

Time to Consider a District Wellness Program

Your school district may or may not have a current Wellness Program; either way, a spring Wellness Program review may be in order to get prepared for the next school year. This article is an overview of points to consider both when refining your existing one or considering putting one in place for those employed by the district. There are things to consider in such a program to make it the best it can be to achieve the district's goals.

Workplace Wellness is an often misunderstood and frankly is a very broad topic. The material in this piece is designed to: 1) help understand what workplace wellness is, 2) identify what may be available already within your district, and 3) review what options are available to come together as a district and promote and execute a strong wellness culture and overall program. This is all based on the premise that wellness both within and outside the workplace is a good thing, and the more well we are, the better we perform at our jobs and in our lives overall, which not only helps ourselves, but everyone that we interact with all around us.

What is Workplace Wellness?

According to Center for Disease Control and Prevention (www.cdc.gov), *"Workplace wellness programs are a coordinated and comprehensive set of health promotion and protection strategies implemented at the worksite that includes programs, policies, benefits, environmental supports, and links to the surrounding community designed to encourage the health and safety of all employees."*

Understanding the definition is the easy part. How it fits into your school district and gets everyone engaged and consistently communicated is the harder part. Most experts believe that it takes a vibrant, dedicated and diverse wellness committee as a start to maximize a program. A successful program should consider stakeholders from the faculty, support staff, administration, school board, and even those in the community not directly connected with district employment.

Each district has its own unique culture, leadership, and current and potential resources to make a successful wellness program and make it their own. In my opinion, the base for this success is a strong, dedicated Wellness Committee coupled with professional expertise/guidance in your district's Benefits Consultant/Broker/Legal Counsel and delivered with a clear and consistent communication strategy. Wellness Programs come in a wide range from very comprehensive, detailed risk assessments and biometric testing with robust incentives to basic, simple promoted programs that encourage general exercise and wellness education.

Workplace Wellness Resources That Districts May Not Know Are Available Now

Sources potentially available to school districts to help support a Wellness Program:

- District Health Plan: Many of the school districts in Wisconsin fund their group health insurance through a fully insured health plan using a regional HMO (which connects local Provider Owned Hospitals and Clinics to the insurance plan) or a PPO (an insurance company that has a broad contracted network of health care facilities and providers providing wider access to such providers). Group Health plans today that are set up this way often have "baked-in" wellness initiatives and programs available to everyone in the plan. In the fully

insured funding arrangement like those described, the premiums are fixed for the plan year and most of the risk (claims utilization) is put on the Health Plan or insurance company. It is in their best interest financially to keep the claims as low as possible and keep the population that it is insuring as healthy as possible. That is why they have such baked-in wellness initiatives available. The Health Plans often offer discounted workout facilities to rewards programs for those that are obtaining regular preventative care and are staying active in ways that can be measure and tracked. In most cases, these are available right now to each plan member and can be utilized at any time. They just may need to be better promoted, emphasized and communicated by the district along with the district's Employee Benefits Consultant or Broker.

- District-based and/or Community-based Workout facilities, Wellness Centers or Exercise Rooms: Most districts have "on campus" workout facilities/exercise rooms that could be more readily available for district employees to use to help in the execution of a Wellness program. Some specific set-aside hours could be made available just for this group of individuals, and that helps in the promotion for the goals the district makes to help its employees get more active and healthier. Also, often times there are Community-based private workout facilities or Wellness Centers that will many times provide a significant discount to School District employees, which is also a great way to help streamline the resources needed to help a district meet its agreed upon wellness promotion and goals.
- Nutrition and food label reading classes and discussion groups: The district may have professional nutrition experts on staff or have local relationships with individuals within the district to provide periodic nutrition and food label reading and meal preparation classes. Activity coupled with a healthy diet will only accelerate a population's goal for stronger wellness and well-being.

Workplace Wellness Options for School Districts to Consider

Once a Wellness Program committee has been established or is coming back together for new ideas to help grow the program, it is important to consider the following ideas:

- Premium contribution savings to plan members for participating and complying with a bona fide wellness program.

The following is sourced from the *Milbank Quarterly* 2015 Jun; 93(2): 301–318.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4462879/>) *Specifically, the government exempts wellness programs that condition a reward or penalty on the achievement of health outcomes from HIPAA's nondiscrimination provisions as long as: (1) eligible individuals have the opportunity to qualify for the reward at least once per year; (2) the reward does not exceed 30% of the total cost of employee-only coverage under the plan, or 50% for programs designed to prevent or reduce tobacco use; (3) the program is reasonably designed to promote health or prevent disease; (4) the full reward is available to all similarly situated individuals; and (5) plan materials disclose the terms of the program, including the availability of a reasonable alternative standard to qualify for the reward or the possibility of a waiver.³ The third condition also requires that the program "must have a reasonable chance of improving the health of, or preventing disease in, participating individuals, and not be overly burdensome, not be subterfuge for discrimination based on a health factor, and not be highly suspect in the method chosen."³*

- Consider partnering with a dedicated Wellness Program vendor that specializes in workplace wellness. These vendors have a range of hands-on and online services and support, and most have lower cost turn-key HIPAA protected programs with great reporting capabilities to help a district meet its specific goals. They are required to be Health Care Reform/Legally compliant to ensure that privacy is maintained at the highest level for all participants.
- Keep it simple, and the committee must continue to meet on a regular basis. If you don't have a current program, consider starting with a simple walking program coupled with a monthly wellness newsletter and other health educational opportunities to get the momentum going. The key is to get it in place and keep it active, alive and growing. If the district plans to organize an in-house wellness program, it is key to consult with their district's Benefits Consultant and/or legal resources to be sure that it is not discriminatory and meets the legal standards established by the equal employment opportunity commission (EEOC) and the department of labor (DOL).

Here at TRICOR Insurance, we have helped small, mid-sized and large school districts and other public and private employers get wellness programs understood, off the ground, and connected to both our resources and those that specialize in supporting such programs. Please feel free to contact me if you would like to have a further discussion about your specific needs so we can assist and direct your district to the best resources available.

Interesting statistics on Wellness Programs?

Source: *Workplace Wellness Statistics compiled by "ita group"* <https://www.itagroup.com/insights/workplace-wellness-programs>

- *By 2018, it is projected that obesity-related healthcare expenses will cost the U.S. \$344 billion annually.*
- *59% of employers agree that workplace wellness programs can help reduce costs.*
- *In 2014, 76% of employers offered some type of wellness program to their employees.*
- *Nearly 70% of employees would participate in workplace wellness if provided by their employers.*
- *90% of organizations with workplace wellness in place would increase their investment in their program if they could better quantify their impact.*

Important Disclaimer: *We strongly recommend school districts connecting with their licensed benefits consultant/broker, legal professional and dedicated wellness vendor for support and guidance as it relates to workplace wellness program start-ups or refinement to existing programs.*



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