

## Focus on Medical Consumerism

Medical consumerism and medical self-care education empower individuals to improve their decision-making skills in the appropriate use of medical services and to understand the importance of self-management practices. In these programs, employees learn how to select a physician, partner and communicate with their health care providers; manage medications, assess treatment options based on relative benefits, risks, and costs; and learn the importance of complying with recommended preventive screenings and immunizations schedules.

**Employee health management (EHM) programs, which include health promotion, self-care programs, disease management, and case management, can provide a positive Return-On-Investment (ROI)—averaging double or more the savings for each dollar invested—within two to three years.<sup>50,51</sup>**

### Ideas for Small/Medium-Sized Employers

#### ■ Help employees understand their health benefits.

Provide an annual health benefit orientation to review what services are covered, premiums, copay/coinsurance, HSA options, and what wellness/preventive services are available.

■ **Provide medical self-care education.** Medical self-care provides decision-support tools for determining the appropriate and necessary use of emergency and outpatient services. A typical medical self-care program includes a self-care reference book or online option combined with training and awareness campaigns. In addition, a 24-hour nurseline may be included. Self-care is especially valuable for employers that do not provide health benefits, because it helps employees reduce out-of-pocket expenses by avoiding inappropriate medical visits.

#### ■ Direct employees to disease management programs.

Disease management programs provide coaching/counseling services to help patients adhere to medical treatment guidelines for common chronic health conditions. Check if your company's health plan or state/local health departments offer disease management programs (e.g., diabetes, asthma). Also, refer to other community organizations (e.g., American Diabetes Association, American Lung Association).



Richard Ollis  
President and CEO

### Ollis and Company The Wellness Program

#### Company Overview

- Risk and benefit advisors
- Springfield, Missouri
- 30 employees; 17 female, 13 Male

#### Program Components

- Annual health risk assessment including biometric testing.
- Wellness program participation linked with choices on health care coverage.
- Wellness coordinator onsite certain hours each week.
- Fresh fruit daily—free for all employees.
- Six onsite wellness presentations per year.
- Quarterly wellness consults for all employees.
- Reimbursement for fitness center fees, including yoga classes, home exercise equipment, etc.
- Onsite fitness facility—free to all employees.

#### Program Success Story

- 95% participation rate in *The Wellness Program*.
- Biggest impact was linking wellness program participation to choice of health care coverage.
- Senior leadership not only participates in our wellness program, but also is a vocal proponent of its value.
- Keep it simple. Tracking sheets work well, but there are other options. The program is continually evolving.
- Improved employee morale, company loyalty, and stress reduction are just a few ways the wellness program has changed our culture.

#### CEO Statement

“We think that communication is the key because people have to understand the program and know how it's going to benefit them as well as the company. We would really encourage a very consistent communication effort to clearly explain the program and its benefits and communicate its successes.”