

Bend the Trend: Incentives for Healthy Habits

As the average price of employer-sponsored health insurance for families reached \$15,073.00 this year, it should be no surprise that the number of employers offering incentives to employees to encourage healthy living continues to grow. The Kaiser Family Foundation reports these costs are more than twice the amount they were a decade ago, with employers absorbing a majority of the cost.

Employers utilizing incentives, attempting to bend the trend, hope the preventative actions will keep workers productive and control health care costs for expensive diseases such as cancer and diabetes. American Express is one of these corporations. This summer, the *Walk This Way* program allotted \$200 to each employee who walked 2 ½ miles per day over a twelve-week period. Many employees got off the couch and created an exercise habit that extended beyond the twelve weeks, for some even turning into hiking, biking and other forms of exercise. Employees experienced lower stress levels and took off some excess weight.

According to a study by benefits consultants Towers Watson and the National Business Group on Health, 58% of large employers are offering incentives this year to employees who manage their weight or health through other activities or preventative measures. Experts believe President Barack Obama's health care initiatives will only expand the use of incentives by upping the dollars employers can use to entice workers to see a doctor.

It's not just big companies that can benefit from these incentive programs. "Smaller groups are largely impacted by each claim and have even more incentive to control health care costs than larger groups." says Adam Cobian, Assistant Director of Benefits at Tandem HR. "Wellness or incentive programs do not need to be expensive to be effective."

If you are interested in learning more about how a small or medium sized company can take full advantage of wellness or incentive programs to control health care costs, contact us Simplify@TandemHR.com or call 630.928.0510 today.

The staff at [Tandem HR](#), [Benefits Solutions Group](#) and [Alliance Workplace Solutions](#) contributed to this article. It is intended as information and is not a substitute for legal advice.

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