

## Healthy, happy workers benefit the bottom line

*by Michael\_Kinsman*

How often over the past decade have we heard employers and their workers complain about the rising cost of health care?

The answer is "every year," especially when annual surveys reveal how much health insurance premiums have climbed.

Until now, the general idea of containing health care costs was for employers to reduce their coverage, or to make workers pay an increasing share of the load.

Either way, the employer and the workers lost out. The employer could offer lower-quality health plans to workers, or workers could pay more money for the same benefits they got last year.

A survey from MetLife shows that employers might now finally be ready to accept the premise that they can save money on medical costs by promoting wellness and prevention.

Some companies have believed that for years, but they were relatively few and it was hard to articulate a cost savings by counting people who didn't fall ill.

The survey shows that 28 percent of all companies - and 49 percent of those with 500 or more employees - now have some type of wellness program as a workplace benefit.

Forty-three percent of companies believe that their employees highly value these programs.

The survey indicates that companies have been more willing to invest in wellness programs over the past couple of years. For instance, 17 percent of companies offer health insurance credits for employees following wellness guidelines such as exercise, nutrition, check-ups and disease screenings.

Additionally, 9 percent of employers with 500 or more employees say they impose financial penalties on employees for not following wellness guides.

"Wellness and prevention programs can benefit both employees and employers," says MetLife vice president Ronald Leopold.

"Healthy employees can be more productive and help curb the medical and disability costs of a working population. In turn, employees' health impacts their wealth. Taking active steps to improve one's health can help mitigate circumstances that can affect a person's financial safety net and premature withdrawal of savings."

So finally we have turned the corner from just trying to put a lid on health care costs to actually doing something constructive to make employees healthier.

It also helps companies achieve what they claim is their primary goal with benefits. MetLife says 55 percent of companies now view retaining employees as the most important objective of their benefit program. And, healthier workers are more likely to remain with the company longer.

The attitude adjustment toward health care costs might not seem significant, but it has the potential to make a long-term difference for both employers and their workers.

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