Looking to improve your Wellness Program?
Involving spouses/eligible partners is crucial!

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Having a **successful** wellness program means the program has had a **positive impact**. On the road to achieving success, there are common decisions every program faces. One of these decisions is "*Should the program invite spouses/eligible partners to participate in the program, and if so, when and how should this occur?"*

This is not a new question. Employers have included spouses/eligible partners in their wellness programs for some time. In 2013, Fidelity's Health Care Survey showed 54% of surveyed companies included dependents [spouses/eligible partners] in their wellness incentives.

From a social perspective, inviting spouses/eligible partners to participate in a wellness program is clearly advantageous. This is because:

- Lifestyle behaviors exist 24/7, not just at work
- Including spouses/eligible partners extends the worksite messaging and programming to employees' home life
- Research shows lifestyle behaviors to be heavily influenced by the social environment in which they occur. Thus, engaging the family creates a positive peer atmosphere for making and *maintaining* healthy choices.
- In work places where spouses/eligible partners are primarily female, it is critical to include these spouses/eligible partners as women make 80% of the healthcare decisions in a family.
- Conversely, if spouses/eligible partners are primarily male, keep in mind it may be hard to bring home new behaviors (like food choices) if other family members are not involved in understanding why the change is occurring.
- Spouses/eligible partners are typically not included in employer communications and may not understand the organization's benefits, objectives, etc., leading to utilization that may not be in the company's best interest.

These bullet points clearly show that inviting spouses/eligible partners onto the wellness platform, is a natural step toward having an impactful program.

There are financial reasons as well, as to why spouses/eligible partners – especially those on the health plan – should be included in wellness programs. Depending on the group's demographics, like age and gender, spouses/eligible partners *proportionately may have the higher cost burden*. To overlook them could be overlooking **key cost drivers** in your health plan.

Once the reasons for including spouses/eligible partners are understood, the next step is to decide ***when*** to include them. Are they invited to join from the beginning or strategically added at a later date as eligible members? Two primary strategic considerations to consider are:

- In year one, it may be easier to communicate a new program to employees with whom you have a broader platform of contact.
- If employees understand the program and see value in it, they then become 'ambassadors' when the program expands.

A mature, comprehensive wellness program will almost always include spouses/eligible partners.

Once it is decided that spouses/eligible partners should have access to wellness resources it is logical to ask if they should be included in any incentives that are being offered and how will participate in order to receive the incentive. In programs that are 'point based' where the points are applied toward purchases or cash rewards, it is typical to find equal rules and expectations for employees and spouses/eligible partners. For example, if a member, regardless of whether they are an employee or spouse/eligible partner, earns 500 points through the program, they can choose from a certain array of rewards such as gift cards, fitness trackers, etc.

In the case where participation in a wellness platform translates to a premium contribution reduction ***for family rates***, there can be greater variance in program requirements and how rewards are distributed. There are two primary approaches to rewards in this scenario. The first is that the reward is prorated on whether or not just the employee or just the spouse/eligible partner participates. In this case, the family rate may be reduced by 10% if only one or the other participated. If, however, both the employee and spouse/eligible partner participate, the family rate would be reduced by 20%. In the other approach, both employee and spouse/eligible partner must participate to earn whatever a reduction in the family contribution rate. There are pros and cons to both approaches, though in this writer's experience, most employers require both the employee and spouse to participate to earn any reduction in the premium.

Organizations will also need to make a decision as to what program requirements spouses/eligible partners will need to complete to earn a reward. In the case of earning a premium reduction, some programs will require spouses/eligible partners to complete the same program requirements that the employee is expected to complete for the family to achieve the reward. Other programs will require less of spouses/eligible partners. For example, employees may have multiple requirements to complete (health risk assessment, onsite evaluation with a health coach, and a preventive visit with a physician), while spouses/eligible partners only need to complete a health risk assessment. Strategically, some employers may start spouses/eligible partners off with fewer requirements, ramping up requirements over the course of one or more years. Factors influencing how employers address this include: perceived push-back from participants, issues with communication, program costs, current claims loss ratios, and corporate readiness to drive engagement.

This is the basic decision tree for including spouses/eligible partners in a wellness program. Additional tips we'd like to share for successfully including spouses/eligible partners in wellness programs include:

- Begin messaging the intent to include spouses/eligible partners at least a year in advance to implementation
- Promote voluntary participation in the program prior to mandating/incentivizing it
- Communications can be a challenge
  - Postage costs will be a factor as you send paper notices home in the mail
  - Consider collecting personal emails for employees **and** spouses/eligible partners at open enrollment
  - Collect personal cell phones at open enrollment for spouses/eligible partners and employees
  - Ask about the ability to receive text messages when collecting the above information
  - Do not rely on employees to take information home to their spouses/eligible partners
  - When doing home mailings, send separate mailings for both the employee and spouse
- Work with your vendor to communicate the confidentiality of program participation, especially as it relates to what your spouse is working on or what their score/risks are

- Give regular feedback to family participants on how their partner is doing in the program; that is, have they met their program requirements yet
  - This helps drive family-based peer pressure for program completion
  - In every program this writer works with where spousal participation is necessary to achieve the reward, spouses/eligible partners participate at a quicker rate than employees!

Lending thoughtful consideration to these decision points can certainly impact program success. Our last thought on wellness program structure and eligibility, is to keep in mind that as the landscape of health benefits continues to evolve, within the near future the above considerations will change and be used to determine whether or not to include dependents (children) on the wellness platform. This is especially true since the law has expanded to mandate dependents up to the age of 26 be allowed to be covered on their parent's policies.

Hays Insurance Brokerage of New England reviews these decisions and many more with each of our clients when they are setting up or evaluating their wellness programs.

If we can be of any assistance, please contact:
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