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WHAT EMPLOYERS WANT OUT OF THE SUBSIDY CASE

By Dan Cook
March 6, 2015

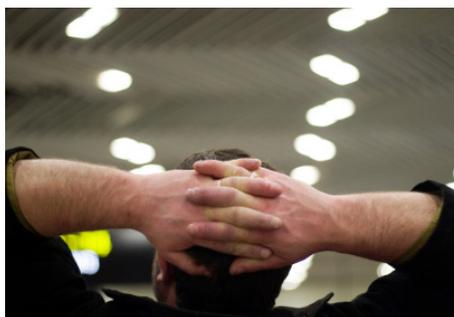
The arguments in King v. Burwell have been made before the U.S. Supreme Court, and all America is waiting with bated breath for the justices to make their ruling on federal health insurance subsidies.

In a world where the business community was granted a couple of seats on the court, the outcome would be in favor of keeping the subsidies.

That's what a Mercer survey of some 600 corporate titans found. The pollsters posed a series of questions about Obamacare to the participants to determine what sort of changes they would like to see in the federal program.

While many were in favor of nixing the wildly unpopular excise, or Cadillac, tax, and more than half supported repeal of the medical device tax and backed a redefinition of full time employees (to those who work 40 hours a week), the responses on the subsidy went the other way.

The largest segment — 42 percent — said they didn't care one way or the other about the status of the subsidy. Another 27 percent said they'd like to see the court knock it down. But more — 31 percent — said they were opposed to getting rid of the subsidy.



"If the Supreme Court disallows the federal subsidies, the impact will be felt beyond the millions of individuals currently receiving subsidies," said Tracy Watts, Senior Partner and Mercer's US Health Reform Leader. "Regulators have been challenged to provide timely guidance on the ACA requirements thus far, and this big of a change would likely take precedence over all else."

In other words, employers are basically okay with the way things are with the subsidies, and don't want to have to retool their health plans yet again to adjust to whatever system will replace the subsidies, if the court disallows them.

<http://www.benefitspro.com/2015/03/06/what-employers-want-out-of-the-subsidy-case?t=compliance>

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WELLNESS BEST PRACTICES SLOW HEALTH COSTS

By Dan Cook
 March 6, 2015



Employers that incorporate acknowledged best practices into their employee wellness plans can expect a small but significant return on their investment.

The best designed and managed wellness plans can save nearly 2 percent on their medical costs, a report from Mercer and the Health Enhancement Research Organization said.

Mercer and HERO have developed a proprietary scorecard that attempts to help employers, providers, and other stakeholders identify and learn about employee health management best practices. The tool allows employers to evaluate their employee health management efforts and to benchmark their program and outcomes against companies of similar sizes and industries.

The report found that organizations that did well on the scorecard for their wellness programs experienced a reduction of roughly 1.6 percent over three years in inflation-adjusted health care costs, compared with “low” scorers whose cost trend remained stable.

The report is based on data from the scoreboard which shares the results of six studies that were conducted over the past two years.

“Data continues to show that the most effective wellness programs are those that combine strategies which encourage people to take the first step toward improving health, along with the cultural and leadership support to make those positive changes last,” said Steven Noeldner, Mercer partner and chair of the HERO Research Study Subcommittee.

Additional findings from the report include:

- 60 percent of employers make healthy food choices available in the workplace.
- 57 percent of employers have implemented tobacco-free workplace policies..
- Nearly half (46 percent) of employers use tracking devices and wearables, such as pedometers, glucometers and automated scales to transmit biometric data directly to a data repository for people with conditions like congestive heart failure, obesity and diabetes.
- 45 percent of employers use some sort of social media or social challenge to increase engagement and participation in health management programs.
- Approximately 39 percent of employers enable employees to engage with the workplace wellness program using their smartphone or mobile device.
- 36 percent of employers allow employees to take time away from work during the day for physical activity.
- 28 percent of employers allow employees to take time during the workday to reduce stress.

<http://www.benefitspro.com/2015/03/12/wellness-best-practices-slow-health-costs?t=cost-containment>

WORK LIFE IMBALANCE IS A PAIN IN THE NECK (LITERALLY)

By Laura Walter
 October 2, 2012

New research shows that a work/life imbalance can be a pain in the neck for hospital workers – literally. Nurses and hospital employees working long hours or the graveyard shift are more likely to experience difficulty managing their work and home obligations while also facing increased musculoskeletal neck pain, the research suggests.

The new study from the George Washington University School of Public Health and Health Services (SPHHS) indicates that higher levels of work-family conflict may lead to an increased risk of these health care workers experiencing neck pain or other types of musculoskeletal pain. The study fits into a growing body of evidence showing that conflict between increased workloads or long hours can spill over into domestic life and adversely affect workers on the front lines of patient care.

“Work-family conflict can be distracting and stressful for hospital employees,” says lead author of the study Seung-Sup Kim, a postdoctoral scientist and professorial lecturer in environmental and occupational health at SPHHS. “Hospitals that adopt policies to reduce the juggling act might gain a host of benefits including a more productive workforce, one that is not slowed down by chronic aches and pains.”

Hospital workers, and especially nurses, often pull double shifts or work the night shift, and in some cases are handling heavy volumes of very sick patients. The conflict between on-the-job duties and home responsibilities – such as taking calls about a forgetful parent who has wandered off – can, as this study suggests, lead to chronic bodily pain and possibly other health problems.

The consequences of that unhealthy cycle are serious and affect not just hospitals

but society at large, Kim suggested. He said that the work-home conflict might exacerbate shortages of key health professionals caused when burned-out nurses or other health professionals retire early or leave the field because of the stress. Workers distracted by issues at home or by ongoing muscular pain might be more likely to call in sick or, if they do show up for work, might provide less than attentive care, he speculated.

WORK-HOME CONFLICT

Kim and principal investigator, Glorian Sorensen, Ph.D., Professor of Society, Human Development and Health at Harvard School of Public Health and other researchers conducted a survey among 2,000 hospital workers who provided direct patient care in two large Boston hospitals; the team included a total of 1,199 patient care workers in the current analysis. They asked workers if they agreed with statements like: “The amount of time my job takes up makes it difficult to fulfill family or personal responsibilities” and “My job produces strain that makes it difficult to fulfill my family or personal responsibilities.”

In addition, the researchers used a questionnaire to assess how much the participants in the study experienced musculoskeletal pain during the previous 3 months. They took note of factors that might affect the outcome of the study, such as the amount of on-the-job lifting or pulling, which could strain muscles and lead to pain.

The study shows that nurses and other employees who reported high conflict between their job duties and obligations at home had about a 2 times greater chance of suffering from neck or shoulder pain in the last 3 months. Workers with the highest work-life imbalance had nearly a 3 times

greater risk of reporting arm pain during that period.

All told, the researchers found that workers who reported lots of conflict had more than a 2 times greater chance of experiencing any kind of musculoskeletal pain. At the same time, the research found no lasting link between this kind of ongoing conflict and lower back pain, which might be caused when hospital workers lift heavy patients on a regular basis.

“Hospital employees who don’t have to juggle extreme work hours and family obligations might be happier and more productive on the job,” Kim said. “And that’s a win-win situation that will benefit not just hospitals but also workers, patients – and family members.”

The study was published in the online version of the American Journal of Industrial Medicine September 27

<http://ehstoday.com/health/work-life-imbalance-pain-neck-literally>



CAN MID-SEASON ENROLLMENT INCREASE VOLUNTARY BENEFIT PARTICIPATION?

By Melissa Winn
 March 17, 2015

For employees, the value of voluntary benefits can sometimes be “lost in translation” during an often hectic and complicated open enrollment season for health insurance, which is why some benefit advisers are working with employers to move ancillary benefit enrollment off-season.

In fact, with the increase of high-deductible plans and employee concerns about rising health insurance costs, it's more important than ever employees fully understand how their employer's voluntary benefit offerings can supplement their medical plan, according to Tye Elliott, vice president of broker sales at New York-based Aflac.

He says the strategy of mid-year enrollment for voluntary benefits is becoming a more popular strategy with benefit advisers for that very reason.

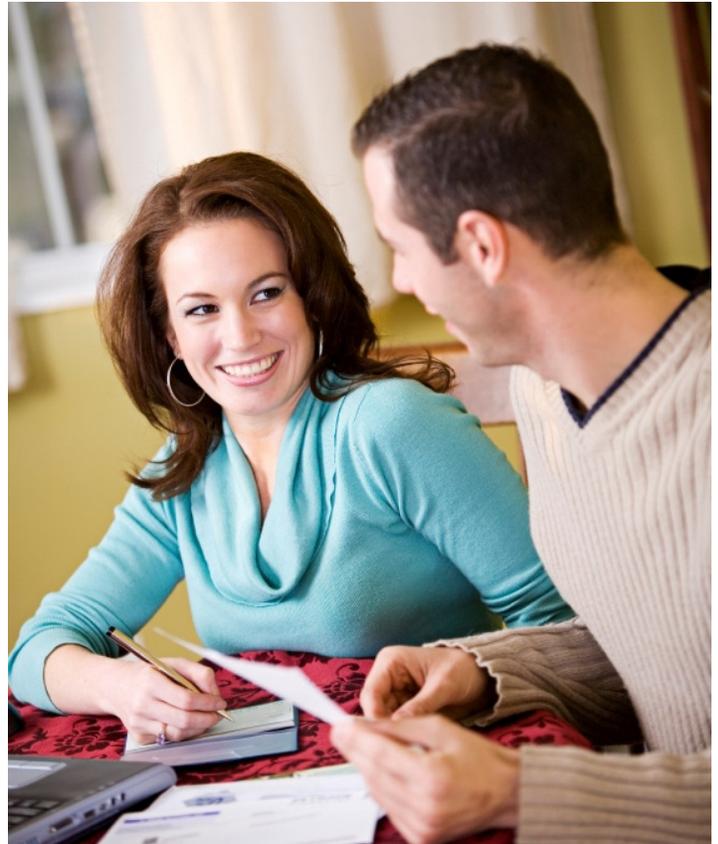
“It's becoming more popular because benefit advisers are using voluntary benefits more strategically now than they have in the past,” he says. “Whereas in the past, voluntary benefits were an additional benefit, it is very much becoming part of the overall health care strategy for the employer.”

One of the disadvantages of having the initial introduction of voluntary benefits during open-enrollment, he says, is they “get lost in translation.”

“If you can introduce the voluntary benefits separately off-cycle and you're solely focused on voluntary benefits, you have a little more time and ability to have [employees] understand what those voluntary benefits mean and their value,” he says. “Typically, then, you get a lot higher participation.”

“From a strategy perspective it makes sense at times, but not all of the times, to have that off-cycle enrollment, particularly if there are a lot of changes going on with medical during annual enrollment,” says Monika Shvets, manager of enrollment communications for MetLife.

Also, if a voluntary product is new and has never been offered before, she says, “an off-cycle enrollment can really focus employee attention on the new voluntary benefit offering and allow a great communication and education plan to help them make a confident buying decision.”



NOT FOR EVERYONE

While benefit experts agree the mid-season enrollment strategy for voluntary benefits may be beneficial for some employers, they also agree it's not appropriate for all employers or even for all voluntary benefits.

Amy Hollis, voluntary benefits leader at Towers Watson, says the use of a mid-year enrollment approach should depend on two things: What the voluntary benefit plans are being offered and what the employer is looking to accomplish with those plans.

In fact, she says she agrees she's seen an increase in the number of employers choosing to add voluntary benefits to the core benefits package to offset changes to medical plans. But, typically, she says she's seen these benefits introduced during open-enrollment as a solution to those medical benefit changes or new gaps in coverage.

There are some lines of insurance, however, she says, when the off-cycle enrollment is more appropriate. For example, group auto and home or pet insurance.

“You want to make sure the employee sees the full purview of everything that's being made available,” Hollis says, “but it may make sense to launch those plans or communicate those plans at different times throughout the course of the year.”

<http://ebn.benefitnews.com/news/voluntary/can-mid-season-enrollment-increase-voluntary-benefit-participation-2745881-1.html>

WORKERS WANT TO FEEL APPRECIATED

By Dan Cook
 March 10, 2015

Gift cards and “employee of the month” parking spaces are appreciation relics and far from what most employees consider to be relevant actions by employers to demonstrate their gratitude for a job well done.

A survey conducted by news service boston.com found that, to be taken seriously, gestures of gratitude or appreciation need to be more along the lines of a paradigm shift than a holiday gift.

For instance, the top priority policy change, selected by 24 percent of respondents, was for management to place a ban on work emails sent during “off hours” — at night or on weekends. Since the respondents included representatives of all the major age demographic groups, one can no longer assume that millennials can be expected to be “on the clock” 24-7. They really don’t like it any more than their elders do.

The second most selected policy change, at 21 percent: management support of breaks for employees during the work day, to give them a chance to recharge, relax a bit and recenter before jumping back into work.

No. 3 on the list, at 18 percent: more frequent feedback from managers. Consistent, useful feedback helps employees know

whether they’re doing what’s expected of them and also offers the opportunity to discuss work issues with management.

No. 4, at 17 percent, was a request for a free fitness club membership or an onsite workout space. The high priority of this choice offers some insight into why rich wellness programs that include healthy activities tend to have higher participation/engagement scores than plans that simply monitor health criteria or only offer advice and expect employees to do all the work themselves.

No. 5, which garnered 10 percent of the “my top priority” selections: A formal system for thanking or recognizing outstanding peer performance. While still in the top five, this appreciation option, which most closely resembles the old thinking on how to reward people and show your gratitude for their hard work, ranks well below true policy changes actually desired by workers.

Another 10 percent said they wanted their employers to reimburse them for professional course work that enhances their skill sets.

<http://www.benefitspro.com/2015/03/10/what-workers-want-to-feel-appreciated?t=employee-participation>

TOP 10 REASONS EMPLOYEES QUIT

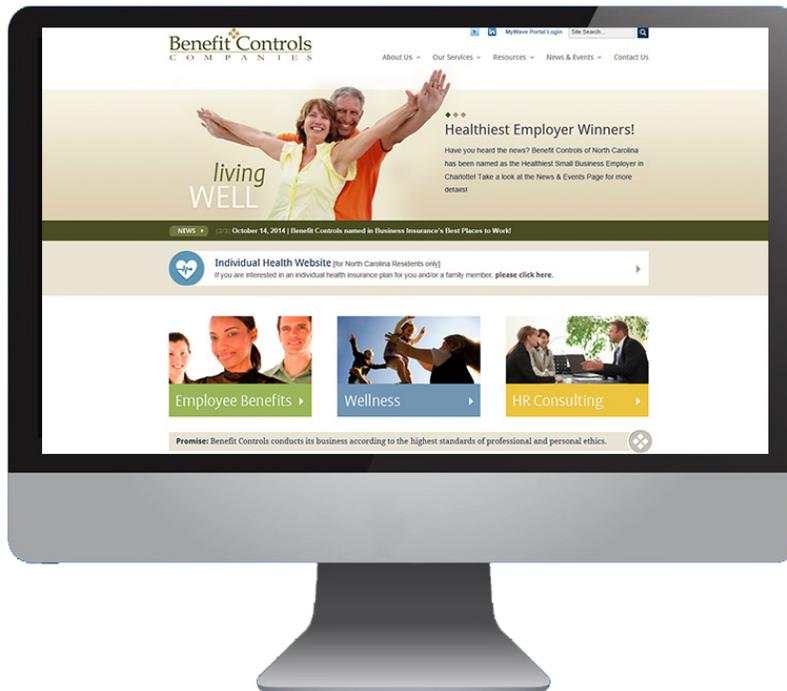
By: Ginger Christ
 March 10, 2015

- | | | | |
|----------|--------------------------------------|-----------|---|
| 1 | bad BOSS | 6 | MEANINGLESS ness of job |
| 2 | BOREDOM | 7 | company’s financial INSTABILITY |
| 3 | relationships with CO-WORKERS | 8 | LACK of recognition of job performance |
| 4 | DISCONNECT with company goals | 9 | corporate CULTURE |
| 5 | lack of AUTONOMY | 10 | INABILITY to use skills |

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