Wellness Techniques for Small, Home Based, and Mobile Business

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Objectives for This Program

- Techniques & wellness incentives for small, home based, and mobile business
- Wellness accountability partners and wellness challenges will be discussed
- IRS structure for using Health Savings Accounts and Flexibility Savings Accounts



Small Businesses

- Nations workforce
- 55 million employees
- 35% of all business
- 100 employees or less



Wellness Goals

- Prevent employee turnover
- Prevent frequent illness time off
- Healthy work environment
 - 1.
 - 2.
 - 3.



Adapting Wellness Programs

• Challenges for small business wellness programs



Does One Size Fit All?

- •All employees do not have the same
 - Insurance plans
 - Wellness background
 - Experience with food
 - Experience with fitness



Activity is VITAL

- Walking
- Standing
- Yoga
- Breaks
- 10 Minute Office Workout
 - 2016 Indiana Health & Wellness Summit



Fatigue

- Mental Fatigue
- Tiredness
- Too tired to do anything Weak muscles
- Feeling drained

- Muscular fatigue
- Lack of energy
- Tired just from sitting
 Unable to perform task
 - Muscle strain or soreness
- Solutions: • Solutions:

FORMULA for WELL

Weekly Nutrition Goals





Amount Per Serving			Serving size 2/3 (cup (55g)
Calories 230	Calories	from Fat 72	Amount per serving	
	%	Daily Value*	Calories	230
Total Fat 8g		12%		Daily Value
Saturated Fat 1g 5% Trans Fat 0g		5%	Total Fat 8q	10%
		0%	Saturated Fat 1g	5%
		7%	Trans Fat 0g	376
Total Carbohydrate 37g 12%				0%
		16%	Cholesterol Omg Sodium 160mg	7%
Sugars 1g			Total Carbohydrate 37g	13%
Protein 3g			Dietary Fiber 4q	14%
) (its i A		100/	Total Sugars 12g	14%
Vitamin A Vitamin C		10% 8%		ars 20 %
Calcium		20%	Includes 10g Added Suga Protein 3g	ars 20%
Iron		45%	Protein sg	
* Percent Daily Values are based on a 2,000 calorie diet.			Vitamin D 2mcg	10%
Your daily value may be higher or lower depending or your calorie needs.		lepending on	Calcium 260mg	20%
	Calories: 2,000		Iron 8mg	45%
Total Fat Sat Fat	Less than 65g Less than 20g	80g 25g	Potassium 235mg	6%
Cholesterol Sodium Total Carbohydrate Dietary Fiber	Less than 300n Less than 2,400 300g 25g	0mg 2,400mg	* The % Daily Value (DV) tells you how n a serving of food contributes to a daily d a day is used for general nutrition advic	liet. 2,000 calories

Activity Based Programs

- Employees participate in wellness activities at office, on road, at home
 - Walking- defined space
 - Exercise- defined time
 - Nutrition- defined foods



Activity Program Incentives



Activity Program Outcome Measures

- Number of employees:
 - Completed wellness assessment
 - Completed smoking cessation program
 - Walked 10,000 steps every day
 - Coaching visits
 - Recorded food diary for one week



Outcome Based Programs

- Primary Care Physician exams
 - Cholesterol, blood sugars, HgA1c, blood pressure
 - Number of medications prescribed
 - Colonoscopy, Fecal Occult Blood testing
- Annual or biannual wellness exams
 - BMI- body Mass Index- Height and Weight
 - Waist measurement
 - Smoking status
 - · Family members



Outcome Based Incentives

- Discounted health insurance
- Percentage matched
- Approved fitness & nutrition programs



Outcome Based Program Outcome Measures

- Number of disability claims
- Absenteeism rates
- Workers compensation
- Health claims
- Prescription use
 - Minor 1-4 medications
 - Major more than 5 medications



Wellness Techniques

- Wellness program goals
 - Motivate employees to make behavior changes to reduce chronic diseases
 - Culture of wellness
- Variety and Alternatives



Home & Mobile Based Businesses

- Challenges
 - Isolated from daily contact with work partners
 - Different settings and time structures
- Solutions



Model of Success

- Medication management p < 0.001
- Education and counseling p < 0.01
- Social support
- Frequent follow up for co morbidities
- American Heart Association



Culture of Wellness

- Challenges of changing culture
 - Lack of interest
 - Bad habits
 - Change is hard
- Solutions



Culture Based Measures of Success

- Number of employees engaged in wellness activities
- Multiple types of interventions available
 - 1.
 - 2.
 - 3.
- Employee surveys
- Focus groups
- Employee retention rates



Wellness Program Evaluation

- Is this program meeting the wellness needs for each of your 5 employees?
- Is there a private space for confidential conversations between accountability partners?
- Does one of your 3 employees have significant health problems?
- Do your employees have a voice in the wellness program?
- Are there both team and individual challenges?



Health Savings Accounts Flexible Spending Accounts

Qualifiers

- Obese, overweight by BMI
- Smokers
- High blood pressure or pre hypertension
 - Blood pressure over ______
- High Cholesterol by
 - Total cholesterol, LDL, HDL, triglycerides
- Diabetes or Pre Diabetes
 - 3 month Average HgA1c over %



Health Savings Accounts Flexible Spending Accounts

Explanation of Benefits

- Must include qualifying data
- Frequency, type, and duration of program
- Certification or credentials of supplier
- Supplier contact information
- Primary care or advanced practice nurse signature
 - MD, OD, NP, CNS



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- Cardinal Elements Inc.
- Board Certified Advanced Practice Nurse
- Specialized in Fitness & Nutrition & Medications
- Wellness Coach for employees
- Accepts Anthem & United Health Insurance
- Accepts Health Savings and Flexible Spending Accounts
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