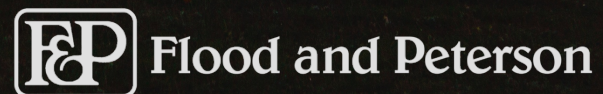


The Organization of Wellbeing

Partnering with Insurance Brokers to Educate Small
Businesses in Risk Reduction Through TWH

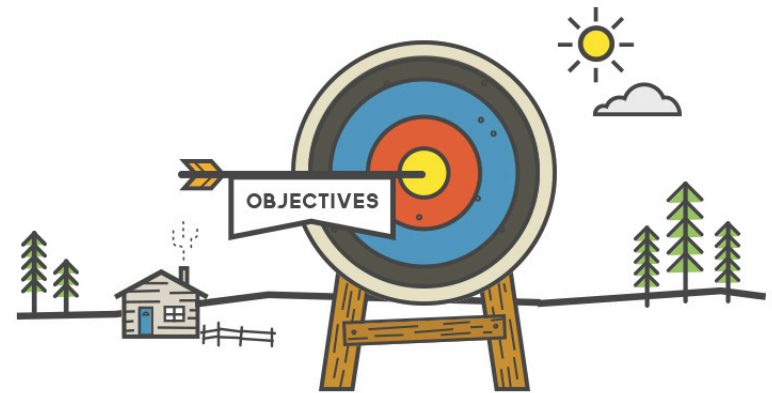


Presented in Partnership



Big Questions

- ❖ Why form a partnership between an academic unit and a brokerage firm?
- ❖ How does the healthcare market in the U.S. influence employer decisions to adopt a TWH approach?
- ❖ What resources does this partnership bring to small businesses?



The Center for Health, Work & Environment

The Center for Health, Work & Environment @ Colorado SPH

- The Mountain and Plains Education and Research Center
- Total Worker Health Center of Excellence
- **Health Links**





Assess



Advise



Connect



Recognize

We collaborate with employers to build a culture of health and safety in the workplace.

Mission

Help employers build sustainable and affordable benefit programs; while at the same time provide valuable and meaningful benefit options for their employees.





We Don't Speak the Same Language



Stakeholders Language

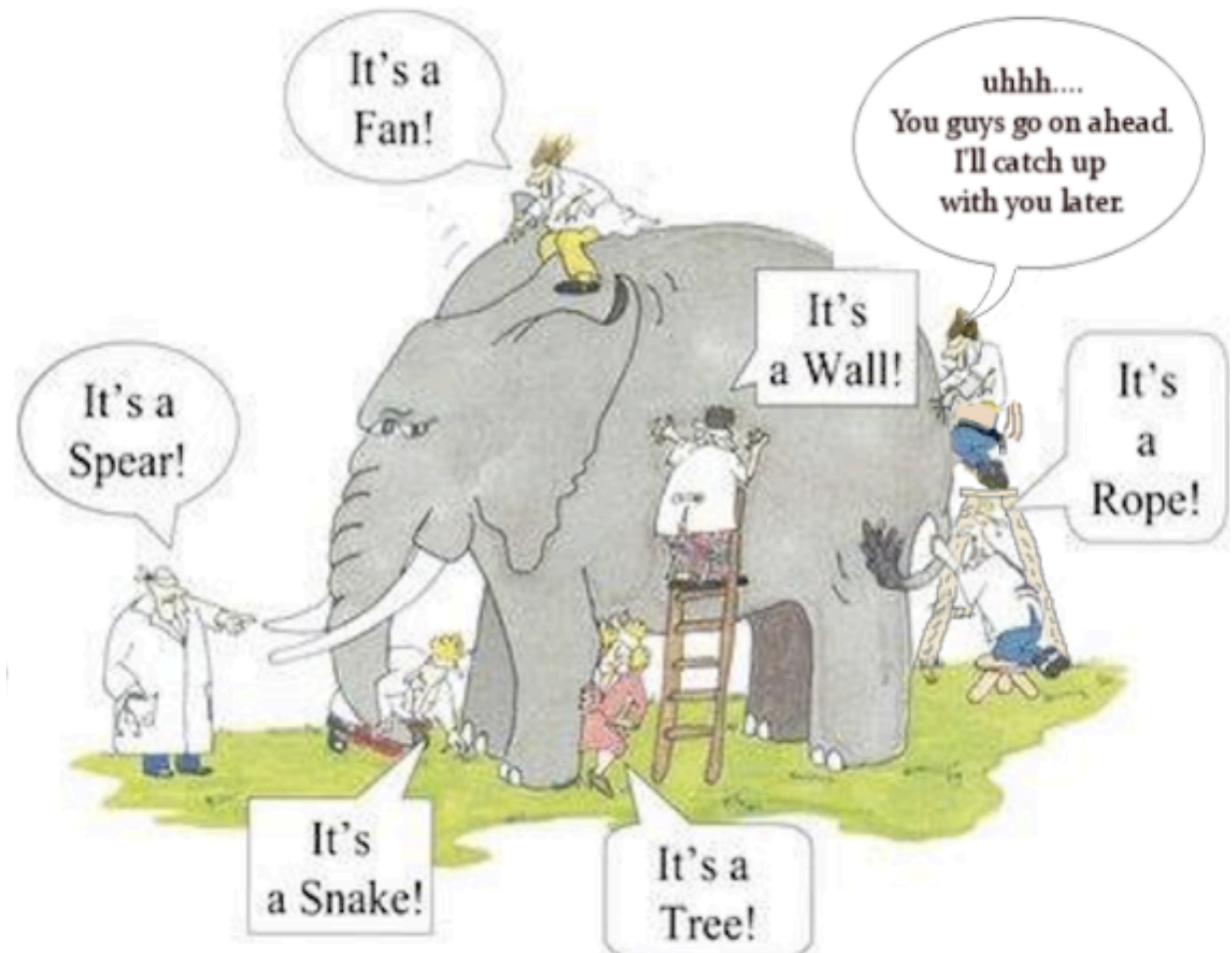
- CFO and COO
- Human Resources
- Wellness and Benefits Provider
- Worker, Manager Supervisor
- Provider & Broker



The Mystery Beast of Oystergeist

If issues previously addressed by singular cause and effect approach continue to persist.

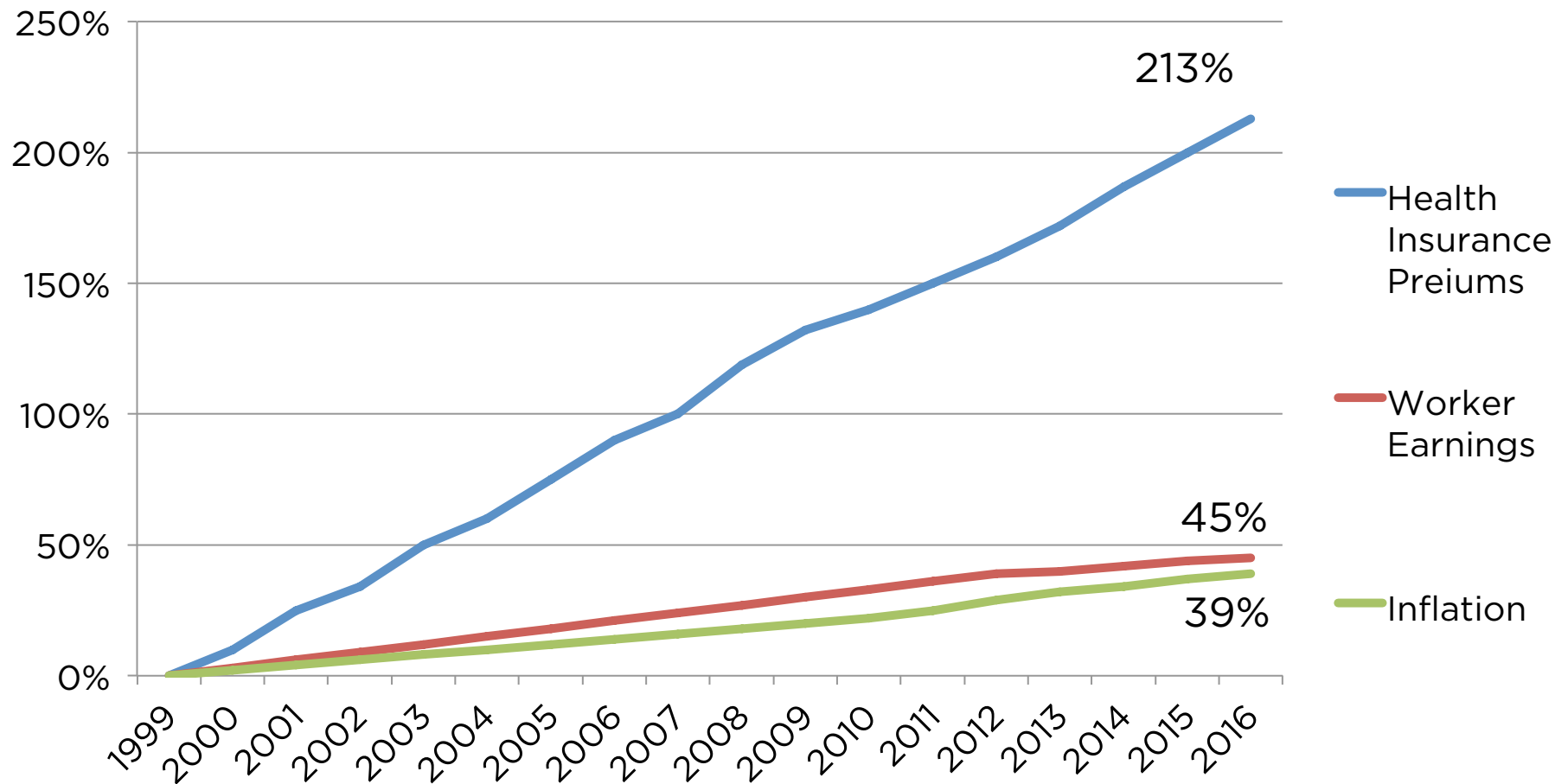
(Choi and Pak, 2006)



How has the Healthcare market
affected small business decision to
adopt TWH?

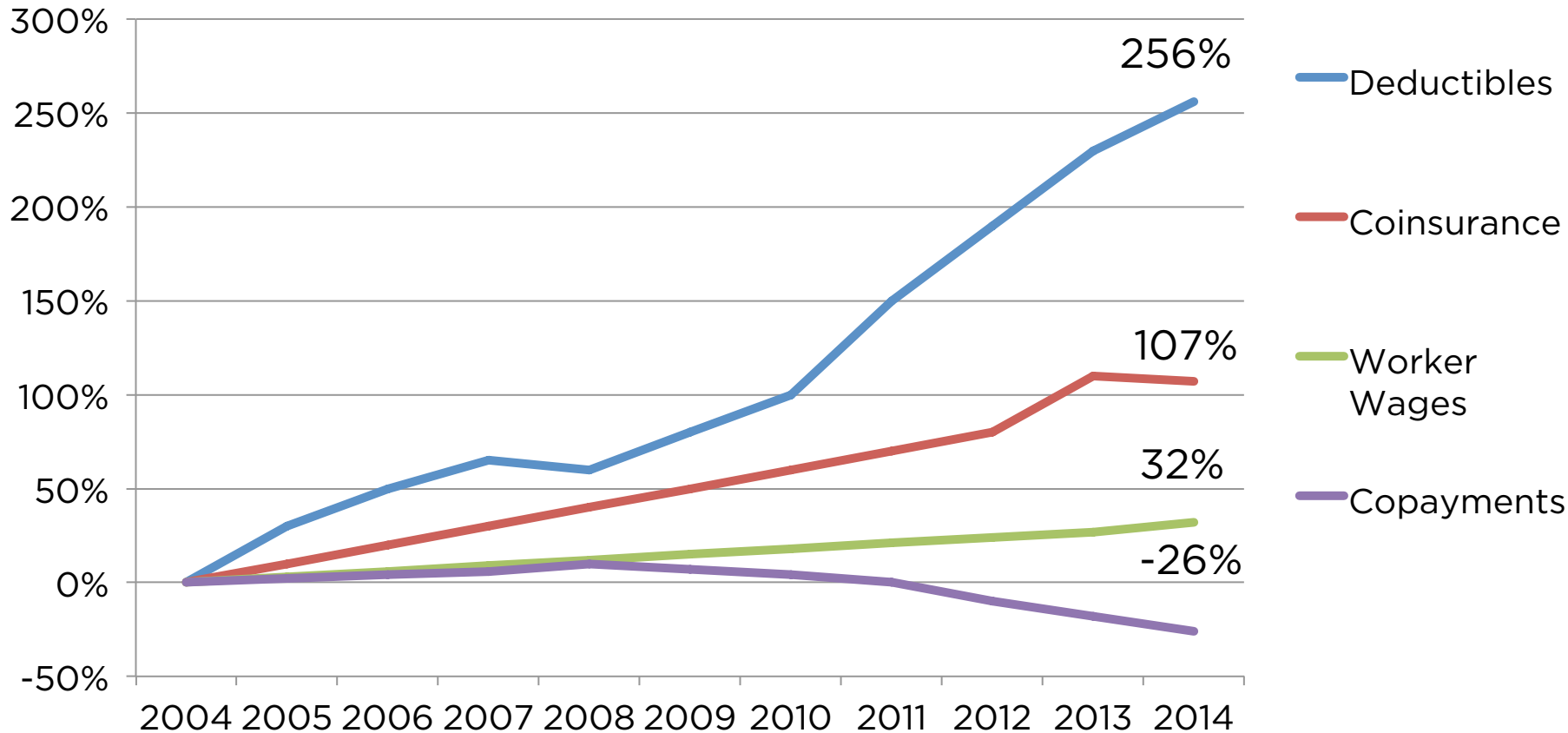


ROI: Unustainable Path 1999 - 2016



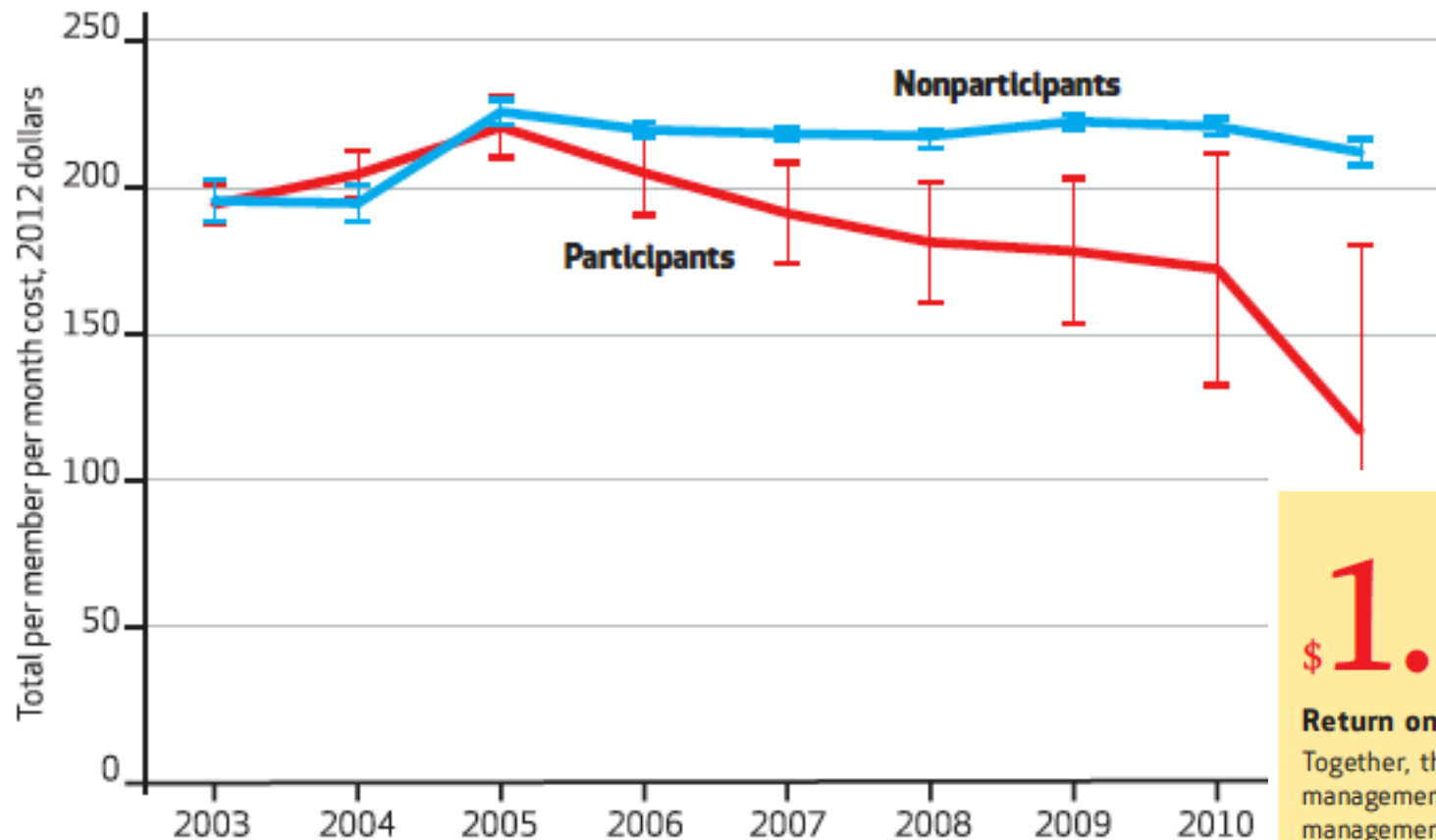
ROI: The Burden is Shifting

Change in % Payments



What's the ROI?

Aggregate Impact Of Lifestyle Management And Disease Management On Per Member Per Month Health Care Costs At PepsiCo, 2004-11



\$1.46

Return on investment

Together, the lifestyle management and disease management components of Healthy Living returned an average of \$1.46 for every dollar invested.



Consensus of ROI Research to date

Return on Investment for wellness programs

– Range = \$0.30 - \$2.33

Benefits:

- Lower health care costs
- Increased productivity
- Lower number of injuries
- Reduced absenteeism

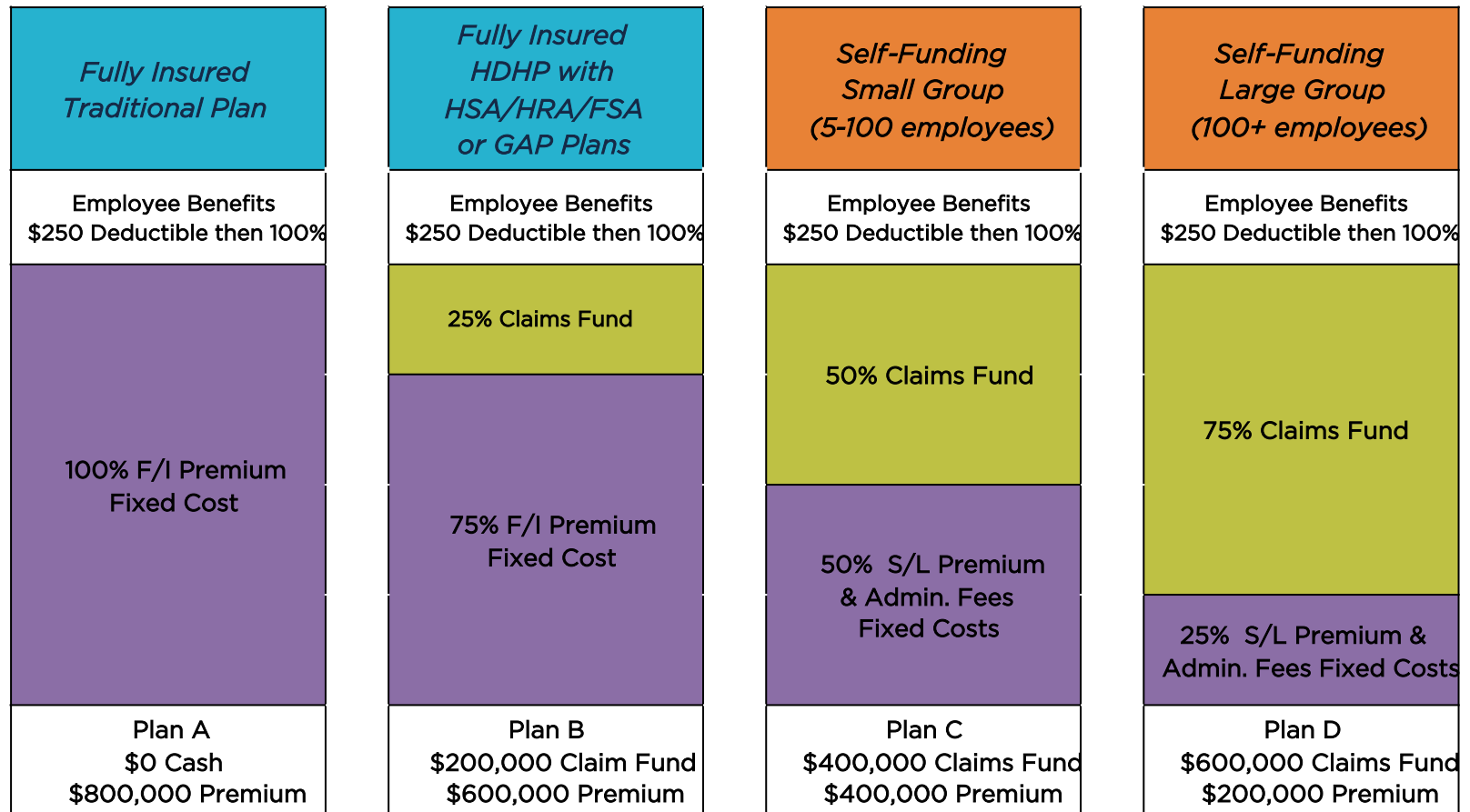


With such overwhelming evidence,
why haven't more small businesses
adopted this approach?



Employer Sponsored Health: Fully Insured to Self Funded

Case Study on a 100 employee Company



Employer Sponsored Health: Control and Access to Data

Risk Tolerance & Sustainability

Fully-Insured

- Transfer Risk
- Pay Premium
- Little to No Data
- Highest Trend
- No Control

Partially Self-Funded

- Assume and Transfer Risk
- Pay Claims, Admin & Premium
- Full Access to Data
- Lower Trend
- Partial Control

Self-Funded

- Assume All Risk
- Pay Claims and Admin
- Full Access to Data
- Lowest Trend
- Full Control

Fully-Insured = The Insurance Company assumes **all the risk**.

Self-Funded = The Employer assumes **some of the risk**.

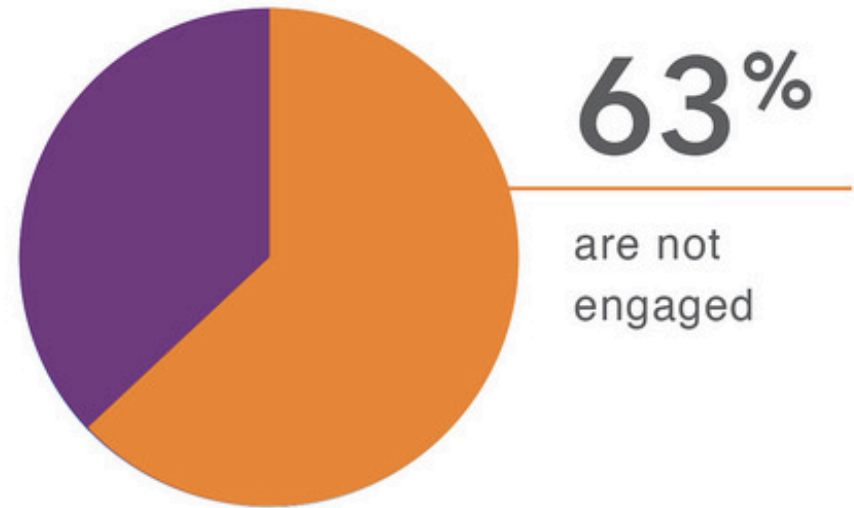
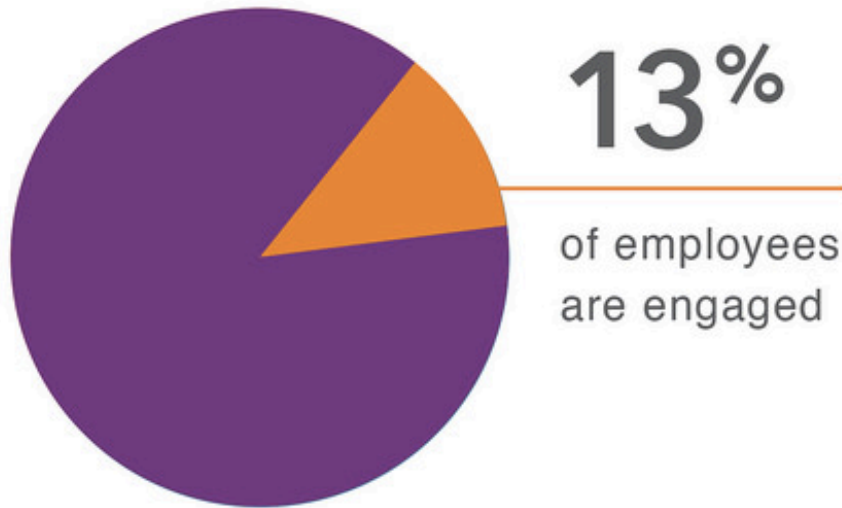


What about the factors that are
independent of Healthcare
purchasing?

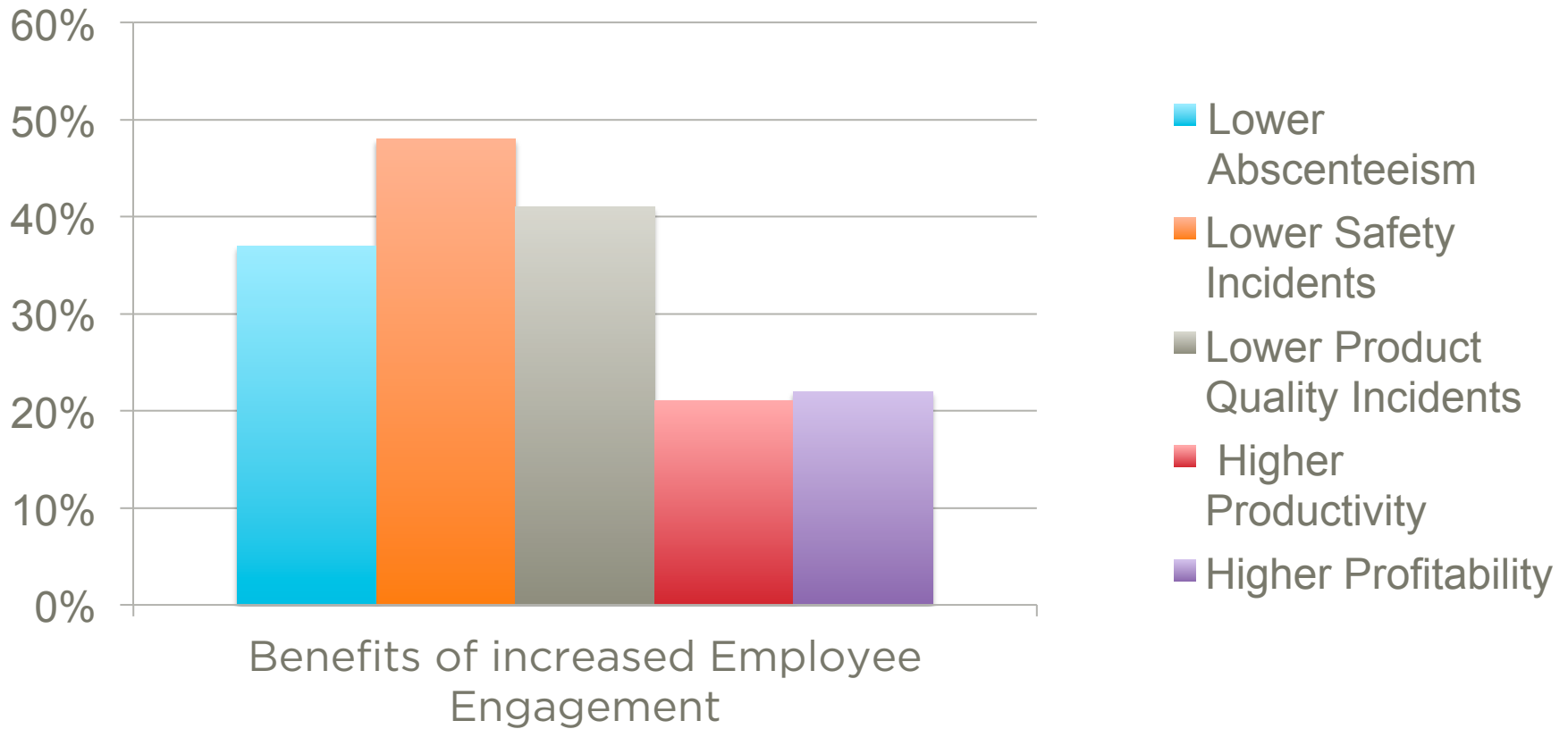


Employee Engagement is at an All-Time Low

According to a recent Gallup survey:



Employee engagement results in:



What resources does this partnership bring to engage small businesses in TWH?



Four co-sponsored 2 hour workshops

- ❖ Boulder, Denver, Fort Collins, Greeley
- ❖ 114 attendees
- ❖ C-suite, safety, benefits/wellness, human resources
- ❖ Improved knowledge, understanding, and confidence to act.



Training Focus

- ❖ Collecting and Integrating health promotion and health protection data
- ❖ Meeting mission, managing risk and engaging employees





20TH ANNUAL SYMPOSIUM

 **Flood and Peterson**

October 6, 2017

[Click here to learn more](#)

Total Control Approach



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Family-Friendly Workplaces

"A family-friendly workplace is one that achieves a culture of well-being that supports individuals in all stages of life to thrive and be productive in their work, homes, and communities." Join us August 17 for our annual event, Celebrating Colorado's Healthiest Places to Work, to learn more about the family-friendly workplace and network with other like-minded organizations. Visit cohealthybiz.squarespace.com to register.



CHECK OUT OUR FAMILY-FRIENDLY WORKPLACES WEBINAR See how family-friendly your workplace is.

[Take the assessment here. »](#)



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SMALL BUSINESS? JOIN US.

The Small + Safe + Well (SSWell) Study

Are you a small business
with less than 500
employees?

**WE NEED YOUR
HELP!**



The SSWell study is a multi-year research project designed to understand what **small organizations** are doing to support the health, safety, and well-being of their workforce, the impact on health outcomes, and how employees perceive their workplace culture.

► What are the benefits of participating?

- **Benchmark your Business Health and Safety Culture**

Your organization will gain valuable feedback on health and safety from the Health Links assessment and a employee culture survey.

- **Receive FREE Advising**

Your organization will receive up to two free on-site consultations provided by our expert community advisors. In addition, a senior leader in your organization will be invited to attend an exclusive Total Worker Health leadership training.

- **Connect & Network**

Join other Colorado small business leaders through our network to learn, share best-practices and gain valuable connections.



Visit ucdenver.edu/chwe/SSWell to enroll!

www.healthlinkscertified.org

Healthlinkscertified.org

FloodandPeterson.com

Thank You.

