

BENEFITS INSIGHTS

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Chronic Conditions

Chronic conditions not only deeply affect those who suffer from them, but can also lead to increased medical expenditures and lost productivity for employers. As a nation, 86 percent of our health care dollars go to treatment of chronic diseases.

However, in spite of their devastating effects, many chronic conditions are preventable. While some factors such as age, genetics and environmental triggers may be unavoidable, controlling modifiable risk factors such as smoking, physical inactivity and eating an unhealthy diet can play an important part in preventing chronic conditions.

According to the Centers for Disease Control and Prevention, chronic diseases are health conditions that require ongoing management over an extended period of time. Some chronic conditions have very few symptoms while others severely limit a person's ability to perform normal, routine tasks. There are many chronic conditions affecting the workforce today, some of the most common being:

- Asthma
- Arthritis
- Being overweight or obese
- Cancer
- Cardiovascular Disease (coronary artery disease (CAD), stroke, congestive heart failure (CHF) and hypertension)
- Chronic Obstructive Pulmonary Disease (COPD) (chronic bronchitis, emphysema or a combination of the two)
- Diabetes

Employer Role in Chronic Condition Management


Approximately 133 million Americans live with one or more chronic diseases, which translates into an increased cost for employers. On average, employer healthcare coverage for an employee with a chronic condition is five times higher than coverage for those without a chronic disease. So what can employers do to reduce healthcare costs for themselves and their employees? Think prevention.

Treating chronic diseases involves physician visits, extended hospital stays, prescription drugs and expensive treatments. Prevention is the most cost-effective method of reducing chronic diseases among at-risk employees. To assist in prevention efforts, employers

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should implement workplace policies that encourage employees to use preventive services and health promotion programs. Ultimately, encouraging healthy behavior should be a corporate healthcare strategy to reduce costs. Here are some strategies to prevent chronic conditions within your workforce:

- Understand your employee populations
 - This way you can tailor benefits and wellness programs to specific populations based on their current health care needs and risk factors.
- Encourage usage of clinical preventive services
 - Financial barriers (high copayments or out-of-pocket expenses) may prevent employees from receiving valuable preventive services, in spite of their significant health benefits. Make preventive services costs more affordable for employees to eliminate this barrier and improve utilization rates among your employee population.
- Conduct employee health risk assessments (HRAs)
 - Conduct an HRA to identify employees who are at risk of chronic diseases. This creates an opportunity to intervene before the disease develops, or, at least, during an earlier, less expensive stage of the disease. To encourage employees to take an HRA, offer incentives.
- Educate employees about preventive services and benefit coverage
 - Develop culturally competent materials to present to employees on preventive services and techniques.

Wellness Programs

Implement health promotion programs that address the top three causes of chronic conditions (tobacco usage, unhealthy diets and lack of physical activity):

- Tobacco Use
 - Provide smoking cessation programs as a covered service within your health plan. Cessation benefits cost between \$1.20 and \$4.80 per employee per year, yet the cost of tobacco use is about \$3,400 per smoker per year. By year five, the benefits of smoking cessation programs begin to exceed the costs to implement the programs.
 - Implement a smoke-free workplace to discourage smoking and to prevent the harmful effects of secondhand smoke.
 - Subsidize smoking cessation aids by negotiating with your pharmacy benefit manager to include smoking cessation assistance as a covered benefit.
 - Healthy Diets
 - Develop incentives for employees to participate in weight reduction programs or nutritional counseling programs. To encourage participation and success, provide rewards.
 - Subsidize company cafeterias and vending machines to offer healthy food choices.
 - Physical Activity
 - Develop exercise programs to promote physical activity. Consider providing additional financial incentives such as subsidized gym memberships, financial rewards and on-site fitness facilities to boost participation.
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Chronic diseases are serious, costly and often, preventable. Once they are fully developed, these conditions may be managed, yet never cured. Despite this, there are safe, cost-effective interventions to avoid chronic diseases altogether. To avoid productivity loss, presenteeism, absenteeism, disability and early retirement for your employees, you should educate employees on the value of chronic disease prevention. By implementing a health promotion program and investing in prevention, you can retain a healthy and productive workforce.

Source: Centers for Disease Control and Prevention

