Employers know that a healthy worker can make for a more productive, satisfied worker. That simple idea is behind the rise of workplace wellness programs during the last several decades. And while some companies continue to see real results from their wellness programs, other companies struggle, despite offering employee incentives like lower premiums or gift cards.

A recent UnitedHealthcare analysis identified shared characteristics of successful employee wellness programs so that others can strengthen their own wellness offerings.

With the active involvement of senior leaders, strong internal champions, the right incentives for engaging employees, and measurable benchmarks for success, some organizations are re-energizing the wellness movement.
An Ongoing Debate

Workplace wellness programs have been the subject of debate for years, as researchers have arrived at widely varying conclusions about the programs’ impact on costs, participation and health outcomes. A controversial study published in early 2018 by the National Bureau of Economic Research found that incentives, health screenings and tobacco-cessation programs did not improve employees’ health or lower employer costs. Those most likely to take advantage of wellness offerings were healthy people who don’t spend a lot on health care. Wellness programs had no impact on job satisfaction or productivity, the study reported.

A 2012 report by the not-for-profit International Foundation of Employee Benefit Plans reached a very different conclusion. A Closer Look: Wellness ROI found that when most North American employers analyzed the return on investment of their wellness programs, they discovered their overall healthcare costs decreased $1 to $3 for every dollar spent. And a 2010 meta-analysis of 20 peer-reviewed ROI studies, published by Harvard researchers in the journal Health Affairs, found that the average medical cost savings per dollar invested in wellness programs was $3.27.

Some studies say wellness programs have no impact, while others cite a savings of more than $3 for every dollar invested.

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WELLNESS OR WELL-BEING?

Some companies refer to their offerings as well-being programs, as it indicates a broader approach to overall health, beyond the physical component often associated with wellness programs.
A Look at Successful Programs

Over the past decade, UnitedHealthcare has presented its Well Deserved award to dozens of employers who have implemented successful wellness programs. These companies’ experiences provide a roadmap to success for employers willing to take the long view in improving worker health while reducing healthcare utilization and costs.

The award-winning companies didn’t necessarily do better year over year from a cost or health perspective. Rather, making positive health changes over several years has enabled them to trend better than a comparable peer group. That finding is in line with other studies that conclude it takes time for employer wellness programs to yield significant benefits.

The on-site biometric screenings and development of a formal Health Rewards program for achieving biometric measurements have helped to move the needle on employee wellness.

From January through March each year, the district offers about 150 on-site biometric screenings to help employees “know their numbers.” Since 2015, each year more than 17,000 district employees and their spouses or domestic partners have completed the screening. The screening measures body mass index (BMI), blood pressure, total cholesterol, LDL (“bad”) cholesterol and glucose levels.

“We selected five measures, recommended by various medical associations, that are closely tied to overall health, and we wanted people to pass four out of the five,” Howard said. “Healthy targets for each measure were set based on national health recommendations. And if a participant doesn’t meet four out of five targets, they may complete a reasonable alternative to receive the incentive reward.”

The more intensive screening did lead to a reduction in completion, but even so, more than 13,000 employees earn the incentive award each year.

The district has seen marked improvements among its employees who had at-risk numbers for total cholesterol, LDL, glucose, blood pressure and BMI. The majority of employees in an at-risk category for these markers have improved their number at the following year’s screening.

WELLNESS RESULTS

- **LOWER COSTS**: 14.2%
- **FEWER EMERGENCY ROOM VISITS**: 24%
To measure progress, this report compares the recipients of the 2016 Well Deserved award with a peer group comprising other UnitedHealthcare clients that are similar in terms of industry, age and gender mix of employees, risk profile and what portion of healthcare costs is paid by employees.

Cumulatively, the employers in the model group did return some notable results. The model group’s employees had 24 percent fewer emergency room visits compared to the peer group. And the award-winning group experienced 14.2 percent lower costs, based on per-member, per-month costs (including employee costs). The savings is even more striking because the winning employers had a claim risk score – based on the health status of their employees – that was 7.5 percent greater than that of the peer group. And this savings flies in the face of the frequent criticism of wellness programs, that mainly healthy employees join the program to soak up the incentives.

Secrets to Success

While each of the winning companies implemented a wellness strategy designed to meet their employees’ needs, several commonalities within their plans contributed to their positive results. All of the companies conduct health surveys, biometric screenings, health challenges and financial well-being programs. In addition, they all survey their employees to gather feedback on the programs to refine programming, incentives and other logistics.

The outstanding companies offered similar incentives to help drive employee engagement (see graph above).

Turning Headquarters into Wellness World

After a few years of offering traditional employee wellness programs, Westfield Insurance decided in 2012 to become more purposeful about improving the physical and emotional well-being of employees and their families.

Westfield, a leading personal and commercial lines property-casualty insurance company based in northern Ohio, began offering health and fitness options including:

- Flexible work arrangements to promote work-life balance.
- On-site fitness center (in place for 25 years) and a fitness center reimbursement option for service office locations.
- An on-site cafeteria that prepares a daily menu of healthy breakfast and lunch options, and an on-staff nutritionist who helps employees make the right choices when eating elsewhere.
- Gardens for growing vegetables where employees form teams and plant, tend and harvest a garden plot. Westfield provides the plants and tools, and teams share the produce during the season. Any remaining crops at the end of the season are donated to a local food bank.
- On-site health services, such as blood pressure and glucose screenings, flu shots and mammography screenings.
- An on-site nurse liaison, who is a UnitedHealthcare employee, has been mission-critical to success, said Kristine Spelling, HR benefits leader at Westfield. “In addition to the screenings, the nurse liaison educates and helps employees navigate the resources available to them.”

Not all projects are about the body. Westfield also has addressed financial well-being and recently launched a dedicated mental health initiative, including yoga and guided meditation sessions on campus. The company also hosted a panel discussion on the impact of the opioid addiction crisis on families. Westfield also has increased its emphasis on the Employee Assistance Program and has launched a resiliency initiative that helps employees cope with changes in the work environment.

Westfield’s well-being efforts are paying off, as evidenced by the company’s lower claims compared to similar organizations. “None of

(continued)
Many of these award-winning wellness programs also include a nurse liaison, a health coach and/or a wellness coordinator embedded at their worksite to help create and maintain a culture of health.

One of the main distinguishing factors of the 10 winning employers is how they align their worksites with a culture of well-being. They demonstrate that culture in many forms, including providing treadmill and standing desks, offering relaxation rooms and mindfulness sessions, and supporting good nutrition with activities including growing vegetables in on-site gardens, providing free fruit samples and implementing healthy-eating guidelines for company meetings.

Ongoing communication about wellness programs helps keep up the momentum. The successful employers promote their offerings via methods such as “healthy selfies,” tweets, Facebook posts, wellness blogs, town hall announcements, postcards with QR codes, videos and webcasts, and using wellness wallpaper on desktop computers.

**A Commitment From the Top**

A successful wellness program is only possible with the active support of senior leaders. In companies demonstrating results, leaders create a three- to five-year strategic plan to set goals and lead the way toward achieving them. They also

**ELEMENTS OF SUCCESS**

**5 KEYS TO A WINNING WELLNESS PROGRAM**

- **PLAN TAILORED TO WORKFORCE NEEDS**
- **ONGOING COMMUNICATION**
- **PEOPLE TO CREATE AND MAINTAIN CULTURE OF HEALTH**
- **WORKPLACE ALIGNED WITH WELL-BEING**
- **SENIOR SUPPORT**

**CREIGHTON UNIVERSITY**

**An Evidence-Based Approach to Meeting Employee Health Needs**

Creighton University in Omaha, Nebraska, was one of the nation’s earliest adopters of employee wellness, dating back to the 1980s. But by 2005, it became clear that its traditional programs, centered on health awareness campaigns and fitness events, weren’t doing enough to improve health. So it began a gradual evolution to becoming a national leader in wellness, with a data-driven focus on increasing employees’ engagement in their health and well-being.

Each year, Creighton has added new resources to the mix, such as:

- • On-site health screenings – 2007
- • Wake Up Workouts (before-work exercise program) – 2009
- • Campus fitness centers made free for all benefits-eligible faculty and staff – 2013
- • Real Appeal weight loss program for employees and family members – 2016

Additional offerings include a corporate cycling challenge, a tobacco-free campus, group walks and yoga sessions. Creighton provides a flexible work policy allowing employees to adjust their work schedule so they can complete a workout as part of the workday.

Today, 80 percent of Creighton employees participate in an annual online health assessment and attend a health screening to analyze their overall level of well-being. Creighton uses the aggregate data obtained from these sources to prioritize the needs of its workforce, evaluate the program’s success and look for opportunities for improvement.

“We think engaged employees are going to cost the university less, and the data shows it,” said Molly Billings, senior director, human resources at Creighton. “Employees participating in our wellness program, on average, improved their health risk scores this works without strong leadership support. Our chief human resources officer, Chris Paterakis, is a champion of health, wellness and mindfulness every day, always willing to stand up at our all-employee meetings, do video messaging, anything to promote the well-being of our employees,” Spelling said.

(continued)
create mission and vision statements, and a wellness logo for the program, and incorporate those guideposts into their business plans. Other corporate support actions include:

- A dedicated wellness coordinator and committee. Choosing wellness champions from various departments or roles helps to maintain momentum across the company.
- Collaboration with the health plan. The insurance carrier can provide information on claims drivers and current trends for the organization.
- Measurement and evaluation. The employer needs to generate data on program measures such as engagement and participation, medical and pharmacy trends, and return on investment.

Where to Go From Here?

The fact is, employer sponsored health and well-being programs work – when the right pieces are in place. Creating a well-being strategy can be a complex endeavor that demands due diligence in program design, scope, goals, measurement and follow-through. It takes an ongoing commitment based on evidence-based practices.

Employees must see and find value in the incentives offered and in the overall well-being program. To refine the program, companies must assess the results of interventions and use those assessments, like a biofeedback loop.

Active involvement of senior leaders and internal champions is key, as are ongoing communication, coaching and incentivizing.

Over the past four years, Creighton employees have either maintained or made improvements in screening measurements such as blood pressure, glucose and cholesterol numbers. Body mass index (BMI) is the one area that the needle hasn’t moved much.

Creighton is taking a multi-pronged approach to battling BMI, including high-tech (offering online weight loss program Real Appeal), high-touch (on-site programming, such as PEAK: The Mediterranean Edition, a 16-week lifestyle management program) and an emphasis on physical activity, stress management and nutrition, explained Creighton Wellness Coordinator Dawn Obermiller. “We are beginning to make some progress, but it takes a complete effort from everyone to make a dent in this problem, as everyone who has taken it on across the country knows.”

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UnitedHealthcare Wellness Programs and Services

UnitedHealthcare Motion®
A digital wellness program that promotes physical activity with activity trackers that enable participants to earn over $1,000 per year by meeting certain daily walking goals.

Real Appeal®
A personalized interactive online weight-loss program that uses personal coaches and an internet TV show to help motivate people to lose weight and get active and healthy. Real Appeal is based on extensive clinical research on obesity and diabetes prevention.

Rally®
UnitedHealth’s health and wellness tool on myuhc.com. It is designed to engage consumers in building their knowledge, which may improve their health through more informed health decisions.

Personal Rewards
A personalized incentive-based wellness program designed on the premise of behavioral change and accountability that promotes employee engagement and preventive health actions to help employees live healthier lives.

SimplyEngaged® and SimplyEngaged® Plus
Incentive-based wellness programs specifically for small and mid-sized employers, these programs offer incentives for completing health and wellness activities to help improve participant health.

Quit For Life®
Quit For Life is a clinically proven tobacco-cessation program offered in collaboration with the American Cancer Society®. It combines digital and telephonic tools and resources, along with physical, psychological and behavioral strategies.

Health Screening Solutions
Includes biometric screening options that encourage employees to get screened and take appropriate action.

Wellness Coaching
A combination of live coaching and online learning, as well as content and tools built on the foundation of positive behavior change. Coaching helps people identify health risks, set goals and develop personalized strategies to help them make positive lifestyle changes and improve their health and well-being.

Wellness Staff
A dedicated on-site nurse liaison, health coach and/or a wellness coordinator – all UnitedHealthcare employees – embedded at the worksite assist in creating, implementing and evaluating the employee wellness program.