

HEALTHWORKS

**CARING FOR YOUR
EMPLOYEE'S WELLBEING
THROUGHOUT THEIR
LIFE CYCLE**

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WELLBEING

Well-being is the experience of health, happiness, and prosperity.



It includes having good mental and physical health, high life satisfaction, a sense of meaning or purpose, and ability to manage stress



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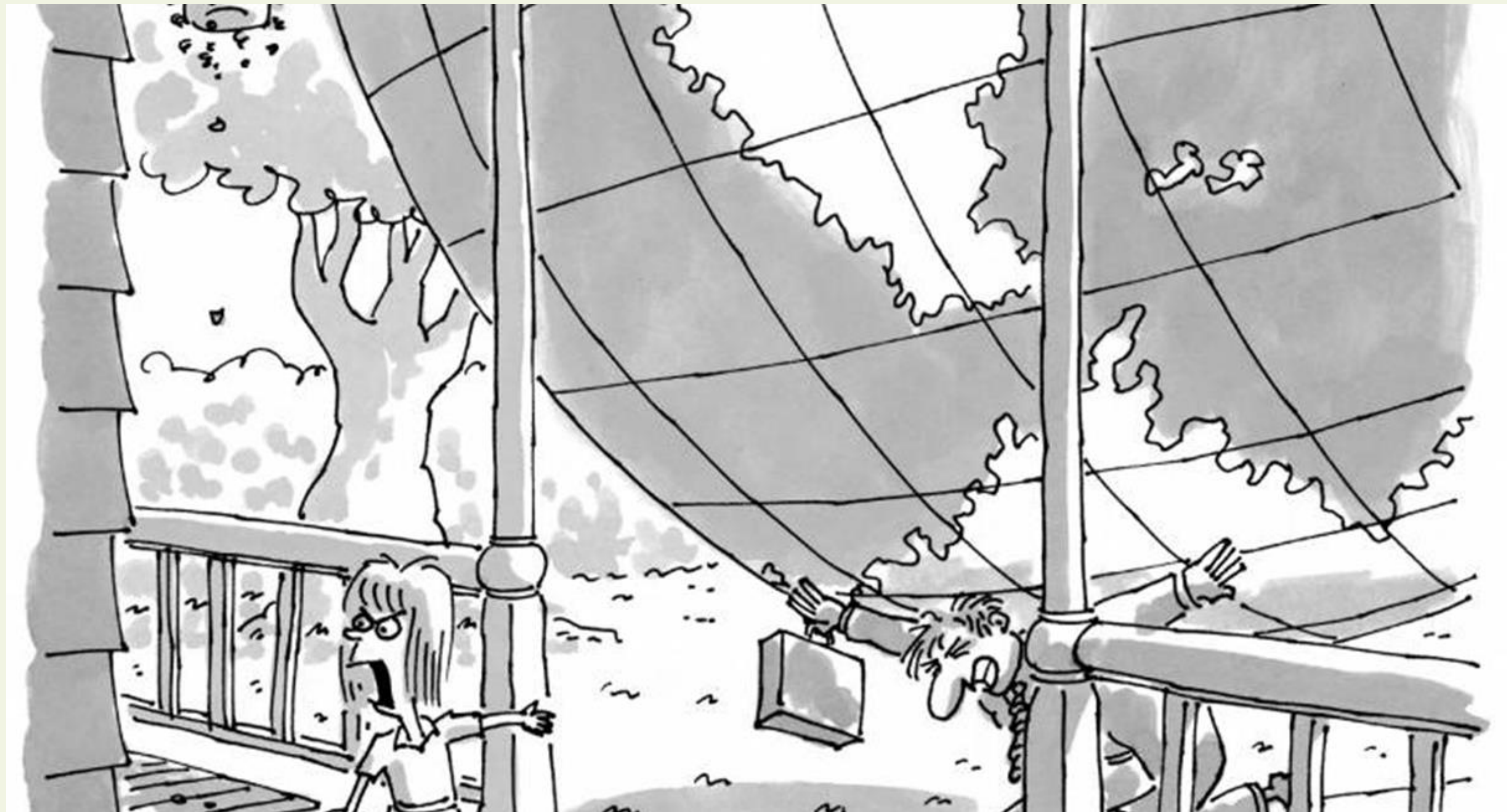
WELLNESS

The Global Wellness Institute defines wellness as the active pursuit of activities, choices and lifestyles that lead to a state of holistic health.



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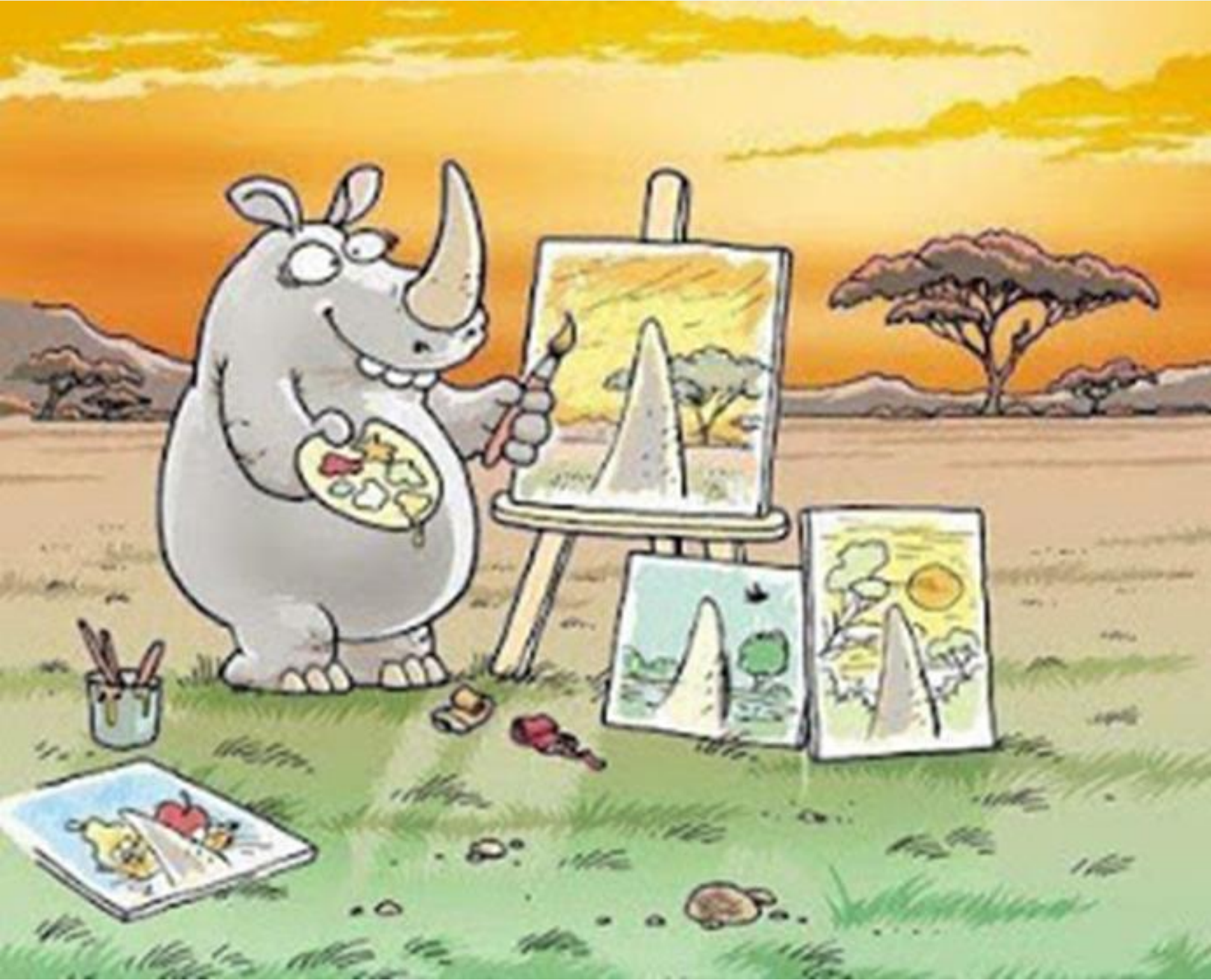
PERSPECTIVE

**The ability to consider things
in relation to
one another
accurately and fairly**

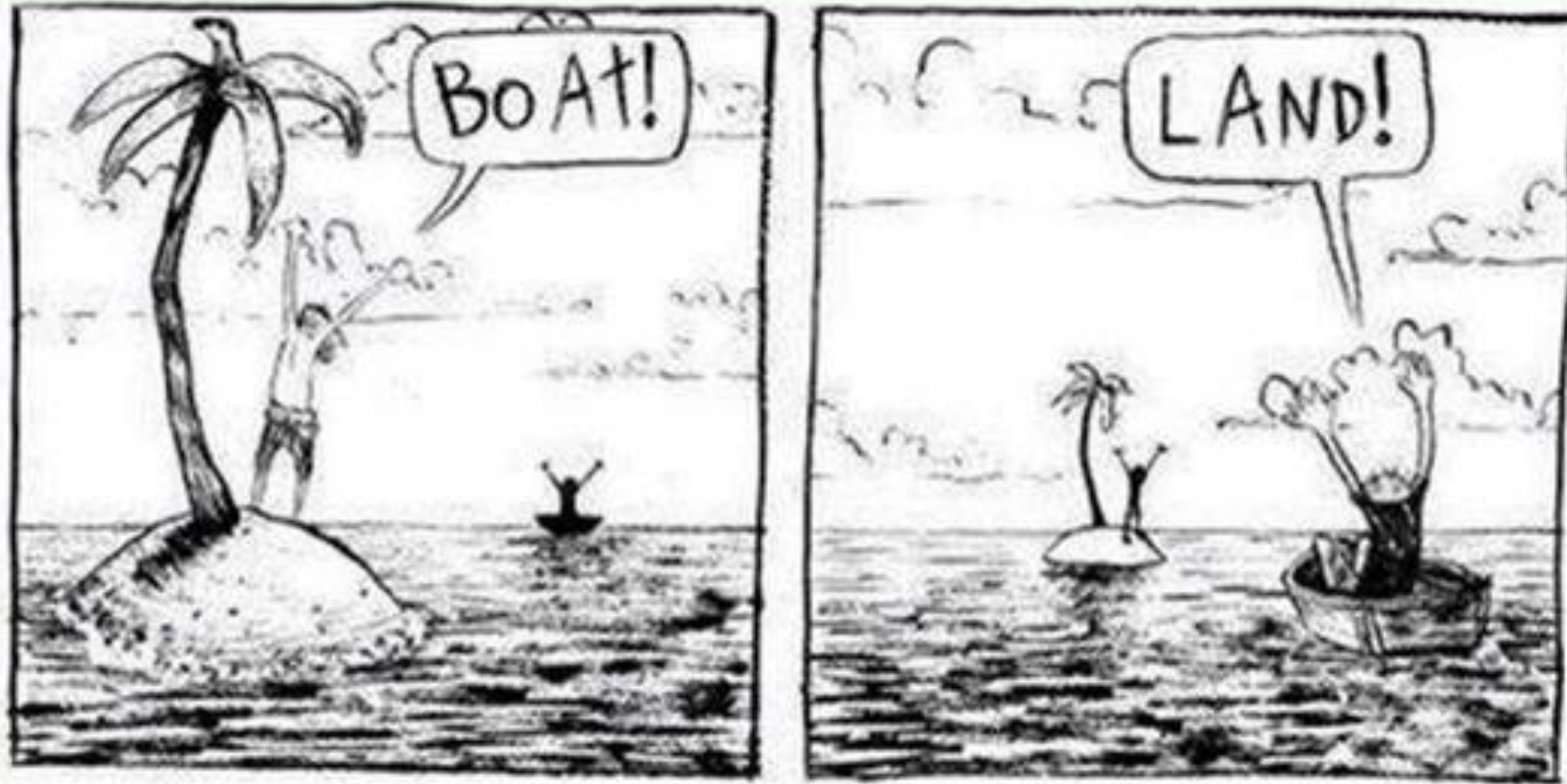
**A particular way of viewing
things that depends on
one's experience
and personality**



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Perspective...



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How Birds See the World



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Employer Perspective In Caring for Employees



**INCREASE
IN MEDICAL
SPEND**



**GENERATIONAL
DIFFERENCES**



**JOB
MARKET-
RECRUITING AND
RETAINING
EMPLOYEE**



\$6.0 trillion

The projected Healthcare Spend by 2027. For 2020-27, national health spending growth is projected to average **5.7 percent**, up from 4.8 percent in 2019

•CMS Nation Health Expenditure Projections 2018-2027

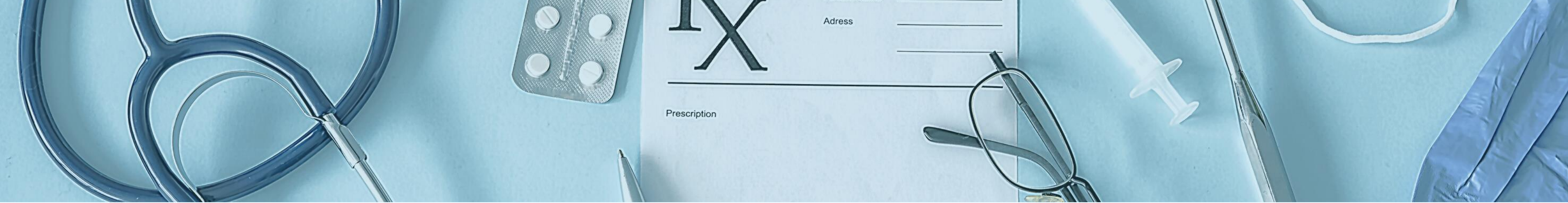


2.5%

Price for healthcare goods and services are projected to grow faster than the 1.1% growth from from 2014-2017

6.1%

Percentage of year over year (2020-27)
projected increase on Prescriptions Drug Spending which is up 1.5 percentage points than 2019



WHAT IS CAUSING THE INCREASE

- Government Policy- Need I Say More?
- Chronic Disease is on the rise
 - As of 2010, the health care costs of people with at least one chronic condition are responsible for more than **85% of health care spending**
 - **Almost half** of all Americans have at least one of chronic condition
 - As a result, the sickest 5% of the population consume 50% of total health care costs. The healthiest 50% only consume 3% of the nation's health care costs

THE DIFFERENCE

\$5,000+

\$9,601

**THE
COST OF CHONIC
DISEASES PER PERSON**

**THE
AVERAGE COST OF TREATING
DIABETES PER PERSON**



CHRONIC DISEASE

They can either be **prevented** or would cost less to treat if caught in time.

Risk factors for heart disease and strokes are **poor nutrition and obesity**.

Smoking is a risk factor for lung cancer (the most common type) and COPD.

Obesity is also a risk factor for the other common forms of cancer.



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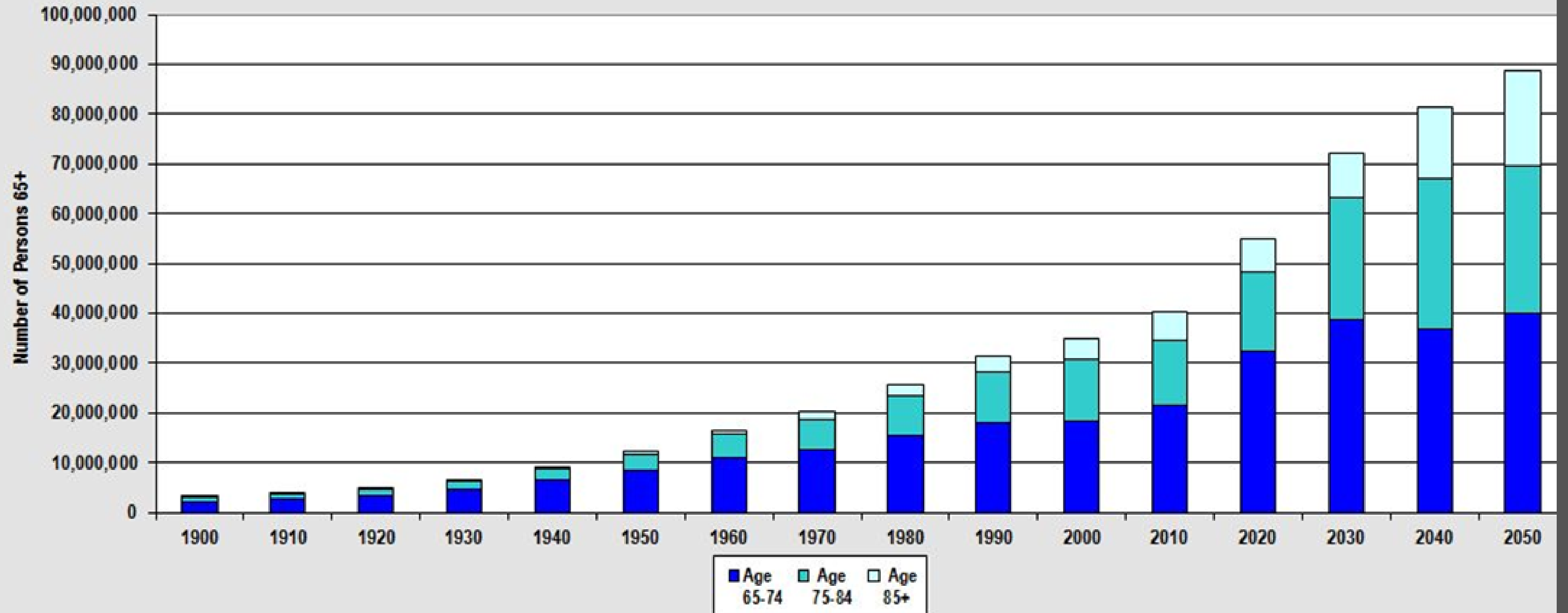
Aging Workforce

- “Silver Tsunami”
- By the time you reach 65 years old, average healthcare costs are **\$11.3K per person, per year** in the United States.
- During your adult lifetime, average spending for women is nearly twice as high as for men.
- During one's lifetime, over \$400K will be spent on the average American's healthcare in today's dollars.



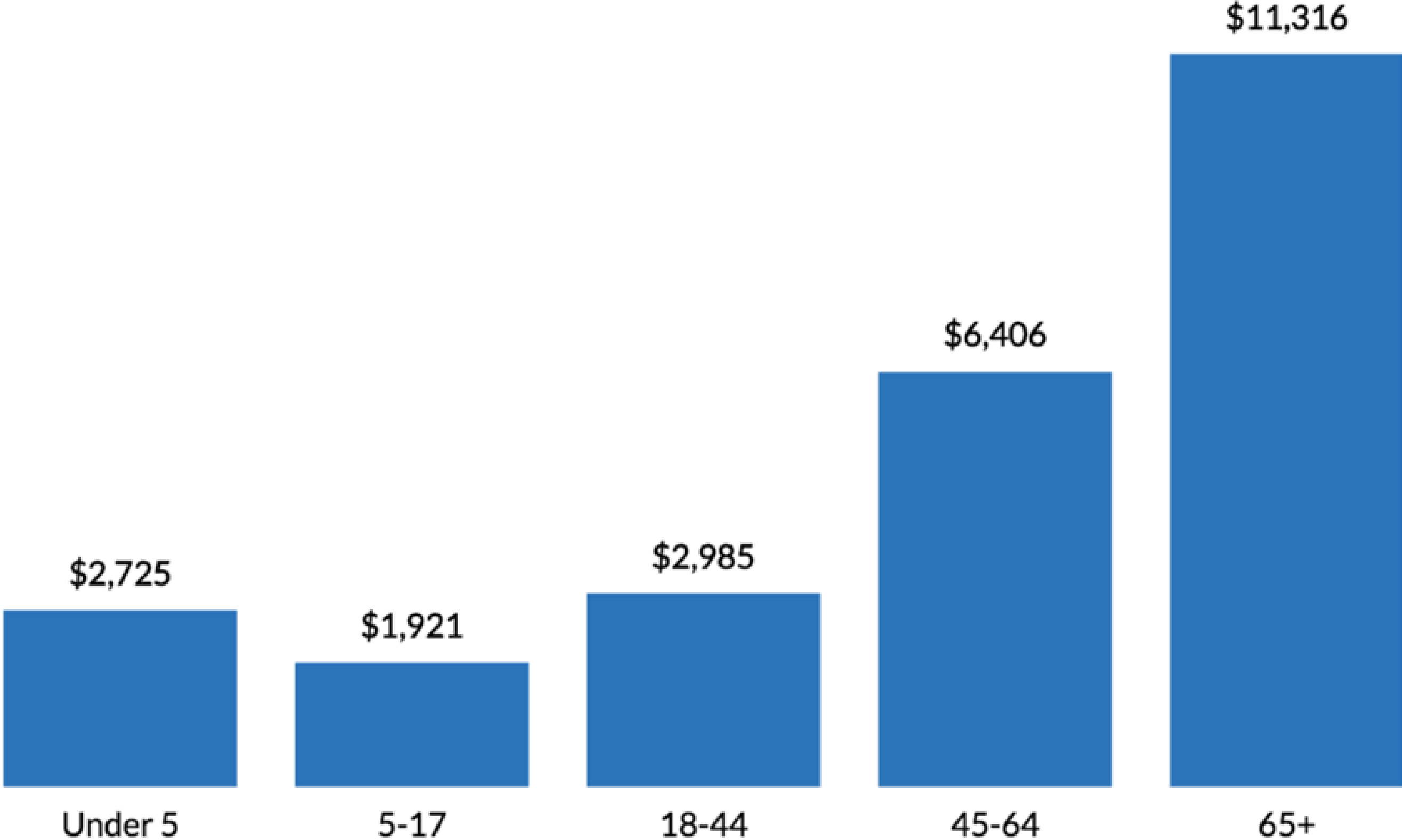
Population 65+ by Age: 1900-2050

Source: U.S. Bureau of the Census



Average Health Spending by Age in the United States

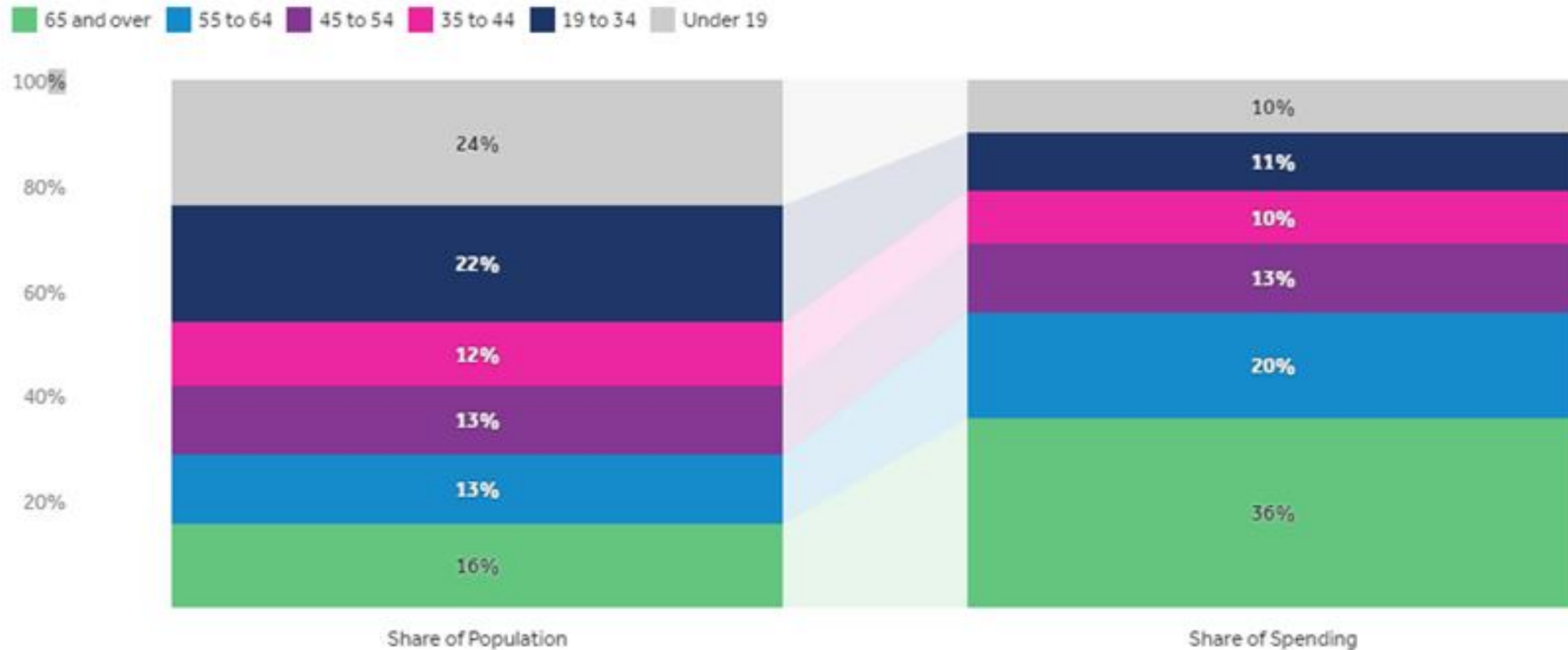
Spending per year based on age group (2016)



Data Source: US Department of Health & Human Services MEPS data

People age 55 and over account for over half of total health spending

Share of total health spending by age group, 2016



Source: [Kaiser Family Foundation analysis of Medical Expenditure Panel Survey](#) • [Get the data](#) • PNG

"The Millennial"

Defined as the generation born from 1981 to 1996, they are the largest, most educated, and most connected generation the world has ever seen

Make up the largest share of the U.S. population and labor force, placing them at the heart of U.S. economic growth as consumers, workers, and business owners



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Millennials are in worse health than their elders in Generation X used to be, according to a new report from the Blue Cross Blue Shield Association.

31%

Major depression rates increased in this population by 31% from 2014 to 2017

10%

Substance use disorders increased by 10%

33%

Treatment costs are projected to be as much as 33% higher than Gen-Xers experienced at a comparable age

EIGHT OF THE TOP 10 MILLENNIAL HEALTH CONDITIONS –

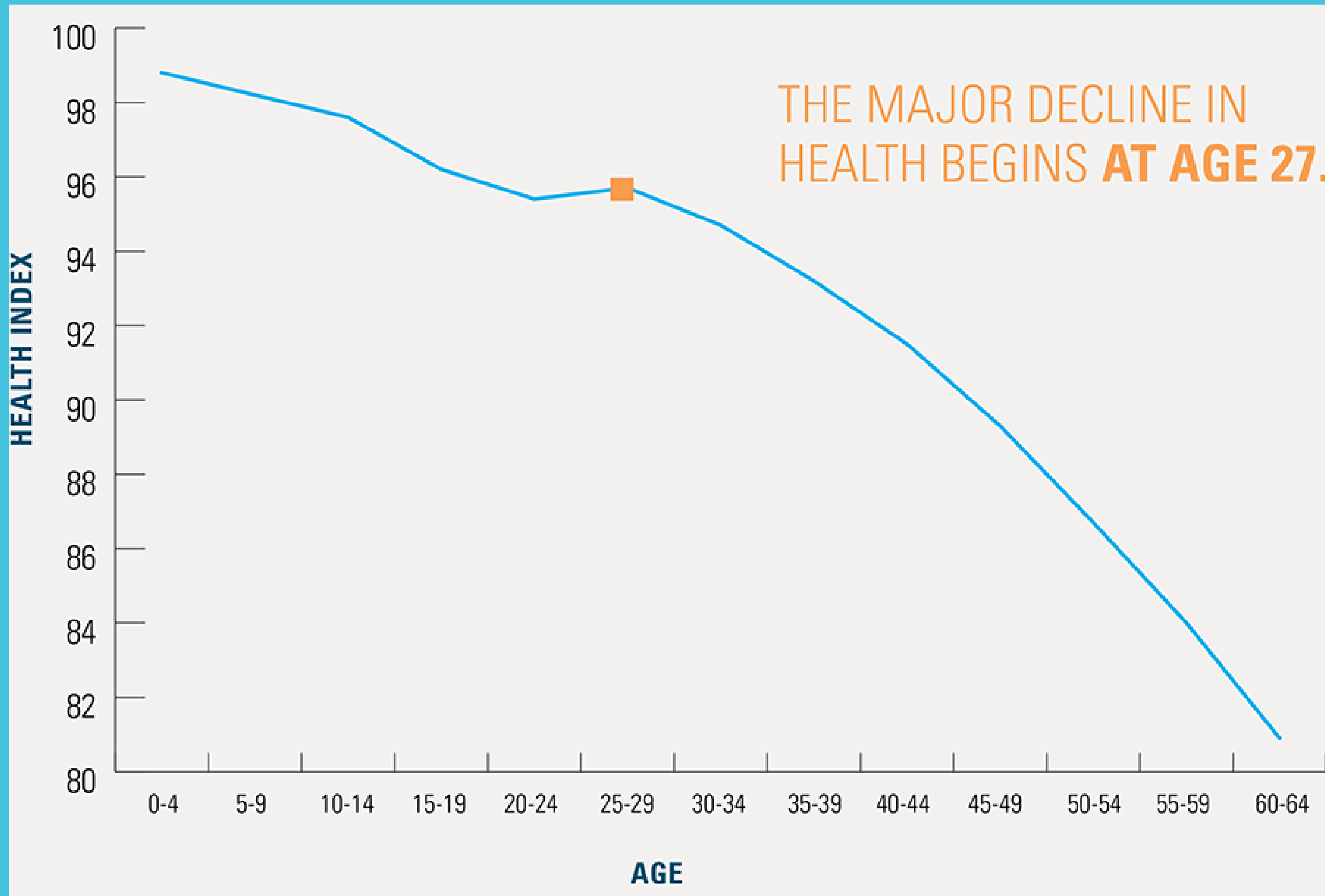
Depression, substance use disorder, high blood pressure, hyperactivity, Crohn's disease and ulcerative colitis, high cholesterol, tobacco use disorder and Type 2 diabetes –
were more common among older millennials in 2017
than they were among members of Gen X when they were the same age.



Table X1: Top 5 conditions affecting Millennials by prevalence rate, rate per 100

	2014 Prevalence	2017 Prevalence	% Increase
Hypertension	7.0	8.1	16%
High cholesterol	5.5	6.2	12%
Tobacco use disorder	5.2	5.6	7%
Hyperactivity	5.2	6.8	29%
Major Depression	3.8	5.0	31%

Sources: BCBS, Moody's Analytics



BCBS Health Index by Age (2017)

Kaiser Family Foundation poll found fewer adults ages 18 to 29 had a PCP when compared with older adults.
in particular, the poll found:

45% of adults ages 18 to 29 did not have a PCP;
28% of adults ages 30 to 49 did not have a PCP;
18% of adults ages 50 to 64 did not have a PCP; and
12% of adults ages 65 and older did not have a PCP



JOB MARKET

RECRUITMENT AND RETENTION

Roughly 42 million U.S. employees, or more than one in four workers, will leave their jobs this year to go work for another company





\$680
Billion

Anticipated Cost Of
Turnover For Employers
In 2020

77%

More than three in four employees
who quit could have been retained by
employers



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Median tenure among 55- to 64-year-old workers is 10.1 years vs an average of 2.8 years for those ages 25 to 34

Employee Perspective In Caring for Employees



BOOMERS



GEN X



MILLENNIALS

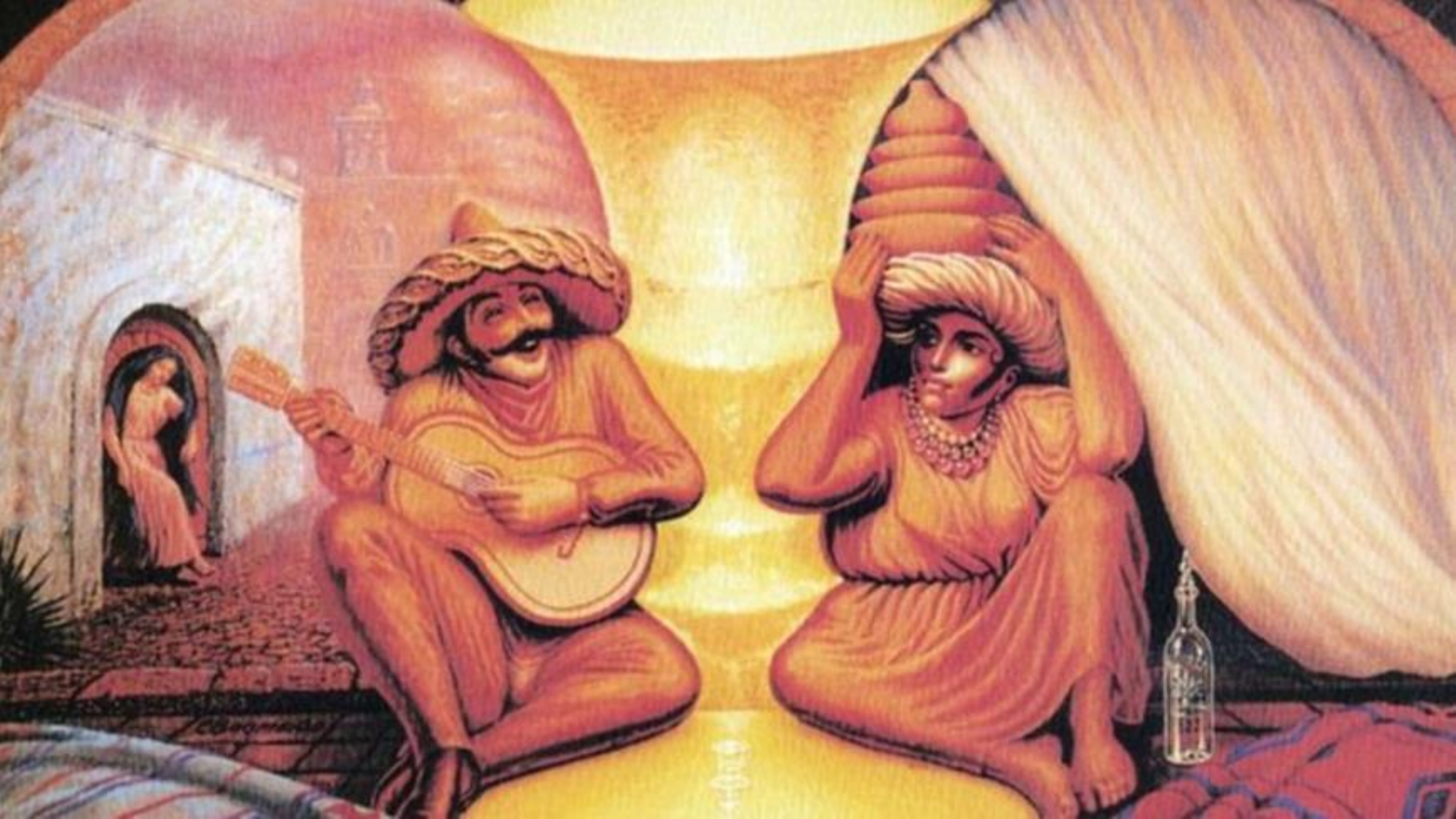
PERSPECTIVE

The ability to consider things
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HOW DOGS THINK



**You love me
You pet me
You feed me
You must be God!**

HOW CATS THINK



**You love me
You pet me
You feed me
I must be God!**

Dog's Diary

8:00 am - Dog food! My favorite thing!

9:30 am - A car ride! My favorite thing!

9:40 am - A walk in the park! My favorite thing!

10:30 am - Got rubbed and petted! My favorite thing!

12:00 pm - Milk bones! My favorite thing!

1:00 pm - Played in the yard! My favorite thing!

3:00 pm - Wagged my tail! My favorite thing!

5:00 pm - Dinner! My favorite thing!

7:00 pm - Got to play ball! My favorite thing!

8:00 pm - Wow! Watched TV with the people! My favorite thing!

11:00 pm - Sleeping on the bed! My favorite thing!

Cat's Diary

Day 983 of My Captivity

My captors continue to taunt me with bizarre little dangling objects. They dine lavishly on fresh meat, while the other inmates and I are fed hash or some sort of dry nuggets.

Although I make my contempt for the rations perfectly clear, I nevertheless must eat something in order to keep up my strength.

The only thing that keeps me going is my dream of escape. In an attempt to disgust them, I once again vomit on the carpet. Today I decapitated a mouse and dropped its headless body at their feet. I had hoped this would strike fear into their hearts, since this clearly demonstrates my capabilities. However, they merely made condescending comments about what a "good little hunter" I am. [REDACTED]

There was some sort of assembly of their accomplices tonight. I was placed in solitary confinement for the duration of the event. However, I could hear the noises and smell the food. I overheard that my confinement was due to the power of "allergies." I must learn what this means, and how to use it to my advantage.

Today I was almost successful in an attempt to assassinate one of my tormentors by weaving around his feet as he was walking. I must try this again tomorrow, but at the top of the stairs.

I am convinced that the other prisoners here are flunkies and snitches. The dog receives special privileges. He is regularly released, and seems to be more than willing to return. He is obviously retarded. The bird must be an informant. I observe him communicating with the guards regularly. I am certain that he reports my every move. My captors have arranged protective custody for him in an elevated cell, so he is safe . . . for now.



Employee Wellbeing Life Cycle



WHERE TO START

QUESTIONS TO ASK YOURSELF

- What are your biggest vulnerabilities?
- What are your biggest pain points?
- Would you “Buy You”? (What is your Value Proposition)

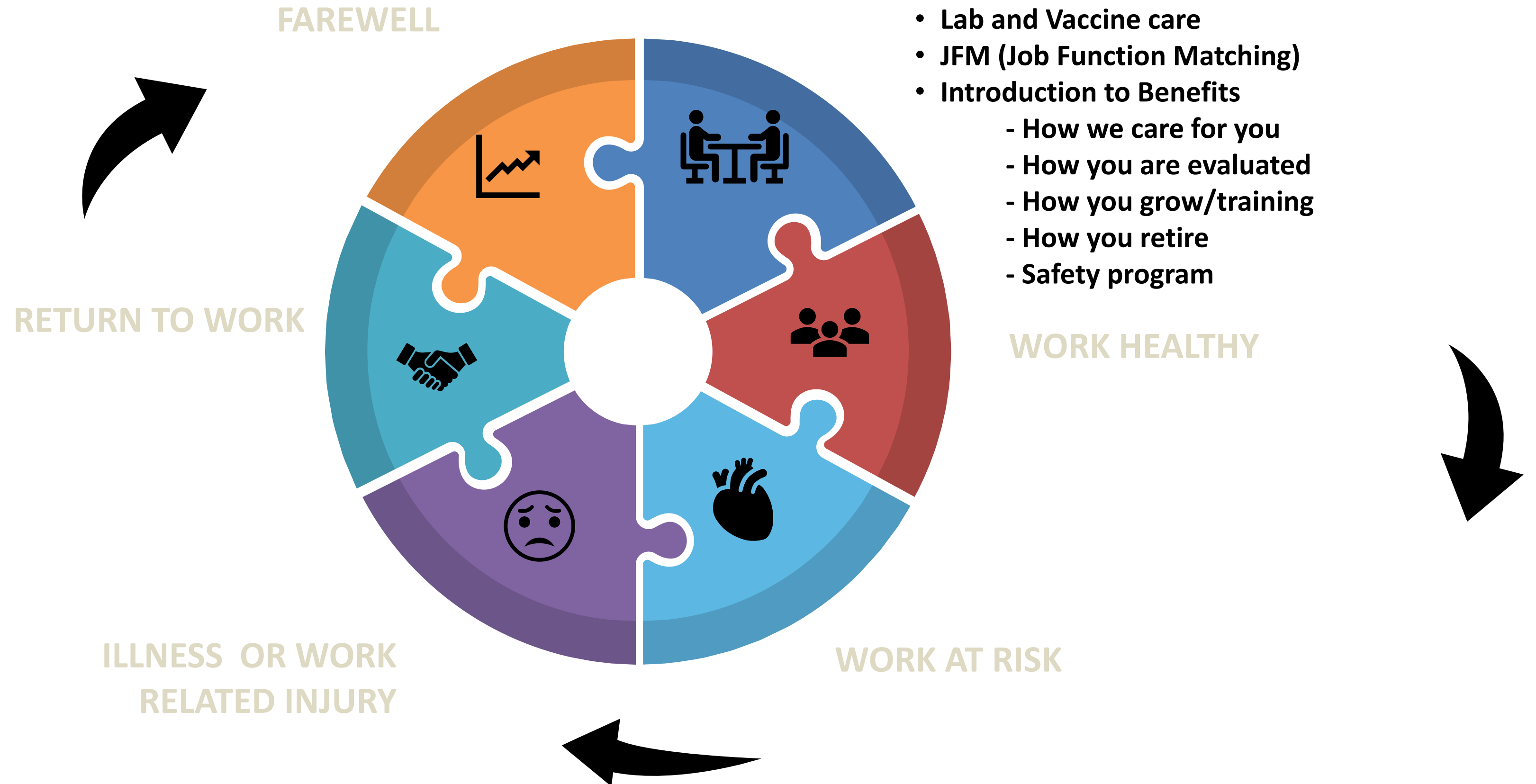
QUESTIONS TO ASK YOUR EMPLOYEES

- What are your expectations?
- What are your biggest pain points?

REVIEW YOUR WELLBEING LIFE CYCLE

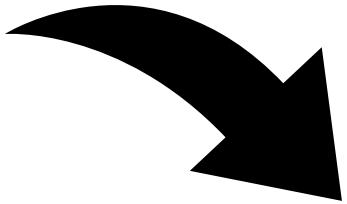
- What do you have?
- Where are the gaps?
- What data needs to be collected?
- How is it being communicated?

Wellbeing Employee Life Cycle



Wellbeing Employee Life Cycle

PRE HIRE/
RECRUITMENT/
ON BOARDING

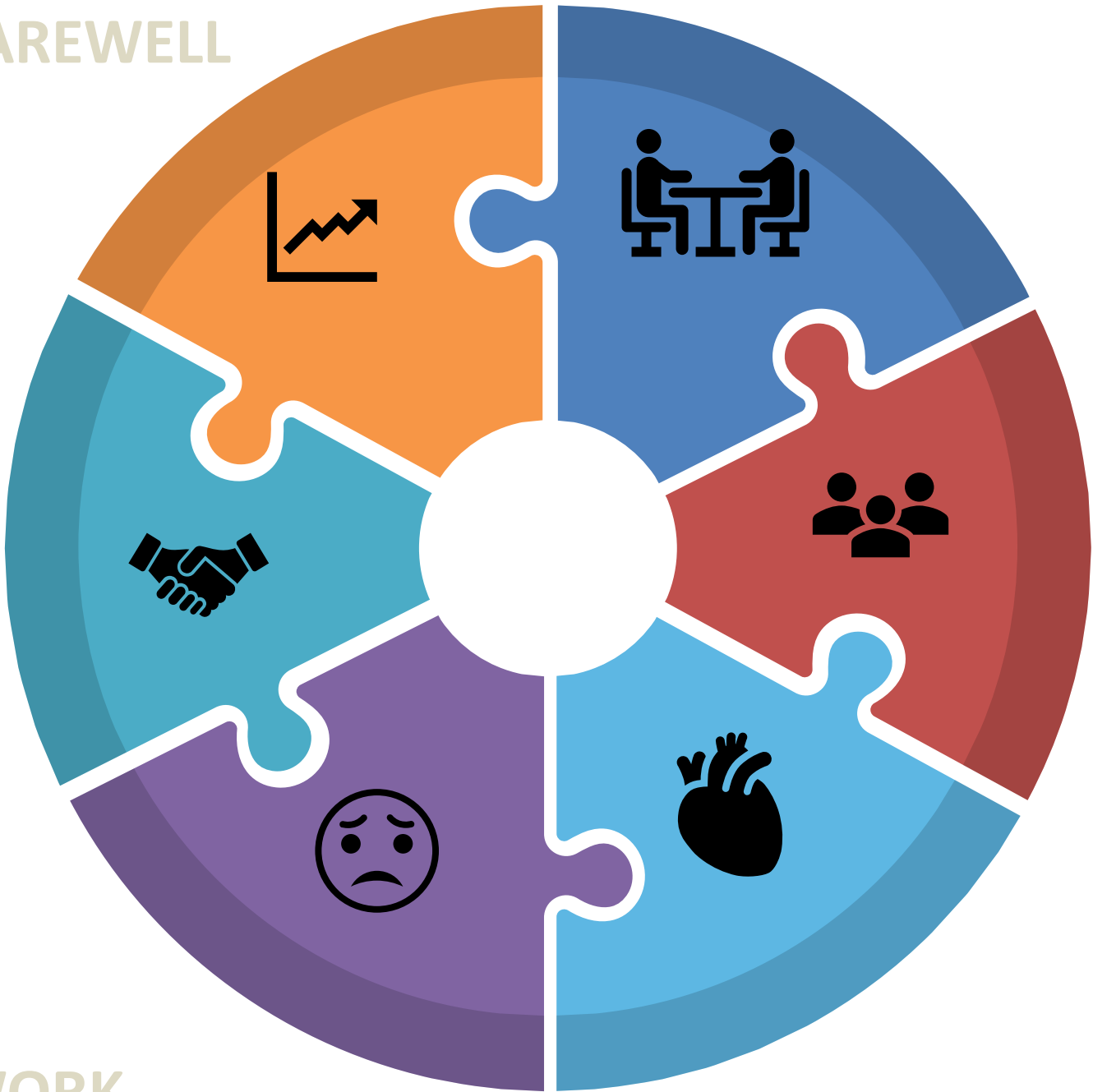


FAREWELL

RETURN TO WORK

ILLNESS OR WORK
RELATED INJURY

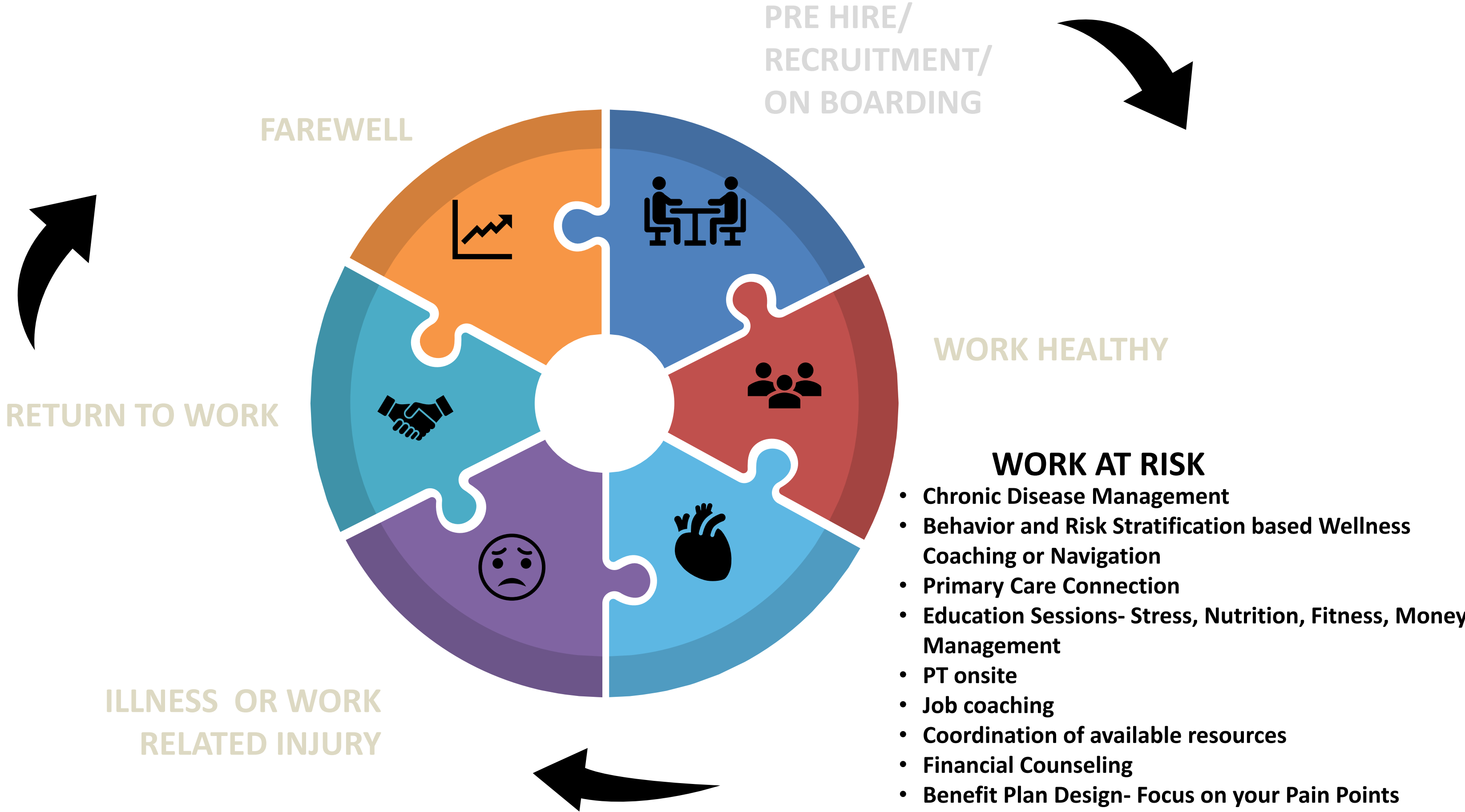
WORK AT RISK



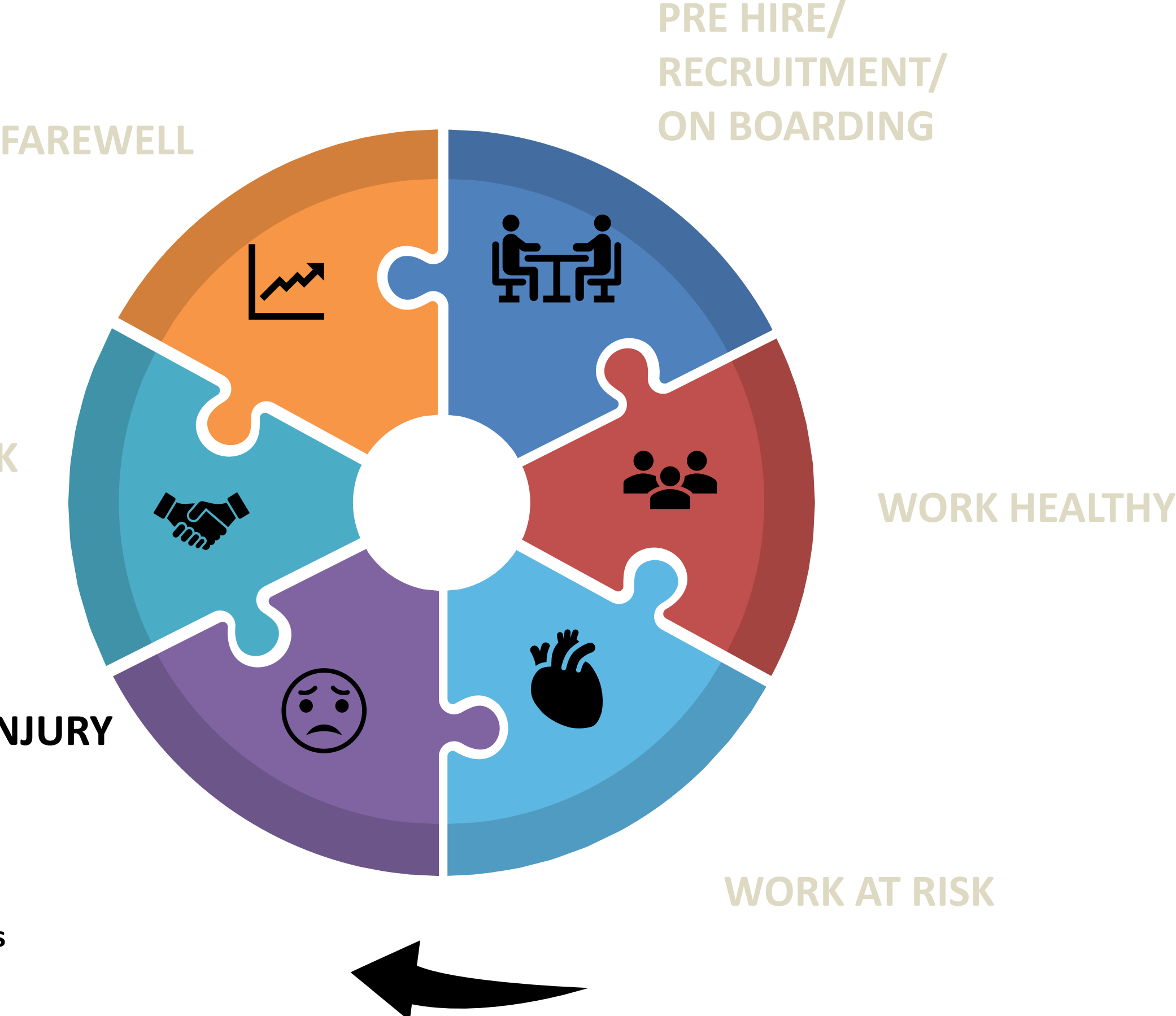
WORK HEALTHY

- Safety Education
- EAP/stress/resiliency support
- Ergonomics
- Stretching Programs
- Job analysis
- Challenges, Motivational services
- Work- life resources
- Behavior, Demographic, and Risk Stratification based education/communication plan
- Primary Care Connection
- Financial Planning /Budgeting
- Life Stage Health benefit/ Preventive Care awareness
- Job Specific Testing
- Policies that support being “well”
- Career Planning/Mentorship Programs
- Recognition

Wellbeing Employee Life Cycle



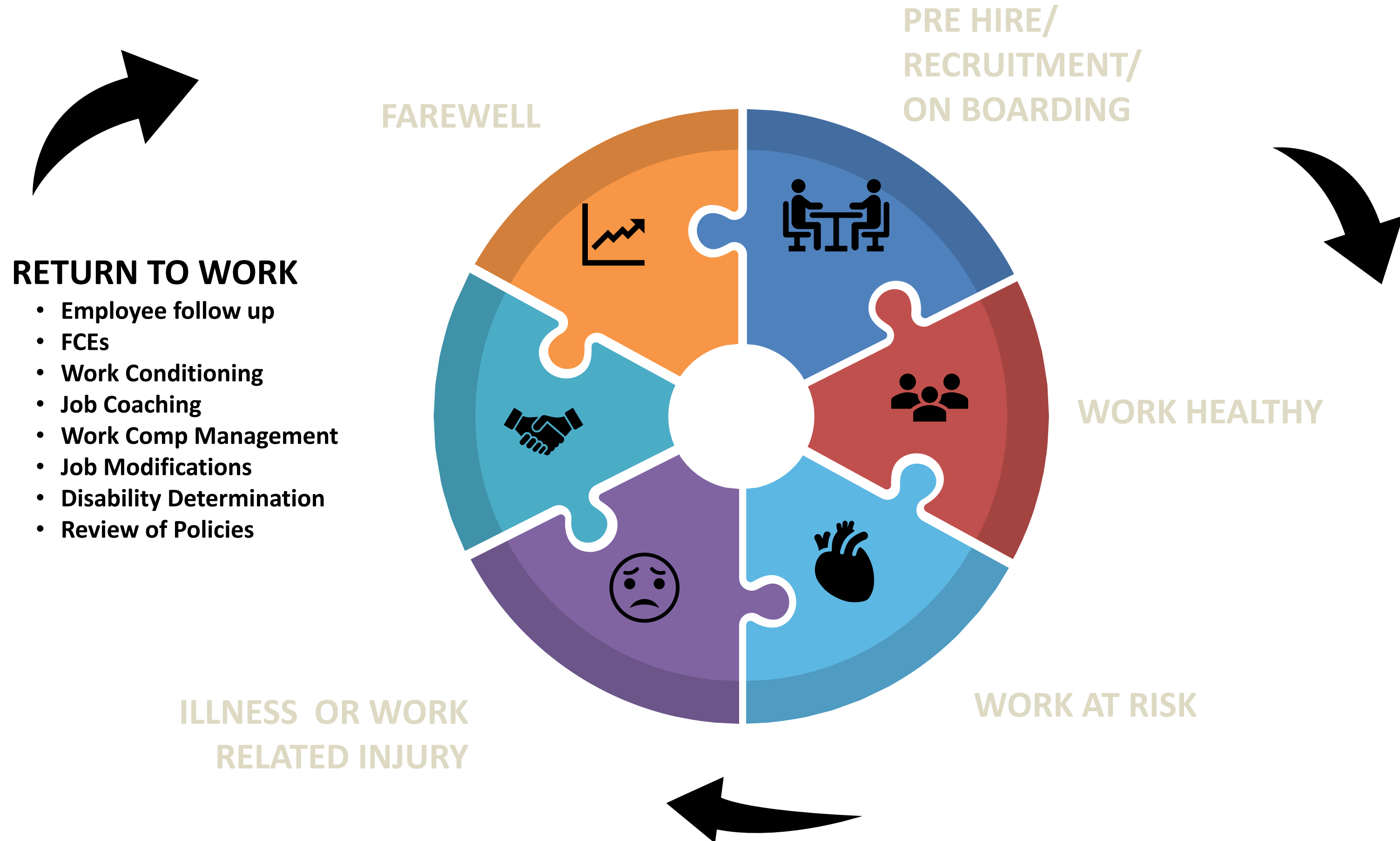
Wellbeing Employee Life Cycle



ILLNESS OR WORK RELATED INJURY

- Onsite/ Near site Clinics
- Onsite Physical Therapy
- MSK injury Plan
- First Aid
- Workman's Comp/Panel of Physicians
- Policies that support sick time

Wellbeing Employee Life Cycle

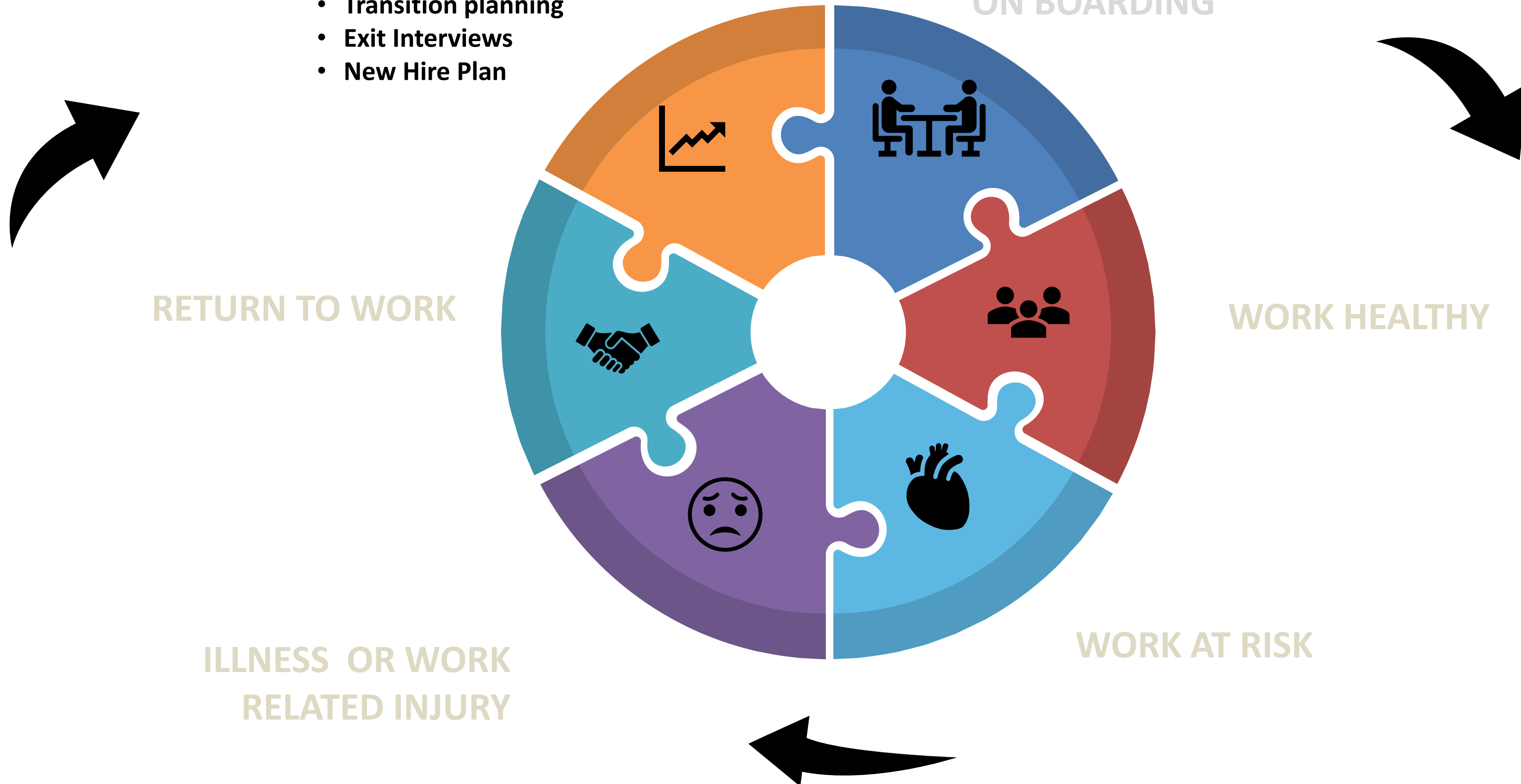


Wellbeing Employee Life Cycle

FAREWELL

- Retirement planning
- Transition planning
- Exit Interviews
- New Hire Plan

PRE HIRE/
RECRUITMENT/
ON BOARDING



NEXT STEPS

- **HAVE GOALS FOR YOUR WELL BEING PROGRAM**

- P-D-C-A
- Collect Data!!
- Be aware of what is included in you insurance plan- use it, but compare apples to apples
- Well rounded and meets the needs of your population
- Looks for areas of overlap- IE- Safety and Wellness

- **HAVE A CLEAR COMMUNICATION PLAN**

- Be clear with your organizational purpose and with employee's purpose
- Set clear expectations
- More than once a year
- "What is the real cost to me?"
- Under/over utilized or misunderstood benefits



THANK YOU

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