

Wellness, Disease Management, and Consumerism Presentation Points of Interest

Troy J. Cook, LUTCF, MHP, Krist Insurance Services

- Chronic disease has a \$10 trillion impact on U.S. productivity each year (according to the American Hospital Association, 2007.)
- Obesity costs companies over \$13 billion annually, and obese workers have 36% higher medical costs than fit employees (according to Robert Grossman, "Countering a Weight Crisis," HR Magazine, 2004.)
- Wellness and disease management are part of a national trend to better control the rising health care costs.
- At Krist Insurance Services, Inc. (KIS), we believe that an educated consumer is the best consumer to control costs. Wellness creates an educated consumer by:
 - Providing an incentive to stay healthy.
 - Providing real proof of positive health care choices that can impact claims.
 - Helping a person know about their body causing them to be more thoughtful about their choices.
 - Bringing transparency in the cost of their health care.
- Wellness and disease prevention can have a larger more direct impact on a larger group's insurance rates, but is sometimes difficult to track for a smaller group. However, the overall effect of wellness is still significant for all groups.
- Wellness program success is tied directly to the employer's commitment to the process of improving the health of their workplace.
- The key for an employer is to define what is the sufficient investment needed to get the maximum return with a wellness and disease management program.
- Wellness must also be a part of overall health care reform including:
 - Consumerism (allowing employees the choice for such programs as health savings accounts and health reimbursement plans.)
 - Transparency in the cost of health care for all Americans.
 - Access to health care for all Americans to keep all citizens in the health care system.
 - Providing employers with tax incentives for providing wellness programs.
 - Providing all health insurance consumers have access to quality trained, licensed insurance professionals.

Troy Cook can be reached at (515)270-0909 or (800)965-7478, or by email at tcook@kristinsurance.com