

Expanding Corporate Approaches to Employee Wellness

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A growing number of employers are beginning to realize the positive effects a healthy workforce has on businesses' bottom lines. Additionally, the growing rate of individuals affected by chronic health conditions has had both direct and indirect effects on the organization, such as lost productivity and increased health care costs. As wellness programs become increasingly popular among employers, considerations should be made to offering a holistic approach to their employee wellness programs to shape a well-rounded and productive workforce. Holistic wellness programs allow employers to provide employees with options as it relates to their future well-being and expands the care from physical to mental, social, financial, and community care as well. This choice is generally better received and produces more desirable results for employers as employees view their decisions as their own rather than as directives.

Keywords: employee wellness program, corporate wellness program, holistic, benefits, employee health, healthy workforce

INTRODUCTION

It is no secret that as a society Americans struggle with maintaining a healthy lifestyle. Stresses from family structures, job requirements, and societal pressures can result in individuals making detrimental health choices that can have dire consequences (Murphy & Lucey, 2014). Routine decisions can quickly transform into habits. These decisions set root during the developmental years, however individuals have the ability to choose to change their decisions, form new habits, and alter the imprint they leave on this earth. Individuals wishing to change their lifestyles often face barriers along the road to change (Madison et al., 2011). One of the largest barriers they face is realizing there is a need for change before it is too late.

PURPOSE

Employees' health has a substantial effect on organizations' outcomes and employers' actions. One such action is to assist employees in bringing awareness to and addressing health issues, which can be worthwhile in providing needed changes in a positive direction for the individuals' health and the organizations' bottom lines. Employers, regardless of the size of their organizations, should consider implementing employee wellness programs to promote healthy lifestyles. In doing so they could experience positive outcomes to their businesses in areas such as increases in productivity and profitability and

decreases in medical claims, short-term disability expenses, long-term disability expenses, and employee absenteeism. The purpose of this article is to explore employer wellness programs as a means to expand opportunities for corporations to offer their workforces, which can lend itself to increased participation, healthier employees, and improved organizational benefits.

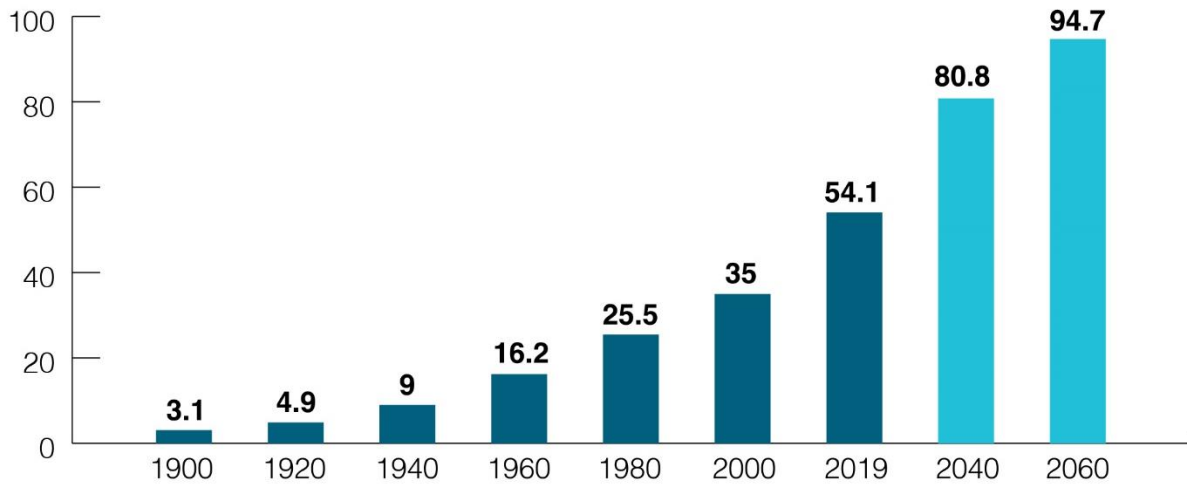
GROWTH OF CHRONIC HEALTH CONDITIONS

Research indicates that individuals with chronic health conditions account for up to 90 percent of national health expenditures (Centers for Disease Control and Prevention [CDC], 2022). The Centers for Disease Control and Prevention (2021a) generally defines chronic health conditions as “conditions that last 1 year or more and require ongoing medical attention or limit activities of daily living or both,” including but not limited to “heart disease, cancer, and diabetes” (“About Chronic Diseases”). Due to their causes, the common chronic health conditions individuals face could be mitigated or eliminated completely by using a healthy lifestyle as a preventative measure (CDC, 2021b). Individuals who take control of their own health make choices such as consuming balanced diets, exercising regularly, avoiding harmful habits including smoking and drinking too much alcohol, getting screened for early detection of chronic health conditions, sleeping sufficiently, and knowing one’s family history (CDC, 2021b). As the population has grown, there has been an increase in the role communities play in individuals’ lives. Values established through particular community disciplines can have a substantial effect on both promoting or discouraging physical activity and other factors linked to causing chronic health conditions (CDC, 2008).

Steps in public health can be taken in communities, schools, and workplaces in order to combat the growth of chronic health conditions. One of the easiest ways for public health to combat the spread of an epidemic is by increasing awareness and educating individuals (Simon & Fielding, 2006). Obesity is one of the leading chronic health conditions that causes a loss of productivity in the workplace (CDC, 2008). The American Diabetes Association (2018) reported that diabetes was a cause and indirect cost to employers through employee absenteeism, which cost \$3.3 billion, and reduced productivity in the workplace, which cost \$26.9 billion to U.S. employers annually.

By the year 2040, estimates indicate that more than 80.8 million Americans will be over the age of sixty-five and by 2060 that number will reach 94.7 million (Administration for Community Living, 2021a) (see Figure 1). While these individuals will be exposed to a higher level of medical care and coverage than previous generations, they will also face new challenges as a result of increasingly sedentary lifestyles (CDC, 2008). However, the seeds of unhealthy lifestyle choices that older generations have sown will be reaped by younger generations. Behavior patterns in regard to the use of tobacco and alcohol, dietary choices, and activity patterns have been linked to be the cause of an estimated 40 percent of early deaths (McGinnis, 2006).

FIGURE 1
NUMBER OF PERSONS AGE 65 AND OLDER, 1900 – 2060 (NUMBERS IN MILLIONS)



Note: Increments in years are uneven. Lighter bars (2040 and 2060) indicate projections.
 Administration of Community Living, 2021b (<https://acl.gov/aging-and-disability-in-america/data-and-research/profile-older-americans>). In the public domain.

Studies indicate that individuals in their midlife to early older age are reporting higher prevalence of chronic health conditions as a result of behavioral patterns (Paez, et al., 2009). Typically, healthcare for chronic health conditions is covered by spreading the costs for the healthcare across the group of insured individuals. However, as the prevalence of chronic health conditions increases, individuals with constantly recurring conditions are being forced to pay for certain medical treatments with out-of-pocket payments including shared insurance payments, copayments, deductibles, and medically related items when they are not provided for by employers or insurance coverage (Paez, et al., 2009).

The workplace is an ideal environment for individuals, employers, and health care providers to make an immediate positive impact towards the prevalence of healthy lifestyles in the community. With over 163 million Americans receiving health insurance through their employers, the workforce has indicated a willingness to trust employers with the future of their healthcare (Kaiser Family Foundation, n.d.). Wellness programs provide an excellent opportunity to teach individuals about proper nutrition, such as healthy food choices and the proper way to read nutrition labels, with the hopes that these lessons spread throughout the individual's family and community (Eddington, 2014).

EFFECT OF CHRONIC HEALTH CONDITIONS ON EMPLOYERS

Of the prevalent chronic health conditions, obesity places a significant burden on employers (Eddington, 2014). The rising rate of obesity among employees has caused employers to face increasing medical claims, short-term disability expenses, long-term disability expenses, and absenteeism and decreased productivity (Gabel et al., 2009). From an employer's perspective, all of the negative ramifications have increased while the positive outcomes have decreased. Employers are realizing that obese individuals between the ages of 18 to 65 incur higher medical spending than individuals of a normal weight, and obese women account for more than twice as many absences than women of a normal weight (Gabel et al., 2009). With 163,733,800 Americans (approximately 50.3% of the population) receiving health insurance through their employers, the cost incurred can be astounding (Kaiser Family Foundation, n.d.).

As a result, an increasing number of employers have expressed concerns about the effect of obesity in the workplace, specifically lost productivity, and many employers have reported they are extremely concerned about the effect obesity has on medical claims (Gabel et al., 2009). When employers were asked

about the cause of obesity, the two most common responses included lack of willpower and cost of healthy food (Gabel et al., 2009). Interestingly, both employers and employees have been found to have a shared belief that obesity and being overweight begins with a failure to be personally responsible for oneself, but they also agree that obesity will not be rectified by personal responsibility alone. Consequently, structured wellness programs and financial incentives are useful for employees to make changes to live healthier lifestyles.

A negative environment can contribute to mental and physical health problems, such as increased stress, anxiety, depression, alcoholism, and hypertension in employees (Consensus Statement of the Health Enhancement Research Organization et al., 2012; Musilek, 2019). Employers realize that creating a healthier work environment directly benefits employees and employers by lowering health care costs, increasing productivity, providing an overall sense of engagement, happiness, and morale among employees, and energizing workforces (Eddington, 2014; Musilek, 2019; Simran, n.d.; Verma, n.d.; WellRight, 2020). The addition of a wellness program for employees can offer specific benefits, such as increasing the marketability of the employer to potential employees, improving workflow, boosting employee creativity, reducing presenteeism, and helping retain employees (Simran, n.d.). In addition, these results have a beneficial impact on the workplace, such as reducing absenteeism and turnover (Simran, n.d.; Verma, n.d.; WellRight, 2020). A study of over 700 employers reviewed the overall best practices that employers are taking to influence the health choices of their employees (Consensus Statement of the Health Enhancement Research Organization et al., 2012). These practices ranged from including spouses in wellness programs and promoting the programs under one brand name to using a written strategy plan that includes financial incentives and having senior leadership participate in the wellness programs (Consensus Statement of the Health Enhancement Research Organization et al., 2012).

Clearly, employers stand to gain financially if they can successfully encourage employee participation in a wellness program. Moreover, employers will benefit as they invest in implementing wellness programs and supporting established wellness programs (Madison et al., 2011). However, challenges can arise as smaller employers may not have the same administrative and financial capacity as larger employers to offer comprehensive options and incentives. On the other hand, larger employers may be less likely interested in the long-term health of their employees, as turn-over rates are less impactful to their organizations (Madison et al., 2011). Regardless of the obstacles faced by employers in establishing wellness programs for their employees, it is incumbent upon organizations to pursue options to improve the physical health of their workforce, which can increase the bottom line.

INVOLVEMENT AND RETURN ON INVESTMENT

“ROI or return on investment is the measurement of how effective the employee wellness program has been for the company. The return on investment in health care costs is measured by employees” (Verma, n.d., The Return on Employee Wellness Programs section). If an employer is going to successfully implement a wellness program, insight into employee motivation is imperative. According to the 2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey, when employees were asked why they participated in wellness programs, they indicated that they wanted to improve and maintain their health, they wanted to learn more about their own health risks, the program was convenient to their employment, and the program offered incentives or reduced premiums (Miller, 2014). This study also asked employees why they chose not to participate in wellness programs. The results revealed employees believed they could not implement the changes on their own, they did not have enough time, they did not think the plan was convenient enough, they did not know enough about the program, or they thought they would disclose too much personal information to their employer (Miller, 2014). In addition, approximately 50 percent of employees also indicated that they believed they were already healthy and did not need the wellness program (Miller, 2014).

While employers generally believe there is a need for employee wellness programs in the workforce, these same employers struggle to quantify the results of wellness programs. Without quantitative results, some employers, smaller employers particularly, will be more likely to avoid wellness programs out of a

fear of a lack of return on their investment (New SHRM Survey Examines State of Employee Benefits, 2013). Studies have disagreed on the profitability of employee wellness programs (Cyboran & Paralkar, 2013). While the ratios can vary, studies agree that it is the program's effectiveness, not the presence alone, that will indicate whether the program has a profitable return on investment after the first three to five years (Baicker et al., 2009).

Buoyant wellness programs have been described as comprehensive in nature, well-tailored and creatively marketed to the target population, and fully-embraced by top management (Wieczner, 2013). Successful wellness programs also include an evaluation mechanism that incorporates criteria such as financial data regarding costs savings as well as health outcomes and their correlation to the risk reduction, quality of life, and employee productivity (Anderko et al., 2012). To find specific returns on their investments, large employers are conducting studies to determine the effectiveness of their wellness programs. Surveys of these employers report that the employers are seeing substantially positive returns (Baicker et al., 2009).

A host of resources exist to teach employers the best practices of establishing their own reasonably designed wellness programs (Consensus Statement of the Health Enhancement Research Organization et al., 2012). Steps in the best practices of creating a wellness program designed to improve the health or prevent disease in the participating individuals include strategic planning, cultural support, varied programs, different engagement methods, and measurement and evaluation tools (Consensus Statement of the Health Enhancement Research Organization et al., 2012). In establishing the strategic plan, the employer should take four main steps including conducting an assessment of the worksite culture to determine the baseline from which the program will begin, establishing documented goals and success criteria to guide the program, identifying the target population, and including population-based criteria in the design of the program to ensure no employees are isolated (Consensus Statement of the Health Enhancement Research Organization et al., 2012).

In order to fully promote a wellness program, there must also be cultural support in the workplace including an endorsement from senior leaders and wellness committees, support from the physical environment of the worksite that promotes health and safety, substantiation from the employer's internal policies, and backing from the health benefits offered by the employer (Consensus Statement of the Health Enhancement Research Organization et al., 2012). Equally important to the success of the wellness program is the design of the program, including a screening process for all employees and behavior change interventions (Consensus Statement of the Health Enhancement Research Organization et al., 2012). Employers must find effective ways to engage their employees through organization-wide awareness campaigns focusing on proper communication channels, efficient branding, program updates to provide recent achievements, and messaging that addresses the overall value of the wellness program to all members of the workplace (Consensus Statement of the Health Enhancement Research Organization et al., 2012).

ETHIC, CARROTS, AND STICKS

“Employees who believe they will be rewarded for participating in these types of initiatives [employee wellness programs] are much more likely to take part. So, sending out rewards after working towards goals can also increase participation rates as well as show an ROI” (Verma, n.d., The Return on Employee Wellness Programs section). According to Vantage Fit (2020), 75% of organizations include incentives to entice their workers to participate in wellness initiatives. For example, many employers use financial incentives to increase employee participation in workplace wellness plans (Baicker et al., 2009). However, there has been debate over the effectiveness of financial incentives (Wieczner, 2013). They have proven to be an effective means of getting employees to participate in simple healthy lifestyle behaviors such as health assessments or private screenings (Consensus Statement of the Health Enhancement Research Organization et al., 2012), however, employers will need to engage more than their wallets if they wish to have lasting, long-term changes in their employees' health. Employers should set an example and create a top-down culture focused on living healthy lifestyles as exemplified by all levels of management (Consensus Statement of the Health Enhancement Research Organization et al., 2012).

After evaluating the employees, management must decide on the approach used to offer incentives. There are two options to providing incentives: one is through carrots (rewards) and the other is through sticks (penalties) (Madison et al., 2011). Employers often vary their selection of carrots and/or sticks based on the employer's goals and the health levels of employees (Madison et al., 2011). If the employer's primary goal is to choose a popular option to get the most participants, then the employer will likely choose to incentivize through carrots, which provide a financial or other positive reward to employees who participate in wellness programs (Madison et al., 2011). However, if the employer's main goal is to have an effective wellness program, then the decision between carrots or sticks becomes more difficult due to the judgment call of how employees will respond best (Madison et al., 2011). If employees are loss averse, then employers are likely to choose sticks based upon the belief that employees will be financially burdened by, for example, a \$100 monthly penalty for smoking, rather than the carrot approach, which proposes that employees would appreciate a \$100 reward to quit smoking (Mello & Rosenthal, 2008). The difficulty of this decision has been evidenced by employers who have selected the penalty-based approach only to later abandon this approach due to direct opposition from employees (Mariner, 2008).

Employers must also address the barriers employees face before they can fully achieve the healthy lifestyle their employers desire. Prior to employees participating in a wellness program, they need to know of the program's existence and understand its importance. If employers cannot communicate to employees that their programs offer opportunities to better the employees and employees' families lives, then the employers' programs will likely be doomed for failure.

Participation in companies' wellness programs requires both time and money: time to participate in the programs and money to purchase items such as healthier foods or workout clothes. These requirements could have a negative impact on lower-income participants, as budgets are tighter and time may be limited if, for example, they use public transportation, have multiple jobs, or lack flexible childcare options (Anding, 2020). While higher-income participants would not see these issues as being burdensome, they would have a greater likelihood to view time spent participating in wellness programs through a lens of opportunity cost, such as what the return on investment would be for the participant. Barriers of time and money can be lessened by employers through clear communication to their employees on the importance of successful wellness programs, and by offering solutions to common obstacles.

One of the most effective means of communicating the value of programs to employees is by recruiting participants from all levels of management involved in the companies' wellness programs in order to show employees clear benefits to participation. Additional barriers employees may face are environmental obstacles, such as the availability of healthy food options at their local grocery and their proximity to safe parks and recreation areas (Mariner, 2008). Barriers are not always physical in nature, as employees may experience mental or emotional challenges that impede their ability and/or desire to participate in work-sponsored wellness programs. For example, emotional eating can counter the progress an employee progress towards a healthier lifestyle (Anding, 2020). People eat comfort foods to fill an emotional void or need and comfort foods are often rich in taste, not nutrition.

HOLISTIC WELLNESS PROGRAMS ENCOURAGE INDIVIDUALIZED HEALTHCARE

Employers recognize efficient wellness programs must address multiple aspects of well-being (HR Insights Blog, 2013a), and as such many employers offer holistic wellness programs to their employees (Anderko et al., 2012). "A holistic approach to health is multi-faceted and mindful of the consequences of our habits and actions" (Holistic Wellness Basics, n.d., Holistic Wellness section). Holistic wellness programs incorporate more than just physical activity and healthy eating choices, they expand upon the total health of the employees' lives. An example of an aspect that can be included in holistic wellness programs are employee well-being as it relates to careers, social interactions, financial health, physicality, and community (Murphy, n.d.).

When employers are establishing wellness programs, one of the main goals is to design a program that is applicable to a wide variety of employees, otherwise employers risk sponsoring a wellness program that cannot draw participants (Consensus Statement of the Health Enhancement Research Organization et al.,

2012). Employers should cast a broad net in order to receive the highest level of participation from employees, and one of the most efficient methods of doing this is by offering holistic healthcare as an option to the wellness program. As holistic healthcare encourages individuals to become more attune to their physical, mental, emotional, and spiritual wellbeing, a wellness program promoting holistic healthcare can encourage individuals to select healthy lifestyle options that are best for them (American Holistic Health Association, n.d.). Wellness programs sponsored by employers seeking to provide varied options and cultural support through different engagement methods allows for employees to seek healthy lifestyle choices that best fit their individual desires and needs (HR Insights Blog, 2013b).

Providing holistic wellness programs can meet the best practices of efficient strategic planning (Consensus Statement of the Health Enhancement Research Organization et al., 2012). Permitting employees to individualize their wellness programs allows the employer to accurately address the target population in a detailed manner. Reaching all possible participants in an effective manner could be a burdensome task for employers since some wellness programs are offered to part-time employees, spouses, and retirees (Consensus Statement of the Health Enhancement Research Organization et al., 2012). Furthermore, selecting holistic healthcare approaches allows employers to design programs in a manner which will be most effective to reaching the most participants. By incentivizing employees to participate in holistic healthcare, employers can more likely ensure that most options are available to individuals seeking to live healthier lifestyles.

HOLISTIC PROGRAMS PROMOTE REASONABLE WELLNESS PROGRAMS

Holistic wellness programs place power in the employees' hands to select methods which best suit their lifestyles and fit within employers' established health criteria. Providing employees with choices in wellness program's offerings establishes ways employers can support employees as they seek to improve their health. Along these lines, employers can create, maintain, and foster positive work environments that encourage socialization, creativeness, a sense of acceptance, and collegiality among employees (Whalen, 2016). Also, employers should offer their talent the resources needed to be successful. This means providing financial support and ways in which employees can manage workplace stress sources and offering mental health resources and opportunities to address their employees' needs (Whalen, 2016).

When holistic health programs give employees the power to select the methods to meet employers' criteria, employers have taken reasonable steps that are less likely to be seen as overly burdensome on employee since employees select methods from a number of healthy lifestyle opportunities. Employers are free to incentivize their employees, either through carrots or sticks, to attain to a certain measurement of healthy lifestyles based on a health factor. Wellness programs offering holistic approaches to healthcare automatically meet the reasonable alternative standard safeguards for making a decision based on a health factor since the basis of holistic approaches is to allow employees to work together with medical professionals to create individualized approaches for employees to fall within employers' parameters. Employers are able to use recommended measurable biometrics of weight, cholesterol, blood pressure, and tobacco usage in holistic healthcare wellness programs as a type of health factor with which to provide either a carrot or a stick to employees.

CONCLUSION

In the end, the burden of employees' health lies with individuals. Nonetheless, employers can influence workforces through implementation of well-established employee wellness programs. Such programs can provide rewards of some type to individual employees and subsequently, organizations can reap rewards of improved employee performance as well as increased bottom lines. As corporate cultures surrounding health management changes, individuals within that culture can morph into healthier people, an evolution that will likely impact not only this generation of Americans, but also countless generations to come.

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