

THE WELLNESS COUNCIL OF AMERICA PRESENTS



# Case Study



The Best Care Is  
**SELF-CARE!**

The Results Are In!

A WELCOA Self-Care Case Study


 The logo features the word "WELCOA" in a small, bold, sans-serif font with a yellow star above the "W". Below it, the words "Case Study" are written in a large, light gray, sans-serif font.


### ABOUT **COLLEEN REILLY MBA, MSM**

President & Founder • Total Well-Being

Colleen Reilly is the president and founder of Total Well-Being, a holistic wellness provider that offers services for achieving physical, financial, personal and professional wellness goals. She develops wellness programming and benefits for clients, with the overarching goal of improving employee health and well-being. Ms. Reilly's consulting provides clients with strategic health and productivity goals and objectives, including HRA strategies. She has collaborated with over 60 Fortune 500 clients, helping them organize and implement effective wellness programs.



### ABOUT **DAVID HUNNICUTT PHD**

CEO, WELCOA

Since his arrival at WELCOA in 1995, David Hunnicutt has interviewed hundreds of the most influential business and health leaders in America. Known for his ability to make complex issues easier to understand, David has a proven track record of asking the right questions and getting straight answers. As a result of his efforts, David's expert interviews have been widely-published and read by workplace wellness practitioners across the country.

David Hunnicutt can be reached at [dhunnicutt@welcoa.org](mailto:dhunnicutt@welcoa.org).



### ABOUT **WELCOA**

Wellness Council of America (WELCOA) was established as a national not-for-profit organization in the mid 1980s through the efforts of a number of forward-thinking business and health leaders. Drawing on the vision originally set forth by William Kizer, Sr., Chairman Emeritus of Central States Indemnity, and WELCOA founding Directors that included Dr. Louis Sullivan, former Secretary of Health and Human Services, and Warren Buffett, Chairman of Berkshire Hathaway, WELCOA has helped influence the face of workplace wellness in the U.S.

Today, WELCOA has become one of the most respected resources for workplace wellness in America. With a membership in excess of 4,000 organizations, WELCOA is dedicated to improving the health and well-being of all working Americans. Located in America's heartland, WELCOA makes its national headquarters in one of America's healthiest business communities—Omaha, NE.

## Introduction

### What Is Self-Care?

- › Empowerment for managing a healthy lifestyle and knowing the importance of getting preventive care
- › Knowing when to treat common illness or minor injuries at home and when to get medical attention
- › Knowing how to communicate effectively with doctors and other caregivers
- › Being prepared to respond effectively in an emergency
- › Knowing how to achieve a higher quality of life even when you have a serious illness or an ongoing medical condition
- › Seeing yourself as the most important member of your health care team

### Self-Care Programs And Workplace Wellness

Employees are bound to get sick or injured, even with the most rigorous wellness programs and preventive measures in place. The result can be costly to both the employer and employee in terms of unnecessary health care utilization and lost productivity.

To address this predicament, organizations of all kinds are rapidly integrating medical self-care initiatives to help employees and their families make informed choices concerning the prevention, detection, initial treatment and follow-up of minor, self-limiting medical conditions.

Within the context of any given workplace, a medical self-care initiative has the power to help employees not only manage their own health and health care, but to become better and more responsible consumers of health care as well.

With the economic realities of rising health care costs, increases in company-sponsored insurance premiums, and the over-utilization of medical visits, a well-designed, effectively-integrated, workplace-based medical self-care program can be the solution that American businesses need. Medical self-care programs are win-win—in that they help employers contain escalating costs and engage employees in the medical decision-making process while empowering them to get the best care possible.

### Building An Effective Medical Self-Care Program In Three Simple Phases

Overall, a results-oriented medical self-care program will get your employees actively involved in their own health and acting as advocates for quality medical care. A workplace self-care program is most effective when it is implemented in three phases:

#### Phase I: Collecting And Contacting

The goal of phase one in a results-oriented medical self-care program should involve employees collecting their health information in one place and contacting a primary care provider. In the initial stages of a self-care program, it's important to have your employees maintain their personal health information in an organized, secure format. Offer them advice for securing a health care provider that will meet their needs.

#### Phase II: Recognizing And Reacting

**In the second phase of a results-oriented self-care program**, the goal is to help your employees learn how to recognize their medical symptoms and react appropriately. A self-care book or manual is usually the best tool to offer sound advice for the prevention, management, and appropriate treatment of some common health issues that your employees will face. Medical self-care manuals are designed to help your employees and their family members determine whether

their symptoms can be treated at home or if they should seek medical care. Teaching such skills helps your employees take better care of their health and reduces the costs associated with unnecessary health care visits.

### Phase III: Preparing And Performing

The third phase of a self-care program should help your employees build the skills they need to be prepared for their interaction with the medical system. This will ensure that they receive the best care possible from the health system by making decisions as informed, medical consumers.

## The Case Of The Company

*Please note: To protect the identity of the employer and its employees, the company documented in this case study will be referred to simply as "The Company."*

**The following case study** focuses on one of the leading financial companies in the United States and their implementation of a medical self-care program. Their program effectively improved employee health and well-being, while saving the The Company a significant amount in unnecessary health care costs.

This organization's story paints a comprehensive picture of how to build an effective medical self-care program in three simple phases. The following case study explains how one of the largest financial institutions in the Midwest helped their employees with collecting personal health information via a mandated health screening and health assessment benefits enrollment. During phase one of the program, The Company also encouraged their employees to take the comprehensive health outcomes report and contact their primary care provider or start to build a relationship with one if they didn't have a

PCP. During this initial phase employees were able to maintain their personal health information in an organized, secure format on the secure e-health portal, and they could even share that data with their health care provider as appropriate.

In the second phase of this results-oriented self-care program, The Company rolled out a new high deductible health plan. Participation in the new high deductible health plan exceeded 32%. This was considered a success and supported the business objective of starting to build an informed health consumer population. Due to employees having to pay first dollar with the high deductible health plan, the *Guide to Self-Care* program would support the informed consumerism movement. This program was presented with the goal of helping the employees and their family members determine whether their symptoms could be treated at home or if they should seek medical care. Teaching such skills helps your employees take better care of their health and reduces the costs associated with unnecessary health care visits.

During phase three, The Company helped employees build the skills they needed to be prepared for their interaction with the medical system. Regular annual assessments and screenings were instituted so employees would have updated metrics. In addition The Company's self-care program provided employees with resources, tools and strategies such as health decision treatment guides, chronic condition management guides and questions to bring to their physicians to make the most of their visit. Utilization of these tools was tied to earning wellness points that could accumulate up to \$1,200 deposited in the health savings account.

Outlined here are the self-care program specifics that were used in phase two, including: the chosen incentives, employee education, and programming details that sustained the 12-month campaign.

## About The Company

The Company is a provider of a comprehensive suite of products and services to families seeking financial resources for higher education. Their business also creates operational products and services for the institutions that serve those clients. The Company has nearly 2,500 employees in 17 different locations throughout the Midwest.

## The Plan: How Did They Do It?

In July 2007, The Company launched a 12-month self-care program that was tied to the employee benefits package.

Nearly 2,500 employees received a guide to medical self-care. The program was not available to spouses, but an important part of the program encouraged employees to take the book home and share it with their family members. Employees were also encouraged to share their family testimonials of how they used the book and could win prizes for doing so.

Of the nearly 2,500 employees who received the *Guide to Self-Care*, 923 participants were still engaged at 6 months into the program and 173 participants were engaged in the program at the 12-month mark.

## Motivation & Implementation

The motivation for implementing the medical self-care program was to help build an informed health-consumer population. The self-care program was rolled out shortly after implementing a consumer-driven, high deductible health care plan. It was designed to educate employees so they could get the most out of the new benefits package. In addition, because a self-care program can yield a significant return-on-investment with comparatively low up-front costs, it was seen as a win-win and quickly received support from the senior level management.

## A Key Ingredient

The self-care program was seen as good for employees, great for the health-care consumerism movement, and helped the wellness team provide an ROI scenario to leadership. Its initiation was a success with the senior level executives, and support for this program was very high. The executive staff supported the program and visibly participated in the onsite meetings and attended webinars as necessary to give an introduction. They also supported a policy to ensure that all new-hires received a self-care guidebook when they first joined The Company.

“Knowing your population and where they are in terms of readiness to change will make all the difference for your success rate.”

## Program Design

The Company's self-care program focused on the distribution and training of the self-care book, the *Mayo Clinic EmbodyHealth Guide To Self-Care*.

Prior to launch, the Wellness Director met with three other companies, who had also implemented a self-care program, to learn their implementation strategies and suggestions. After that, it took The Company's wellness team about one month to conceptualize the program, at which point they held meetings with the company's internal Wellness Advisory Committee, Wellness & Safety Committee and Wellness Champions to get input and advice on the roll-out and execution that would increase participation and engagement.

All in all, The Company's Wellness Director developed three tiers of committees that had buy-in for the wellness program, all of which were able to give feedback, take action, and work to embed wellness into the company's culture. The Company's self-care program structure is an example of senior leadership support at its finest. It illustrates a multi-functional team approach with its Wellness Steering Committee (comprised of the C-Suite), Wellness Advisory Board (made up of Directors), Wellness & Safety Leaders (managers who really had a pulse on the organizational dynamics), and Wellness Champions (front line employees) who were all working together.

Once the proposal was drafted, the plan was created, a meeting was set and immediate approval was granted because the wellness team had already received the direct attention of the CEO, CFO and President on the Wellness Steering Committee.

As with any program, the wellness team first designed their project plan. They defined the program and established goals, plans, incentives, materials, marketing and communications, evaluations and budget. Having the following established goals helped the team launch a targeted program:

- A. Deliver the *Mayo Clinic Guide to Self-Care* to 100% of eligible employees
- B. 350+ employees will participate in the online training sessions.
- C. 400+ employees will complete the Initial Survey.
- D. 80% of initial survey respondents will agree that *The Guide* will be useful to them and their family members.
- E. 90% of 6-month post delivery survey participants will say that they have used *The Guide* 1 or more times in the past 6 months.
- F. 90% of 6-month post deliver survey participants will say that they either Strongly Agree or Agree with the statement "*The Mayo Clinic EmbodyHealth Guide To Self-Care* book has been a valuable resource for me and /or my family."

## RESPONSE FROM THE COMPANY'S CAMPAIGN

Before I received *The Guide* I had back pain. *The Guide* had a section on stretches for the back. When I do the stretches consistently my back feels much better! Thanks to The Company for providing this useful tool.

## LAUNCH TIMELINE

- ▶ *The Guides* will be delivered to all offices by early July 2007 from the Mayo distribution center
- ▶ *The Guides* will be drop mailed to remote employees by early July 2007 from the Mayo distribution center
- ▶ Welcome Letters will be printed by Wellness Coordinator and copies sent to each location in early July 2007
- ▶ The Wellness & Safety Committee will do desk drops of *The Guide* and Welcome Letter mid July 2007
- ▶ Wellness Coordinator will update e-health portal to include the Self-care Points offerings by mid July 2007
- ▶ Wellness Coordinator to post the self-care information on the Wellness & Benefits Portal
- ▶ 15-minute online trainings will be held on July 24, July 25, August 1 and August 2
- ▶ The scenario quiz will be posted on the portal from July 23 through August 31 for completion and sent to the Wellness Coordinator
- ▶ The initial online survey will be available to complete from August 6-17.
- ▶ The Practicing Self-Care Contest will be posted on The Company's portal with a front-line spotlight to call attention to it through flyers on August 15

### Communication, Communication, Communication

The program was communicated on the weekly "Directors Call" with over 150 leaders. "Weekly Wednesday" all-company emails were released pre-, during and post-program. In addition, The Company had a comprehensive web portal that employees check every morning, and medical self-care program ads were displayed prominently on the home page.

The Wellness and Safety Committee also hung fliers, posters, table tents and customized the e-health portal with promotions marketing this program.

Strategies related to developing a communications plan, including message source, content, style, channel and frequency, was critical to behavior influence.

<b>Source</b>	Corporate Wellness & Benefits, Senior Management, Coworkers, Direct Managers, Personal Physician
<b>Content</b>	Becoming an informed health consumer, amount it costs to participate in the program, opportunity to identify health risks, ability to fit preventive medicine activity into busy schedule, knowing health status, feeling better about oneself, doing something that everyone else is talking about, improving health, maintaining current health, reducing risk of future health problems, saving money
<b>Style</b>	Fact-Filled, Humorous, Colorful, FAQ, Interviews with Coworkers, Testimonials and Stories
<b>Channel</b>	Written (Email, Mail, Posters), Verbal (Team meetings, One-on-one meetings, Face to Face), Telephonic (Mass Voicemail)
<b>Frequency</b>	Three different channels at least seven different times

### RESPONSE FROM THE COMPANY'S CAMPAIGN

Just having had my first child I have found *The Guide* very useful in determining if my infant's behavior or reactions are normal or require medical attention.

## The Particulars: Key Components

The next section of the case study takes a look at specific elements that were involved in delivering The Company's self-care campaign. The actual implementation took place an additional 4-6 weeks after the approval date, due to the ordering of the book and ensuring there was adequate time to communicate and coordinate the onsite and online meetings.

Because the overall wellness initiative was tied to employee benefits, The Company was able to boost participation rates for the self-care program by using a point-based incentive system: to earn HSA contributions made by The Company, the employees had to earn 2,500 wellness points each quarter—and the self-care campaign was worth 1,500 points.

### Incentives And Engagement Activities

The actual book was given as the first incentive for participating in the program. All participants had the opportunity to earn 1,250 wellness points for engagement. (1,250 wellness points is half of the required wellness points needed to achieve a quarterly contribution of \$150-\$400 into the health savings account). Program-engagement activities included:

- › Interactive, Online Trainings About Using The Guide - 500 points
- › A Self-Care Scenario Quiz - 250 points
- › Success Story Contest Submission - 250 points
- › The Initial Program Survey - 250 points

### The Self-Care Guide

*The Mayo Clinic EmbodyHealth Guide To Self-Care* was chosen because it provides advice on when to seek medical help and when to practice self-care, with practical guidance on how to manage more

than 200 of the most common and costly health conditions that account for the majority of sick days, doctor visits and workers' compensation claims. This book was selected because The Company was using the Mayo Clinic EmbodyHealth Portal at the time. This was a nice complement to the e-health portal and the book was customized to drive traffic back to the website.

In addition, The Company felt that because Mayo Clinic is a reputable and world-renowned leader in health and wellness, The Company's employees would appreciate receiving a credible, reliable guide that was written by the experts. *The Mayo Clinic EmbodyHealth Guide To Self-Care* is based on decades of patient care experience with millions of people and is specifically designed to help people:

- › Prevent illness
- › Identify health problems before they become serious, costly concerns
- › Avoid unnecessary primary care and emergency room visits
- › Take a more active role in working in partnership with their health care provider



In fact, The Company saved more than \$30,000 in one year by avoiding unnecessary Emergency Room visits.



The distribution of the *Guide* was accomplished through:

- › Desk drops by the Wellness & Safety Committees at every office location
- › Desk drops were accompanied by a half sheet of paper explaining the program
- › Individual mailings of the Guide and program explanation to remote employees

After all employees received their self-care guide, four events were to take place. Each event had wellness points assigned to it that employees earned for completing the event.

1. 15-minutes online training - 500 points
2. Scenario quiz - 250 points
3. Practicing self-care contest - 250 points
4. Initial survey - 250 points

### Program Budget

The total cost of the program was nearly \$26,500, not including the wellness staff's time and resources. \$1000 worth of fun, raffle prizes were given away as incentives. Wellness points were no additional cost, but if an associate earned all their wellness points for the quarter, they would receive their quarterly \$150-\$400 health savings account contribution from The Company.

The budget-breakdown for the medical self-care program:

- › Self-Care books with shipping and handling (and \$25,300 individual mailing to remote employees)
- › Printing costs of welcome letters for desk drop - \$180
- › Contest prizes - \$1,000
- › **TOTAL - \$26,480.00**

### Data Collection

The Company collected health care claims data from their health care plan provider pre- and post-program to prove ROI after one year of the self-care program. Specifically, ICD-9 codes for Emergency Room Visits, Urgent Care Visits and Preventive Care Visits were collected.

Participant Survey data was collected at 6 and 12 months to determine the sustainability of the program—and to gauge employee use of the self-care book. For the surveys, The Company's wellness team defined participation as the number of people that received the book. Engagement was defined by the number of participants that completed the surveys at 6 and 12 months. The exact attendance of the onsite meetings and online meetings was not tracked, but those meetings averaged about 75 participants per event.

One woman stated that she put the book in her camper for a reference. She knew she had access to the internet and could get the information online when at home or the office, but not when she was out camping. This proved to be a very successful plan, as when she got poison ivy on a camping trip she was able to self-medicate thanks to using *The Guide to Self-Care* and she didn't have to cut her vacation short.

## The Payoff: Results Of The Program

This section contains program results and outcomes from The Company's self-care program. Overall, the payoff from The Company's medical self-care program included a decrease in Emergency Room visits, a decrease in Urgent Care visits, and increases in employees having Preventive exams. When reviewing the pre-program claims that did not require a trip to the ER, The Company found that ER utilization had declined because the self-care program helped employees realize it wasn't always necessary. In fact, The Company saved more than \$30,000 in one year by avoiding unnecessary Emergency Room visits.

The successful delivery of The Company's self-care program returned the following, intended results:

- › Created an employee population of informed health consumers
- › Increased preventive care visits
- › Decreased Emergency Room visits

### Benefits Plan Design

The Company had previously used a traditional PPO plan with a low deductible, but to implement a high-deductible, consumer-driven plan, they foresaw needing to do some employee education.

The employee population had no idea what health care was actually costing because there had always been co-pays involved. Under a consumer-driven plan with high deductibles, The Company didn't want its employees to be shocked at how many of the medical care dollars would now be their responsibility.

The new, consumer-driven benefits plan design included 100% coverage for preventive care visits and increased the limit up to \$1000 for preventive care

services. The company determined that preventive care would be covered so that employees could get annual exams and preventive screenings without having to wait or pay too heavily out of pocket.

The plan design took approximately three months to discuss and determine, but was one of the first times that the wellness and benefits team worked together under one leader, which made the process much more collaborative.

Overall, the change in The Company's benefits plan helped employees and their families understand how important preventive care visits are. It also helped them realize they could save money by utilizing a self-care book and not just rushing to the Emergency Room.

### A Lifelong Impact

Many employees' lives were positively impacted by The Company's medical self-care initiative—and not just by the cost savings or reduction in ER co-pays. They felt cared about by their employer. Employees were able to take *The Guide to Self-Care* home and discuss it with their spouse or family members, which generated informed, health-consumer conversations. Employees started to become empowered with the knowledge, skills, strategies and tools they needed to take charge of their personal health—which has a life-long impact!

The senior level support for this program was very high. The executive staff supported the program and visibly participated in the onsite meetings and attended webinars as necessary to give an introduction. They also supported that all new-hires should receive *The Guide to Self-Care* when they first joined The Company.

## Outcomes

### SURVEY RESULTS

#### 12-Month Evaluation

- › 93% of 173 people who participated said they used the guide at least once in the past 12 months; 20% used it six + times
- › 25% said the guide helped reduce their missed work days
- › 15% reported an avoidable ER Visit; 2% avoided six + ER visits

### MEDICAL UTILIZATION TRENDS

#### Overall trends from year prior to year post-program:

- › Decrease in Emergency Room visits by 5.5% Savings of \$16,250 based on \$500 average ER visit
- › Decrease in Urgent Care visits by 3.4% Savings of \$1,700 (based on \$170 average Urgent Care visit)
- › Increase in Preventive Care visits by 14.5%

### 12-MONTH SELF-CARE PROGRAM RESULTS AT-A-GLANCE

- ›  $\frac{2}{3}$  of Employees report that the Self-Care Guide is a valuable resource for them and their families
- › Costly Emergency Room visits are trending down
- › Active participation in Preventive exams and screenings
- › 61 total ER visits avoided (x) \$500 average cost per ER visit = \$30,500 worth of unnecessary ER trips avoided

Nearly 2,500 employees received *The Guide to Self-Care*. 923 participants were still engaged at 6 months into the program and 173 participants were engaged in the program at the 12-month mark.



## In Hindsight (An Overview)

In an interview with the Wellness Team Leader, WELCOA asked about the pitfalls and peaks she experienced while implementing The Company's medical self-care program:

**What was the most innovative aspect of this program?**

**Wellness Team Leader:** The delivery of the 15-minute online meetings was an innovation for this population because we had not done online meetings for a wellness program prior to this. The online meeting (or webinar) format allowed very busy employees to attend the meetings and get engaged.

In addition, we had not done a desk drop with a book to every single associate prior to this program. The personal invitation and gift of a self-care book on everyone's desk set the tone, which helped us build our dedication to communicating the program throughout the year. We also created some innovative testimonial posters and hung them throughout the organization. One woman stated that she put the book in her camper for a reference. She knew she had access to the internet and could get the information online when at home or the office but not when she was out camping. This proved to be a very successful plan, as when she got poison ivy on a camping trip she was able to self-medicate thanks to using the *Guide to Self-Care* and she didn't have to cut her vacation short.

**What would you have done differently if you had the chance?**

**Wellness Team Leader:** Although we had employees collect their key personal health information and enter it into the e-health portal and then secure their

primary care physicians, we should have followed up after 12 months and continued to remind employees about using the book so as they entered the health care system they were more confident. We offered great resources, tools and strategies such as health decision treatment guides and chronic condition management programs, but connecting the dots via communication on *why* these tools were so critical should have been more of an emphasis.

**What were the keys to your program's success?**

**Wellness Team Leader:** I'd say it was really these four factors:

- Senior leadership support
- Communication and our interaction with employees
- Connection to health care benefit plan
- The opportunity for personal empowerment (intrinsic motivation)

**What were the most significant challenges along the way?**

**Wellness Team Leader:** The biggest challenge was continuing to keep the engagement and persistence in the program high. We started out with 2,500 books distributed and had over 900 evaluations completed at month 6, but then our numbers dropped to less than 200 still participating by month 12.

### Self-Care Program Benefits:

- Informed Health Consumers
- Increased Preventive Care Visits
- Decreased Emergency Room Visits

## If you could give practitioners three pieces of advice concerning designing and implementing a results-oriented medical self-care program, what would they be?

### Wellness Team Leader:

1. Create a short- and long-term communication and engagement strategy for the medical self-care program. To become and maintain the status of an informed health consumer means your employees must be constantly learning about what that means. When implementing a program like this you have to keep the most relevant, credible medical and health information “top-of-mind” for your employees.
2. Create a data-driven program with the appropriate ICD-9 codes from your health care plan. These data points should be pulled pre- and post-program to ensure that you have made a difference—and will indicate when you are starting to see people’s behavior change through their utilization of the Emergency Room, Urgent Care, and Primary Care Provider visits.
3. Develop and sustain senior leadership support that is visible during the program and after. This may be as simple as having senior members attend your onsite meetings or webinars, or just having the self-care book in their office. It is important that employees and their families know The Company cares about them and that the senior leaders frequently send that message.

## Is there anything you’d like to add?

**Wellness Team Leader:** When you roll out a results-oriented self-care program—or any wellness program—knowing your population and where they are in terms of readiness to change will make all the difference for your success rate. A funny story that preceded our program was actually a disaster that helped me to slow down my pace and taught me to

do more preparation, communication and positive nudging. There’s value in making mistakes as long as you can overcome them and get to know your population better because of it.

My story: Two months after being hired to lead the program, I removed all of the unhealthy food from the vending machines in the second largest office building. During an all-company meeting at this location, which had 900 employees, instead of talking about the state of business affairs, employees only wanted to talk about the vending machine changes. After barraging the CEO with “why did you take away my Twinkies?” questions, I was summoned to stop the madness and get the meeting back on track. I simply stated that the company was creating a culture of health and wellness and would be providing healthier snacks. I said, “If you would like your Twinkies at work, you’ll have to go to the grocery store and buy them yourself.” One week later, an employee had set up a booth and was selling Twinkies for a \$1 each. In retrospect, this population was not ready for drastic change, and I should have done more research about how to educate and help the employees get ready for changes like that.

\$1.00 PLEASE MAKE SELECTION





17002 Marcy Street, Suite 140 | Omaha, NE 68118

402.827.3590 | [welcoa.org](http://welcoa.org)