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Podcast: Employee Skepticism About Health Risk Assessments

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In an *Employee Benefit News* podcast and article, Hewitt's Tim Stentiford discusses the challenges employers face when trying to conduct health risk assessments. He offers advice on how companies can effectively communicate with employees by being sensitive to and assessing the needs of their population. Stentiford also recommends open and honest communication about the reasons for conducting health risk assessments.

The article also included data from Hewitt's *The Road Ahead: Two Roads Diverged* survey and comments from Hewitt health care expert Jim Winkler. Winkler advises that when employers conduct health risk assessments, they should put the focus on improving the health of employees, not saving the company.

To read the *Employee Benefit News* article, [click here](#).

To listen to the podcast, [click here](#). (WAV file format)

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Overcoming employee skepticism about health risk assessments

By Lydell C. Bridgeford

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Wellness experts joke that it's probably not a good idea to have the company's CFO conduct an employee workshop on health risk assessments.

The image of a corporate number-cruncher talking about electronically retrieving personal health information will make some employees question the organization's motives. Some workers might refuse to give their information because they doubt it will be kept confidential, or they think the employer or the insurance carrier will use it to deny coverage.

Hewitt Associates, an HR consulting firm, found that employees and employers have different perceptions of corporate involvement in helping the workforce stay healthy. For instance, 74% of workers believe employers are responsible for helping them understand their health plan, but only 12% think companies have a role in helping them stay healthy.

The low figure will alarm employers that require workers to complete health risk appraisals because they view these questionnaires as a starting point to helping workers get healthier. What's more, industry research shows that 53% of companies report they included, or will include by 2009, a health risk assessment in their benefit enrollment process.

To ensure that health risk assessments translate into a strategic business advantage that can reduce health care costs, employers need to overcome employees' skepticism about their intended role," says Jim Winkler, leader of Hewitt's health management consulting practice.

"Their messages need to shift from a cost-management focus to one that helps employees understand how improving their health can benefit them, as well as the company," he says

Perceptions diverge over incentives

Overall, Hewitt found that workers are willing to provide personal information on a confidential basis to learn more about their health risks. About 80% of surveyed employees said they have completed a health risk assessment. The firm polled 30,000 employees and 500 employers in 2007.

According to Hewitt, 40% of workers who completed a health risk assessment did not follow up with the specific recommendations provided by the report. However, 55% say they are already taking the recommended action, while 35% plan to take action. Only 10% of employees don't plan to take action to improve their health, based on the health risk assessment feedback

Many workers expressed mixed feelings about incentives and penalties tied to the questionnaires. Consequently, Hewitt advises employers to take a judicious and strategic approach when giving incentives for completing a health risk assessment.

"Encouraging participants to take action through incentives is a double-edged sword. [Some] employees, and their spouses and partners, won't want to participate in programs like health risk questionnaires if there isn't an incentive," says Tim Stentiford, a principal in the communications practice at Hewitt.

To overcome that hurdle, companies must grasp the sensitivities, specific needs and preferred approaches of their workforce, and then find the right mix of motivators that will be most effective in encouraging participation.

"Employers need to be open and honest about their intentions behind [health risk assessments] and address any confidentiality concerns upfront," explains Stentiford.

The research shows that employees responded poorly to the stick approach of requiring workers to complete a health risk assessment in order to qualify for the company's health benefits, with almost two-thirds (64%) disagreeing with that tactic.

Moreover, employees balk at the idea of completing a health risk assessment in order to reduce their monthly health care premium contribution, with over one-half (54%) disagreeing with that approach. Although many employers consider offering lower premiums a carrot, employees actually perceive this offering as a stick.

Making incentives work

Employers should not fear that some workers might view health risk appraisals in a negative light, Roger Chizek, director of U.S. benefits at Medtronic, said at a recent conference on health care issues and corporate performance.

In 2006, the Minneapolis-based company rolled out a health risk questionnaire, aligned with incentives in the form of prizes, which included gym membership reimbursement and \$2,000 for home exercise equipment.

Medtronic, a medical technology firm, also deposited \$100 into a "healthy incentives account" for employees who completed a behavior-change program.

"We also told employees, giving them a year advance notice, that if they are not going to participate in the health risk questionnaire, they will pay \$50 more per month for health coverage, compared to workers who completed a health risk questionnaire," said Chizek.

Nevertheless, the company, which employs 26,000 U.S. workers, was aware that some employees might start to view the questionnaire as a liability.

"We did not want [employees] to go through open enrollment and see that their first or second paychecks had that deduction, and yet they had no way to remedy that. We told employees you can do it any time of the year," Chizek explained.

"Let's say the worker completes the health risk questionnaire in March. The individual will get credit for it, and we will stop the deduction on the next paycheck. We thought that was probably a good compromise, instead of having the person mad at us for the whole year."

So far, 91% of employees have registered to take the health risk questionnaire, while 86% have completed it.

"We are pretty pleased about that," Chizek noted.

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