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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 they are eating triple cheeseburgers and fried chicken by the bucket? We try to get inside employees heads and figure out the why behind such counterproductive behavior. (Full disclosure: I'm eating a cookie with my afternoon tea as I write this, simultaneously patting myself on the back that I didn't grab two cookies.) The basis for our decisions about food is often not rational, but it's fairly simple: It's fast, convenient and it tastes great.

So how do medical plans and employers make their benefits less costly and "taste great"? I believe it starts with giving employees the employer's rationale for medical plan design—sharing what employers value and engaging employees to value their own health. After all, true health reform starts with the individual. So 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 having an annual mammogram is valued by the medical plan and is important to early detection of breast cancer, then it should be provided at no cost. That's one tenet behind this requirement in the Affordable Care Act (ACA). This applies not only to mammograms, but also to a host of other preventive services, all of which must be provided without cost-sharing.

The ACA requires that preventive services 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. As an example, HHS mandated that certain preventive services such as well-woman visits, mammograms, gestational diabetes screening, counseling and contraception services be among those provided without participant cost-sharing. And it's not just for women. Insurance plans are mandated to cover preventive services for men, women and children.

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 or broker can step in with value-added services. Guide employees toward their insurance information sheets. Point out services that are provided at no cost to them.

ACA to the rescue again. 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 relates the same information in the same manner. Employees can truly compare plans.

This short 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, illustrating 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.

Let's Play—Wellness Games

Not everyone can be or wants to be 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. Derail 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 the implementation of self-care.

Walking programs can often begin with a "steps" contest. Reward those with greater numbers of steps on their personal pedometers. 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.

Some employers have eliminated the typical meeting in a conference room with lunch provided in favor of walking meetings. Employers can hand out pedometers or Fitbits (an electronic pedometer and more) as a way to open their employees' (and their own) eyes about just how active—or sedentary—they are throughout the day.

Another employer idea for those employees in the same location—no internal email days, which forces employees to get up and move to interact with their colleagues. Not only does this engage employees in activity, but face-to-face interaction can be a refreshing change to our tendency to only

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e-communicate.

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, improve their fitness levels and feel better. They're also not shy in telling everyone about their progress.

However, employees can't participate in wellness programs if they don't know about them. 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 a day, and hopefully where distractions are at a minimum?

Employee Skin in the Game

If employees are not engaged at all, the 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). Give employees an incentive to spend wisely on health care by utilizing an HRA that requires employees to pay first-dollar coverage before the HRA kicks in. Alternatively, put in a qualified high-deductible health plan (HDHP) and pair it with health savings accounts (HSAs) or FSAs.

Have smokers pay more in premiums than non-smokers. Smoking is the leading cause of preventable death, and the government is helping employers with graphic, gross pictures on cigarette packages.

What's for Dinner—Practical Reality

Let's get real. Most employers are not going to provide a healthy, tasty lunch to their employees every day, but they can give them the gear to survive dinner at home. There's a plethora of ideas to pull off the internet.

A week's worth of recipes and shopping lists are available from many websites. Workers who feel they need cooking lessons can be pointed to the nearest cooking website. However, no matter one's expertise in the kitchen or overall health, everyone needs ideas for dinner. I love to cook—it's deciding what to fix that makes me comatose and running for local take-out.

Employers can check out neighborhood grocery stores and weight reduction programs. Most full-service grocery stores have nutritionists on staff who will talk to groups and even offer a walking tour of the store. Encourage employees to stick to the store's perimeter, where fresh foods are located.

How about asking employees for their best recipes? There's nothing like a challenge to bring out the best food ideas. Award a prize for a healthy recipe with the most protein and least calories, or an entire dinner for four that costs less than \$10. Ask employees to submit recipes for vegetarian dishes or ones that include a specific ingredient.

Money Talks, but Value Lasts

What happens after health risk assessments? Participants get \$5 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

that 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 that include phone numbers and urgent care locations.

Employers can establish a health risk assessment program, but it needs to dovetail right into a customized management plan. What's the use of knowing I have a predisposition for diabetes if I don't know the steps to take right now to prevent the disease? Participants need real-life customized health management solutions to help reach their health goals.

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. Latest estimates are that about \$250,000 is needed for out-of-pocket health

care expenses throughout retirement for a couple retiring at 65.

A focus on wellness starts from the top down. Engaging owners and human resource staff 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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