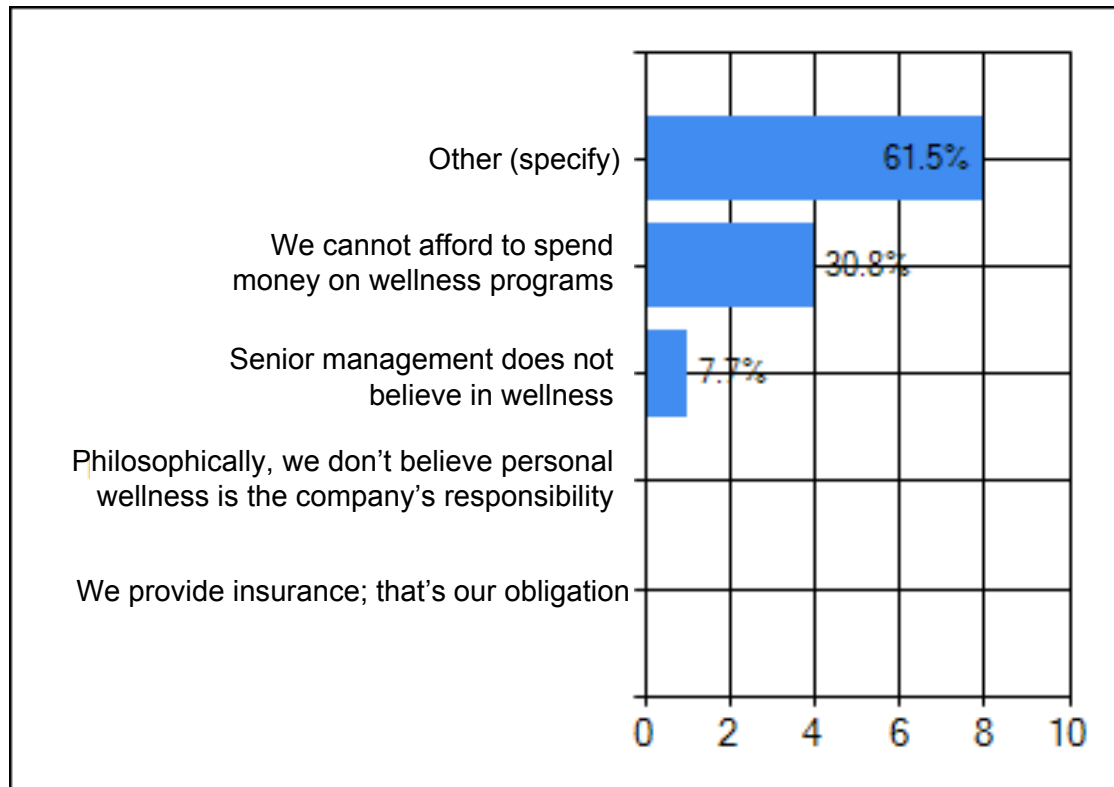


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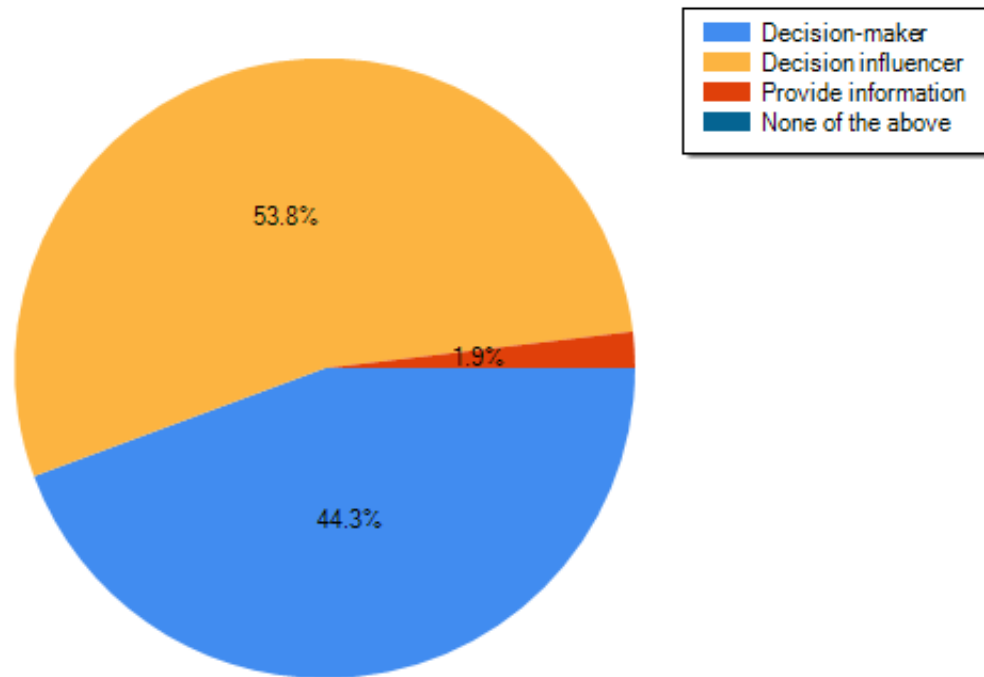


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Role in Employee Wellness Strategy

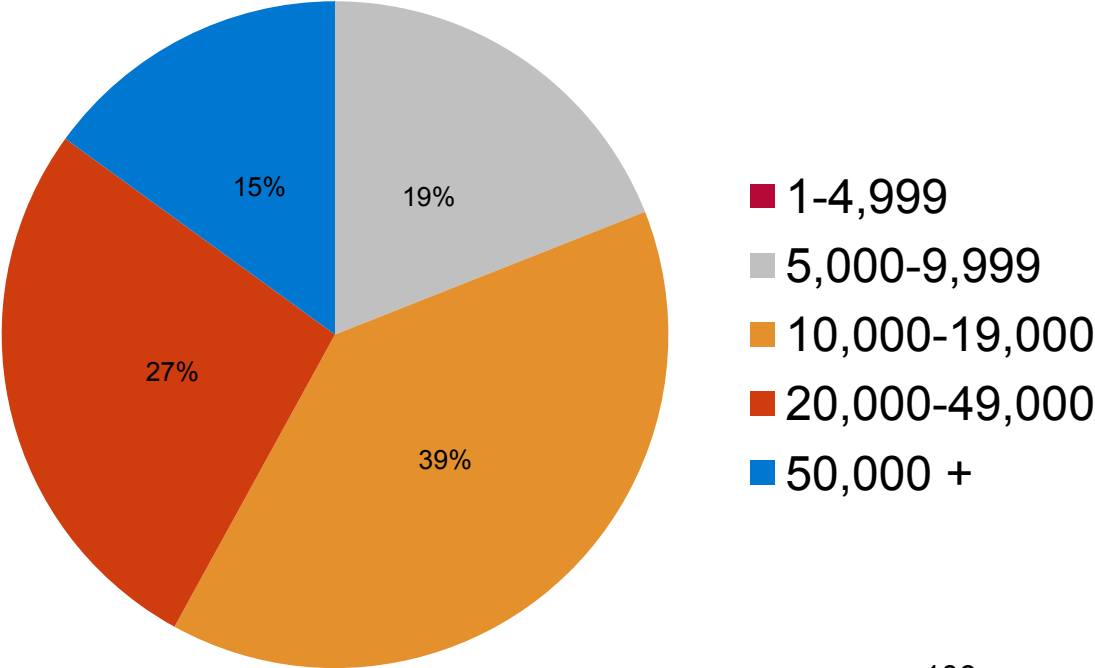
Your role in employee wellness strategy?



n = 106



Total U.S. Employees



n = 106



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Industry Classification (choose one)

Industry	Frequency
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Transportation/Communications/Utility	19%
Service	13%
Other	10%
Health Care	7%
Retail	6%
Finance	6%
Mining/Construction/Wholesale	4%
State/Local Government	2%

n = 106

