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The Benefits Brief...

Engaging Employees In Health Care

The million dollar question? How do we engage employees in their own health care while employees are eating triple cheeseburgers and fried chicken by the bucket? We try to get inside employees' heads and figure out the *why* behind such counter-productive behavior (and note, I'm eating a cookie with my afternoon tea as I write this). The answer is not rational, but it's fairly simple: It's cheap, fast and it tastes great.

So, how do medical plans and employers make their benefits less costly and taste great? I believe it starts with letting employees know what medical plans and employers value and, then, engaging employees to value their own health. After all, true health reform starts with the individual. Here are a few ways to let employees know what's valued without costing a bundle of cash.

Removing Barriers to Good Health

Offer low or no-charge services and focus on healthy habits. If annual mammograms are valued by the medical plan and are important to early detection of breast cancer, then they should be provided at no cost.

The Affordable Care Act (ACA) requires preventive services to be available without cost-sharing to women, beginning with health insurance plan years started on or after August 1, 2012. The Department of Health and Human Services (HHS) values preventive care. So much so that HHS mandated that certain preventive services like well-woman visits, mammograms, gestational diabetes screening, counseling

and contraception services be among those provided at no cost.

Employers need to ensure that employees know about these valuable benefits and that time during work hours may be used for these exams and treatments. This is where the agent can step in with value-added services. Guide employees toward their insurance information sheets. Point out services that are provided at no cost-sharing.

For enrollments that began on or after September 23, 2012, a summary of benefits coverage (SBC) must be furnished to all employees for each insurance plan offered by the employer. What does the SBC say? That's the great part. Each SBC for every plan offered will relate the same information in the same manner. Employees can truly compare plans.

The four-page, double-sided form details overall deductible, deductibles for specific services and out-of-pocket limits, plus many more specifics of the plan. And every SBC is in the same order and answers common questions concerning the plan. Coverage examples are also included in the SBC that illustrate medical amounts covered by the plan and patient responsibility. Walk through an SBC with employees to empower them with the knowledge they need to better understand coverage, options and benefits available.

This first year may be a bit confusing as plans work through the complicated rules for developing SBCs, but the goal is to produce a form that includes clear and concise comparative information for consumers to begin to understand their benefit options.

Let's Play—Wellness Games

Not everyone can be or wants to be as thin as a runway model. All I'm talking about here is starting a buzz to get employees engaged and excited about taking responsibility for their health. Wellness incentives can be as simple as encouraging non-medical solutions. Derailed the attitude of "Why walk if I can take a pill to control diabetes?" Employers need to convey the idea that they value the health benefit of walking and implement self care.

Walking programs can often begin with a "steps" contest. Reward those with the greatest number of steps on their personal pedometers. And please don't call it a walking program. What about a contest for the best nature photo? Employees walk around their own neighborhood or go to the zoo to take pictures. Even better—discounted or free admission to the local zoo, botanical garden or arboretum. Employees might find it fun and return for more walking adventures. It's comparable to secretly dropping added vegetables onto a pizza or into a meatloaf. I've also heard that's a great way to use all those zucchinis from the garden.

Wellness initiatives come with free advertising. The best sales people are the ones who see results, and it's very empowering when people lose weight and feel better. They're also not shy in telling everyone about their progress.

However, employees can't participate in wellness if they don't know about it. Employers complain that employees don't

read their emails or respond to flyers posted in the office. Several years ago I read a great tip about getting employees to read employer bulletins: Post them in the bathroom. Okay, I'll go right ahead and say it. Put them in the stalls and on the walls. Where else do all employees end up at least once per day and, hopefully, where distractions are at a minimum?

Employee Skin in the Game

If employees are not engaged at all, an employer can try a consumer-directed health plan (CDHP).

Start with a CDHP and add in health reimbursement accounts (HRAs) or flexible spending accounts (FSAs). Employees can be incentivized to spend wisely on health care by utilizing an HRA that requires them to pay first-dollar coverage before the HRA kicks in. Alternatively, a qualified high-deductible health plan (HDHP) can be paired with health savings accounts (HSAs) or FSAs.

Money Talks, but Value Lasts

What happens after health risk assessments? Participants get five dollars off every premium payment and they continue on with their lives. How compelling does information have to be? How can employers reach employees and make them understand this is important to them?

Employers need to let employees know and understand what they value and make important, decision-making information

readily available. Don't want employees to use the emergency room? Make alternatives clear as to phone numbers and locations.

Retirement

Employers can play the retirement card. Have employees write down three things they want to do when they retire. Then ask them to imagine doing those same things if they are in poor health. The joy of a care-free day is reduced to stopping to rest and counting medications.

Nearly everyone thinks about their retirement years. Besides having enough money saved, they need to think about their health. All the money in the world can't buy health. The goal is to arrive at retirement with enough money and good health. Then keep both of them as long as possible.

A focus on wellness starts from the top down. Engaging owners and human resources is the first step in any employee benefit program. You don't have to be a wellness expert, just put a bug in employers' ears about low-cost or no-cost wellness incentives. Small employers would certainly welcome the low-dough approach. 🌱

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