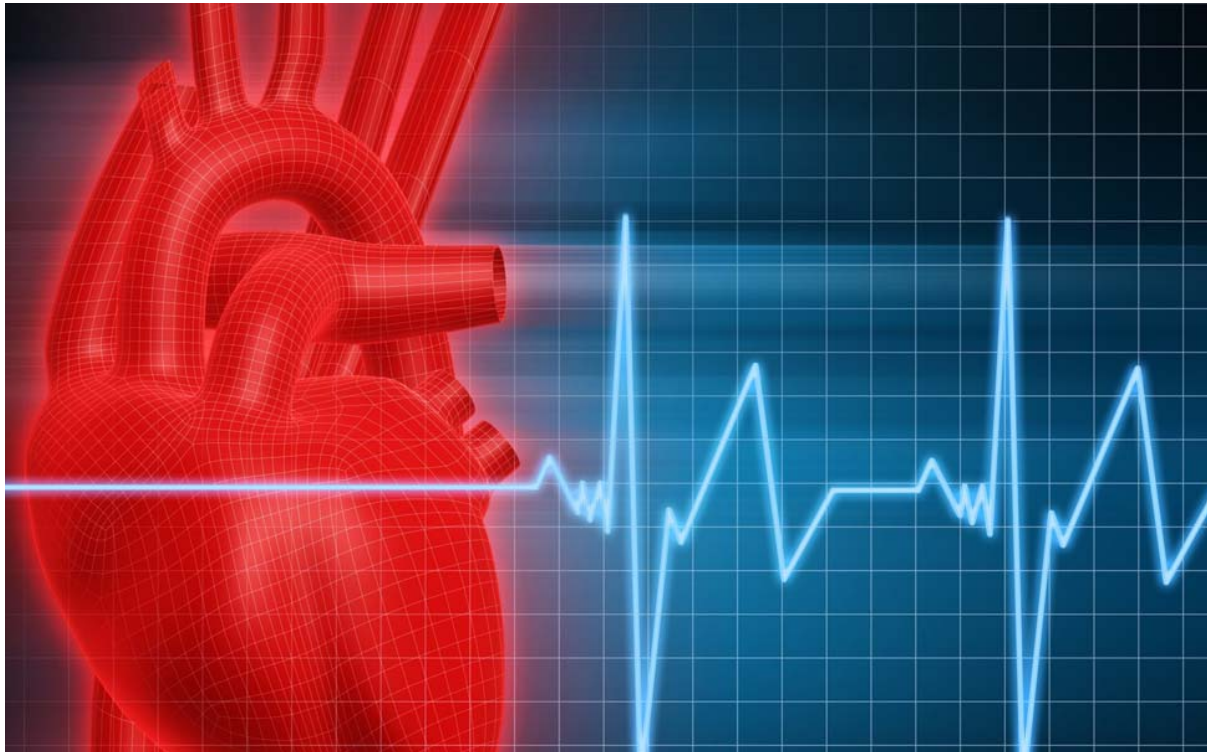


White Paper



Cardiovascular Disease and American Business



People helping people...*it's what we do best.*

No other disease is as detrimental to American health and welfare as cardiovascular disease. At any given time, more than 80 million people are affected by some form of cardiovascular disease. The Centers for Disease Control and Prevention (CDC) reports that heart disease is the nation's leading cause of death, and stroke ranks as number three. The economic implications of cardiovascular disease are just as grave as the health consequences. The cost of heart disease and stroke for businesses in the United States, including health care expenditures and lost productivity from deaths and disability, is tremendous and the problem continues to grow.

For many people, cardiovascular disease can be prevented through lifestyle changes. Unfortunately, many of those who are at risk are unaware of their own risk status or unsure how they can reduce their risk. Prevention and wellness messages that address these issues have been successful in the workplace because employers are in a unique position to provide information to employees so they can understand how to control their risk factors and access treatments. Tackling this concern through health promotion programs, individual risk assessment, tailored health messages and incentives to achieve and maintain a healthy lifestyle can significantly improve employee health, dramatically reduce business-related costs, and effectively yield higher productivity and profits.

Cardiovascular Disease and American Business

Addressing cardiovascular disease is a public health responsibility, but it is also a strategic business issue. For U.S. businesses, the growth in resources devoted to treating cardiovascular disease has had a direct correlation to declines in company profits. Studies demonstrate that the same risk factors that lead to cardiovascular disease account for a major proportion of health care costs, workers' compensation payouts and sick leave pay. Thus, emphasis on the prevention or modification of risk factors is a sound business decision.

Programs that address key components of cardiovascular disease are the most effective at improving health and reducing costs, yet some companies feel that the high cost of their existing health care plans precludes them from considering additional benefits or wellness programs. However, cardiovascular disease prevention is well worth the investment. The CDC conducted a study of nine organizations with workplace health management or wellness programs and found a return on investment ranging from \$1.40 to \$4.90 per dollar spent. The approaches included using a health risk assessment, offering fitness facilities, providing nutrition education and providing education programs targeted to those at high risk of disease.

How to "Sell" Cardiovascular Wellness in the Workplace

Several companies have reported an initial investment of \$200 per person per year for targeted cardiovascular workplace wellness programs (there is evidence that per person costs may decline after the first year). In an environment where already high health care premiums are rising, some benefits managers may find that company decision makers will need concrete evidence to support any additional investment in cardiovascular disease prevention. The following strategies can help to illustrate the significant ROI that can be realized from cardiovascular programs:

- *Cite the literature.* Several studies measure direct and indirect costs of cardiovascular disease and give concrete data about cost-to-benefit ratios of preventive programs.
- *Emphasize increased savings.* The cost of prevention efforts is significantly less than the cost of treating disease. In light of rising health care costs, programs that lead to reduced medical claims, office visits and hospitalization offer an immediate opportunity to save money.

- *Educate decision makers.* Explain how much of your company's health care costs go toward treating cardiovascular disease and its risk factors. Present this data with information about programs that can help minimize or control these risk factors, giving examples of health care cost savings that could be realized if these programs were implemented.
- *Compare health care costs with net revenue.* Seeing the proportion of profits that go to health care spending underscores the need for strategies to reduce overall health care costs.

Creating Successful Programs

Simply providing health information to employees is not enough to spur the lifestyle changes that are necessary to combat cardiovascular disease. The foundation of a successful cardiovascular benefits and wellness program combines health education with "active recruitment," which starts with a health risk assessment to identify an individual's risk factors.

After risk has been established, the employee or dependent ideally receives individualized feedback. If the employee's health risk assessment includes screening tests, the employee should be given the results to take with him or her to a visit with a health care provider. In addition to a provider referral, employers could recommend specific lifestyle modifications. In support of a provider's care, an employer can offer information on risk factors, healthy diet, smoking cessation or starting an exercise regimen. Additional education and support could be provided through a website, e-mail, mailed materials or automated telephone messages and telephone counseling. Coaching or mentoring by individuals who have already succeeded in making lifestyle changes can also be helpful.

Employers, employees and their families benefit most when cardiovascular wellness is approached as an ongoing effort, not a one-time or discrete treatment. The worksite, as part of a community, can be a driving force in promoting cardiovascular wellness. Employers can increase their ROI from cardiovascular programs by partnering with state health departments and others to move cardiovascular health promotion beyond the workplace and into their communities.

Successful Employer Approaches to Prevention and Wellness

- Use "active recruitment," in which employees provide their health information and the program provides targeted information to those identified as being at risk. This approach yields a 1:6 cost-to-benefit ratio versus the 1:3 cost-to-benefit ratio realized by traditional methods that simply make wellness information available to all employees.
- Encourage a health risk appraisal whenever health plan enrollment occurs.
- Link your wellness program with a larger program if your site or business is too small to support such services on your own.
- Offer a variety of programs and allow individuals to choose programs on the basis of their own interests and risk factors.
- Give employees monetary incentives to participate in prevention and treatment programs.
- Pair participants with mentors who have succeeded in modifying their own cardiovascular risk factors.
- Provide some form of one-on-one counseling.
- Create an environment that supports healthy lifestyles (e.g., offer healthy foods in the cafeteria and snack areas, provide access to exercise equipment).
- Encourage employees' dependents to participate in programs.

No other disease has greater impact on the health of the workforce and the balance sheet as cardiovascular disease. A leading cause of disability and the nation's costliest medical condition, cardiovascular disease is a dangerous epidemic that threatens America's health and economy. By developing benefits and programs that combat smoking, high blood pressure, high blood cholesterol, obesity, physical inactivity and stress, employers stand a good chance of helping employees attain cardiovascular health while also improving their own bottom line.

Sources: Article repurposed with permission from the National Business Group on Health. Issue Brief: Volume 1, Number 4. *Heart Healthy and Stroke Safe: The Business Case for Cardiovascular Health.*

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How do we do this? We continuously invest in **cutting edge products and technology** which provide our insurance professionals with an impressive range of resources. Each client's unique needs and goals are examined closely by a dedicated service team who put their combined knowledge and industry experience to work. Piece by piece, they break down the many complex facets of insurance into easy-to-understand components and present a simplified insurance program.

The result? A comprehensive insurance program you can understand - backed by a firm you can rely on.

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