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## Premera joins rush toward wellness programs

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Health insurers market coverage to businesses for employees who fall sick, but now more of them are selling services aimed at helping employers keep their workers well.

In a sign of the times, **W**Premera Blue Cross recently launched a for-profit affiliate called **W**Vivacity, which is selling tailored wellness programs to employers.

More insurers are offering wellness programs because the rising cost of health care is putting greater emphasis on keeping people healthy in the first place, thereby turning wellness into a growth industry.

Employers buying wellness products from insurers and other vendors are betting that such programs will more than pay for themselves in fewer claims or insurance premiums, greater productivity, lower absenteeism and lower “presenteeism,” which refers to workers distracted from their jobs by health and other problems.

Wellness programs comprise such elements as personal health-risk assessments, biometric testing (cholesterol and body-mass indexing, for instance), nutrition, stress and weight management, exercise, health coaching, smoking cessation and incentives for employees to use these tools.

“There is a convergence of factors making wellness programs an increasingly high priority for employers,” said Jim Messina, Vivacity’s chief executive.

Health-care costs continue to grow, and most everyone from President Barack Obama on down now understands that employers and the country as a whole cannot afford to keep paying more and more for medical care. At the same time, there’s greater recognition that people can prevent such chronic diseases as diabetes and heart disease — which are said to account for most of our health-care costs — by doing things that promote health. In short, healthier people mean lower costs.

“Premera recognizes that the current trends in rising health-care costs are not sustainable for our nation,” said Heyward Donigan, a Premera executive vice president. “That reality is a significant reason why so many people, ranging from the

business community to the Obama administration, agree that health-care reform — including wellness — is necessary and important.”

As a result, wellness is a growing market. A \$1.5 billion business now, Messina said, it’s expected to reach \$2.5 billion during the next five years or so.

Insurers are jumping in.

One prominent local wellness expert, who asked to remain unidentified, predicts 85 percent of health insurers will create dedicated wellness-service units within the next three years.

“I think health insurers are realizing that they can’t just be a health insurer, but have to manage the health of the people they insure,” this expert said.

Mary McWilliams, executive director of the **W Puget Sound Health Alliance**, said she, too, expects more and more health insurers to dive into the wellness business. Carriers and employers are showing “substantial interest” in wellness and disease prevention, she said.

Susie Dade, director of quality improvement programs at the Alliance, said **W Group Health Cooperative**, **W Regence BlueShield**, **W Aetna** and **W Cigna** all are now marketing wellness services to employers in this market.

Premera’s Vivacity has eight employees across offices in Seattle, Spokane and Alaska.

“Vivacity has been created to serve the needs of employers eager to control ever-increasing health-care costs,” said Dr. Dave Johnson, the company’s president. “Vivacity’s goal is to create tailored wellness programs designed to meet the unique needs of each employer’s work force.”

Premera’s wellness unit, of course, isn’t the only one claiming it tailors wellness programs to meet the particulars of individual employers, and it isn’t the only one eager to discuss it at length. Regence BlueShield, for one, makes the same boast for its wellness service, Vitality.

“Vitality is a truly customized worksite wellness program,” said Regence spokeswoman Angela Hult. Regence has been in the market for about two and half years now, she said, following the carrier’s success with promoting wellness among its own employees.