

THE WELLNESS COUNCIL OF AMERICA PRESENTS

# Plugging Into The Power Of Self-Care

**Four Reasons** Why Medical Self-Care Should Be  
A Vital Part Of Your Wellness Program



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**Four Reasons  
Why Medical Self-Care  
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Your Wellness Program**  
by David Hunnicutt, PhD

**D**espite the healthiest of intentions (or the efforts of even the most aggressive wellness programs), people still get sick. Indeed, each year a significant percentage of employees and their families will experience health issues. Ranging from simple things like the common cold to more serious events like cancer, the fact of the matter is people get sick—even with workplace wellness programs in place. And, if the management of these illnesses are left unaddressed, the result can be costly both to the employer and the employee in terms of unnecessary health care utilization and lost productivity.

To address this very real predicament, organizations of all kinds are rapidly integrating medical self-care programs within their already-existing wellness initiatives—and the results are nothing short of remarkable.

In a nutshell, workplace-based medical self-care initiatives help employees and their families make informed choices concerning the prevention, detection, initial treatment and follow-up of minor, self-limiting medical conditions. And within the context of any given workplace, a medical self-care initiative has the power to help employees not only manage their own health and health care but to become better and more responsible consumers of health care as well.

In this article, it is our intent to outline four important reasons why medical self-care programs are essential to existing workplace wellness initiatives.



“...a medical self-care initiative has the power to help employees become better and more responsible consumers of health care...”





Why Medical Self-Care Should Be A Vital Part Of Your Wellness Program

**REASON #1** Health care expenditures are out of control and employers and their employees are paying the lion's share of the costs.

Health care costs are taking an excruciating toll on American businesses and their employees. As of 2008, health care expenditures in the US surpassed \$2.3 trillion—more than three times the \$714 billion spent in 1990, and over eight times the \$253 billion spent in 1980. Presently, health care spending in the US accounts for 16.2% of the nation's gross domestic product (GDP); this is among the highest of all industrialized countries and more than four times what we spend on defense.

To help put these numbers into perspective, it is important to understand that the overall cost of health care has increased to 274 times what it was in 1950—even though the average cost of all other goods and services increased only eight times.

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And if that's not enough, the annual premium in 2008 for an employer-sponsored health plan covering a family of four averaged \$12,500—about as much as an entire year's pay for a person working at minimum wage. In that same year of 2008, premiums for employer-based health insurance rose by five percent, or two times the rate of inflation; for small businesses with fewer than 24 employees, premiums rose at 6.8 percent.

Sadly, the carnage is far from over.

In fact, if predictions hold true, a family of four in the next seven to nine years will spend around \$64,000 annually on health care. From an employer/employee perspective this is an untenable situation as both employers and employees alike will find health care unaffordable—thus hamstringing the ability of businesses to be competitive in a fiercely challenging economic time.

Interestingly, a well-designed, effectively-integrated, workplace-based medical self-care program can help employers to contain escalating costs by engaging employees in the medical decision-making process as well as helping them to become better consumers of health care.

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### **REASON #2** Unnecessary utilization by employees and their families drives health care costs.

According to a variety of national surveys, a significant percentage of American employees are guilty of utilizing the health care system unnecessarily. In fact, according to the National Ambulatory Medical Survey, there were more than 123 million emergency room visits in 2008 and as stated in a recent Wall Street Journal article approximately 30 percent were deemed to be unnecessary. All totaled, these visits in turn generated more than 83 million diagnostic tests—including more than 43 million x-rays and 18 million CT scans. Of additional concern is the fact that unnecessary visits to the emergency room are increasing the waiting time for care, such that the average wait time in a typical emergency room is now more than three hours. And with demand for care at the ER surging, it's not surprising to find that, according to the Medical Expenditure Panel Survey (MEPS), the average expense for a visit to the emergency room grew to \$1,265 in 2008.

Although ER utilization receives the lion's share of attention, we should not forget the 1.2 billion visits to physician offices which occurred in 2007. While this number alone boggles the mind, it is important to note that from 1997-2007, the *National Ambulatory Medical Utilization Estimates* whitepaper not only formally documented the 1.2 billion physician visits, but also revealed that the age-adjusted visit rate increased by an alarming 11 percent. With an aging population, it appears that the decline in this trend is nowhere in site. With 1.2 billion physician visits taking place each year, it's not surprising to find that the average wait to see a primary care provider is now 55 days.

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Not surprisingly, as another consequence of 1.2 billion visits to the doctor's office, seven in 10 had at least one medication provided for a total of 2.7 billion overall. Indeed, according to McKesson CEO John Hammergren in his compelling book, *Skin In The Game*, some 70 million Americans now take at least one prescription drug every day.

Like ER visits, it's estimated that more than 30% of physician visits are entirely unnecessary.



## Why Medical Self-Care Should Be A Vital Part Of Your Wellness Program

As a result of employees' seemingly insatiable appetite for health care, many employers are now beginning to implement aggressive medical-self care initiatives in an attempt to help employees better understand when it is appropriate to seek care and when minor issues can be managed efficaciously without the assistance of a health care provider. As a result of these types of interventions, it is reasonable, according to experts, to expect an eight to 18 percent reduction in physician use rates.

### **REASON #3** Many illnesses can be managed easily and effectively without medical intervention.

While it is not commonly known by most business leaders, HR executives and worksite wellness professionals, a relatively small number of health concerns drive a significant portion of ER and physician office visits each year—things like stomach pains, upper respiratory infections, headaches and sprains/strains.

For example, according to health promotion expert Larry Chapman, every year:

- ✓ 69% of employees will get a cold or other respiratory infection;
- ✓ 24% will have a non-respiratory infection;
- ✓ 12% will have a digestive disorder;
- ✓ 30% will sustain a minor injury.

What's perhaps most interesting about many these aforementioned health concerns is that they can be self-managed and will go away, on their own, without any medical intervention. And to help employees understand this, progressive employers are now

“...the average expense for a visit to the emergency room was \$1,265 in 2008.”

providing medical self-care books to all of their people. In a nutshell, medical self-care books are engaging and enlightening publications that help employees to determine the significant symptoms of their particular health care issue and whether or not it can be treated at home without medical intervention. To increase employee confidence in actually using the book, employers are also offering workplace-based trainings to help employees better digest the information contained between the covers of the publication.

This employer-based approach has yielded significant results for many progressive companies—not only in terms of reducing the unnecessary utilization of health care, but also in increasing confidence levels of employees that they can indeed effectively manage many of their own health concerns without the assistance of medical professionals.

## Why Medical Self-Care Should Be A Vital Part Of Your Wellness Program

### **REASON #4** Medical self-care initiatives reduce unnecessary utilization, improve employee health and generate ROI.

As the scholarly literature continues to accumulate, it is safe to say that there are numerous benefits associated with the implementation of a workplace-based medical self-care initiative. Specifically, workplace-based medical self-care initiatives have been proven to reduce health care costs by significantly reducing unnecessary utilization of medical services. Again, if effectively implemented, employers can expect an eight to 18 percent reduction in the utilization of medical services—a significant amount for any employer. In

addition to reducing costs by eliminating unnecessary utilization, effectively implemented workplace-based medical self-care

“In a cursory review of workplace-based medical self-care initiatives, employers have documented ROI from 3:1 all the way 19.86:1.”

initiatives reduce absenteeism, increase productivity, increase employee satisfaction with their care, and increase employee empowerment and confidence in managing their own health.

In a cursory review of workplace-based medical self-care initiatives, employers have documented ROI from 3:1 all the way 19.86:1—encouraging numbers in a time where employers are getting hammered by increasing health care costs.

As workplace wellness initiatives continue to evolve, one thing is for certain—medical self-care initiatives are now considered to be vital components of any existing health promotion program. And, if effectively implemented and carefully monitored, both employers and employees can reap significant benefits.

By integrating a results-oriented medical self-care program into your organization's wellness initiative, your employees—and their families—will become more active participants in better managing their own health. In addition, a dynamic worksite-based medical self-care program will help your employees become much more thoughtful consumers of health care—thus generating a significant return-on-investment for your organization.



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ABOUT **David Hunnicutt** PHD

**Dr. David Hunnicutt** is the President of the Wellness Council of America. As a leader in the field of health promotion, his vision has led to the creation of numerous publications designed to link health promotion objectives to business outcomes.



ABOUT **WELCOA**

**Wellness Council of America (WELCOA)** was established as a national not-for-profit organization in the mid 1980s through the efforts of a number of forward-thinking business and health leaders. Drawing on the vision originally set forth by William Kizer, Sr., Chairman Emeritus of Central States Indemnity, and WELCOA founding Directors that included Dr. Louis Sullivan, former Secretary of Health and Human Services, and Warren Buffet, Chairman of Berkshire Hathaway, WELCOA has helped influence the face of workplace wellness in the U.S.

Today, WELCOA has become one of the most respected resources for workplace wellness in America. With a membership in excess of 3,200 organizations, WELCOA is dedicated to improving the health and well-being of all working Americans. Located in America's heartland, WELCOA makes its national headquarters in one of America's healthiest business communities—Omaha, NE.