

Proactive vs. reactive

How proactive health insurance is leading the way for consumerism **Interviewed by Elizabeth Grace Saunders**

It's time to make your move — to start your offensive against upward-spiraling health care costs. As an employer, you can empower your employees to live healthier, happier lives today and reap an immeasurable return on your investment tomorrow.

"The ultimate goal of every employer should be to have healthy employees," says Rachel Sapoznik, president and CEO of Sapoznik Insurance. "Healthy employees have stronger loyalty, morale, attendance and productivity. Simply stated, healthy employees equal a healthy business."

Smart Business spoke with Sapoznik about how employers can take a proactive health care strategy to maintain and, in some instances, improve the health of their employees and businesses.

What trends do you see in health care?

Throughout the country, we are seeing a trend toward patient education and an emphasis on consumer awareness and accountability. Work places, realizing the power of a proactive approach, are offering educational opportunities like health fairs, stress management workshops, ergonomics training, nutrition workshops and health-minded newsletters.

Employers are also creating incentives for employees that take greater responsibility for their health. Some are going beyond the traditional programs that include nutrition and smoking-cessation seminars. Companies can now set up worksite kiosks that can measure blood pressure and body fat, and track employee activity with pedometers worn throughout the day and uploaded via computer. All of this generates an atmosphere that promotes fitness, gives employees a chance to track and compare their own progress, and even qualifies them for rewards and incentives like store discounts, trips — or even cash.

What impact will wellness education have on employees?

As a result of a more proactive focus on health care through education and employee accountability, employees will become



Rachel Sapoznik
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more involved consumers of health care. This shift toward consumerism will push employees to understand their health care situation and take more responsibility for their actions. The goal is to make employees wiser consumers.

Many people will spend weeks researching a new car before making a purchase. They'll compare prices and study which dealerships will offer the best pricing. The focus is on making employees realize that health care decisions affecting them and their families deserve the same kind of research and attention. Employers want their employees to become more involved participants in the health care process.

What is the benefit of a shift toward consumerism in health care?

Well-informed employees make better choices when it comes to health care and lifestyle. Empowered health care consumers will be able to make decisions based not only on costs but also on the outcomes of specific medical procedures. Employees who choose generic alternatives of prescription drugs can help contain skyrocketing prescription drug costs. Patients that can select the hospitals with the best

recovery outcomes can reduce the length of their hospital stay and shorten their recovery time.

Consumerism provides cost savings to both employees and employers and a significant return in terms of illness prevention. The positive impact of the medical expenses that don't occur due to preventive care are not measurable but represent real dollar savings for employers and employees.

What role is technology playing in this shift toward consumerism?

Technology is playing a huge role in the shift toward consumerism in health care, particularly when it comes to tracking and transparency of costs. This transparency creates a more consumer-driven approach by allowing patients to select the service providers with the best outcomes and documenting the costs for those services.

Carriers are migrating into member ID cards featuring magnetic strips that record data in real time. This tracking method helps identify usage patterns, procedure outcome results and costs for treatment across entire networks. In turn, this will help members become much more effective consumers of health care. Members can predict what they will need to pay and, over time, will be able to better manage their health care budget dollars.

Why is it crucial that employers start taking a proactive approach right now?

Employees are a company's number one asset. By investing in your employees' health and helping them make wiser health care decisions, you are benefiting them, their families and your company.

A push toward education, prevention and consumerism is the first step in a proactive solution to reduce your company's future costs of health care today.

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