

# Wellness Program RESET:

## What Employers Should Expect from Vendors

Written By Laura Carabello



U

ps and downs with wellness vendors over the past few years may have left employers and plan sponsors pondering what their expectations should be in 2024 and beyond.

One thing is for certain: employers increasingly see wellbeing as crucial to their workforce health, productivity, and benefits strategy. Despite any downturn in the current economic environment, it doesn't appear that they will be reducing their investment in support of programs and services with more growth surrounding incentives.

In fact, according to the 14th Annual Employer-Sponsored Health & Wellbeing Survey of 184 employers fielded by Fidelity Investments and Business Group on Health, 9 in 10 employers felt that a sagging

economy would not lead to any reduction and 3 in 10 planned to actually increase their investment. The responses point to particular promise for those interested in increasing social cohesion:

- 82% of employers plan to focus on social connectedness (70% in 2022)
- 79% plan to focus on community (67% in 2022)

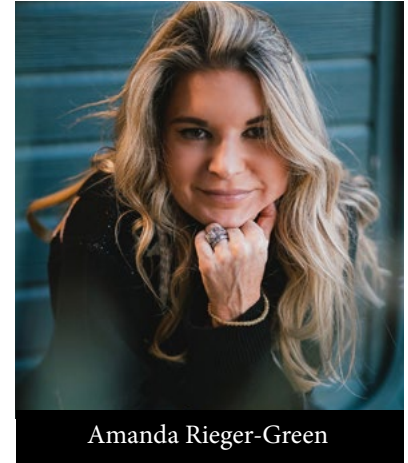
This heightened attention to employee wellbeing undoubtedly resulted from the physical and mental toll of the pandemic along with increased emphasis on job satisfaction. Harvard Business School advises that at a time when many workers are struggling with mental health issues, workplace wellness programs need to go beyond providing gym discounts and start offering employees tailored solutions that improve their physical and emotional well-being.

They advise that many wellness programs are simply built on a “set-it-and-forget-it” mentality, often making them undervalued and inadequate in supporting employees’ needs, both on and off the job. They contend that many companies are wasting precious financial resources on ineffective programs and as a result, suffer the costs of losing talent, replacing disengaged employees and watching productivity take a nosedive.

Harvard business experts still point a finger at COVID-19, highlighting the fact that workers expect employers to go beyond offering access to mental health apps and setting up fitness challenges. Traditionally, workplace wellness programs have focused on ways to lower healthcare costs, but this is far from adequate to meet employee needs.

Furthermore, when there’s a drain on employees’ physical, mental, and emotional energy, productivity is naturally affected. As a result, companies ultimately bear the cost of lost productivity through employee resignations, as well as the expense of replacing unhappy, burned-out workers who depart. With the costs of replacing an employee cited at as much as three to four times a position’s salary, attrition due to burnout is worth preventing.

Given the benefits of introducing a robust wellness program, the question becomes, “What should employers expect from their wellness vendor?”



Amanda Rieger-Green

Amanda Rieger-Green, MPH, CEO and founder of Soul Pathology, described as a transformative force in wellness, resilience and personal growth serving employers, organizations and individuals, says, “Vendors provide solutions and accountability and should not rely upon the employers to create wellness solutions with metrics, data and statistics to document performance.”

She recommends that employers seek out vendors that can offer uniquely tailored solutions for their population and organization, creating accountability, employee engagement and traction -- the calm that results in an ongoing conversation that yields value.

“In the rapidly evolving landscape of modern business, success is no longer solely defined by bottom-line profits and market share dominance,” she says. “A new era has dawned, one where organizational success is intimately intertwined with the well-being of its most valuable asset: its employees. This

paradigm shift has ushered in the age of enlightened employers who recognize that the path to sustained success is paved with a genuine commitment to employee well-being.”

She emphasizes that organizational success is unequivocally linked with the well-being of its workforce. “Prioritizing employee well-being isn’t a transient trend -- it’s a strategic imperative that reshapes the destiny of organizations,” she says. “By nurturing an environment that honors employees’ physical, mental, and emotional health, organizations are sowing seeds of prosperity that ripple across every facet of their operations.”



Teri Weber

Teri Weber, Senior Vice President, Spring Consulting Group, an Alera Group Company, concurs, “While we expect continued innovation in this space, we believe it is not necessarily about needing more but about assessing the options available and understanding what an organization’s unique needs are related to wellness.”

She says there should be a clear line between claims cost drivers, employee demographics, and employee feedback to any wellness and mental health initiatives being undertaken.

“This is a crowded marketplace when it comes to point solutions and tactics, and employers should avoid doing everything and instead take a more targeted approach,” she continues. “Answering the wellness and burnout question should go beyond perks or benefits offered to include the overall corporate culture and how things like time off, flexible work and career development opportunities are accounted for.”

### NEED FOR EMPLOYER SUPPORT

WELCOA, an organization with 4,000 corporate members and respected resource for building high-performing, healthy workplaces, says there’s a hard truth to this dissonance that many companies experience with wellness vendors.

In many instances, it’s not the vendor, it’s the organization. They recommend some “tough love” before searching for another vendor partner: gain clarity around organizational needs, develop a deep awareness of how conducive the work environment is for wellness, and assess strengths and weaknesses.

At UR Medwatch, providing care management solutions that address employee wellness at all stages of health, Sally-Ann Polson, President and CEO, advises, “Historically, traditional wellness programs have been ineffective because of lack of employer support and therefore member engagement. It is not enough to simply offer the benefit -- it has to be promoted and members rewarded for participating and truly working towards improved health.”

She says the most effective wellness programs include some type of member incentive that is important to their specific population, “One size does not fit all, but often removing the cost barrier and decreasing or eliminating member co-pays and deductibles has proven to be enticing.”

Polson advises employers not to expect to see a fast return on their investment: “Wellness is a long-term event, and the benefits of getting or staying healthy are almost impossible to measure, but the cost of doing nothing will soon become painfully evident through the increase in ongoing and high-cost medical events.”

Jenny Wan, director, Sales & Marketing, Health Portal Solutions, shares, “I don’t think lack of options is the issue here. EAP-type programs have been around for years, and new mental health



Jenny Wan

programs and vendors are entering the market every day now. What employers need the most is support in promoting and driving employee utilization of these programs. This support could come in the form of giving employers training on communication strategies, privately-branded materials to use, and even suggested promotion schedule.”

She says an employer can have the best program in the world, but if it’s not promoted, program utilization and ROI will be low. Wise wellness vendors will not only provide a solid program but also well-established tools and strategies to equip employers in promoting it.

### HEALTH VS. WELLNESS

The terms “health” and “wellness” are often used interchangeably. The World Health Organization (WHO) defines health as, “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.”

Although wellness can be defined similarly, some suggest that wellness is more active and process-oriented whereas health is more of a state of being. For example, the National Wellness Institute (NWI) defines wellness as, “an active process through which people become aware of, and make choices toward, a more successful existence.” Natural approaches, self-healing and preventive care provide a firm foundation for wellness today. NWI advises that by mindfully focusing on wellness in our lives, people can build resilience and are able to thrive amidst life’s challenges.



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Source: National Wellness Institute. <https://nationalwellness.org/resources/six-dimensions-of-wellness/>

IS MENTAL HEALTH A COMPONENT OF WELLNESS?

Wan says, “Absolutely. The COVID-19 pandemic brought to the surface an issue that had been building below the surface for quite some time. The effects of isolation, loneliness, and stress have brought to light an incredible mental health need that is just as detrimental to employee presenteeism and productivity as many physical health issues.”

Because mental health issues are much less stigmatized than they used to be, she says the timing is right to add and promote mental health resources as part of employers’ larger wellness programs: “This will not only show an employer’s empathy toward employees, but also equip employees with resources to productively manage their mental health needs.”

Weber adds that whether there are standalone wellness solutions pertaining to behavioral/mental health, or there are sufficient offerings within a health plan or EAP program, mental health is a critical component of overall wellbeing and should be addressed.

“We advise clients to think about key barriers to mental health care including cost, access, and stigma as they strategize around the issue,” she notes.

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## FINANCIAL WELLNESS

The Forbes Advisor adds yet another dimension: financial wellness. They point out that wellness as an overall concept has found its way into more and more corners of American life, bringing attention to the fact that by adopting healthy lifestyle changes, people can live a better life.

These practices, they say, can also help people to improve their financial lives and achieve financial wellness. What is required is a change in one's financial behaviors and incorporating more effective money habits to secure financial stability.

Financial wellness is a topic that increasingly pops up on the agenda of employers and Human Resource Executive asserts that 69% of workers are stressed about their finances while 72% are worrying about their personal finances at work.

As a result, a growing number of organizations are launching financial wellness programs for their employees to help them get their finances back on track. In fact, research from the Bank of America shows that

over half of employers (53%) in the US now offer financial wellness programs compared to only 24% in 2015.

The Academy to Innovate HR (AHIR) explains that financial stress has a negative impact on both the personal and professional lives of employees and by extension, on the entire organization.

According to the Society for Human Resource Management, financial stress results in a 34% increase in absenteeism and tardiness. Employees who worry about money also miss almost twice as many days per year compared to their unstressed colleagues.



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Jakki Lynch

Jakki Lynch RN, CCM, CMAS  
CCFA, Director Cost Containment,  
Sequoia Reinsurance Services,  
shares a recent report published  
by McKinsey which estimates  
that poor health costs the US  
economy about \$3.2 trillion  
annually from premature deaths  
and the lost productive potential  
associated with diseases.

“Diabetes has topped the charts for one of the largest disease states for economic impact,” she reports. “Compared to other countries, the U.S. has a higher disease burden among the younger and working age population and the situation is expected to become worse. Over the next 20 years, the Institute for Health Metrics and Evaluation at the University of Washington forecasts that the overall U.S. disease burden will increase by about 20% percent as age and lifestyle related conditions, such as cardiovascular diseases, cancers, and neurological disorders rise.”

Lynch advises that by deploying approaches to improve health and prevent and treat diseases, the U.S. can reduce its disease burden by as much as one-third by 2040.

“Plan sponsors can be instrumental in these prevention efforts by ensuring access to effective wellness programs for their employees with interventions that are preventive in nature, such as weight management -- the key to reversing metabolic syndrome.” she continues.

Rieger-Green states, “[Configurable and results-driven employee wellness programs](#) with best-in-class reporting and measurable ROI result in amplified employee engagement and productivity. At the heart of a well-functioning organization lies an engaged and motivated workforce. Robust well-being initiatives, encompassing everything from fitness regimes to stress management workshops, fuel employees’ motivation and resilience. This translates into higher job satisfaction, diminished absenteeism and a significant boost in overall productivity.”





## PART I.

# 20 QUESTIONS TO ASK

## When Choosing a Wellness Vendor

A one-size-fits-all approach doesn't apply to wellness solutions. Consider these questions when screening new candidates or reviewing your current providers.

### Fit

- 1. Is the vendor's overall wellness philosophy and approach consistent with your organization's?
- 2. Does the list of products and services offered by the vendor match the list of what your organization is looking for?
- 3. Can the vendor integrate and adapt well with your current technology, offerings, partners and medical providers so programs integrate and appear seamless to users and so metrics and outcomes can be easily determined?

### Experience

- 4. How many years has the vendor been in business, and are they in a good financial position? Do they have a good reputation? Will they provide a list of references you can contact?
- 5. How many other clients does the vendor have, and what is the size of the vendor's staff?
- 6. Can the vendor provide an overall success ratio and/or average program results? Can the vendor provide evidence of program success in an organization similar to yours?

### Expertise/Risk

- 7. What is the medical/clinical/academic background and training of the vendor's current staff? Does the vendor/staff hold any certifications, licenses and/or accreditations (e.g., NCOA)?
- 8. Are the vendor's menu of products and services up to date with current research, technologies and industry trends?
- 9. Does the vendor have liability insurance and compliance guarantees? Any past security breaches or compliance violations? Are there policies and procedures to protect the integrity and confidentiality of data?

Source:

International Foundation of Employee Benefit Plans [https://www.ifebp.org/pdf/edprog/Choosing-Wellness-Toolkit.pdf?\\_gl=1\\*mkiqmw\\*\\_ga\\*NDgyMjczNDkxLjE2OTM5MTk1NzQ.\\*\\_ga\\_K25EMRG77W\\*MTY5MzkxOTU3NC4xLjEuMTY5MzkxOTY0OS42MC4wLjA](https://www.ifebp.org/pdf/edprog/Choosing-Wellness-Toolkit.pdf?_gl=1*mkiqmw*_ga*NDgyMjczNDkxLjE2OTM5MTk1NzQ.*_ga_K25EMRG77W*MTY5MzkxOTU3NC4xLjEuMTY5MzkxOTY0OS42MC4wLjA).

## IMPORTANCE OF TOP-DOWN COMMITMENT

When it comes to creating a **culture of wellness**, one of the most effective methods is to start from the top down. Chris McReynolds, CEO of Wellsource, says it's all about the importance of building trust within your population, which then leads to an increased willingness to participate.

"You cannot simply launch a wellness program and expect it to work," he counsels. "Everyone needs to participate from the top down. By participating as a leader, you help to build trust, which can lead to increased willingness to participate in the wellness programs you've designed. This, as we know, can lead to a healthier, more engaged workforce among other benefits."

Rieger-Green concurs, "There should be a direct connect between the vendor, the CEO and other members of the leadership team, even the HR executives. The entire C-suite and organization need to be fully engaged and invested in any wellness initiative and provide a voice in its adoption and understanding. If the C-Suite is not wanting to participate in this themselves, it's not worth the investment and the

program will fall flat. The goal is to create a sustainable, valuable solution."

A culture that places paramount importance on employee well-being fosters an atmosphere of collaboration.

"When employees are supported and valued, they become more inclined to freely exchange ideas, communicate transparently, and pioneer innovative solutions," she says. "The result is a resilient workforce that thrives not only individually but also collectively, cultivating an authentic and inclusive organizational culture that drives success from within."



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## PART II. TWENTY QUESTIONS

### Communication/Technology

- 10. What types of communication, information and education support does the vendor offer?
- 11. Does the vendor offer multiple delivery/communication options (e.g., on-site, telephonic, web-based)?
- 12. Are user platforms and portals personalized, interactive, easy to navigate and secure?  
Does the vendor offer help for users of the program should there be questions/issues?

### Customization

- 13. Can the vendor offer products/services to meet the unique needs of your workforce (e.g., dispersed populations, culturally diverse groups, different reading levels, various health status levels, multiple languages, etc.)?
- 14. Can the vendor customize programs, communications, content, branding, etc., to your organization's wishes?

### Support

- 15. Will the vendor assist with incentive designs and other strategies to maximize participation/engagement?
- 16. Will the vendor help with strategic planning up-front as well as ongoing support to ensure program success?

### Data

- 17. Does the vendor provide participants with adequate, accurate and easily interpretable data on program activity and relevant outcomes?
- 18. Will the vendor provide your organization with adequate, accurate and easily interpretable data on program activity and outcomes (e.g., health risk assessment trends, health claims/utilization trends, etc.)?

### Costs

- 19. How are the vendor's costs structured (e.g., flat fee vs. per participant)? Is pricing all-inclusive (i.e., no hidden fees)? Are there any performance guarantees and/or a guaranteed return on investment?
- 20. Are the vendor's costs competitive? Is the vendor willing to participate in a competitive bidding process?

Source: International Foundation of Employee Benefit Plans

## STRATEGIES FOR PRIORITIZING EMPLOYEE WELL-BEING

Employers and HR professionals should consider shaping all-encompassing holistic well-being initiatives that cover a spectrum of essential aspects, including personal growth. Well-being offerings can be elevated by incorporating a variety of resources that empower employees from every angle: from invigorating wellness retreats that provide a rejuvenating escape from routine to online synchronous and asynchronous programs designed to cater to diverse schedules and preferences.

“A comprehensive approach ensures that well-being is not just a buzzword but an integral part of a company’s DNA,

enriching its overall health, ability to attract and retain talent and ensure long-term viability,” says Rieger-Green. “A holistic approach drives organizational culture, enhances resilience, and ultimately shapes an organization’s narrative of success. When employees adopt healthier behaviors, there is less likelihood that they will develop health risks.”

She says that transforming organizational culture is an important step in building individual and corporate resilience that enables the workforce to effectively face challenges, adding, “In today’s unpredictable business landscape, resilience is a prized attribute. Well-being programs arm employees with essential tools to navigate stress, achieve work-life harmony and bolster their resilience, ensuring they remain adaptable and agile in times of change.”

Bravo Well affirms that a reduction in health risks across the population likely means a reduction in filed insurance claims for preventable conditions. The less claims that are filed, the lower the expected future claims costs will be, and the lower the benefit renewal costs for employers and in turn, employees.

With higher employee engagement and a greater number of connected employees who are committed to the company’s vision and values, the higher the presenteeism and productivity throughout the organization.



## VENDOR WELLNESS PROGRAMS

Employers should seek out vendors that offer multiple programs for wellness and preventive health services. Here's a sample of some of the more outstanding wellness platforms and their service offerings:

**Wellable** is a holistic wellness provider that empowers organizations of all sizes to create engaging employee well-being programs. Working with employers, health plans, and properties across the world, Wellable has active users in more than 35 different countries. Clients partner with Wellable to support the physical and mental health of employees, strengthen organizational culture, and improve key workplace productivity metrics.

**CoreHealth** is a one-stop corporate wellness solution. Their solutions include biometric management, health assessments, challenges, incentives, coach facilitation, and more. Rather than working directly with employers, CoreHealth specializes in providing their technology to other wellness-related companies, insurers, employee assistance providers, and human resource consulting firms.

**Soul Pathology** offers comprehensive options for self-insured companies as well as brokers, TPAs, Benefits Consultants, Captives, EAP providers and other organizations supporting the self-funded industry that are seeking to enhance employee well-being.

- Broker Breakfasts
- Lunch and Learn Sessions
- Executive Consulting
- Management Training
- Synchronous/Asynchronous Programs
- Newsletters
- Wellness Days
- Corporate Wellness Retreats
- Webinars
- Health Fairs
- Stress Management Programs

**Kona** is a worker wellness tool that uses real-time emotional health data to avoid and respond to burnout. You may use Kona to increase workplace teamwork by motivating team participation through conversation. An employer can utilize Kona to keep track of wellness-improvement initiatives that benefit their entire organization. Empathy and work-life balance aren't optional at Kona. They're an absolute must-have.

**LifeSpeak Inc.** is mental, physical, and family wellbeing. The Company provides the only holistic wellbeing product suite built for business that leads with digital education and supports with human connection.

**Limeade** tailors its wellness program model to each company. The platform utilizes surveys and other metrics to gauge key corporate wellness indicators like burnout and turnover, constituting a dashboard with actionable insights. Targeting the right team members at the right time with the right support means higher employee retention and long-term engagement.

**Starling** offers early intervention for stress, depression, and anxiety to enhance efficiency and lower absenteeism. It can help firms save money on health care by offering prompt support to employees in need. Starling also offers a Return-to-Health employee benefit to help employees who are on leave due to a physical or mental ailment return to work faster.

**TotalWellness** offers on-site health screening and flu shot clinics to companies of all sizes. Small- to medium-sized companies will enjoy Beata, the TotalWellness all-in-one employee wellness program. This streamlined, online platform improves employee health while stripping away the clutter that accompanies other employee well-being programs.

**Welltok** connects with people on a personal level, empowering employees to join a stress management program, refill a prescription, schedule a wellness visit, and more. Solutions include their Consumer Activation Platform, a partner ecosystem, enriched data, and top-notch professional services to help health plans, employers, and health systems achieve their goals.

**Sprout At Work** is a leading workplace wellness platform. Driven by data science, cognitive behavioral science, game theory, and behavioral economics, it empowers your team to make lasting behavior change. Employees using Sprout at Work saw a reduced risk of developing Type II diabetes and cardiovascular disease and an increased rate of physical activity.

**IncentFit** specializes in small- and medium-sized businesses and health insurance providers. IncentFit has spent over 10 years helping hundreds of businesses develop wellness programs that meet their needs. IncentFit programs are geared toward rewarding employees for healthy behavior year-round.



### ROI FOR EMPLOYEE WELLNESS PROGRAMS

With an increased number of companies adopting employee wellness programs, the debate about their return on investment (ROI) grows.

- In a study done on the ROI of employee wellness programs, Harvard researchers conclude that, on average, for every dollar spent on employee wellness, medical costs fall \$3.27 and absenteeism drops \$2.73. This is a 6-to-1 return on investment.
- A report by the International Foundation of Employee Benefit Plans determined that most North American employers saved \$1 to \$3 in their overall health care costs for every dollar spent on an employee wellness program. These savings come from direct costs, like workers' compensation claims, and indirect costs, like improved retention and increased productivity.
- According to the Rand Wellness Programs Study, the disease management component to the studied wellness program was responsible for 86 percent of the hard health care cost savings, generating \$136 in savings per member, per month, and a 30 percent reduction in hospital admissions.
- A Harvard Business Review article confirmed how ROI can be attained through employee wellness programs, specifically looking at high health risk employees. Of those classified as high risk (with body fat, blood pressure, anxiety level and other measures) when the study started:
  - 57 percent were converted to low-risk status by the end of the six-month program
  - Medical claim costs declined by \$1,421 per participant, compared to the previous year
  - Every dollar invested in the employee wellness program yielded \$6 in health care savings

ROI is not always as 'cut and dried' as we would like it to be, but thoughtful programs do pay off.

Weber counsels, "The more targeted you can get, such as addressing smoking cessation or diabetes management, the more likely a program will prove its value. When we talk about ROI, the primary focus is on dollars, but we should not discount more qualitative components like engagement, attraction, and retention, and employees feeling like they have support in achieving personal wellness goals."

At Spring Consulting Group, they typically recommend that wellness programs should not require out-of-pocket expenses in order to increase participation, with Weber adding, "In fact, programs with

the best participation often have prizes or incentives built in to encourage team members to engage."

Wan says ROI for wellness programs is largely dependent on how much the program is promoted. She continues, "The saying 'If you build it, they will come' does not apply when it comes to wellness programs. The best wellness program ROI comes when the program is promoted regularly by the employer."

Promotion of wellness programs doesn't have to be labor intensive or expensive. "It can be as simple as sending employees the materials provided by the wellness vendor, making the program accessible from the benefits portal and reminding employees about the programs during company events. The goal is to keep wellness programs at the top of employees' minds, so that when they're ready to participate, they know how to get started."

When it comes to out-of-pocket expenses, Wan expresses that from her experience, the lower the cost to the employees, the more likely the program will be adopted and used.

"However, because every program has limitations, it's also reasonable for employees to pay out-of-pocket for additional services that may be required. As long as all of this is communicated and explained

to the employees, employers shouldn't be afraid of talking about the costs. If employers emphasize how the program will benefit the employees, the employees will see that any out-of-pocket expenses are worth the cost."

### PRACTICAL STEPS ON THE ROAD TO WELLNESS



Sally-Ann Polson

"Navigating our healthcare system is challenging enough for healthy individuals and for those diagnosed with an acute or chronic health condition, even more so," says Sally-Ann Polson, noting that MedWatch provides Concierge Services for complex health plans and RBP, clinical resources to achieve and maintain optimal health with a serious illness to a chronic disease, a maternity program and an EAP. "Wellness attributes and psychological assessment exist in all of these, and having access to quality care management services is an important part of an effective wellness program."

She advises that providing access for employees to receive education, resources, and support can positively impact their overall wellness, which in turn can provide both immediate and long-term savings related to healthcare for the member and the benefit plan.

"With the dramatic uptick in behavioral health issues, well-structured programs in behavioral health are more important than ever," says Polson. "They should include a comprehensive behavioral health support component that provides assistance to members who are dealing with situations stemming from work/family life stresses to more complex mental health and substance dependency challenges, and should encompass mental, physical, emotional, and economic factors. When left unaddressed, these issues quickly compound in severity and overall cost."

Metabolic disease is one of the most problematic and potentially costly challenges that can be addressed through effective wellness programs. The National Institutes of Health defines metabolic syndrome as "a group of conditions that together raise your risk of coronary heart disease, diabetes, stroke, and other serious health problems." Metabolic syndrome is also called insulin resistance syndrome.

"More than 30% of adults in the United States meet the diagnostic criteria for metabolic syndrome," says Jakki Lynch. "High blood pressure, elevated blood sugar, increased body fat and abnormal cholesterol are select conditions of Metabolic Syndrome. These conditions lead to diseases such as Type II Diabetes, cardiovascular disease, and stroke."

The NIH reports that making a commitment to choose the right foods to eat and adopting an intermittent fasting program can prevent metabolic syndrome or may improve the patient's condition if already diagnosed.

"Intermittent fasting is one of the best ways to impact your health," Lyn advises. "There is an ease and flexibility to this discipline that is unlike any other lifestyle change and is easier than counting calories. The benefits of intermittent fasting can help people lose weight, lower their blood glucose levels, reduce inflammation and improve their overall health through a process called autophagy-cellular recycling."

She explains that the main premise of the method is to only eat during a reduced number of hours during the day, adding, "This includes not eating late at night or during the earlier morning hours. The most common method is to eat for an 8-hour period during the day (e.g., 11am to 7pm). This period could be reduced to 6 or even 4 hours."



According to a recent study published in Cell Metabolism, 137 firefighters who worked 24-hour shifts showed that reducing the window of time for eating improved multiple markers of health in just 12 weeks. The study concluded that time restricted eating/intermittent fasting may serve as a novel intervention to treat and potentially prevent cardiometabolic disease.

Lynch cites another recent study from the University of Illinois Chicago, which has studied intermittent fasting for the past two decades. Researchers found that intermittent fasting can help people lose weight and keep it off over the course of a year, with effects similar to tracking calories. The results of the clinical trial results of the clinical trial were published in the Annals of Internal Medicine.

Lastly, in the Dec. 26, 2022 issue of The New England Journal of Medicine, neuroscientist Dr. Mark Mattson – who has studied intermittent fasting for 25 years – stated evidence which supports that it can be a “part of a healthy lifestyle.”

Lynch concludes, “The study found that participants had a decreased resting heart rate, lower blood pressure, and reduced blood lipid levels after intermittent fasting. The top US academic medical centers along with the American Hospital Association recognize the potential benefits and they provide cost effective programs for intermittent fasting.”

These programs are a great example for payers and providers to expand existing collaboration to innovate care delivery through targeted wellness programs. The prevention strategies are simple and novel and the positive impacts on patient health and clinical outcomes warrant a strategic approach for plan sponsors to consider wellness benefits.

**WELLNESS: A MULTI-DIMENSIONAL INITIATIVE**

William F. Ziebell, CEO, Gallagher’s Benefits & HR Consulting Division, advises that today’s workforces consist of multiple generations and people from a variety



of backgrounds, requiring employers to analyze whether their benefit offerings are addressing a wide range of employee needs.

The new Gallagher 2023 Physical and Emotional Wellbeing Report says 90% of employers have increased support for one or more core employee wellbeing dimensions.

“As organizations continue to focus on recruiting and retention as top operational and HR priorities, it’s clear that they’re paying closer attention to important issues, such as

flexibility, burnout and inclusive medical coverage,” he says in the report.

Other findings in the survey showed that:

- Employers are investing in employee morale: Providing mental health training for managers, leaders or HR increased by 5 points to 22% and roughly 7 in 10 employers (71%) offer clinical care such as virtual or telephonic mental health counseling.
- Offering more downtime to avoid burnout: 25% of employers are allowing time off for mental health and burnout (up from 3 points in 2022).
- Updated paid leave policies are on the rise, but unlimited time off is slow to catch on: Access to new child or parent bonding paid leave has increased 5 points from 2022 to 41%, but only 5% of employers offer unlimited PTO.
- Employers still unsure of specialty drug coverage: Challenges remain in managing specialty drugs (e.g., weight loss, gene therapies, biosimilars), and 48% of employers don’t know or don’t use tactics to manage their use and costs.



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The graphic features a light blue background with a pattern of green and blue hexagons. On the left, there is a circular inset image of a woman wearing a headset and smiling. On the right, there is another circular inset image showing two people shaking hands over a laptop. The Payer Matrix logo is prominently displayed in the center, with 'Payer' in a dark teal font and 'Matrix' in a blue font, separated by a stylized blue and green geometric icon.

The road to wellness is paved with a different set of bricks for each employer group. The key is deciding which pathway holds the most promise for each workforce.

Weber concludes, “Using a broad definition of wellness, just about every employer already offers some type of wellness benefit through their health plan, employee assistance program or a separate wellness vendor. Most of these benefits are voluntary in that employees are not required to participate but do not require any additional cost sharing for participation.”

She says it’s likely that wellness will continue to evolve and encompass even more programs under the wellness banner.

“For example,” she explains, “as prescriptions for weight loss medications increase in usage, employers are making decisions around coverage and prior authorizations and considering how their wellness providers, including programs that may focus on weight management and diabetes management, might be able to support decision making for employees and employers in this area.” ■

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