

7 Promising Corporate Health and Wellness Trends



By Scott Foster

In the words of actress Lauren Bacall, "Standing still is the fastest way of moving backwards in a rapidly changing world." Businesses today face many challenges in their efforts to keep moving forward. One of the most pressing, especially for companies with their eyes on the future, is to offer a strong employee health and wellness package. Let's take a look at some of the top promising trends we're seeing when it comes to corporate health and wellness.

Shifts in Insurance Coverage

The Affordable Care Act goes into full swing in 2014, which will provide nearly all Americans with affordable, comprehensive health insurance. Past policies in insurance coverage had been shifting more of the burden of healthcare costs onto the backs of employees. This practice left many workers facing the painful choice of paying their rent or visiting their physician. The new trend offers comprehensive plans that include general wellness, behavioral health, medications, maternity, disease management, and emergency care, while including free preventive care.

Custom Designed Health and Wellness Plans

Businesses today are better able to take

control of the health and wellness resources they offer employees. Savvy leaders are interested in creating strategies that help control costs, measure effectiveness, and incentivize results. Wellness programs, incentives, and health reimbursement accounts that go beyond the basics of conventional health plans are all strategies to accomplish this. Wellness programs are growing outside of the HR department to include leadership, operations, and health providers for more effective engagement and better outcomes. This enables better control and consistency while allowing agility to adjust health plans or third party administrators.

Offering Wellness Incentives for Participation and Results

During a time when healthcare costs are skyrocketing, offering incentives is an excellent way to inspire people to change unhealthy lifestyle and behavioral patterns that will ultimately drive the costs of providing healthcare higher. Of course, any "outcome" based incentives must be compatible with appropriate laws such as the Americans with Disabilities Act, the Genetic Information Nondiscrimination Act, and the Health Insurance Portability and Accountability Act. Keep in mind, allowances for premium differentials will increase to 30% of insurance expenses for compliant wellness programs and to 50% for tobacco cessation in 2013 as a result of the Affordable Care Act.

Results-Driven Rewards for Health Providers

Many health plans are beginning to offer rewards and limits to health providers based upon efficiency and costs. The Affordable Care Act also instituted a 6-year tax, beginning in 2012 for the purpose of examining and improving medical effectiveness. Providers must offer appropriate health assessments, screenings, and examinations. More importantly, they are going to be held accountable for managing diseases such as high blood pressure, asthma, diabetes, high cholesterol, heart disease, and COPD. Rewards will integrate economic and medical best practices.

Renewed Focus on Primary and Preventive Care

The high costs of preventive health in the

past left many people skipping it completely. Now the focus has shifted and preventive care, including focus on vaccines, health kiosks, and retail health clinics, is a critical part of the overall efforts to lower costs. Increasing attention towards prevention has positioned primary care physicians as champions to promote and provide proactive care. Although the physician-patient relationship is being emphasized, the shortage of primary care physicians will further increase the role of health and wellness professionals to educate, evaluate and refer treatment. Prevention, after all, remains the best cure.

Transparency in Costs

One of the most often cited complaints about healthcare in the past has been the lack of transparency when it comes to prices. Without transparency, purchasers cannot make responsible decisions about affordability of care and the idea of healthy competition is out the window. Today, providers are offering cost estimators, comparison tools, mobile apps, and countless other tools to keep consumers informed.

Improvements in Technology and Communication

Not only does technology help diagnostics and treatment, but it also can help improve communication. Tablets now fit in physician lab coats to allow convenient e-prescribing and reporting. By 2014, electronic medical records will be required; this allows a completely streamlined approach to the patient experience. Further, standards will be implemented to reduce data silos, integrate records, and reduce redundancy. In addition, the complicated amount of changes will require extra communication to aid delivery and understanding, particularly to a rapidly aging population.

The future of corporate health and wellness is here. Businesses that fail to move their strategy forward stand to be left behind by those that do.

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