



PERSPECTIVES

PROVIDING INSIGHT INTO TODAY'S EMPLOYEE BENEFITS ISSUES

Engaging Beneficiaries in Health Promotion

THE purpose of this article is to provide employers with strategies that will help them effectively engage their beneficiaries in child health promotion. It includes information on using incentives to increase participation in existing and new health promotion programs, and tips on how to make existing programs more inclusive of families.

Engaging Parents in Child Health Promotion

Protecting and promoting the health of children is extremely important. Healthy children are better able to learn and grow, and the health habits they learn – such as exercising and eating a balanced diet – carry into adulthood.

In the past, children became ill, were disabled, or died due to infectious diseases such as smallpox, measles, and polio. These diseases no longer pose a major threat to children's health in the United States, because effective immunizations and hygiene practices are in place. However, there are new threats to children's health, including obesity, diabetes, asthma, and mental illness. These new threats require creative solutions.

Parents play a critical role in protecting the health of children. They decide when their children need health care and where they will ask for it. They are also responsible for purchasing and dispensing medications.

In order to combat preventable health problems, employee engagement is necessary. Because children are not able to access healthcare services or make informed healthcare decisions on their own, parents must be educated and motivated on their behalf. The

first step toward ensuring that beneficiaries use their healthcare benefits to protect and promote the health of their family is benefit education.

Steering Employees to the 'Right' Benefit Benefits Awareness

Health benefit programs can only be effective if employees and their families know how to use covered services and where to go to get care. Employees need to receive accurate, easily understood information to help them make informed decisions about their health plan options, and choice of providers and facilities.

Recently, employers have embraced the concept of employee engagement and have increased communication around open enrollment and appropriate benefit use. Employers typically offer a range of communication and education opportunities around benefit enrollment and health plan selection, including:

- Online support tools
- E-mail
- Electronic newsletters
- Customer service assistance
- Health fairs
- Printed information
- Bulletin boards
- Paper newsletters
- Payroll stuffers

Helping Employees Select a Healthcare Provider

Many beneficiaries do not have a medical home or regular source of care for their family and need assistance in selecting a primary care provider. Network or plan changes may require beneficiaries who have an existing relationship with a provider to select a new provider or facility from time to time. Limited health literacy and lack of experience challenge many families in finding and building a relationship with a quality provider. Employers should assist employees in finding a medical home by providing information on provider characteristics, quality metrics, and other important variables such as location and office hours.

Education on the difference between ER and urgent care services is an important way to help employees and their dependents make the right decision when choosing a care facility.

Benefit education materials should include a list of qualified healthcare providers, each with a name, telephone number, and the following information:

- Primary care or specialty status
- Education, board certification status, and years in practice as a physician and as a specialist if so identified
- Experience with performing certain medical or surgical procedures
- Consumer satisfaction, clinical quality, and service performance measures
- Geographic location and whether the facilities are accessible to the disabled
- Hospital privileges
- Whether or not the practice is accepting new patients
- Languages spoken and availability of interpreters
- Provider compensation, including base payment method and additional financial incentives

Helping Employees Understand Levels of Care

Emergency Services: Appropriate Use

Fear often drives parents with sick children or injured family members to the emergency room (ER). Someone with an average knowledge of medicine and health cannot always define life-threatening conditions. Further, many beneficiaries may not be able to determine which types of injuries or illness their primary care provider is equipped to handle. It may be helpful to provide information in routine benefit communication materials on the signs and symptoms of health problems that necessitate ER use. Employers should also clearly define the consequences of inappropriate ER use (e.g., high copayment).

Many employer-sponsored plans provide coverage for urgent care facilities. Urgent care sites are equipped to handle minor emergencies. Most sites are open on weeknights and weekends.

Emergency Room Symptoms

Appropriate symptoms or conditions for the ER include:

- Excessive or uncontrolled bleeding
- Possible fracture
- Serious burns
- Choking
- Chest pain – possible sign of heart attack or severe asthma attack
- Shortness of breath – possible sign of heart attack, severe asthma attack, or a severe allergic reaction
- Sudden or severe abdominal pain – possible sign of heart attack, appendicitis, aortic aneurysm, injury, or accident
- Sudden confusion, loss of consciousness, or any change in mental status – possible sign of stroke, meningitis, shock, dehydration, carbon monoxide poisoning, accident, or injury
- Convulsions
- Unconsciousness

Conditions that may be confusing to beneficiaries include:

- Severe vomiting
- Severe eye pain with redness
- Wounds requiring stitches
- Broken bones and cuts from accidents or falls

Incentivizing Prevention and Health Promotion

Employers are in a unique position to engage employees and their families in seeking proper health care through education and incentives. Over the past 10 years, employers have invested in incentive programs to increase employee participation and engagement in health programs, encourage compliance with treatment protocols, and adopt healthy behaviors. Research has shown that incentives, when properly applied, are effective at promoting participation in a variety of activities.

Designing Effective Incentives: An Overview

Incentives (e.g., cash incentive for completing a health risk assessment) can help unbalance the status quo and encourage healthier behaviors. Disincentives (e.g., premium surcharges for tobacco use or failure to complete a health risk assessment) may be effective in limiting undesirable behavior.

Effective incentives share the following characteristics:

- Participation is easy.
- The purpose of the incentive makes sense.
- The rules are simple and fair.
- The rewards are perceived as attainable, sufficient, and desirable.
- The intended outcomes are measurable (e.g., reduce BMI, receive immunization.)

Incentives can be attached to any type of program, policy, or benefit. Incentives have been proven to increase participation in health risk assessments, wellness programs, and disease management programs. They may also be effective at encouraging the active involvement of parents and caregivers in child health promotion.

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Incentive Examples

Incentives can be tangible or financial. Tangible incentives are products (e.g., bike helmet) or opportunities (e.g., paid time off, healthy cooking class) that are given in full or part to a participant in a program. Financial incentives are monetary in nature (e.g., cash incentives, reimbursements, partial payments). Examples of both types of incentives are provided below.

Tangible (Non-Monetary)

- **Special prizes** encourage employees to participate in company-sponsored health and wellness events (e.g., gift certificates, personal electronics, or paid days off).
- **Fitness center discount program** – Provide free or discounted family memberships at local fitness clubs. There

are many different types of health and fitness centers. Some are single-focused, i.e., weight lifting or aerobics only, while others offer a full array of services. Which type is best depends on the needs and interests of the family. Discounts remove financial barriers and encourage participation.

- **Offer free or discounted health-related items** – Providing free health-related items as incentives for participation or compliance with programs can increase participation and retention rates. Items should directly correspond to the intended health behavior; for example, provide a free baby car seat to employees who participate in a healthy pregnancy or injury prevention class.

Employer contributions to some types of savings accounts can be tied to participation in health promotion programs or activities and thus function as a financial incentive.

Financial Incentives and Tax Benefit Solutions

- **Offer to pay** part of each employee's premium for participation in a company-sponsored wellness program, a disease management program, or completion of a health risk assessment.
- **Provide a cash incentive** – Pay employees a fixed amount (e.g., \$50 or \$100) for completing an HRA on family health risks or participating in a parenting class.
- **Make a contribution** to an employee's health-related savings account (examples follow).

Health reimbursement accounts (HRAs), health savings accounts (HSAs), and flexible spending accounts (FSAs) all provide opportunities to engage beneficiaries in healthcare decision-making. These accounts allow employees to manage "healthcare dollars" and make resource allocation decisions. Employer contributions to some types of savings accounts can be tied to participation in health promotion programs or activities and thus function as a financial incentive. Employers should provide beneficiaries with information on the rules and regulations governing the use of these funds.

Health Risk Assessments

A health risk assessment is a survey and/or physical examination that assesses a person's health status, health risk behaviors, family history, and personal medical history. The results of the assessment provide a picture – in the form of a score, inventory list, or narrative – of the health risks a person faces (such as high blood pressure, obesity, or elevated cholesterol), and the risky behaviors that could jeopardize their health (such as excessive drinking, physical inactivity, or failing to wear a seat belt). The assessment may also predict the risk of future negative events such as a heart attack. Health risk assessments can be administered to employees and beneficiaries, including children and adolescents.

With this information, employers can tailor disease prevention, disease management, and health improvement programs to address the needs of employees and their dependents. For example, if the results show that a substantial number of adolescent dependents smoke, an employer may choose to provide a teen-tailored smoking cessation program.

Disease Management Programs

Disease management programs offer an opportunity for coordinated care services, case management, and education. When considering disease management programs for children, employers should remember that the chronic conditions that affect children are different from those that affect adults. Many are the result of congenital (meaning present at birth) or environmental factors. Common disease management programs for children include:

- Asthma management
- Autism
- Congenital disorders and disabilities such as cerebral palsy and muscular dystrophy
- Juvenile or type 1 diabetes
- Lead poisoning treatment and management
- Management of mental health disorders (depression, anxiety, bipolar disorder, attention deficit with hyperactivity disorder [ADHD], eating disorders, etc.)
- Obesity or weight management
- Rheumatoid diseases, such as juvenile arthritis

To encourage the appropriate use of disease management services by chronically ill children and their families, employers should:

- Revise or restructure program content to reflect the unique needs of children and adolescents; for example, adult-focused weight management programs can be adapted for children and adolescents.
- Work with disease management vendors and review program enrollment to ensure child and adolescent participation.
- Encourage parental involvement in disease management activities.
- Reward participants for their adherence to the program.

Healthy Pregnancy Programs

Healthy pregnancy programs offer women the healthcare services and education they need to support a healthy pregnancy. Prenatal services, which include screenings for serious complications such as gestational diabetes, preeclampsia, and Rh(D) incompatibility are essential healthcare services and should occur as early in the pregnancy as possible.

To increase compliance with prenatal care programs, employers should offer robust preconception, prenatal, and postpartum care benefits and:

- Review claims for timely prenatal care visits and appropriate screenings.
- Review enrollment in employer-sponsored or employer-endorsed prenatal education programs.
- Encourage pregnant beneficiaries and their partners to attend classes on child safety, parenting, labor and delivery, and related topics. Employers may want to consider offering incentives for participation (e.g., child car seat, breast pump).

Certain women are at high risk for pregnancy complications due to existing chronic health problems (e.g., diabetes, obesity, lupus), a history of pregnancy complications (e.g., preeclampsia, preterm birth), genetic or congenital conditions affecting the fetus (e.g., Down syndrome, neural tube defects), environmental factors (e.g., exposure to lead or mercury), behavioral or lifestyle choices (e.g., alcohol,

tobacco, drug use), or other issues. These women may benefit from pregnancy-tailored disease management programs or high-risk pregnancy management programs. Such programs typically provide health coaches, tailored education, flexible benefits, and other care management services that improve the quality, comprehensiveness, and coordination of available services.

Well-Child Care

This is preventive healthcare for children and adolescents, birth to age 21 years. Well-child care includes growth monitoring, immunizations, developmental and other screening services, and anticipatory guidance (education for parents). Screenings identify children in need of further assessment and diagnosis, and provide an opportunity for early intervention service referrals. All children and adolescents need well-child care.

Employers can encourage their employees to keep up-to-date on well-child care by offering incentives for the appropriate and timely use of recommended healthcare services. For example, an incentive for parents whose children have received all of the recommended immunizations in a particular time period could include:

- A bike helmet
- Safety covers for electrical outlets
- Age-appropriate books
- A financial contribution to an HSA or HRA

Wellness Programs

Many employers are implementing in-house health and wellness programs. The mission of a wellness program is to improve the health status of employees and promote productivity by:

- Increasing employees' awareness of healthy lifestyle choices
- Increasing employee awareness of health risks
- Providing support to employees in making healthy lifestyle choices
- Assisting in the development of supportive workplace environments in order to meet health promotion goals

Employers have many opportunities to expand existing employee wellness programs to be inclusive of families. For example:

- Encourage employees to bring their adolescents to worksite gyms on special family days.
- Host a family safety class that provides guidance on car seat fitting, bike safety, "baby-proofing" a new home, or food safety.
- Provide kid-friendly incentives for family health programs, such as physical activity-focused toys or games (e.g., jump rope) or books about sports.

Designing Effective Incentives: Employer Guidance

Incentive programs can effectively engage beneficiaries in healthcare decision-making and encourage them to take a proactive role in improving their health status. Incentive programs hold great promise for improving beneficiary health and stabilizing healthcare costs. However, in order to reach their potential, these programs must be well-designed and appropriate for the population in which they are implemented.

The following advice can help employers develop and implement a successful disease prevention, disease management, or health improvement incentive program for children and adolescents.

Remember, even small changes by employees can make an impact on overall health.

Research the population:

- When considering children and adolescents as participants in a disease prevention, disease management, or health improvement incentive program, remember that the healthcare needs and personal motivators of children are different from those of adults. For example, children and adolescents may be motivated by smaller rewards than adults, or prefer a tangible award, such as a health-related item (e.g., jump rope, bike helmet) compared to a monetary reward. Sometimes incentives should be directed at an adult parent rather than the child.

Develop a program:

- The goal of offering incentive programs is to increase and maintain participation. Make sure that the actions required to receive an incentive are doable (e.g., a 10-pound weight loss). Also, ensure that the required program or activity is accessible to all employees and dependents. Whenever possible, remove financial barriers by making the programs free or low-cost.

Evaluate and revise:

- Remember that behavior change is difficult and takes time. However, even small changes (such as increasing the number of children who eat the recommended five fruits and vegetables a day) can make an impact on overall health.
- To keep incentive programs attractive, employers should consider rotating incentives. For example, to encourage employees to take a health risk assessment each year, an incentive program could be structured as follows:
 - Year 1: Financial incentive (e.g., \$100 premium credit for completion)
 - Year 2: Tangible incentive (e.g., health-related sports equipment)
 - Year 3: Financial incentive (e.g., \$100 health-related gift card)

Adapted with permission from the National Business Group on Health article "Primary Care and the Medical Home: Promoting Health, Preventing Disease, and Reducing Cost."