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Weighing Wellness Program Incentives

By THE ASSOCIATED PRESS

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If 2010 is the year you plan to finally drop a few pounds or snuff that [smoking](#) habit, your employer may offer incentives to make those resolutions stick or even pay off with lower health premiums.

More companies have started offering employees so-called wellness programs, which typically include free or discounted gym memberships, weight-loss programs or [smoking cessation](#) classes. They aim to improve the health -- and consequently, productivity -- of employees while eventually reducing medical costs the employer has to cover.

Last year, 93 percent of companies with more than 200 employees offered at least one wellness program along with regular health benefits, according to a survey by the Kaiser Family Foundation and the Health Research and Educational Trust. That's up from 88 percent in 2008.

Wellness programs can vary greatly and many offer incentives to attract workers. Even if you don't plan to participate, it may pay to carefully consider your company's program. Here are some things to think about:

Q: How do I get started with a wellness program?

A: The first place to stop for information at most companies is the human resources department. Most programs start with a health risk assessment, which usually involves a survey about your health habits and medical history. These assessments can be accompanied by a physical and tests that measure [blood pressure](#), [cholesterol](#) levels and body mass.

Q: That's a lot of personal information. Can my employer see that and use it against me?

A: Companies must keep employee medical information confidential and separate from personnel files. Your employer cannot fire you simply because you're deemed an expensive medical risk.

Despite this safeguard, workers should still ask how wellness records are separated from personnel

files and who keeps them, said Lewis Maltby, president of the National Workrights Institute, a nonprofit that monitors employee rights.

If wellness records are kept by a third-party administrator at another office, they're probably safe, he said. But if they're kept by the company, there's always a chance an executive could seek access.

"Just because it's illegal doesn't mean it doesn't happen," he said.

Also worth noting, some wellness programs may stretch the definition of the word "voluntary." Employees should read the details even if they don't plan to participate. A program may assume an employee is a smoker if that person does not say otherwise on a health risk assessment form. That means the employee pays a higher premium than co-workers who receive a discount after completing the assessment.

Q: How else is information from these programs used?

Wellness program providers give companies summaries of the health of their employee population. This helps them gauge which wellness offerings work or where they should focus.

Q: So my boss can never learn the answers I give on a health risk assessment form?

A: They can learn some information if you agree to reveal it to get an incentive. For example, some employers may pay a larger share of the [health insurance](#) premium for employees who don't smoke or sign up for a smoking cessation class.

Some companies also offer incentives for employees who improve their cholesterol, blood pressure or blood glucose levels, according to StayWell Health Management, a Minnesota wellness program developer.

Q: How lucrative are the incentives?

Companies can offer premium discounts of up to 20 percent for workers who meet certain goals.

Aside from a premium discount, some companies also offer smaller deductibles, lower coinsurance payments or contributions to health savings or flexible spending accounts. Some also provide cash or gift cards.

Companies in StayWell's customer base dole out incentives valued at anywhere from \$10 to \$1,000 per employee annually, with the average being between \$100 and \$200, said David Anderson, the company's senior vice president and chief health officer.

A total of 8 percent of large firms that offer wellness benefits provide smaller worker premium payments as an incentive, according to the Kaiser study. Meanwhile, 27 percent of large companies offer gift cards, travel, merchandise or cash.

Q: Do these programs work?

A: Sixty-three percent of companies surveyed by Kaiser thought their wellness programs improved employee health and about half thought they reduced costs.

Assurant Employee Benefits started paying half the registration fee for employees who wanted to join a Weight Watchers program after the Kansas City, Mo., benefits plan marketer learned that 67 percent of its workers were overweight or obese. About 10 percent of its roughly 1,000 employees signed up and subsequently dropped an average of more than 14 pounds per person. Several employees were able to stop taking blood pressure medication after shedding extra pounds. Assurant is offering the program again this year.

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