

Online Extra: Here's to Your Health

JUNE 18, 2001

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Dr. David Hunnicutt explains how wellness programs keep workers on the job -- and medical premiums down

For small-business owners seeking to control soaring health-care costs, employees who neglect their health can be time bombs waiting to explode. Why? Managed-care companies set premiums based on an entire group's claims history. If just one of your workers has a serious heart problem, you can wind up with higher rates for years.

That's why a growing number of entrepreneurs are setting up employee wellness programs. Such programs generally consist of providing your staff with free annual health-screenings to check for warning signs like high-cholesterol and high-blood pressure-conditions which can portend serious problems down the road. Many business-owners also give employees incentives to reach specific health-related goals.

About 25% of health plans provide screenings. Even if yours doesn't, a wellness program doesn't have to be expensive. Many local hospitals will administer the exams for as little as \$10-\$40 per worker. Dr. David Hunnicutt is president of the Wellness Councils of America, a non-profit organization based in Omaha, Neb. that helps small businesses, large companies, and government organizations set up and administer wellness programs.

Hunnicutt spoke recently with Small Biz correspondent Joshua Kendall about how entrepreneurs can use wellness at their companies. "There are other models for wellness programs beside a glass-walled fitness center built by a Fortune 500 company," Hunnicutt says. "Wellness really means making the whole company healthier so the business can move forward." Here are some edited excerpts from the conversation:

Q: What do wellness programs cover, and how can they help small-business owners?

A: They typically address issues like obesity and cardiovascular disease, as well as mental-health issues like stress and parenting skills. Ergonomics may sometimes also be covered. Besides helping reduce medical and disability costs, wellness can reduce absenteeism and increase presenteeism -- that is, making sure that employees are ready to work when they are at their desks.

Q: How do you set up a wellness program?

A: It's fairly easy. First, you need to find what your employees need. You might administer health screenings to determine if there are any common health problems in the company. Or simply ask employees what they would like to see -- say, exercise programs or stress management.

With that information, you can devise a plan and set aside a budget. Choose some interventions to get workers motivated -- say, an annual fun-run for employees, or lunches that educate employees about a critical health-care topic, such as lower-back pain.

Whatever you do, you need to create a supportive environment by setting up corporate policies that promote wellness. You might, for example, provide a formal orientation for all new employees on your wellness program and reinforce wellness through a newsletter or an annual wellness banquet. Finally, companies should continue to evaluate how well the overall program is working.

Q: What are the most common mistakes entrepreneurs make?

A: One big mistake is to skip the information gathering-phase. Although about 90% of companies have at least one wellness activity -- say, a smoke-out -- only about one-third actually collect hard data. If you don't know what your employees are concerned about, you can't design an effective program. Other common misconceptions are that wellness is none of my business, or that employees won't participate.

Q: What services does Wellcoa provide small companies?

A: For big companies, we typically come on site for a day. This is beyond the means of most small companies, so we provide them with phone consultations for a reasonable hourly rate. We help small employers design a benchmarked program that is right for their company. This is called "wellness planning." And we'll steer you to providers who can actually implement the specific activities of your program.

Edited by Larry Kanter

WELCOA publishes a useful small-business sourcebook that costs \$50. For more information, see www.welcoa.org.