

Notes to the Reader

Milliman would like to bring attention to the following points regarding this report:

1. This report was prepared by Milliman on behalf of the Oklahoma State Department of Health (OSDH). All data was collected by Milliman using instruments reviewed and approved by OSDH.
2. For many questions asked during the online survey and telephone polling, respondents were able to select more than one response. As a result, the percentages do not necessarily sum to 100%. In other cases, responses may not sum to 100% because of rounding.
3. Unless otherwise noted, all survey respondents cited in this report represent employers based in the state of Oklahoma.
4. The photos shown on pages 58, 60, 62, 63, 64, and 66 were provided by Milliman. The photo shown on page 68 was provided as a courtesy by Miratech.
5. Highly detailed response information was collected during this project. This information was synthesized by Milliman for preparation of this report. Detailed information from the telephone polling and the in-depth interviews was not provided to OSDH or other project stakeholders.
6. Information for this study was collected using 3 separate data collection methods: an online survey, telephone polling, and in-depth interviews. In the “Highlights” section, selected findings are presented representing information taken from across multiple data collection methods. In these cases, the relevant data collection methods are specifically identified. Following the “Highlights” section, the results for each of the 3 data collection methods are presented in the subsequent 3 sections of the report (e.g., the results and discussion provided in the “Telephone Polling” section pertain **only** to the data collected through the telephone poll campaign).
7. Due to differences among the 3 data collection methods (e.g., the number of respondents, the wording of questions, allowable responses, the interpretation of open-ended responses), there are cases where the results and findings may not be consistent among the 3 methods. Therefore, readers are cautioned that any conclusions drawn using multiple sections of the report should be considered in light of the 3 different methodologies used to collect the data.

Finally, the authors would like to formally thank Kimray, American Fidelity Assurance, Devon Energy, Chickasaw Nation, OU Physicians, Oklahoma City-County Health Department, APSCO, and Miratech for making their personnel available to participate in in-depth interviews with the Milliman team. All organizations participating in the in-depth interviews were highly responsive and forthcoming with information about their wellness programs.

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Highlights	5
• Background	5
• Research Objectives	5
• Approach	6
• Key Findings	7
– Workforce Readiness	7
– Effect of Health Status on Business	8
– Health Insurance	8
– Employers' Advice	11
– Wellness	12
• Milliman Observations	17
– Workforce Readiness	17
– Health Insurance	17
– Wellness	19
Survey	22
• Objectives	22
• Methodology	22
• Who Responded	22
• Primary Findings	25
– Workforce Readiness	25
– Effect of Health Status on Business	25
– Health Insurance	26
– Wellness	29
Phone Poll	32
• Objectives	32
• Methodology	32
• Primary Findings	32
– Workforce Issues	32
– Effect of Health Status on Business	40
– Health Insurance	41
– Insure Oklahoma	48
– Wellness	51
– Advice and Final Thoughts	53
In-Depth Interviews	62
• Objectives	62
• Methodology	62
• Interviewee Profiles	62
• Primary Findings	64
– Why Employers Invest in Wellness Programs	64
– Defining Wellness	64
– Design and Implementation	65
– Measuring Results	69
– Lessons Learned	70
– Advice for Other Employers	71
Appendices	74
• Online Survey Questions	74
• Phone Polling Questions	89
• Interview Questionnaire	91



Background

As the state of Oklahoma begins developing the next Oklahoma Health Improvement Plan (OHIP, 2015-2019), plus related health and wellness workforce policies, understanding what employers need to facilitate growth and stay competitive is essential. Of particular importance is how the state can partner with businesses on strategies for improving workforce readiness and productivity. The Oklahoma State Department of Health (OSDH) – in cooperation with Governor Mary Fallin, the Oklahoma Department of Commerce, State Chamber of Oklahoma Research Foundation, Insure Oklahoma, and the Oklahoma Employment Security Commission (OESC) – asked Milliman to assist by:

- Designing a study
- Gathering and synthesizing data
- Preparing a report of findings.

Study findings will be used to support preparation of OHIP, 2015-2019 and inform policy makers.

Milliman conducted an information collection campaign including:

- Online survey
- Phone polling
- In-depth interviews.

Research Objectives

Maintaining strong, healthy businesses is critical to the state’s economic and overall success. This project gathered Oklahoma employer perspectives on health insurance and wellness programs as they relate to workforce costs, productivity, and returning value on investment.

The purpose of this research is to begin answering important questions:

- How does the health of the Oklahoma workforce affect business?
- What impact does access or lack of access to healthcare have on the bottom line?
- What barriers and challenges do employers face in providing health and wellness benefits?

This Highlights section summarizes responses from all information sources; unless otherwise noted, quotes are from polling respondents.



Approach

Milliman conducted an information collection campaign including:

- **Online survey of 665 employers.** Project stakeholders sent the survey link to their distribution lists and promoted it through emails and social media. The survey was designed to take approximately 10 minutes. 665 Oklahoma employers completed the online survey, from 20 industries and 63 counties.
- **Phone polling of 78 employees.** Project stakeholders provided a randomized list of Oklahoma employers. A trained team polled 78 representatives from those businesses. Each phone poll lasted 15-30 minutes.
- **In-depth wellness interviews with 8 employers.** Project stakeholders identified a group of employers who sponsor worksite wellness programs. Milliman performed 8 face-to-face interviews with representatives from those businesses. Each interview lasted about 2 hours.

Data collection began July 28 and ended August 21, 2014. The information in this Highlights section comes from all 3 information sources – survey respondents, polling respondents, and interviewees.

The survey and phone polling questions often allowed Oklahoma employers to select more than one option if they were applicable, so the resulting percentages do not necessarily sum to 100%. In other cases, responses may not sum to 100% because of rounding.





Key Findings

Workforce Readiness

About half of survey and phone polling respondents experience a gap between business needs and the available talent pool.

Many of those who face a gap between the Oklahoma talent pool and their business needs cite these reasons for the gap:

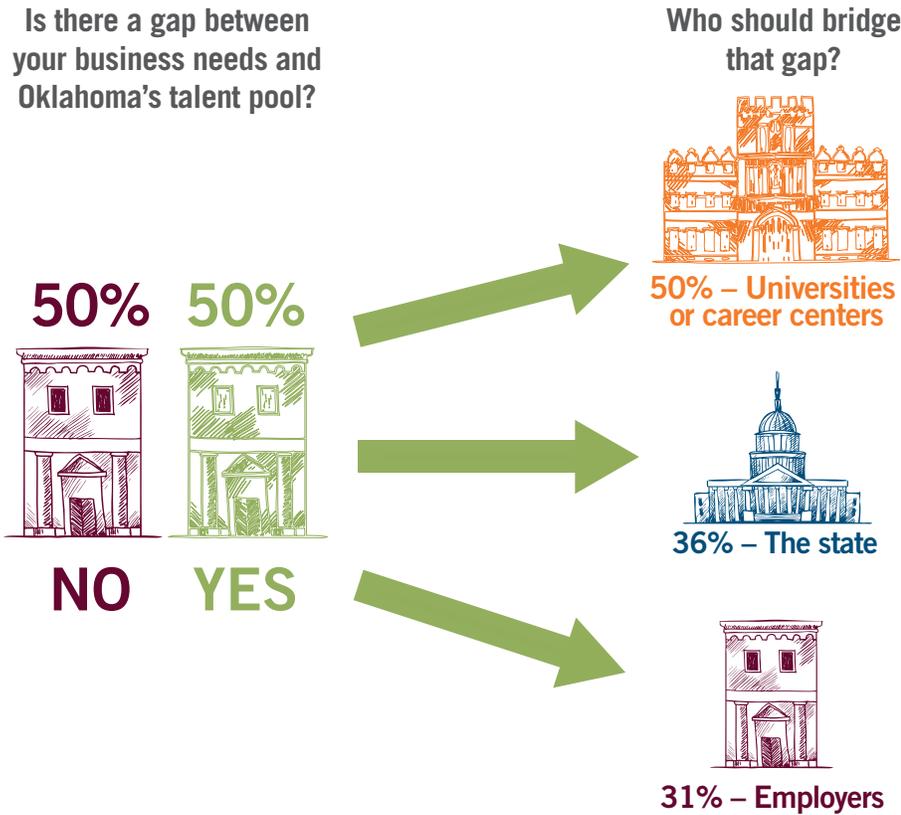
- Lack of basic work skills
- Lack of problem solving/critical thinking skills
- Inadequate industry-specific/technical skills.

Of the 55% of survey respondents that have difficulty finding employees to meet their needs, 58% are actively involved in promoting workforce readiness through activities such as providing internships and working with educational or training institutions to develop skilled workers. Employers not involved most often say it's because they've never been asked, they're too busy, or they don't know how to get involved.

Of the 50% of polling respondents who believe there is a gap between their business needs and the talent pool in Oklahoma, 50% believe universities or career centers should help, 36% say the state should bridge the gap, and 31% think it is the responsibility of the employer.

“Getting people who qualify can be difficult. You can't hire anyone off the street.”

“Now you have to send people to Texas to get trained, and that's expensive.”



58%

of survey respondents with a needs gap are actively involved in promoting workforce readiness.



Effect of Health Status on Business

About half of survey respondents report that employee health affects their business.

Among survey respondents who report health-related challenges, high medical costs and frequent leave requests top the list. However, most have 10% or less (on average) lost productive work days due to employee health issues.

Employee Health Challenges Reported by Survey Respondents	
Making positive healthy lifestyle choices	82%
Losing weight	69%
Seeing doctor for preventive care	48%
Quitting tobacco	46%
Reducing stress	46%
Access to healthcare	30%
Caring for sick children/spouse	24%
Substance abuse and addiction	22%
Caring for elderly or sick parents	21%
Mental health issues	14%
Prenatal care	2%

Survey respondents were asked to identify employee health challenges affecting their business.

The response by polled employers was different than survey respondents. When answering an open-ended question about health-related challenges, those polled by phone are less specific in articulating the problem and more apt to say they have no issues.

Health Insurance

While most employers believe offering health insurance is very important, cost is a significant concern.

Most survey respondents say health insurance is “very important” in recruiting or retaining top-quality employees. And in this research effort, the vast majority (85% of survey participants, 91% of phone poll participants) do offer coverage to employees.

More than half (64%) of the survey respondents with employee health insurance also offer coverage to eligible family members. As expected, small employers with fewer than 50 full-time employees (27%) are more likely than employers with 50 or more (9%) to offer insurance to employees only.

Access to health insurance may be a big issue for dependents even if the employee has coverage; more than a quarter of small employers who responded offer employee coverage only, and for many of those that extend coverage to dependents, employees must pay the full cost.

When responding to why they offer health insurance, over 80% of survey respondents say it’s the right thing to do and they care about employees and their families. The comments and advice offered by polled employers suggest many think offering health-related programs is good for employees and for business.

45%

of survey respondents believe that employers have a role in providing healthcare and managing the costs.



Cost

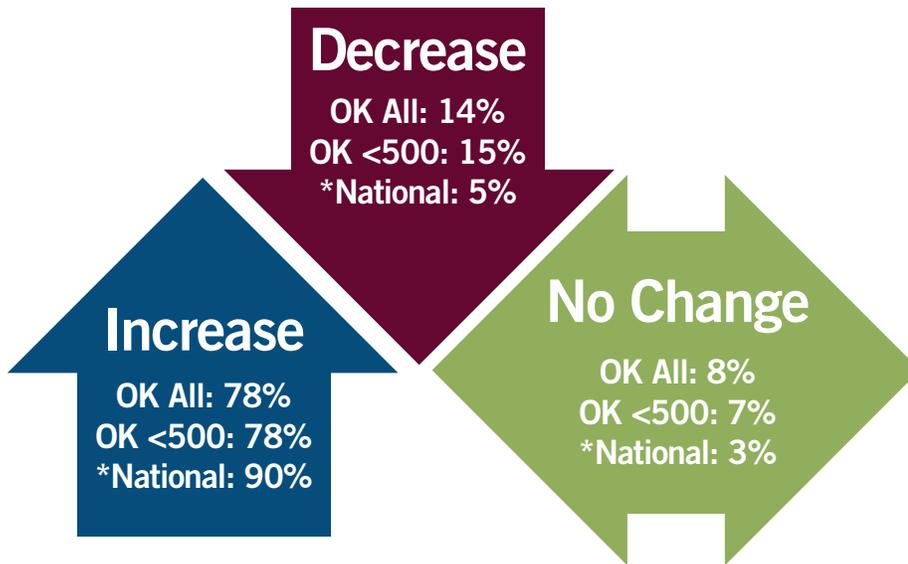
Almost 40% of survey respondents pay 100% of employee health plan premiums; less than 1% pays none. The rest are spread fairly evenly among the top 3 quartiles: 19% pay 26%-50%, 18% pay 51%-75%, and 17% pay 76%-99%.

The majority of survey respondents (56%) do not contribute to dependents' health plan premiums, with drastic differences based on employer size (70% for those with fewer than 50 employees; 29% for those with more than 100). Of those who do contribute for dependents, most pay 26%-75% of the premium.

About 45% of these employers saw a small increase and 32% a significant increase during their last renewal.

Health Premium Change at Last Renewal

Not surprisingly, health premiums are on the rise. When you compare all Oklahoma survey respondents to the subset of those with fewer than 500 full-time employees, the premium changes they are experiencing are similar. When compared to the National Small Business Association 2014 Small Business Health Care Survey (NSBA), Oklahoma survey respondents had fewer increases and more decreases at their last renewal.



“People trying to put their families on our insurance – it’s incredibly expensive for them. I can’t even imagine trying to pay those amounts.”

“We pay 100% for the employee’s coverage. They have to pay for any spouse or children they add. That can get pretty expensive for someone making \$10 or \$12 an hour. It can be around \$400 per month.”

Survey respondents are affected by and dealing with rising healthcare costs in a number of ways.

Responses to Rising Healthcare Costs by Survey Respondents

38%	Increased employee cost-sharing
37%	Added a high deductible health plan
33%	Started wellness programs or activities
23%	Changed insurance companies
23%	Reduced benefits
12%	Tightened pharmacy benefit design
8%	Put in a narrow provider network
7%	Introduced disease and/or care management program
1%	Dropped coverage and gave money directly to employees to purchase insurance themselves

83%

of survey respondents say offering coverage is the right thing to do.

*Data comes from the National Small Business Association 2014 Small Business Health Care Survey



Impacts of Healthcare Cost on Business (Survey Respondents)

43%	Less profit available for general business growth
39%	Held off on salary increases for employees
31%	Increased medical plan deductible
26%	Increased employee share of medical premiums
22%	Held off on hiring new employees
17%	Increased prices
17%	Hired more part-time vs. full-time employees
17%	Switched health insurance carriers
17%	Delayed purchase of new equipment
13%	Held off on implementing growth strategies
12%	Reduced employee benefits
6%	Reduced hours of existing employees
3%	Reduced workforce/laid off employees

Insurance agents and brokers are key business partners for survey and polling respondents. Close to 80% of survey respondents purchase health insurance through agents or brokers – also relying on them for plan selection, compliance information, and daily administration.

More than half of polling respondents are not planning to change their current coverage. Others express concern about future cost increases and how that will affect their businesses. They are waiting for fall renewal to see premium costs for next year and how the Affordable Care Act will affect them.

Employers Who Don't Offer Health Insurance

Very few (10%) of survey respondents don't make health insurance available or provide money for employees to purchase their own coverage. Of this group, 82% have 5 or fewer full-time employees and take in less than \$100,000 a year. While smaller size and revenue are likely factors, employee age doesn't appear to be: 48% of this group have an average employee age of 41 or older. And neither does industry – this group is from a wide range of 17 different industry categories.

Over 70% of survey respondents that do not offer health coverage feel it's "important" or "very important" in recruiting or retaining top-quality employees. Yet, when asked "other than cost, why don't you offer health insurance to employees?" 48% of this group say "our employees don't need it/want it" (and 68% of those who cite this reason also say health coverage is important or very important for attraction and retention).

“We don't want to pass on more cost to employees, but we might have to.”

“Why can't there be a state program for small businesses to get into and get a better rate?”

“Employees have left because of benefit costs and being able to get insurance for less at a larger company.”

47%

of survey respondents don't have the administrative support they would need to offer health coverage.

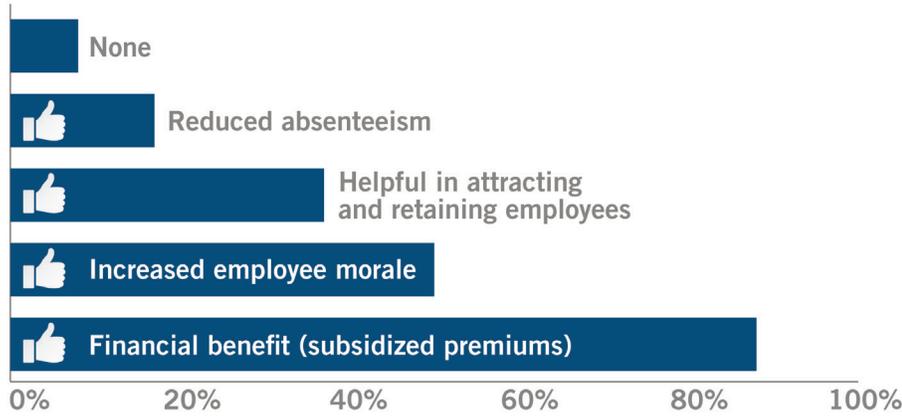


Insure Oklahoma

Employers who completed the survey and answered related poll questions express appreciation and satisfaction with Insure Oklahoma, noting its importance for their businesses and employees. The most common suggestions for improving the program are to cover more people and ease the administration burden.

Positive Impacts From Insure Oklahoma

Survey respondents report positive impacts from Insure Oklahoma participation.



“I think [Insure Oklahoma is] a great benefit to individuals and employers and I hope to see it around for longer than one more year.”

Employers' Advice

When asked what advice polling respondents would give the Oklahoma business community about health-related programs for employees, these common themes emerged:

- Offer health programs if you can – it’s good for your employees and your business
- Find creative ways to promote healthy lifestyles
- Enroll in Insure Oklahoma
- Give your employees health information – make it easy to find and understand
- Find a good insurance agent or broker
- Do what you can to make healthcare affordable for your people.



Wellness

Almost all (96%) survey respondents with 500 or more full-time employees sponsor some kind of wellness programs/activities; at least half of small employers from this group do not currently offer wellness programs.

In-depth interviews and polling revealed that employers define wellness broadly rather than limiting it to fitness and a healthy lifestyle – many include aspects of well-being, such as physical, emotional, medical, mental, spiritual, and financial. By far, the most common wellness initiative is a tobacco-free workplace.

The polled small employers describe creative, low-cost ways to sponsor wellness-related activities in the workplace.

Top 10 Wellness Programs/Activities Offered	
47%	Tobacco-free workplace
28%	Smoking/tobacco cessation programs
27%	Employee Assistance Program
22%	Biometric screenings
20%	Company participation in charity walks/runs
20%	Health education
18%	Gym membership subsidies
16%	Stress management
16%	Health coaching
14%	Healthy snacks at company meetings

Around 60% of polling respondents with wellness programs/activities employ penalties or incentives (lower health insurance premiums, health-related discounts, and cash or gift cards are most common). All 8 employers who participated in the in-depth interviews use incentives.

Reasons Employers Invest in Wellness

While “return on investment” (ROI) or an expectation of financial savings often provided the initial motivation for the interviewed organizations to launch a wellness program, the most prevalent reason by far for sustaining wellness initiatives is an altruistic desire for their employees to be healthy and happy, with the side effect of greater productivity. These organizations expressed a belief that they, as employers, have a responsibility to facilitate employee health and well-being. Other reasons cited include:

- Controlling rising healthcare costs
- Managing sick leave, absenteeism, and workers’ compensation
- Recruitment and retention.

Among the in-depth interview participants, the dire state of Oklahomans’ health in general came up frequently. Several employers want to exert a positive effect on the state population by supporting wellness at work.

53%

of the survey respondents who do not currently offer wellness programs, but would be willing to pay, would pay \$20-\$90 a year per employee for wellness.

The most prevalent reason by far among interviewees for sustaining wellness initiatives is an altruistic desire for employees to be as healthy and happy as possible.



Among survey respondents who promote wellness, about half report healthier behaviors and positive impact on the business. Polling responses support these findings as well.

For Polling Respondents Wellness Leads to...	
Healthy Outcomes: 58%	Positive Business Results: 48%
 <p><i>“Lots of people quit smoking!”</i></p> <p><i>“People are preaching it and saying they lost weight and are no longer taking cholesterol medicine – and their energy is higher.”</i></p>	 <p><i>“We’re more productive.”</i></p> <p><i>“Just having it available to employees is positive for recruiting, too.”</i></p> <p><i>“The lunchtime exercise and communal meals always boost employee morale and enhance the feeling that they are a team.”</i></p>

“Anything that promotes healthy group activities is worth it – it really helps the company and makes the employees more productive, not less.”

Wellness Outcomes

Those who want to start or expand wellness initiatives may be pleased to learn that respondents across all 3 modes of information collection report diverse positive outcomes. Support and funding may be available from a number of sources once the advantages are understood:

- Favorable image in the community for marketing
- Attractive company culture for recruiting
- More productive, focused employees
- Healthier lifestyle choices and more informed healthcare decisions for benefits.

Promoting Wellness

Employers in the in-depth interviews say they make use of multiple communication vehicles for promoting the programs within their organizations. Survey respondents report they most often use the following for wellness promotion:



In-depth interviewees also cite intranet, mailings, onsite TVs, elevator boards, flyers, calendars, class schedules, and social media sites for promoting their wellness programs.



In designing communications, of particular importance are:

- Showcasing employees' success stories
- Describing wellness incentive program details
- Mailing some communications home to include family members.

All interview participants believe their communication efforts are effective, although finding resources to create and disseminate communications is a common barrier. One company reported that 50% of its overall employee communications resources is consumed by wellness-related communications. Another challenge is the difficulty of broaching health and wellness with employees prone to take it personally and get defensive ("that's none of your business").

Many of the interviewees believe peer-to-peer connection is the best way to generate participation. As one employer puts it, "the best communication is word of mouth."

Return on Investment (ROI), Impact, or Effectiveness

Nearly all organizations interviewed cited a desire to measure the effectiveness of their program as a way to bolster leadership support and guide future program development. That said, few of the organizations actually measure success through formal impact measures. One organization described a sophisticated evaluation program that included statistical studies bringing together data from the health plan, biometric screenings, gym use, and other sources. The organization engaged an external vendor to support the evaluation.

Culture of Wellness

Using a scale of 1-10 (10 being excellent), we asked each organization interviewed to rate its "culture of wellness" at two points in time: now and at the time their program was first implemented. Most of the respondents gave their program a 0-3 rating at the start (and, of note, most of the programs were implemented 4-5 years ago). While each organization believes they have made strides, no organization rated their current performance higher than 5-7. Despite clear signs of cultural growth, all organizations cite an ongoing need for improvement.

Advice for Other Employers

If the goal in launching a wellness program is to achieve fast results in terms of ROI or developing a culture of wellness, our interviewees agree: don't bother. The commitment to worksite wellness must be for the long haul. Success is based on behavior change, which comes slowly.

Polled employers also advise the business community to find creative ways to promote healthy lifestyles.

Interviewees offer the following advice:

Why do it?

- Happy, healthy employees are worth the investment
- Wellness programs are a recruiting advantage
- Look at your own values and decide why/why not.

“*The best communication is word of mouth.*”
- interviewee

“*Try to have group activities and listening to the needs of your staff... Mainstream ideas might not be what is most helpful to your employees and it takes thinking outside of the box.*”



How to start?

- Define the critical goal – your motivation for having a program
- Understand the unique qualities/patterns of your employees and tailor programming accordingly
- Introduce change slowly; give people time to adapt
- Engage teams of employees, using champions to drive enthusiasm and participation
- Cultivate word of mouth promotion
- Set up ways to measure and track progress from the outset; focus on just a few measurable things that you put a priority on to avoid overwhelming the program
- Create a plan and put policies in writing to steer efforts
- Be willing to start small
- Encourage employee ideas and wellness leadership
- Find facilities/resources – you need showers, locker rooms, non-intimidating environment, and someone to lead classes.

Costs?

- Keep costs low through team activities (internal competitions such as biggest loser, walks during breaks, volunteering)
- Use free resources for employers such as the county health department's Healthy at Work program
- Contact local colleges for interns who can help for free or low cost
- Access credible online resources
- Repurpose an existing facility like a conference room or classroom
- Tap local resources.

Most important features?

- Leadership support – if they are involved, managers will be involved; if managers are involved, the front line will be involved
- Long-term commitment
- People to develop, manage, and promote the program – for larger programs that means dedicated wellness staff; for smaller organizations it could be a combination of Human Resources and a wellness committee/wellness champions
- Partnerships with the right vendors
- Awareness of legal issues to ensure compliance with laws and regulations (such as tax regulations)
- Measuring progress/results to share with leadership
- Making it fun – engagement is the key to a sustainable program
- Cultivating teams – they are critical to motivation and accountability.

“Offering the YMCA membership doesn't cost a lot of money for us, but they really like it. It benefits the employee and the company.”



Expected Returns?

- Don't have a wellness program if financial return is the primary motivation.

Resources?

Interviewees cited a number of valuable, often free, resources available to Oklahoma employers that are worth tapping into:

Health at Work Program – This Oklahoma City-County Health Department program came up frequently. It offers a number of free resources and services to help employers in central Oklahoma promote and enhance worksite wellness efforts. Projects include a Health at Work toolkit, evaluation of existing programs, employee interest surveys, tobacco cessation classes, and more. Several interviewees had high praise for the Health at Work Coalition, a monthly forum where employers share wellness information, solutions, and stories.

- **Certified Healthy Oklahoma Business Program** – Sponsored by the Oklahoma Academy for State Goals, the Oklahoma Turning Point Council, the State Chamber, and the Oklahoma State Department of Health, this program recognizes businesses that are working to improve Oklahoma's health status by providing health and wellness opportunities for employees. A majority of the companies we interviewed proudly shared their certification status.
- **Oklahoma Turning Point Council** – Turning Point works at the community level across Oklahoma to help identify community priorities and implement local solutions such as community health centers, extensive walking trails, and advocacy for health improvement policies.
- **TAVi Health** – One interviewee mentioned TAVi Health (tavihealth.com), a wellness and health promotion vendor that offers low-cost "wellness in a box" solutions such as ready-to-go challenge kits, health behavior tracking tools, and more, all at low cost (for example the 12-week challenge named "Go" kit for \$99).
- **Tulsa City County Health Department** – TCCHD sponsors Workplace Wellness and the Tulsa Area Wellness Forum, a group that meets five times annually to create a local think tank for all things wellness. Their goal is to provide resources and learning opportunities for all parties including private, non-profit, civic, tribal, and academic entities regarding health/wellness programming in the workplace.
- **Wellness Council of America (WELCOA)** – A national organization that provides training and resources to help employers build high-performing, healthy workplaces.

Survey respondents who do not offer wellness programs cite the barrier as cost most frequently followed by lack of manpower, "We've never thought of offering one", and no time to manage it.



Milliman Observations

Workforce Readiness

Oklahoma employers who responded to this study are fairly evenly split as to whether the quality of Oklahoma's talent pool meets their needs. The primary reasons for that gap are related to education and technical training. Of those citing a gap between their needs and the quality of applicants, half believe that universities and career centers should be responsible for filling that gap. A minority view this as a responsibility of "the state" or employers themselves. These findings and other opinions expressed by respondents suggest that investments in improving the educational system, including emphasis on technical training for oil and gas related industries may help to alleviate this concern.

Health Insurance

Oklahoma employers who responded to this study are similar to employers nationwide with respect to whether or not they offer health insurance to their employees and what kind of coverage they provide:

- Almost all larger employers (50 or more full-time employees) offer health insurance.
- As employer size decreases, so does the likelihood that they offer employer-subsidized coverage to employees and family members but a significant majority of employers with 6 or more employees offer insurance to at least their employees, if not family members as well.

The majority (75%) of employers surveyed pay for more than half of their employees' health insurance premiums (with 40% paying for 100%). Most employers surveyed, however, do not contribute to premiums for dependents of their employees although many offer group dependent coverage. At the same time, a number of respondents cited significant challenges related to dependent healthcare (e.g., caring for sick children/spouse, or caring for elderly/sick parents) as having negative consequences for their business. This result may suggest that employers paying 100% of the employee premium should consider reducing that percentage and offering some level of dependent coverage.

Employers are using a variety of strategies for responding to increasing health insurance premiums. The most common strategies involve shifting cost to employees or reducing benefits. These approaches provide the most immediate and predictable employer relief. Offering a wellness program was often cited, as a strategy but as the interviewed employers consistently stated, it's unclear if these programs generate direct program savings.

All observations are the work of the named study authors and do not necessarily reflect those of the Oklahoma State Department of Health. Observations were made based on the study results as a whole and from the authors' years of experience working with numerous organizations around the country.



Among Oklahoman businesses, brokers appear to play an important role in helping employers both shop for and conduct day-to-day management of health insurance benefits—especially among smaller organizations without dedicated resources devoted to managing benefits. Some respondents went so far as to suggest that engaging a broker could ease an employer’s health insurance burden. There may be opportunities to look for ways to incentivize brokers and agents to connect employers with Oklahoma programs that make health insurance more manageable for businesses and employees.

There is definitely a sense that Oklahoma employers see value in ensuring their employees have health insurance. In addition, most employers—regardless of size—view offering health insurance as a key component of employee recruitment and retention, and because “it’s the right thing to do.” At the same time, the most common barrier to offering health insurance is cost. Consistent with that finding, participants expressed very positive opinions about Insure Oklahoma, which helps employees and employers manage the cost component. Clearly, the cost of employee healthcare has a negative impact on Oklahoma business. When asked to identify these impacts, most respondents cited cost and profit related consequences (e.g., lower profits and higher expenses) rather than increased prices. We noted that many employers cited a need to increase employee costs (through increased employee share of premiums or increased deductible) as negative consequences.

There was a general acknowledgement among all categories of respondents that Oklahoma faces significant health-related challenges. Although we noted some cases of resignation (e.g., “at least there’s Mississippi” was a common refrain), there is a sense of optimism and hope among respondents that the situation can be improved.

While we heard little enthusiasm for the Affordable Care Act, the respondents who are eligible and participate in Insure Oklahoma are very positive about that program and its impact on local businesses. Although some cited administrative burdens and rules in criticizing the program, there was a general sense that it should be continued in one form or another. Local, Oklahoma-based solutions may garner more support than programs viewed as imposed from the outside.

The respondents who are eligible and participate in Insure Oklahoma are very positive about that program and its impact on local businesses.



Wellness

Survey respondents and employers interviewed about their wellness programs reported similar health-related challenges affecting their business. Four of the top five most often cited employee health challenges (making healthy lifestyle choices, weight loss, tobacco cessation, and stress management) are issues that can be supported by employer policies and wellness programs, regardless of whether or not the employer offers health insurance.

Consistent with national trends, almost all large Oklahoma employers who participated offer at least 1 wellness program. However, it appears fewer small employers in Oklahoma offer some kind of wellness program than nationally. According to the Kaiser Family Foundation and Health Research & Educational Trust Employer Health Benefits 2014 Annual Survey, 68% of firms with 3-24 workers offer at least 1 wellness program. The breakdown of employer size was different in this study, but almost 50% of Oklahoma respondents with 50 or fewer employees offer no wellness initiatives.

The top reasons for not offering a wellness program are:

- Cost
- Lack of staff/resources to administer
- Lack of time to administer.

Respondents to this study who do offer wellness programs are enthusiastic about the impact on their businesses. While they de-emphasize financial measures, respondents report healthier, more productive employees, a more attractive company culture, and a favorable community image.

There was a general sense that although having a budget for wellness is nice, grass roots efforts (e.g., wellness volunteers and word-of-mouth advertising) are more important to program success. While we expect that lack of funds might be a reason some employers do not offer such programs, this evidence suggests that cost may not be as big of an impediment as it might appear.

Interviewees cited a number of public and private sector organizations offering useful programs at low or no cost to help employers implement employee health and wellness programs. Because we interviewed organizations active in the employer wellness space, we would expect them to be aware of these programs. That said, interviewees were highly complementary of the programs, going so far as to give us names and phone numbers of program representatives we should contact.

68%

**of firms nationally
with 3-24 workers
offer at least 1
wellness program.**



When asked to rate their “culture of wellness” now vs. the point they started their program, most of the interviewees stated that their program has progressed from a 0, 1, 2, or 3 at the beginning to a 5, 6, or 7 today. Even employers with highly sophisticated initiatives rated their program near the middle. This result reiterates participants’ view that wellness programs require a long-term emphasis.

With Oklahoma’s high rates of smoking (4th highest in U.S.¹) and obesity (7th highest in U.S.¹), an initial focus on offering wellness programs in these areas may resonate with the most employers. Simple, cost-effective programs geared for small businesses will be the key.

There may also be opportunities for business-to-business sharing of ideas and resources. With all that’s on their plates, small employers need to understand the business case for wellness if they are to take action. Harnessing the enthusiasm and creativity of small employers who are already promoting wellness may go a long way in getting others involved.

Harnessing the enthusiasm and creativity of small employers who are already promoting wellness may go a long way in getting others involved.

Objectives

Milliman conducted an online survey to get perspectives from a wide range of employers and to see the overarching trends in their attitudes – asking about demographics, workforce readiness, health insurance, and wellness. The objectives include:

- Understanding how employers perceive workforce readiness in Oklahoma
- Learning why (other than cost) employers do not offer health insurance and what might motivate them to do so
- Finding out what employers see as Oklahoma’s most significant health challenges and whether they promote health and wellness programs.

Methodology

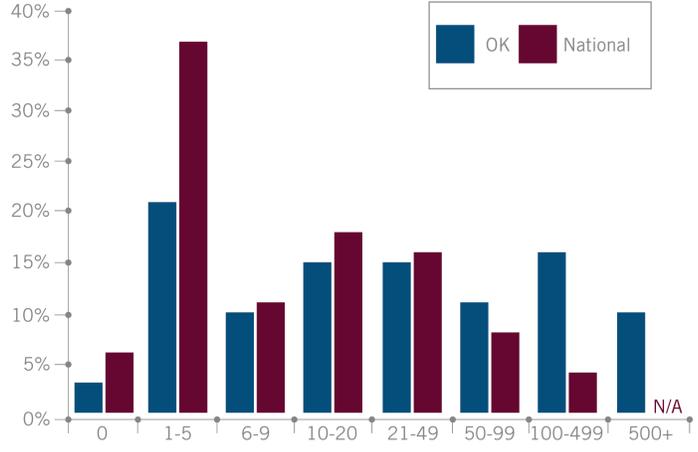
Milliman worked with project stakeholders to design the online State of Oklahoma Business Health and Wellness Survey and provided project sponsors with promotional emails to advertise it and remind employers to complete it. The survey – live from July 28-August 17, 2014 – was designed to take approximately 10 minutes.

Who Responded

Respondents include 665 employers from 20 industries and 63 counties.

The graph below compares these survey respondents’ number of employees to the 780+ National Small Business Association (NSBA) 2014 Small Business Health Care Survey respondents.

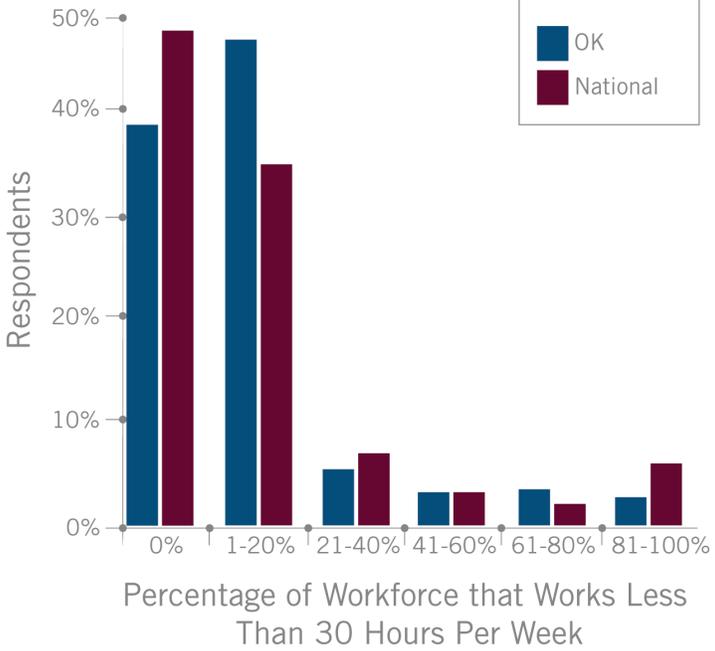
Number of Full-Time Employees



Our Oklahoma survey has a broader reach in terms of organization size; however, because most Oklahoma businesses are classified as small businesses (<500), the national survey lets us compare results to small businesses across the country. In this report, where we compare results to the NSBA survey, we use only our Oklahoma respondents with fewer than 500 full-time employees.

Percentage of Part-Time Employees

The following graph compares the percent of survey respondents’ workforce that works less than 30 hours a week with the NSBA survey.

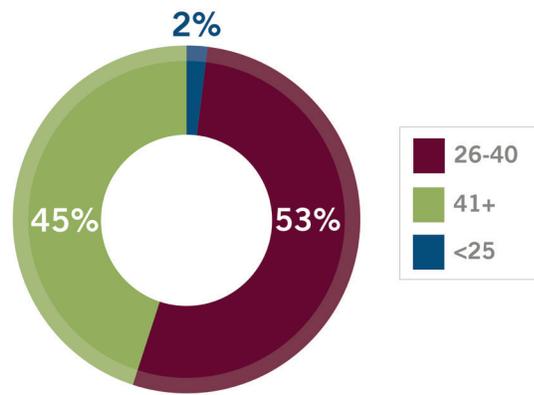


Compared to national results in the NSBA survey*, the Oklahoma survey had a higher percent of respondents with 1%-20% of their workforce that works less than 30 hours per week.

*NSBA Survey refers to the National Small Business Association 2014 Small Business Health Care Survey www.nsba.biz/?p=7493

This section exclusively pulls data from the State of Oklahoma Business Health and Wellness survey unless otherwise noted.

Average Employee Age



Respondents' Gross Sales or Revenues for the Most Recent Fiscal Year

	Oklahoma Business Health and Wellness Survey <500 Employees	NSBA 2014 Small Business Health Care Survey
Less than \$100,000	13%	11%
\$100,000-less than \$250,000	7%	10%
\$250,000-less than \$500,000	9%	9%
\$500,000-less than \$1,000,000	14%	12%
\$1,000,000-less than \$5,000,000	24%	31%
\$5,000,000-less than \$25,000,000	17%	18%
\$25,000,000-less than \$75,000,000	5%	4%
\$75,000,000-less than \$150,000,000	2%	2%
\$150,000,000 or more	9%	3%

Primary Findings

Workforce Readiness

When asked if they can find enough employees who are ready to work (able physically, mentally, and emotionally, with the right training, talent, and skill level), online survey respondents are fairly evenly split – 55% yes and 45% no, citing these factors most:

- Lack of basic work skills (58%)
- Lack of problem solving/critical thinking skills (46%)
- Inadequate technical skills (40%).

Of those reporting difficulty finding employees, 58% are actively involved in promoting workforce readiness through activities such as providing internships and working with educational or training institutions to develop skilled workers. Survey respondents not actively promoting workforce readiness cite these reasons most:

- Have never been asked to get involved (44%)
- Too busy (41%)
- Don't know how to get involved/where to start (27%).

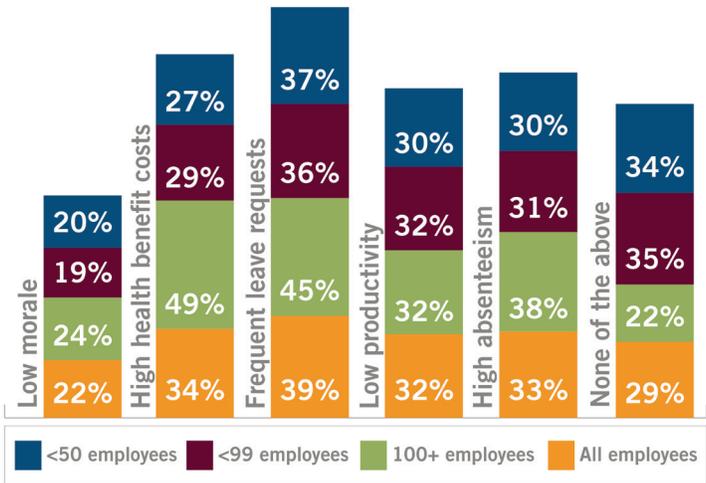
Effect of Health Status on Business

When asked to choose the top 5, survey respondents report their employees face these health challenges:

Top 5 Employee Health Challenges Reported by Survey Respondents	
Making positive healthy lifestyle choices	82%
Losing weight	69%
Seeing doctor for preventive care	48%
Quitting tobacco	46%
Reducing stress	46%
Access to healthcare	30%
Caring for sick children/spouse	24%
Substance abuse and addiction	22%
Caring for elderly or sick parents	21%
Mental health issues	14%
Prenatal care	2%

Employers Experiencing Negative Impact of Employee Health Concerns in the Last 2 Years

Employers chose 1 or more of the impacts listed below.



Over half (55%) feel employee health has a “significant” or “very significant” effect on business. Respondents with fewer than 50 employees report less of an impact (49%) from health concerns.

Poor health is believed to affect business operations of Oklahoma survey respondents – especially those with more than 100 employees. Businesses of all sizes report frequent leave requests due to poor health as a top business operation issue. For example, 31% of employers with fewer than 99 employees report high absenteeism. (Respondents had the option to select more than one impact for this question.)

While over 90% of Oklahoma survey respondents have some loss of productive work days due to employee health issues each month, most estimate it's a relatively small percentage (42% report a 1%-5% loss; 25% report a 6%-10% loss).

Health Insurance

76% of Oklahoma survey respondents say health insurance is “very important” in recruiting or retaining top-quality employees – higher than the 67% of NSBA survey respondents.

Of those who believe health insurance is “very important,” 91% offer employee coverage.

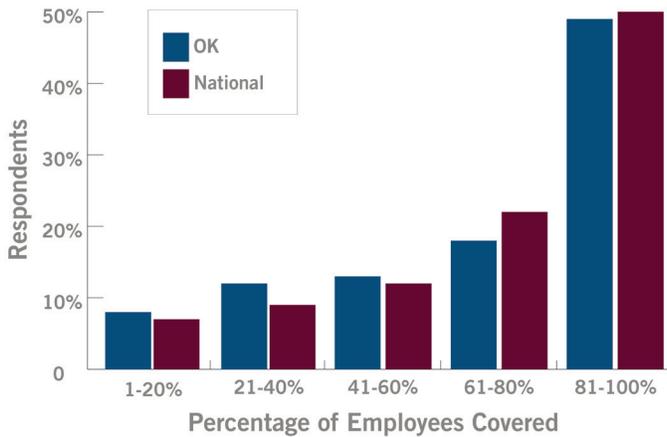
Most Oklahoma survey respondents (85%) offer health insurance – more than half (64%) to employees and eligible family members. As expected, small organizations (27%) are more likely than large organizations (21%) to offer insurance only to employees.

Who Gets Coverage



Half of the Oklahoma survey respondents that offer health insurance cover most (81% or more) of their workforce. These results somewhat mirror the NSBA survey, as indicated below.

Percent of Workforce Covered



88% of responding employers that offer health insurance report their benefit decision making is done in Oklahoma (vs. corporate headquarters outside the state).

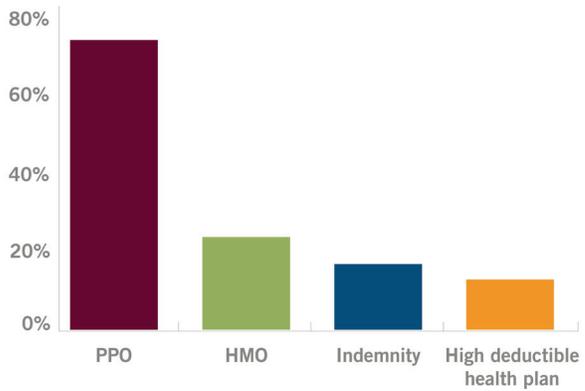
When asked to select all the reasons they offer health insurance, over 80% of employers say it's the right thing to do and they care about the employees and their families.

Why Offer Health Insurance	
83.3%	We think it's the right thing to do, and we care about our employees and their families
76.4%	It offers a competitive advantage for attracting and retaining employees we need
45.2%	We believe employers have a role in providing healthcare and managing the costs
7.6%	We feel compelled by federal government pressure

Type of Plans

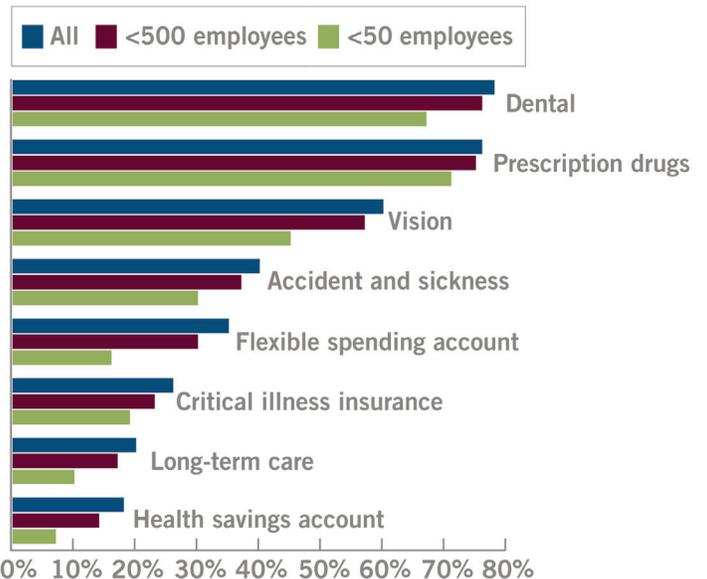
The Preferred Provider Organization (PPO) is the most commonly reported medical plan Oklahoma survey respondents offer – 76%.

Medical Plans



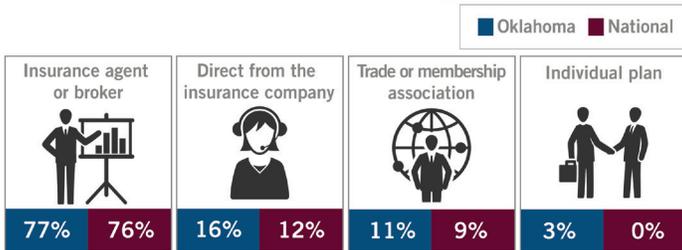
While small Oklahoma organizations tend to mirror the large organizations' plan types, similarities fall away when we compare dental. Smaller organizations report 67% for dental and 45% for vision; larger are at 76% and 60%.

Other Benefits Offered



Sources of Purchasing

Results are similar when comparing this Oklahoma survey to the NSBA survey regarding sources used to purchase health insurance, as indicated in the graph below. (The national survey did not ask about non-employer-sponsored individual plans.) Most get healthcare cost and quality information from their insurer and/or broker – close to 80%. Only around 5% report not receiving any cost or quality information.



Cost

Percent of respondents	Percent of employee health plan premiums paid by respondents
40%	100%
17%	76% - 99%
18%	51% - 75%
19%	26% - 50%
5%	1% - 25%
1%	0%

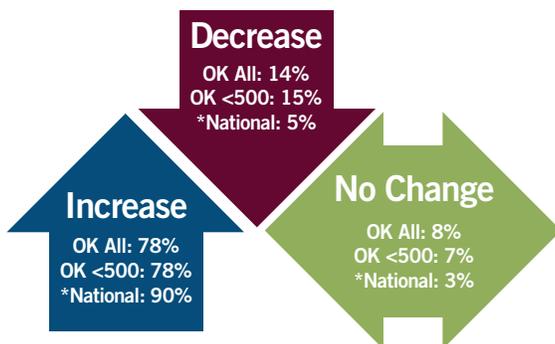
The majority of Oklahoma respondents (56%) do not contribute to dependents' health plan premiums:

- 56% of all respondents
- 70% of those with fewer than 50 employees
- 29% of those with more than 100%

Of those who do contribute for dependents, most pay 26% - 75%.

Health Premium Change at Last Renewal

When you compare all Oklahoma survey respondents to the subset of those with fewer than 500 full-time employees, the premium changes they are experiencing are similar. When compared to the 2014 NSBA survey, Oklahoma respondents had fewer increases and more decreases at their last renewal.



Responding to the Cost Increases

Smaller organizations with fewer than 50 full-time employees are less likely to start wellness programs/activities (17% instead of the 33% of all respondents, listed below) in response to rising healthcare costs, but this is among the top 3 responses for survey respondents of all sizes.

Over the last 2 years, no respondents have dropped coverage because of rising healthcare costs (without giving money to employees in exchange; 2 respondents have dropped coverage and given money to employees to purchase coverage for themselves).

Response to Rising Healthcare Costs

38%	Increased employee cost-sharing
37%	Added a high deductible health plan
33%	Started wellness programs or activities
23%	Changed insurance companies
23%	Reduced benefits
12%	Tightened pharmacy benefit design
8%	Put in a narrow provider network
7%	Introduced disease and/or care management program
1%	Dropped coverage and gave money directly to employees to purchase insurance themselves

Responding to the business impact of healthcare cost increases, a surprising 20% report none of the above actions. This result (question asked only of respondents that offer employee healthcare coverage) does correspond with the 22% that report either a decrease or no change on their most recent annual health insurance plan renewal.

Impacts of Healthcare Cost Increases on Business

43%	Less profit available for general business growth
39%	Held off on salary increases for employees
31%	Increased medical plan deductible
26%	Increased employee share of medical premiums
22%	Held off on hiring new employees
17%	Increased prices
17%	Hired more part-time vs. full-time employees
17%	Switched health insurance carriers
17%	Delayed purchase of new equipment
13%	Held off on implementing growth strategies
12%	Reduced employee benefits
6%	Reduced hours of existing employees
3%	Reduced workforce/laid off employees

Insure Oklahoma

Insure Oklahoma is a program designed to provide access to health care for low-income working adults in the state of Oklahoma. Insure Oklahoma offers employer-sponsored insurance, which allows the state, the employer, and the employee to share the cost of the plan. If an individual cannot access benefits through an employer, including those who are self-employed or temporarily unemployed, an individual plan can be bought directly through the state. Insure Oklahoma currently covers almost 19,000 low-income Oklahomans. Although termination for the program was scheduled for the end of 2014, Governor Mary Fallin announced Insure Oklahoma has been granted a 1-year extension through December 31, 2015.

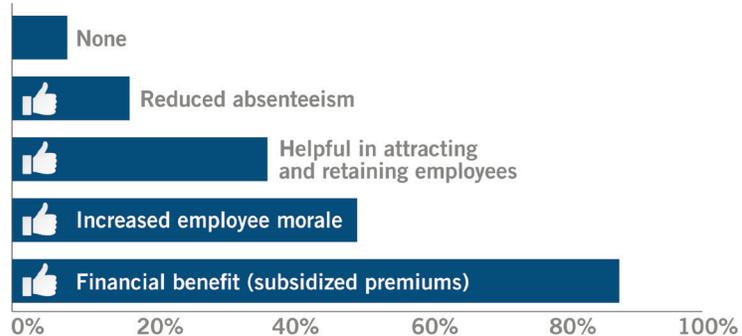
Of the 665 employers who responded to this survey, 192 participate in the Insure Oklahoma program. This group's characteristics and findings follow:

- 1-50 employees, average age 26-40
- Diverse industries
- Gross sales and revenues of \$1 million-\$5 million
- Healthcare decisions exclusively made in Oklahoma (vs. corporate headquarters elsewhere)
- 31% pay a higher premium (26%-50% for employee only) than the general group of respondents (only 19% reported paying that much)
- 71% do not pay for dependent coverage (compared to 56% in the general group)
- Company amounts toward monthly premiums

noticeably lower in every category compared to those not in Insure Oklahoma (for example, those that contributed to employee plus family coverage pay \$528 vs. \$990 a month)

- Nearly all (94%) use an insurance agent or broker to get healthcare cost and quality information
- 96% do not offer coverage to their employees through the federal SHOP exchange
- 98% are aware of the subsidized coverage available through Insure Oklahoma.

Positive Impacts From Insure Oklahoma

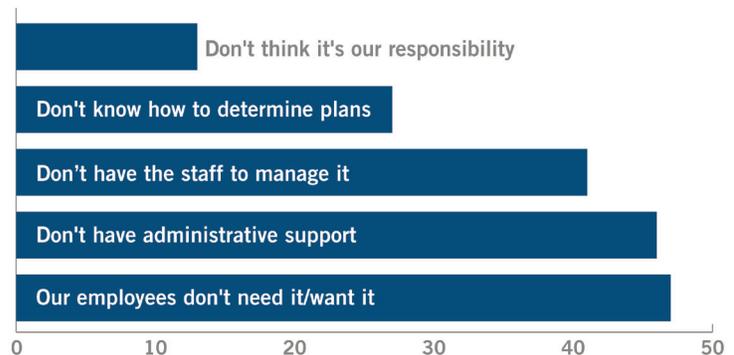


Employers That Do Not Offer Health Insurance

Respondents that don't provide health insurance or a set amount for employees to buy coverage tend to be smaller (82% have 5 or fewer full-time employees; only 1 has 100 or more) earning less than \$100,000 a year. While smaller size and revenue are likely factors, employee age doesn't appear to be: 48% have an average employee age of 41 or older. And neither does industry – this group is from a wide range of 17 different industry categories.

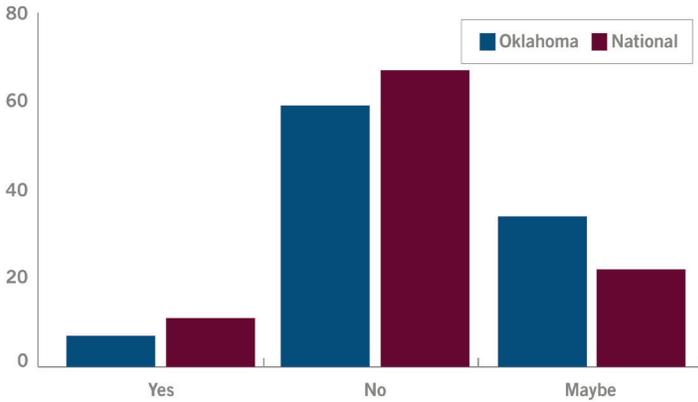
Over 70% of respondents that do not offer health coverage feel it's "important" or "very important" in recruiting or retaining top-quality employees. Yet, when asked "other than cost, why don't you offer health insurance to employees?" 48% say "our employees don't need it/want it."

Why Don't You Offer Insurance?



Among the 15% of respondents that either do not provide health insurance or contribute a set amount for employees to buy their own coverage, most have no plans to offer coverage in the next 12 months.

Plans to Offer Health Coverage

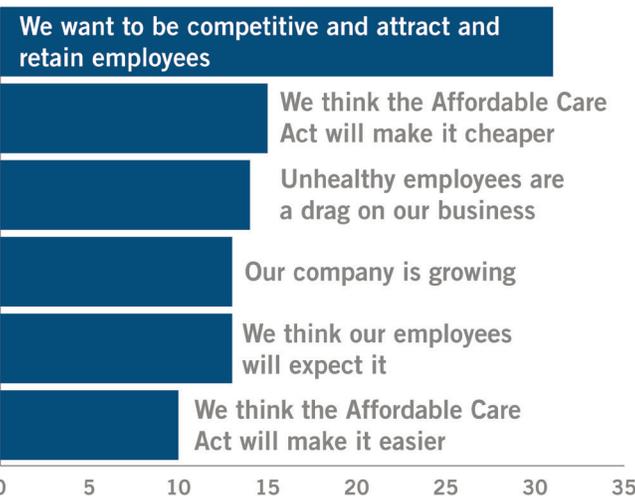


Respondents that don't currently offer health insurance state they are willing to pay the following toward their employees' health insurance (fewer than half are willing for employee coverage and even fewer for spouse and family coverage):

Employee	Employee and spouse	Employee and family
Avg: \$84.50	Avg: \$119.35	Avg: \$129.29
Range: \$10-\$300	Range: \$15-\$300	Range: \$15-\$400

About 65% of those currently providing no health insurance are not planning to. Those that do plan on it are about evenly split between "offering health insurance benefit plans and paying all or some of the premium, as done traditionally" and "giving a set dollar amount to employees for them to purchase health insurance on their own." Reasons for considering coverage may vary, but the most common reported by Oklahoma survey respondents is "we want to provide competitive compensation to attract and retain employees" (31%).

Respondents Plan to Offer Health Insurance Because...



The NSBA survey asked respondents why they planned to offer healthcare and 33% of those respondents say the reason is they think employees will expect it.

When asked about other kinds of insurance or programs, 9% have accident and sickness insurance; a smattering offer critical illness insurance and/or some kind of wellness program.

Wellness

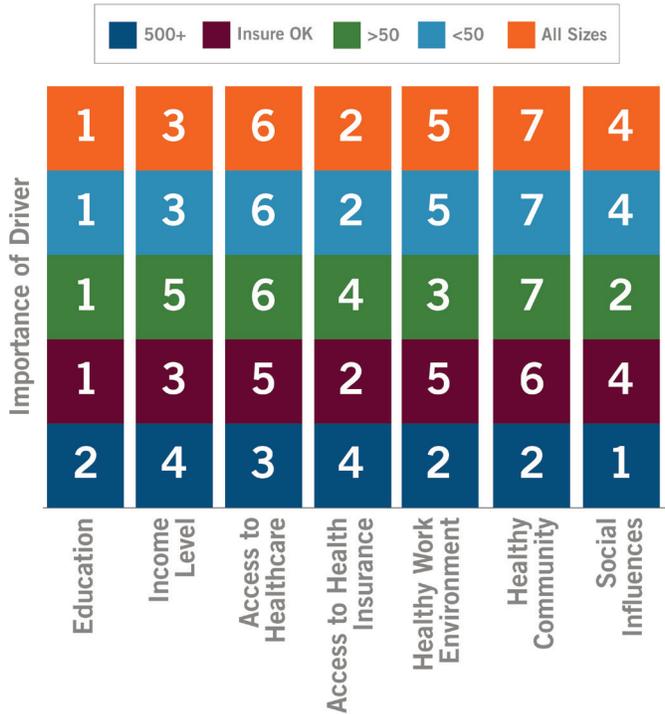
Most Oklahoma survey respondents have wellness programs/activities. The most frequently reported are a tobacco-free workplace and tobacco cessation programs; the least often mentioned are value-based health insurance designs and free or subsidized food. Not surprisingly, nearly 50% of organizations with fewer than 50 full-time employees offer no wellness programs/activities compared to only 4% of organizations with 500 or more employees. Those with 100 or fewer employees tend to mirror the group with fewer than 500 employees – whether or not they participate in the Insure Oklahoma program.

Types of Wellness Programs/Activities Offered



Primary Drivers of a Healthy Workforce

Oklahoma survey respondents of all sizes report education as the biggest driver of a healthy workforce (and largest influence on personal health/behavior decisions). The second and subsequent drivers vary slightly. For instance, Insure Oklahoma participants are more likely to list health insurance access as the second driver; large respondents tend to provide more wellness programs/activities, and are more likely to have a 3-way tie for secondary driver: education, healthy work environment, healthy community – and, interestingly, report the primary driver as social influences. Since large organizations tend to provide healthcare access through employer-sponsored coverage, they see fewer of the problems with the lack of access to healthcare and it is in fourth place.



Carrots and Sticks

Oklahoma survey respondents with wellness programs/activities apply these incentives/penalties:

- Adjusted employee medical premiums
- Cash prizes, awards, or credit toward gift cards, travel, merchandise, etc.
- Adjusted flexible spending account, health reimbursement account, or health savings account contributions (this was least used by respondents of all sizes).

Promoting Wellness Programs/Activities

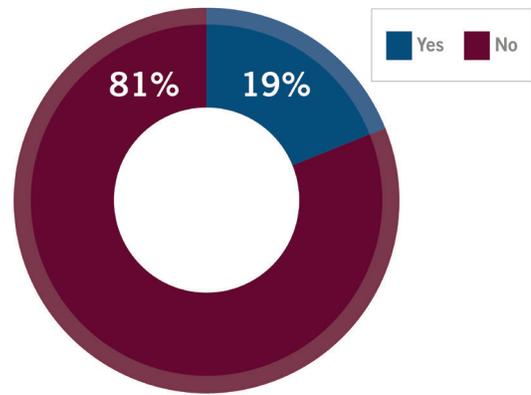
Out of the 243 that could have answered the question about how wellness programs are promoted, 101 skipped it, which may indicate that many don't promote wellness programs/activities.

How Wellness Programs Are Promoted



Willingness to Pay for Wellness Programs/Activities

Over 80% of Oklahoma survey respondents who do not currently offer wellness programs would not pay for employee wellness programs/activities.



Of those that would be willing, over half (53%) would pay \$20-\$99 a year per employee.

For those that don't offer wellness programs/activities:

- Cost is the biggest barrier
- 29% believe employees wouldn't be interested
- 36% report not having enough staff and resources
- 33% say they've never thought about offering them.

Barriers to Offering a Wellness Program/Activities

63%	Cost
36%	We don't have the manpower to manage a program
32%	We don't have time
33%	We never thought about offering one
29%	Our employees wouldn't be interested
22%	We don't know what to offer or how to implement or measure
10%	Senior management would not support it
12%	We don't see the value or impact on the bottom line

When we asked those that don't currently offer wellness programs/activities if they'd participate in a program with other employers to create and share the cost, results are split – 45% yes and 55% no.

Objectives

Milliman used phone polling to collect additional, richer details than an online survey can yield and to have deeper, personal conversations.

Specific goals:

- See how these respondents perceive workforce readiness in the state, with particular emphasis on knowledge, skills, and education
- Identify how education, training, health systems, and the state can bridge existing gaps and support the business community
- Find out how they think the health of Oklahomans affects their business, and what they believe are the state's biggest health challenges
- Understand the challenges in offering health insurance
- Learn why they do or do not participate in Insure Oklahoma and what might improve the program
- Know whether they promote wellness issues
- Get advice about health and wellness programs.

This data, along with the survey and in-depth interviews, will let OSDH begin to understand the perspectives of the Oklahoma business community.

Methodology

With survey sponsors, Milliman developed a questionnaire and trained a team to conduct phone polling of a subset of Oklahoma employers. (Oklahoma Department of Commerce provided a list of 230 randomly selected employers of varied sizes; Insure Oklahoma provided a list of 6,130 active and inactive participating employers with fewer than 100 employees from which Milliman pulled a random selection.)

Respondents were asked open-ended questions and often gave more than 1 answer. Therefore, percentages for most questions will not sum to 100%.

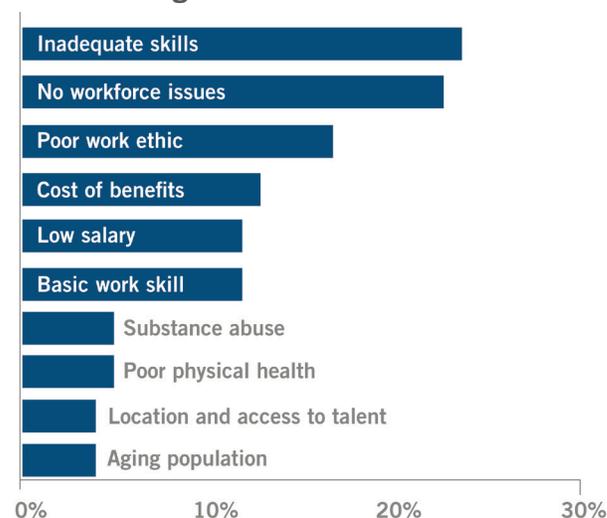
Our phone polls lasted 15-30 minutes and reached 78 organizations – probing to learn their opinions of Oklahoma's current health policies and concerns.

Primary Findings

Workforce Issues

Of every 4 polling respondents, 3 report workforce issues that affect their business.

Most Pressing Workforce Issues



“Getting people who qualify can be difficult. You can't hire anyone off the street.”

“Now you have to send people to Texas to get trained, and that's expensive.”

This section pulls data exclusively from the Milliman sponsored phone poll. All quotes are from polling respondents.

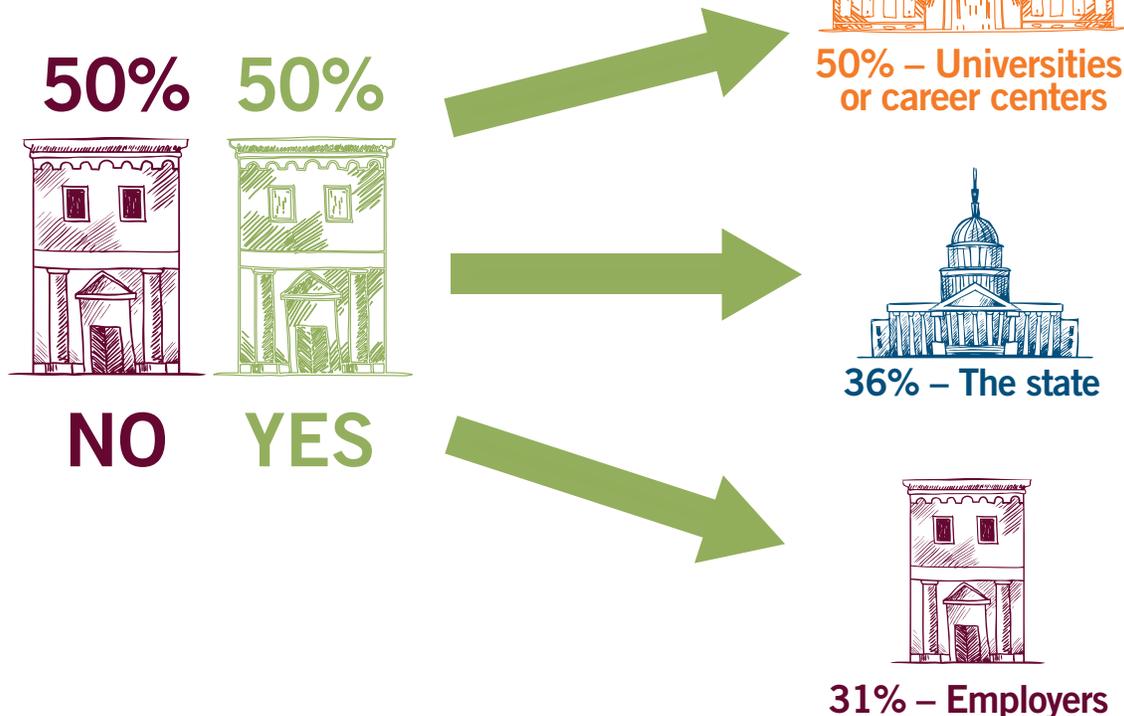
What workforce issues are more pressing for you?



24%	Inadequate skills related to my industry Skill deficits cited include: Building Industry Consulting Service International training, construction, culinary, healthcare, industry-specific certifications, knitting, machinists, manufacturing, marketing, mechanical, MMI, motion graphics, public administration, social services, technicians, trade work, travel, welding One respondent said she doesn't want to bring in talented outsiders as a stepping stone for 10 years if she has the option to train someone from Oklahoma who is nearly qualified but would stay 20 years.
23%	No workforce issues "Generally, we have a very low turnover rate and long-term employees. We can fill a position if we need to."
17%	Poor work ethic "We have a problem finding dependable people. That's a major issue." "Everybody wants a paycheck for nothing." "It's hard to hear how many people say they need employment, but we really, really struggle to find qualified people and people willing to work."
13%	Cost of offering medical insurance and other benefits "Affordable healthcare for our employees [is most pressing]. Making sure that the benefits that we are able to offer are affordable in a way that as a business we can help provide for our employees."
12%	Basic work skills "I need to hire 3-4 people right now but I can't do it because I can't find anyone I want. I get more applicants without a drivers' license and high school diploma." "We have had a heck of a time trying to find good workers."
12%	Low salary "For the pay rates we provide, it's hard to find people that can pass background checks." "We had an oil boom in Oklahoma. The individuals we try to hire can work for the oil companies for \$27 an hour and we can't pay that."
5%	Substance abuse "Many candidates can't pass screening."
5%	Poor physical health
4%	Aging population
4%	Location and access to talent "We need to find qualified people who want to live in this area. That's hard."

Is there a gap between your business needs and Oklahoma's talent pool?

Half believe the Oklahoma talent pool meets their needs; the other 50% see a gap between their business needs and available talent. Many cite inadequate industry-specific skills.



How do we bridge the gap? The most common responses:

Universities or career centers	The State	Employers
Tailor classes for the Oklahoma market (42%)	Offer incentives/financial help (22%)	Employee training (31%)
Build recruiting relationships with employers (16%)	Improve the education system (14%)	School outreach (13%)

Of those 50% of polling respondents who believe there is a gap between their business needs and the talent pool in Oklahoma, 50% believe universities or career centers should help, 36% say the state should bridge the gap, and 31% think it is the responsibility of the employer.



Where are the gaps coming from?

46%	Inadequate skills related to my industry
24%	Education “The largest gaps in education are at the high school to college level.” “The education system (high school) pushes kids towards universities and leaves out those who are better suited to learning trades.”
8%	Low salary “There’s a gap between what I can afford and what employees want.”
6%	Poor work ethic “Finding someone who wants to work is another problem. It’s easier to be on welfare.” “I have more trouble in Oklahoma with work comp issues and unemployment issues than I do in any other facilities combined. They have a much greater tolerance for people not working.”
5%	Location and access to talent “You have all these companies out of the Tulsa Port of Catoosa who are competing for the same 10 people who are qualified.”
3%	Substance abuse “We have tremendous problems with the drug testing. Oklahoma has more people that test positive for drugs than anybody.”



What role do you think EMPLOYERS should play in helping to bridge that gap?

31%	Provide training for employees
25%	There is no role
22%	Employers can help, but I don't know how
13%	School outreach “When possible, employers should engage in conversation, discussions, workshops between employers and higher institutions so we can help them understand what the needs are [2 and 4 year colleges].” “Offer programs to teach the trade to high school students.”
9%	Create a good work environment, benefits, and pay “Trying to offer good benefits and trying to bridge the gap and attract good workers. It's becoming harder and harder to do that and keep a profit.” “Being the employer of choice.”
6%	Other



What role do you think LOCAL UNIVERSITIES OR CAREER CENTERS should play in helping to bridge that gap?

42%	Offer classes related to the Oklahoma market “Colleges don’t teach the right things here. We are not Chicago. We are not New York City. We are not San Francisco. But that’s what they teach here. You’re not going to find jobs in Tulsa, Oklahoma doing those things.” “Offer knowledge to the student population that there is great career potential and growth in manufacturing.” “Need manual machinists that are younger. The vocational and technical schools don’t seem to promote the programs anymore.”
16%	Recruiting partnerships “Build relationships between employers and universities. Conduct job fairs in partnership with employers.” “Communication between the schools and local businesses would be a helpful way for schools to understand employer needs.”
13%	There is no role
7%	Internships “We need good collaboration, stronger collaboration with universities to get some student workers so the students could get some real learning experience.” One respondent likes the idea of universities and trade schools allowing their summer intern kids to have college credit for on the job training.
7%	High school outreach “More outreach to high school kids to make them aware of trade opportunities.” “Outreach at the high school level to encourage kids to get their diploma and prepare them for the workforce.” “They need to start reaching kids at the high school level and making them aware of machinist opportunities.”



What role do you think THE STATE should play in helping to bridge that gap?

24%	There is no role “They should keep their noses out of everybody’s business. That’s not their job.”
24%	The state can help, but I don’t know how
22%	Offer incentives/financial help “Give incentives to companies for hiring trained people from their specialized programs.” “Offer more incentives toward attracting new businesses in communities such as Pauls Valley. If you’re the only game in town besides oil fields, it’s difficult to attract more families.”
14%	Improve the education system
14%	Other “The state has to be good stewards of employees and set good working environment/life balance standards. They should continue to put effort into making Oklahoma a premier place to live so it’s easier to attract and retain talent.”
8%	Training opportunities

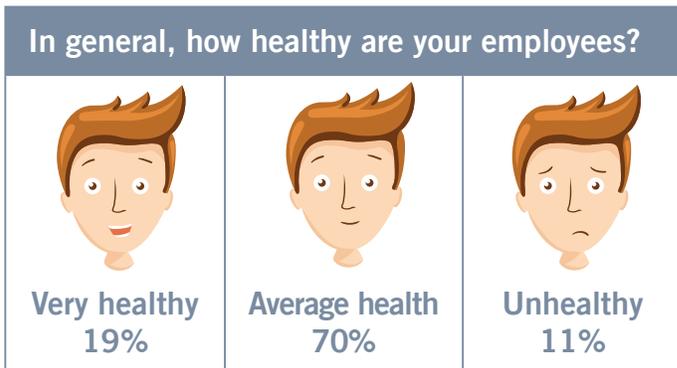


How can the educational, training and health systems partner to support your business through improved workforce readiness (able physically, mentally and emotionally, with the right training, talent and skill level)?

27%	Offer more relevant training and recruiting through colleges <p>“Colleges need to teach the right things for the Oklahoma market.”</p> <p>“Courses seem to be more tailored to traditional students vs. working, nontraditional students.”</p> <p>One respondent suggested universities/medical centers can partner with companies to offer training in good health behavior. She [the employer] would like to pay for presenters from these institutions to come in and give presentations to her employees, but few places offer this service.</p> <p>“The local college helps us find people. They help pass out flyers and do a great job.”</p>
23%	They can't
22%	Provide free health-related education and wellness programs <p>“Providing programs, public awareness campaigns, encouraging employees to see direct benefits in quality of life by taking steps to improve their health.”</p> <p>“The state or some other entity could promote model companies who are offering effective health and wellness programs for their employees. However, they would have to have several model companies – ones of various sizes.”</p> <p>“Would like to see health systems come out and do health fairs at no charge.”</p> <p>“The Okie Challenge in Muskogee got my employees more involved and thinking about health issues. Something like that would help if it was more ongoing.”</p>
15%	The systems can help, but I don't know how
5%	Giving high school students basic skills <p>“They should offer a basic class for daily things so everyone can understand a little about the working world.”</p> <p>“Physical education should be required through high school. Competitive sports are not enough.”</p> <p>“Understanding more machine operators, general math skills, general computer skills, and learning how to read a ruler and take measurements. Some skill sets aren't being taught.”</p>
5%	Other <p>“More state wage surveys that were mandatory that corporations had to participate in. We were willing to participate in a wage survey but other employers refused so we don't know what we're competing with.”</p> <p>“The state could address these problems by perhaps having rehabilitation programs instead of throwing substance abusers in jail. Also, maybe some type of workforce program to help get workers ready to be hired, whether it be to help them not be substance abusers or help them not get into legal trouble.”</p> <p>“The Oklahoma Employee Services website issue needs to be resolved.”</p>
3%	Make healthcare more affordable

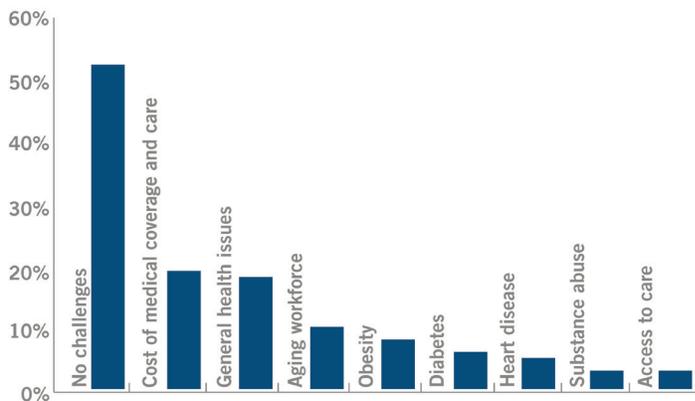
Effect of Health Status on Business

Nearly half (48%) of polling respondents believe the health of Oklahomans does affect their business.



Among those reporting health-related challenges, high medical cost is a shared theme. The educational and health systems could support businesses by offering free health education and wellness programs.

What health-related challenges do you currently have? What do you see as a challenge down the road?



Polled employers asked an open-ended question about health challenges are less specific in articulating the problem than survey respondents and more apt to say they have no issues.

Are you seeing health problems in specific groups?

Almost 70% of respondents do not see health problems related to specific groups. Less than 20% report problems specific to seniors. A few see problems with young employees or parents with young children.

General Reasons for Absences	
Unsure	80%
Unhealthy employees	8%
Poor work ethic	5%
Caring for sick children	4%
Substance abuse	3%



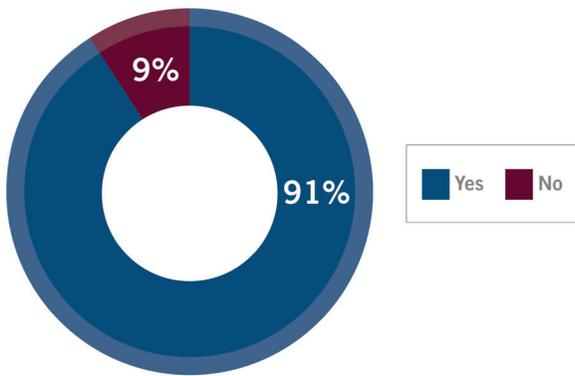
Health Insurance

Most polling respondents we contacted (91%) offer health insurance to their employees; cost dominates the discussion:

- 47% see the high cost of coverage and care as the most challenging piece – followed by “nothing” (30%) and administrative duties (19%)
- 63% state they take part in Insure Oklahoma for the financial benefits to their employees and business
- 61% say making healthcare more affordable would improve access for Oklahomans by finding ways to lower insurance prices (50%), controlling the cost of care (33%), and accepting ACA funding (13%).

“We don’t want to pass on more cost to employees, but we might have to.”

Do you offer medical coverage to employees?



“Employees have left because of benefit costs and being able to get insurance for less at a larger company.”

What’s been happening with your medical plan costs over the past several years?



“Why can’t there be a state program for small businesses to get into and get a better rate?”

Has your opinion about health insurance offerings changed with increasing healthcare costs and/or increased employer requirements related to healthcare?

<p>Worse 48%</p> 	<p>“Yes, [I have a] very negative opinion of new requirements. It’s not efficient and seems to hurt more people than it helps.”</p>
	<p>“Yes, I would love to not offer it. But we care about our employees, and I don’t feel like I can remove that benefit.”</p>
<p>No change 42%</p> 	<p>“No, because if you want good employees, you’ve got to have good benefits and health insurance is one of them.”</p>
<p>Better 10%</p> 	<p>“I wasn’t able to get insurance because I used a steroid inhaler for asthma. That has changed.”</p>
	<p>“Insure Oklahoma allowed us to have more comprehensive insurance, so that was a positive change for us.”</p>

Insurance agents and brokers are key business partners relied upon for plan selection, compliance information, and daily administration.

More than half of the polling respondents are not planning to change their current coverage. Others express concern about future cost increases and how that will affect their businesses. They are waiting for fall renewal to see premium costs for next year and how the Affordable Care Act will affect them.

What aspects of your health program are the most burdensome for your business?



* 43% of employers that report “Nothing” when asked what is most burdensome use an agent to handle most aspects.

Are you planning to change your current health-related programs?

Yes 7%	No 58%	Unsure 36%
Increasing employees’ share of the cost		Waiting for more information
Adding more benefit programs		Annual renewal numbers
		How the Affordable Care Act will affect my plan’s cost

“Come late October or early November we’ll start sniffing around to see what’s out there. Any changes will be driven largely by cost.”



Do you offer medical coverage to your employees?

91%	Yes
9%	<p>No</p> <p>What keeps you from offering it? “The administrative burden was not worth the benefits.”</p> <p>“Less than half our employees were interested. It just wasn’t enough.”</p> <p>“The cost. We used to offer it, but it’s too expensive.”</p> <p>“We offered it before, but there have been so many changes and we’re small. People can get something better if they show their employer doesn’t offer insurance. They can get it at a discount much cheaper than even if we paid half.”</p> <p>What would make you consider offering it? “If there were truly no other options for employees to get it on their own.”</p> <p>“My preference? It wouldn’t be a company issue. We make ice cream and coffee. I have no desire to be in the health insurance business. If I wanted to, that’s what I would’ve done.”</p> <p>“If we didn’t have to pay in the taxes they charge the company. That would break us. We run off tax money on one side, and money from water bills on the other, and we’re in a drought. If we could make it all work right, we’d offer it.”</p> <p>How much would you be willing to contribute toward coverage (per person per month)? “None. Find a way to get small businesses out of the health insurance business.”</p>

How much do you contribute?

39%	25%-90% for employee only
19%	25%-90% for employee plus family
18%	100% for employee only
3%	100% for employee plus family
10%	We pay a set amount per employee
3%	We pay on a sliding scale (based on age or salary)



What's been happening with your medical plan costs over the past several years?

78% **Increased**

- **Substantial or moderate increase: 57%**
- **Unspecified increase: 43%**

“We have averaged from 0-5% increase each year in the last 20 years. Since Obamacare, last year we had an increase total of 27%. This year we have to go to a high deductible. We used to have a \$200 deductible for person (\$400 per family) for years. We were the only ones who offered it. Going to a \$2,500 next year. We can't keep the cost under control.”

“If we didn't make adjustments to the plan designs cost would have gone up dramatically.”

One respondent has had employees leave because of benefit costs and being able to get insurance for less at a larger company.

“It's so expensive that we can't afford to provide healthcare for spouses. In the past few years, it gets worse and worse each year.”

12% **No change**

10% **Decreased**

“Actually, it [insurance] had been going up until the Obamacare. Because they can't discriminate against preexisting conditions, it's gone down this year because of the age of our employees.”

What aspects of your health programs are the most burdensome for your business?

47% **Cost**

“Every year it's just more expensive. It's not been significant enough to alter benefits in the plan in order to keep it affordable. We've made no change in deductibles or copays.”

“People trying to put their families on our insurance – it's incredibly expensive for them. I can't even imagine trying to pay those amounts. We've tried to ease the burden, but it isn't something we ever used to do before. We're just trying to make it easier for people.”

30% **Nothing is too burdensome**

- **My agent handles most aspects: 43%**
- **Other: 57%**

“My agent does it all. I've had the same agent for 30 years. That's the key.”

“If we lost them, it would be awful. It would be like losing a position here because they handle so much.”

19% **Administrative duties**

“I find dealing with Insure Oklahoma to be challenging because I have to reapply every year and re-qualify my employees.”

“The paperwork for open enrollment and COBRA.”

10% **Education and keeping up with compliance changes**



Who or what organizations do you consider trustworthy sources of information when it comes to healthcare, wellness and health insurance (your insurance broker, your health insurance company, foundations that research health issues, news sources, etc.)?

80%	Agent/broker
19%	Websites/independent research Bloomberg News, Employee Benefit News, MuskogeeWellness.com, state sites, US government sites
13%	My insurance company
11%	Other sources Insure Oklahoma newsletter, McAfee & Taft seminars, my doctor, newspaper, radio, word of mouth, YMCA
7%	Society for Human Resource Management
5%	Employer’s in-house research teams
5%	TV news
4%	Nobody

How do you think we can improve access to healthcare for your employees? For all Oklahomans?

61%	Make it more affordable
	<ul style="list-style-type: none"> • Lower insurance prices: 50% • Control the cost of care: 33% • Accept ACA funding: 13% • Other: 4%
	“For Oklahomans, it seems like people that couldn’t afford insurance before still can’t. Cost is still too high and qualification standards are not aligned to benefit the right people.”
	“Maybe put caps on what they can charge you and how much they can sue people for.”
	“Why can’t there be a state program for small businesses to get into and get a better rate?”
	“One of the communities around us worked with our broker, and the chamber got a big group rate for everyone in town that was interested in it. If we could’ve joined something like that, that would’ve worked.”
“Let the marketplace determine the prices of services and costs. Once the government starts getting involved and gumming everything up, it loses its economy of scale and efficiency.”	



How do you think we can improve access to healthcare for your employees? For all Oklahomans?

Continued

20%

Provide information about insurance and options – including Insure Oklahoma – and make it easy to understand and access

“Education to the citizens of Oklahoma, but that education needs to be in layman terms. This stuff is often too complicated for anyone to understand.”

“I think that communicating to employers and individuals about what the state has to offer through Insure Oklahoma would help.”

One respondent suggests better publicity for Insure Oklahoma. Many of her [the employer’s] employees have never heard of it.

15%

Offer health education – healthy lifestyle choices, where to get care, why insurance is important

“There needs to be more focus on healthy eating and active living in Oklahoma.”

“Hearing about the health fairs through the employer would be helpful. They want to be engaged to help drive employee participation and they have not been contacted in this way before.”

15%

I don’t know

9%

Get rid of the Affordable Care Act

9%

Expand coverage to children, raise Insure Oklahoma limits, Medicaid

“I think that our kids should be covered. I think everyone should be covered but kids are especially important.”

“Make a way for children to get covered. Honestly, as a mom, my daughter doesn’t have health insurance. I think there should be some way a child could get insurance without me needing to have it, so she can get yearly checkups and everything.”

“Some form of pay-in plan that Medicaid can offer.”

9%

Continue the Insure Oklahoma program

“Once Insure Oklahoma is gone, we’re going to be up a creek.”

8%

Offer more places to get care

“It would be good if there was a clinic in the hospital so they don’t need to go to the emergency room. The hospital could even refer people there who weren’t in an urgent situation. People need to know there are options.”

“We need more doctors. We need to create some type of attraction for doctors. If we can’t fix the doctor shortage, then provide a reasonable solution of somewhere else to go. I get more complaints about that from my people than anything else, and I can’t help them with it.”



Would you be more likely to offer account-based benefits such as a health savings account or flexible spending account if you could pay someone else to do the related administrative tasks? If yes, how much would you be willing to pay for these services?

54%	<p>No</p> <ul style="list-style-type: none"> • My employees aren't interested: 28% • I don't like health savings account plans: 13% • Administrative burden: 10% • Too expensive: 5% • Other: 44% <p>"We looked into that, but our population wouldn't understand it and there's a lot you have to do. HSAs are a nice concept, but very cumbersome."</p> <p>"We looked at that. We even did a survey of our employees to see if they were interested. There's quite a cost to the employer. Based on our employees' lack of interest, we figured the benefit wouldn't be worth the cost."</p>
36%	<p>We already offer those</p> <ul style="list-style-type: none"> • Flexible spending account: 62% • Health savings account: 38%
17%	<p>Unsure</p>
8%	<p>Yes</p> <p>"I don't know how much we would be willing to pay."</p> <p>"\$5-20 per person maybe."</p>

Are you planning on making any changes to your current health-related programs?

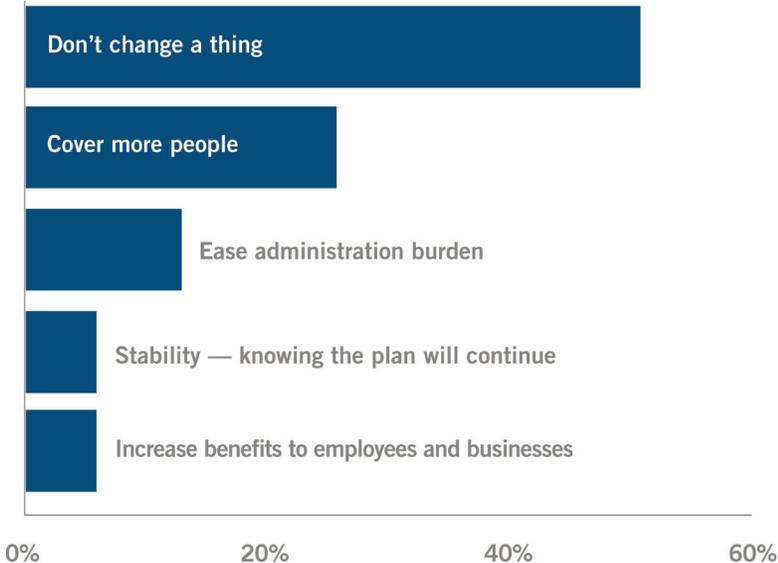
58%	<p>No</p>
36%	<p>Waiting for more information</p> <ul style="list-style-type: none"> • Annual renewal numbers: 84% • Other: 4% • How the Affordable Care Act will affect cost: 12% <p>"I have my agent look at it every year when it's up for renewal. We change companies for a lower premium."</p> <p>"Come late October or early November we'll start sniffing around to see what's out there. Any changes will be driven largely by cost."</p> <p>"We renew our health insurance in October, so we're getting bids because our premiums increased. We pay for employees and families, but a lot of employers only pay for employees. We may think about that and reduce that some. But our business is growing and doing real well. If that continues, we might not have to have that conversation."</p>
7%	<p>Yes</p> <p>One respondent plans to increase employee cost, add more benefits like long-term disability, offer a new wellness initiative, and add more safety programs.</p>

Insure Oklahoma

Employers express appreciation and satisfaction with the Insure Oklahoma program, noting that it is important for their businesses and employees. The most common suggestions for improving the plan are to cover more people and ease the administrative burden.

“I think that’s a great benefit to individuals and employers and I hope to see it around for longer than 1 more year.”

How would you change Insure Oklahoma?



Regarding the state’s Insure Oklahoma program: Do you participate? Why or why not?

63% **Yes**

- **It helps my employees afford coverage: 48%**
- **Financial benefit to my business: 30%**
- **Other: 22%**

“Yes, in order to open up coverage opportunities to low income employees.”

“One of my employees said if she didn’t have Insure Oklahoma, her husband wouldn’t have coverage. They wouldn’t be able to afford it.”

“People that otherwise might refuse insurance will take it because they get premium assistance from the state.”

“It is the only way he can afford coverage. If it goes away he will no longer offer insurance.”

“We couldn’t afford insurance without it, and the employees couldn’t either.”

“It allows people with families to get a deeper coverage and it allows him to pay 100%.”

37% **No**

- **We used to participate, but my employees no longer qualify: 38%**
- **Other: 30%**
- **I don’t have any eligible employees: 12%**
- **We used to participate, but stopped because of the Affordable Care Act: 12%**
- **My business is too large: 8%**

“My employees no longer qualify for it. The last time I looked it up it was confusing because the income requirements were almost cut in half. Am I imagining that?”

“We liked Insure Oklahoma. Except when it raised the limits, it kicked everyone out.”



What would make Insure Oklahoma more attractive to you?

51%	Nothing <p>“It’s really good for what it is. It’s user friendly. When I call them, I don’t have any problems. I submit my bills, and we get our subsidies in a timely manner. No trouble with them at all.”</p> <p>“It’s pretty darn attractive the way it is.”</p> <p>“I have very happy employees who got that extra benefit, and they are thankful.”</p>
26%	Cover more people <p>“You shouldn’t be penalized for having a job. Nobody’s getting rich here, and it’s frustrating to see such strict income requirements.”</p> <p>“Raise those income limits. They are seriously too low. It’s ridiculous.”</p>
13%	Ease the administration burden <p>“She would like to fill out the application online and have a pin number automatically issued.”</p> <p>“It would be nice if there was a way to transmit the information more easily. If we miss sending it over, the employees miss that month of healthcare discounts.”</p> <p>“The paper work is too complex.”</p>
6%	Increase benefits to employees and businesses
6%	Stability — knowing the plan will continue to be available <p>“If I knew it was going to continue, I would take the effort to get back into it.”</p> <p>“Keep it going past 2015. Stay in effect forever.”</p>



How would you improve Insure Oklahoma?

37%

I like it the way it is

"It's really good as it is. We're very thankful that we get one more year."

"Nothing right now – we've been offering it for three years now and it's worked pretty well for us."

34%

Smoother enrollment and re-application process

"If I don't start that process with a new employee right away, it takes almost 90 days to get set up on Insure Oklahoma. It has to be done by mail, nothing can be done online anymore. The process used to take a couple of minutes, now it takes a couple of months. It's a lot of waiting."

"We lost out on a month of Insure Oklahoma because the forms weren't processed quickly."

"They could improve their processing when companies change insurance providers."

"The biggest obstacle is getting our employees to submit the documents for qualifications. There should be an easier way to qualify and provide that information – a better streamline process."

18%

Raise the income limits

"It is hard to qualify financially. Requirements are set too low. Scenario: 'I don't qualify because I make too much money, I don't have enough to pay for health insurance.' There is a gap in the middle where most of their employees fall."

"They should lower it back down so people can get benefits who are trying to make a living. Even though they work 40 hours per week, they still can't afford to cover their families and kids."

11%

Publicity and better communication with clear messages

"I've mentioned Insure Oklahoma to people struggling with insurance costs and a lot of people don't know about it. Communicating it to individuals and employers more aggressively would help."

"I probably have an employee that might qualify now, but I know they keep changing the income and family size, so I'm not up to speed on it anymore."

8%

Continue the program

"It's on a short horizon, so it's not worth the effort."

"Keep it around for small businesses."

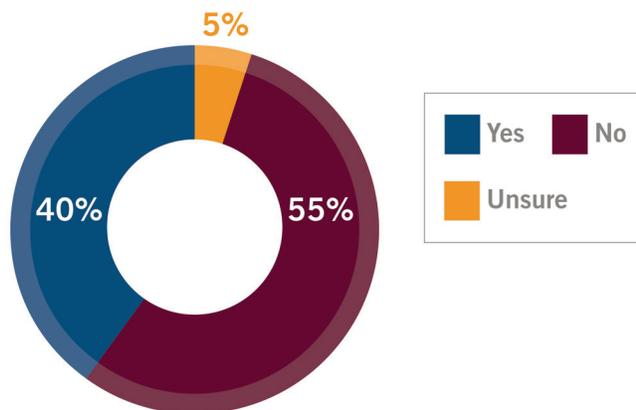


Wellness

Among those that promote wellness, about half report healthier behaviors and positive impact on the business.

Wellness Leads to...	
Healthy Outcomes: 58%  “Lots of people quit smoking!” “People are preaching it and saying they lost weight and are no longer taking cholesterol medicine – and their energy is higher.”	Positive Business Results: 48%  “We’re more productive.” “Just having it available to employees is positive for recruiting, too.” “The lunchtime exercise and communal meals always boost employee morale and enhance the feeling that they are a team.”

Have you implemented any changes or programs that you feel are going well to address health or healthcare issues (wellness programs, value-based insurance designs, changing the work environment/culture)?



How do you measure the success of these programs or activities?

Approximately 23% do not measure wellness program success. Others track participation (23%), monitor wellness and financial reports (13%), and use employee feedback (10%).

“Anything that promotes healthy group activities is worth it – it really helps the company and makes the employees more productive, not less.”

40%

of polling respondents offer programs or have made other changes to improve employee health.

How do 40% of polling respondents promote wellness in the workplace?

Various company-sponsored efforts: 42%

American Heart Association activities, employee health clinic, extra 30 minutes lunchtime for exercise or community service, facility improvements, free flu shots, free hand sanitizer, healthy activities, healthy food in the office, Muskogee Wellness Challenge, onsite gym, pay a portion (or all) of gym memberships, mammogram party, non-smoking work environment, nutrition counseling, replaced soda with free water, travel account, walking club, weight-loss challenges, wellness competitions, wellness lunches, Wellness Wednesday tips

Wellness programs: 23%

Biometric screening, cooking classes, disease management, health risk assessment, health coaches, nutrition coaches, preventive care program for diseases and obesity, Stretching Sensations, tobacco-cessation programs, weight-loss programs

Individual efforts: 16%

Weight-loss challenges, discourage smoking, encourage exercise and healthy eating

Onsite health screenings: 13%

Pay entry fees for walks/runs: 10%

Safety training programs: 10%



Do you have incentives (or individual penalties) related to your programs?

No: 39%

Financial incentives: 32%
\$300 bonus, discounts at wellness and fitness centers, gift cards for nutrition and sporting stores, lower insurance premiums, weight-loss program discounts

Other incentives: 19%
Celebrations, earn time off, trips as rewards

Penalties: 10%
Higher premiums

Have you seen improvements in healthy behaviors/health outcomes?

Yes: 58%
“We have several people who regularly work out, changed their lifestyles, and try to eat healthier.”

“Lots of people quit smoking!”

“People are preaching it and saying they lost weight and are no longer taking cholesterol medicine – and their energy is higher.”

One respondent reports he now buys 90% less soda than he did a few years ago.

Not sure: 26%

No: 16%

Have you seen a positive impact on your business?

Yes: 48%
“Yes, we’re more productive.”

“Just having it available to employees is positive for recruiting, too.”

“I have happier and healthier employees.”

One respondent has seen improvements in attendance and seems to have prevented flu outbreaks by covering staff immunizations.

“The lunchtime exercise and communal meals always boost employee morale and enhance the feeling that they are a team.”

Not sure: 42%

No: 10%

Which programs are most used?

Not sure: 61%

Programs other than health challenges: 26%
American Heart Association activities, Friday healthy potlucks, gym membership, mandatory safety meetings, prevention plan, tobacco cessation, travel fund, wellness activity to earn a day off

Health challenges: 13%
Exercise challenges, Muskogee Wellness Challenge, nutrition challenges, weight-loss challenges



Advice and Final Thoughts

The polling team asked respondents about advice to the Oklahoma business community about health-related programs. Here are the most common themes:

- Offer health programs if you can – it’s good for your employees and your business
- Find creative ways to promote healthy lifestyles
- Enroll in Insure Oklahoma
- Give your employees health information – make it easy to find and understand
- Find a good insurance agent or broker
- Do what you can to make healthcare affordable for your people.

“Offering health insurance lets your employees know you care about them and are willing to invest in them. It goes beyond retention.”

What advice would you give to the Oklahoma business community about offering health-related programs to their employees?

Offer health-related programs if you can – it’s good for your employees and your business
“I think as an employer, it’s a return on your investment because you do have healthier employees. I think it’s a benefit that employees value. Overall, the state of Oklahoma benefits when its population benefits.”
“If there is any way you can swing it, I think healthcare is a necessary benefit that you have to offer employees.”
“Research it before making a final decision on a yes or no. See what programs are available and any help that might be available. I know some businesses won’t even consider researching it because they already have it in their minds that it’s something they can’t afford to it.”
“Offering a proactive healthcare program means that you have healthier employees who will work harder for you with less sick days.”
“It’s beneficial to their employees that they pay for benefits and they have seen positive correlation with retention of good employees.”
“You really need to look at several different companies and the packages they have to offer. Be as informed as possible.”
“You get better employees when you have health insurance and offer stuff like a workout room. It isn’t a waste of money. Offer benefits and you get better employees.”
“It’s beneficial and helps with less sick days.”
“If you can afford it, it’s a good benefit. But there are a lot of small businesses who can’t afford it.”
“The key is to find a big insurance company. Ours is under BCBS.”
“It’s difficult to evaluate it based on ROI. You have to take a long-term look at the data and overall improvement in health.”

Offer health-related programs if you can – it's good for your employees and your business

Continued

"I think it's a good perk. It's costly so you have to be smart about what you choose about it."

"From the employee's standpoint, I want to tell you to offer medical insurance. At least offer it. You tend to retain employees longer when they have extra benefits that would cost them an arm and leg otherwise. It shows a loyalty to your employees, that you're willing to help them in other areas. It creates a sense of loyalty between you and your employee. You're helping them with something they can't afford, but apparently they have to have. If it's feasible for your business to offer it, it's a great idea."

"It's important from a competitive standpoint and also just as a basic benefit people should have."

"Health insurance is critical for all. Try to make it affordable for your employees and explain it to them so they can understand."

"Do the best you can with what is available. With costs increasing as much as they are, it is difficult to decide between offering healthcare and offering a job period."

"It's very important to offer medical insurance or pay people well enough to afford it."

"If they can find some money, then do it. But you have to weigh it. You can have health care, but you might not be able to give raises to employees."

"It's important – better to do now than wait for things to become mandatory."

"It is an added bonus for employees."

"It is very important for the well-being and livelihood of your employees. They're your family, too."

"It's a moral obligation. My employees are like my children. I have to look out for them. We capped the price for the employees. People won't buy it if you give them money to buy their own insurance. I tried giving money to buy insurance, and people didn't buy it or couldn't afford it. It's an obligation to look after these people. They won't buy it. They'll just spend the money. I already have problems retaining good employees – I don't know how you do that without benefits. It's a way to keep good people as well."

"1. Don't stop unless you have to. It's really important for employers to continue to provide insurance for people. I almost think things are designed to eventually lead us to government control of social medicine. The sooner we give up and give in, that will happen. I know people who live in other countries with socialized medicine. They say it's horrid. The business community needs to continue to offer these things for our people as long as we can to prevent it from collapsing into a government run situation. Everyone will hate that. 2. Offering health insurance lets your employees know you care about them and are willing to invest in them. It goes beyond retention."

One respondent thinks it's a great idea as long as it's affordable for all parties. (employers and employees)

One respondent says if [employers] can afford to offer it fine, but without subsidies he won't be able to and suggests the same for other businesses.

"If an employee doesn't want coverage for themselves, offer their children benefits."

One respondent says she has 10 employees and she does what she can afford to do to support them. She encourages other employers who can afford to do more to do more.

"I think offering healthcare is important and I think it should be an incentive to keep employees. I think a company should offer it immediately rather than wait 90 days. When I first took this job, we were at 180 and I finally got our corporate office to let us go to 90. I thought that was a big bonus."



Offer health-related programs if you can – it’s good for your employees and your business Continued

“If they care about keeping the best employees. Health and wellness issues are extremely important, more than ever before.”

“I think they should encourage their employees to participate in a health insurance program.”

“I think it’s great.”

“It’s complicated – good luck.”

One respondent reports dealing with health reform has been a monster the last 2 years. Things seem to change too frequently and he's not sure what is going to happen next week. Too much confusion about what the regulation really is.

“You have to be a large rich company to do it. Most of us are small.” He thinks that offering health programs is for larger rich companies.

“Important.”

Find creative ways to promote healthy lifestyle choices

“Getting involved in walks, runs, and different social events that are more physically inclined will help your community, and it encourages others to participate, too.”

“Offering the YMCA membership doesn’t cost a lot of money for us, but they really like it. It benefits the employee and the company.”

“Definitely get involved in a wellness program, because without your human capital and assets you don’t have a company. Take care of your employees, and they take care of your business.”

One respondent says every bit helps. The more you educate and the more you offer, the more you will have an effect on the bottom line, especially if you do preventive maintenance and clinics. Mobile nurses to conduct health screens.

“Lunch time exercise has been a great improvement to both health and employee morale. The camaraderie alone is worth it. Anything that promotes healthy group activities is worth it – it really helps the company and makes the employees more productive, not less. You have to look at the big picture.”

“Focusing on nutrition and fitness is the best foundation you can get. It improves immune system, helps with weight loss, and makes for healthier employees. Everyone is going to have struggles but you can be more active and try to promote a healthier work employee. Try to have group activities and listening to the needs of your staff. Try to help in other ways besides insurance. Mainstream ideas might not be what is most helpful to your employees and it takes thinking outside of the box.”

One respondent was not sure if employers would be allowed to do this but suggested requiring employees to have physicals once a year. If physicals cannot be forced, they should be encouraged and it should be incentivized.

“I think it’s a needed project because it would help. I’ve often thought if we had a treadmill it would be a stress reliever. Get your blood circulating for 5 or 10 minutes out of the day. It wouldn’t hurt.”



Enroll in Insure Oklahoma

- “Definitely get involved with Insure Oklahoma if you’re eligible but not involved yet.”
- “Participate in Insure Oklahoma if it continues. That’s the best way that businesses can help and see a real impact on their expenses. But I think that was supposed to expire and they only got an extension.”
- One respondent would encourage other businesses to enroll in Insure Oklahoma. It has been helpful to them.
- “Make great efforts to offer your employees medical benefits for your employees and if they qualify, I strongly encourage Insure Oklahoma. I think it’s a great program.”
- “I try to avoid all insurance at all times if I can. We can’t afford to pay our employees astronomical amounts out here, so the Insure Oklahoma works very well and was a lifesaver for us and our employees. Otherwise, I’d like for it all to go away.”
- “Sign up for all the programs you can. See if you can qualify for anything that will help your employees. I know it’s a lot of extra paperwork, but it’s worth it. See what you qualify for so you can offer it to your people. My girlfriend’s company doesn’t even offer healthcare, and I always wonder how they get away with it.”

Give your employees health information – make it easy to find and understand

- “Make sure you can provide them with plenty of information about it. Employees like to have information in an understandable manner.”
- “Be diligent in educating your workforce about healthcare issues.”
- “Since society is so driven by computers and social media, making health resources available that way is really important.”

Find a good insurance agent or broker

- “What we do is very easy. Find a reliable agent you can work with. One who can answer all of your questions and help you one-on-one when you need it, and walk you through the process. It’s a big plus.”
- “Recommend using broker.”
- “Hire my agent.”

Do what you can to make healthcare affordable for your people

- “It should be free, particularly at larger companies – you want your employees to be healthy, and many can’t afford to join health clubs or work with health professionals.”
- “Make health insurance affordable.”



Other advice

One respondent thought perhaps having a way for employers to meet to discuss workforce readiness and health issues would be good. They could share ideas. Perhaps focus groups.

“Let us know if you can find a cheaper way! They should look at wellness programs because they benefit employees, the company, healthcare costs. And they help keep good employees. Continue to find ways to contain the cost of healthcare, and share your ideas!”

“If they had a program that covered employees and got business out of the insurance picture, you would get a lot more businesses moving to Oklahoma.”

“Would have recommended Insure Oklahoma before Obamacare.”

“Make it affordable. If an employer is going to be required to give healthcare to all of its full time employees (and in our case, it's very up in the air with what's full time and what's temporary), make it affordable. Maybe they should have bigger categories, something that won't greatly impact the small businesses that are 50-75 employees or 50-100. Increase the requirements to 100+ employees. We are right on the edge so we will either have to get smaller or have to increase our rates which will make us lose business in the long.”

“I guess if you're under 50 employees, you don't need to meet all of those requirements. It still sucks.”

“Instead of letting everyone go on the exchanges, you have to categorize people by risk. Put them in different risk pools. Then everybody with a higher risk can't affect people with healthy employees. High-risk people are making companies not be able to provide employees good programs. States need to help the high-risk pools. They're just trying to spread the risk over everybody. They're penalizing the companies that have healthy employees that want to provide good programs and it's dragging everybody down. They need to create a different risk pool. But now it's federally mandated. Oklahoma has to speak on behalf of the employers in their state. We do a lot of business with [industry] in Oklahoma – we're the largest supplier. [Our company is] the bread and butter of the state. We pay millions in taxes every year, so if you lose us because you're not giving incentives in the state to stay and if we can't make profit, you're going to start losing some of the employers. It all comes back to the federal government mandates.”

“Congress needs to let the federal government in WA know its negative impact in business. We haven't come out of the 2008 recession. It's not over. It's still affecting us. We went from 750 million --> 350 million --> 800 million but a lot of companies in [this industry] haven't recovered. Oklahoma has a lot of [industry] that we compete with. I don't have all the answers but allowing everybody and anybody on and penalizing the good companies makes our costs go up to 30-40-50% increases.”

“Objective of affordable care act is back firing and we are ending up with more uninsured people than what we started with.”

One respondent would like to go back to pre-ACA. He believes the state took care of the poor who needed it, but now government spending is out of control and the middle class can't afford it.

One respondent thinks Oklahoma is ahead of the curve in terms of providing solutions. She wishes our federal government would not decide for them. Washington does not understand the needs of an Oklahoman. Leave it to the states to decide. It's not the State's fault. They are trying to cater to the Federal government. Care clinics are a positive. SoonerCare Oklahoma is a good program that helps a lot of people access care. She also noted that state reps are encouraging and they welcome feedback and opinions.

“Hold on, it'll be a rough ride.”



Is there anything you would like to add

“Because their work is seasonal, they have more temps than actual employees. The temps get all the same benefits, they just aren’t on payroll. Please keep Insure Oklahoma – it’s so important! It allows families to be insured that can’t afford the premiums.”

“Being responsible for your own health is important. If you have an organized workout plan, like at the YMCA, the social aspect of it is a benefit in itself. But don’t take the closest parking spot! And remember to be socially responsible for your health and for yourself.”

“This is a frustrating topic.”

“Insure Oklahoma is great and would like to see it continue. It would be nice if the insurance companies within Oklahoma could find a way to provide affordable plans so Obamacare isn’t necessary.”

“I’m very happy with Oklahoma – I’ve lived in other states so I know Oklahoma is doing a good job. On a federal level, they need to look at the pharmaceutical companies and medical system and the excessive charges for things. But that probably will take forever to get changed. The main thing is fixing that website so we can put more people in jobs.”

“It’s a tangled web and it needs to be undone. I think Obamacare might be going a little bit backwards.”

“I think in general it’s odd that our health insurance is taken care of by employers. It really ties people down to working somewhere just for health insurance. But I don’t know of a better way to handle it.”

“I hope we get some people who get creative and come up with great ideas for this state. We like to stay out of the government loop in Oklahoma, and I hope we can work things out to keep it that way.”

“I’m very interested in seeing the final report.”

“They need to bring their rates down. A lot of companies can’t afford it, so they’re dropping employees because they can’t afford to give healthcare.”

“Obamacare is terrible. A lot of people feel that way.”

One respondent says she is happy to help with this project if there are any additional ways she can be useful. She thinks this is important.

“I appreciate the business community using some critical thinking skills instead of political skills to come up with these answers. Thank you for including me.”

“The internet is killing everyone. I went to Stillwater yesterday, and their shopping centers are empty. We’re paying taxes, and online places don’t need to do that. We’re paying for the police and firemen. The government needs to realize who’s paying for everything. We could be busier and people would be working more, but they changed full time from 40 hours to 24 hours. That’s ridiculous! Thank you for calling my shop. I don’t normally answer these types of things, but this is important.”

“Lower the Insure Oklahoma limit back down. People need it. Figure out a way so people don’t have to drive to Oklahoma City to get things covered.”



Is there anything you would like to add? Continued

“It’s all about the money. Low wages, can’t afford healthcare, can’t attract qualified workers. We like Insure Oklahoma. We need it.”

“Hiring a good agent is key.”

“Incentive programs for employers is the most important to have. Not only incentives for hiring the young people but to help young people getting trained. The millennials are on their own to find their own way. They have to pay for their own education, etc. I don’t know what kinds of incentives are out there to help these kids. The state isn’t training them the way they should be training them. If we’re going to have a good workforce, we need to train our employees. If we get good employees and we retain them it doesn’t cost us as much as the huge employee turnover. Again we don’t have a bad work environment. Most of our facilities are pretty automated. I think [my company] is a good company. We offer scholarships every year, nontaxable, and they can’t apply. If they make the grade, we’ll pay \$150,000 for each employee’s kid. We’re putting several kids through college right now. You want to keep companies like us around, but you have to help us with a better ratio of 200/1. We’re not that picky but our recruiter just pulls her hair out trying to find qualified employees. We need general labor. This is a first step in solving the problem. For them to be willing to do this is a great thing. I wish other states would be willing to do this as well. Go to the national HR conferences. It’s in Las Vegas next year!”

“No – but I think everyone is entitled to healthcare.”

One respondent reports it is difficult to attract the right kind of candidates. Likes Insure Oklahoma. Concerned about Insure Oklahoma changing things, and that will affect them.

“Having an FSA in place can take much of the sting out of the weekly or monthly expenditures an employee can have and employer education about how it works and the benefits.”

One respondent reiterated her biggest problem is hiring due to screening and potential workers not being able to pass drug tests or having had legal problems in the past. In addition, she mentioned the new DOT regulations have been a big problem for keeping and hiring truck drivers.

One respondent added that he is concerned about the future 5-10 years. Workforce will be aging, possibly with same substance abuse and skills lacking problems. He has 4 generations working at same company, employees retiring later, how to transfer institutional learning and skills. How to deal with remedial workforce?



Is there anything you would like to add? Continued

“Senior population retiring and filling jobs. Attracting business and talent to towns like Pauls Valley. Preparing workforce with basic skills. Wellness programs make healthier employees. I want to add something. Oklahoma sucks! For two reasons: A. If an employee files for unemployment insurance, they don’t consider absenteeism as a reason for terminating an employee. So that person collects unemployment insurance. It’s jaw dropping. B. If an employee files any type of workman’s comp injury – whether it’s a lie or not – they will get some kind of award if they go to court. Some employees file claims we didn’t even know about. They all use the same attorney. We have never won a case in the State of Oklahoma, so we might pull the business out because of that. One girl who made a claim has her own business, but she gets a reward because she says she’s disabled. It’s not right.”

“Perhaps there is something we can do from the ashes of this failed program that will really help people.”

One respondent says it’s about cost – keeping cost down. They are actively involved in making employees and families healthier. They want to continue to offer health programs as long as possible.

“Essentially, healthcare is too expensive. The biggest problem is that employees on the floor don’t speak English and aren’t educated enough.”

“I appreciate you guys asking me about this.”

The phone polling respondents provided valuable input to this research effort. Most polling respondents expressed appreciation for being included in this study. Many offered positive feedback about the poll and were eager to see the final report.



Objectives

OSDH asked Milliman to conduct face-to-face interviews with a selection of Oklahoma employers offering worksite wellness programs to collect richer detail and to better understand why they invest in worksite wellness.

OSDH wanted deeper research into these important areas.

Methodology

Working with OSDH and the other project stakeholders, Milliman identified 8 Oklahoma-based organizations known to sponsor worksite wellness programs/activities. Milliman contacted each organization and arranged a time to conduct an in-depth interview. The interviews were held between August 6 and August 21, 2014. Each interview lasted approximately 2 hours, usually concluding with a tour of their wellness-related facilities. Most of the interviews were attended by multiple representatives, including senior leadership, human resources personnel, and/or wellness staff. The interviews included 30 questions (see Appendix A for the full questionnaire) focused on the following topics:

- Reasons for investing in a wellness program
- Wellness program features
- Level of investment
- Approaches to measuring program effectiveness or return on investment
- Advice for other employers considering implementation of a wellness program.

Milliman would like to thank all of the organizations that participated in these interviews for their contributions to the study.

The interviewees are described below.

Best in class: The Well's entryway invites employees into the gym



Interviewee Profiles

1. Kimray, Inc.

www.kimray.com

Private, family-owned manufacturing company based in Oklahoma City. Founded in 1948, Kimray generates approximately \$240 million in annual sales and has more than 900 employees. The company manufactures equipment for the upstream oil and gas industry in the U.S. and around the world.

2. American Fidelity Assurance

www.afadvantage.com

Private, family-owned insurance and financial services company based in Oklahoma City. Founded in 1960, AFA generates nearly \$1 billion in annual revenue and has more than 1,600 employees. The company provides supplemental health insurance benefits and financial services to education employees, auto dealerships, healthcare providers, and municipal workers.

This section pulls data exclusively from the 8 Oklahoma-based organizations cited. All quotes are from interview participants.



3. Devon Energy

www.devonenergy.com

Independent, publicly traded oil and natural gas exploration and production company headquartered in Oklahoma City. Founded in 1971, Devon generates more than \$13 billion in annual revenue and has nearly 6,000 employees. It is one of the largest producers of oil and natural gas in the U.S.

4. Chickasaw Nation

www.chickasaw.net

Federally recognized Native American nation. Headquartered in Ada, Oklahoma, the tribe's jurisdiction covers 13 counties. The tribe employs approximately 13,000 people in government and sovereign businesses, with most working in gaming and hospitality properties.

5. OU Physicians

www.oumedicine.com

Clinical practice of the University of Oklahoma College of Medicine. Established in 1991, OU Physicians is Oklahoma's largest physician group with 560 doctors, including 175 specializing in treatment of children's health conditions. Headquartered in Oklahoma City, OU Physicians staff clinics there and in other cities throughout the state. In addition to having its own wellness program, OU Physicians offers wellness solutions to other organizations.

6. Oklahoma City-County Health Department

www.occhd.org

Public agency responsible for improving and protecting the health of local citizens. OCCHD provides direct healthcare services through a network of clinics, administers a variety of health-related community programs and initiatives, and serves as a community resource on health matters. In addition to having its own wellness program, the agency administers the Health at Work program, focused on promoting and enhancing worksite wellness efforts in Central Oklahoma.

7. APSCO, Inc.

www.apscopower.com

Family-owned manufacturing company based in Tulsa, Oklahoma. Founded in 1964, the company has 70 employees and approximately \$10 million in annual revenue. APSCO manufactures pneumatic cylinders, controls, and valves for the mobile, truck equipment, and automotive markets.

8. Miratech

www.miratechcorp.com

Privately held manufacturing company based in Tulsa, Oklahoma. Founded in 1992, the company has 150 employees, including 50 at its headquarters in Tulsa and 100 at locations in Minnesota and Winnipeg. Miratech manufactures devices that help manage emissions for stationary natural gas and diesel reciprocating engines.



Primary Findings

This section summarizes recurring themes and shared perspectives from interviewees.

Why Employers Invest in Wellness Programs

Caring for Their People

While return on investment or an expectation of financial savings often provided the initial motivation for these organizations to launch a wellness program, the most prevalent reason by far for sustaining wellness initiatives is an altruistic desire for their employees to be healthy and happy, with the side effect of greater productivity. These organizations expressed a belief that they, as employers, have a responsibility to facilitate employee health and well-being. Nearly all believe that healthier employees are happier, less distracted, more focused, and more productive – all characteristics that help employers better manage sick leave, absenteeism, and workers' compensation claim costs.

Controlling Rising Healthcare Costs

Most of these organizations self-fund their employees' health insurance. This financing mechanism gives them direct motivation to control rising health insurance costs. They tend to believe that wellness programs will help them achieve this objective. While several of the organizations track the costs of medical claims for their employees, only 2 have used that data in measuring financial return on investment for their wellness programs.

Recruitment and Retention

Several of these organizations operate in industries where there is a lot of competition for skilled labor. Some cited their wellness programs as a recruitment tool. One organization cited a need for highly skilled early careerists they could groom as the next wave of upper management. This organization stated that perks like fitness centers, healthy menus, and the convenience of onsite health clinics are attractive incentives for this segment of potential employees.

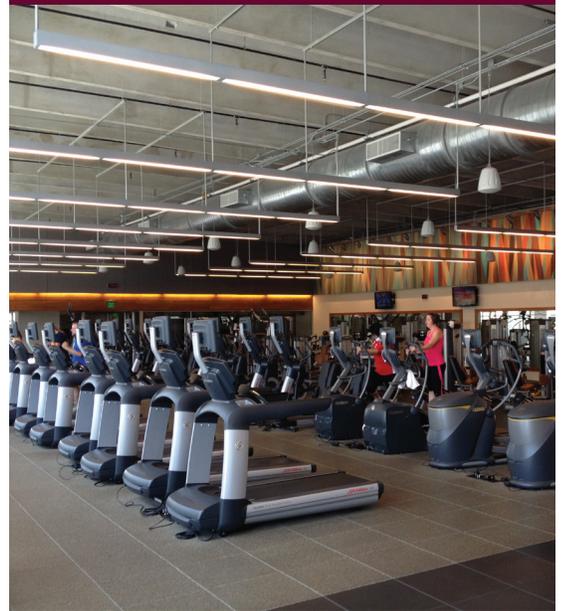
Contributing to a Healthier Oklahoma

Nearly all of the organizations cited the dire state of health among Oklahomans. In some cases, the organizations interviewed stated a desire to exert a positive effect on the state's population by supporting wellness at work.

Defining Wellness

Interviewees broadly define wellness to include many aspects of well-being such as physical, emotional, medical, mental, spiritual, financial, and occupational safety.

These machines are used most during lunchtime



Workforce readiness and health insurance were not explored for this portion of the research; in-depth interviews focused exclusively on worksite wellness programs and issues.



Design and Implementation

Most Important Features of Wellness Programs

Visible Support From Executive Leadership

All interviewees agree programs must be driven from the top down to be successful and sustainable. They are eager to share wellness stories, and the presence of executive leadership at 5 of the 8 interviews reflects the importance and value placed on wellness – as well as pride in their program’s accomplishments.

Wellness programs are sometimes initiated because the CEO/owner had suffered a major health event. Having to adopt a healthier lifestyle on the road to recovery makes these leaders realize employees also could go through such an ordeal; they want to provide support for the difficult process of behavior change.

Long-Term Commitment

If the goal in launching a wellness program is to achieve fast results in terms of return on investment or developing a culture of wellness, our interviewees agree: don’t bother. The commitment to worksite wellness must be for the long haul. Success is based on behavior change, which comes slowly.

People to Develop, Manage, and Promote the Program

At one end of the spectrum, interviewees with the financial means employ full-time and/or part-time wellness staff such as directors, coordinators, and fitness center managers to run their programs. Those with dedicated wellness staff tend to increase the sophistication of their program more quickly.

For interviewees with fewer resources, responsibility for program management tends to reside with the Human Resources department. In these cases, a portion of an HR employee’s time (10%-50%) is devoted to wellness. Small organizations use help available from additional sources (such as wellness committees or wellness champions).

Wellness committees play an important role in program development. These committees typically consist of employees from various departments and levels, as well as wellness staff where they exist. They serve a critical liaison function, bringing to the table ideas and comments from employees in the field, as well as distributing information back out into the community.

Through their status as coworkers, wellness champions also play a powerful role in modeling success to inspire others. Champions are those who have benefited from the wellness program in some way (for example, losing weight or stopping tobacco use) and now enthusiastically share their story with others. Their presence helps generate interest and dissolve resistance among those at an earlier stage of behavior change. Champions contribute greatly to developing a culture of wellness.

“Programs must be driven from the top down to be successful and sustainable.”

Wellness committees and champions contribute to developing a culture of wellness.



Wellness Programs and Activities

This section summarizes recurring themes and shared perspectives from interviewees.

Worksite wellness programs are anything but static. Offerings naturally change from year to year, evolving over time in response to employee needs and requests, with adaptations in response to what works and what doesn't. Components cited most often in our interviews follow:

- **Medical** – Cultivating employee awareness of individual health/risks is a cornerstone of wellness programs:
 - Biometric screening for baseline information on blood pressure, glucose, etc.
 - Health risk assessments
 - Onsite clinics
- **Fitness** – Encouraging physical activity tops nearly every interviewed employer's list; support has a broad spectrum – from high-tech to efforts with low or no cost:
 - Onsite fitness centers/fitness classes
 - Subsidized health club memberships
 - Paid entry fees for local races/marathons
 - Sponsorship of athletic teams, such as rowing teams
 - Walking groups, walking challenges, and other worksite campaigns/competitions
- **Nutrition** – Healthy food choices and weight management programs:
 - Healthy food options in cafeterias
 - Fresh fruit in break rooms and for meetings
 - Healthier alternatives vs. junk food in vending machines
 - “Lunch and learns” with nutritionists
 - Onsite farmers' market
 - Weight-loss programs
 - Healthy lunches
 - Drink more water challenges
- **Education** – Educating stakeholders about wellness:
 - “Lunch and learns” on wellness topics
 - Wellness fairs
 - Employee wellness days (themed, with presentations/prizes)
 - Monthly themes (often tied to national campaigns such as February = American Heart Month)
 - Well Walks, when fitness center staff visit worksites to raise visibility, engage employees, and tune into priorities/needs

85% of new employees establish their PCP relationship at this onsite, company-owned clinic



Encouraging physical activity tops nearly every interviewed employer's list.



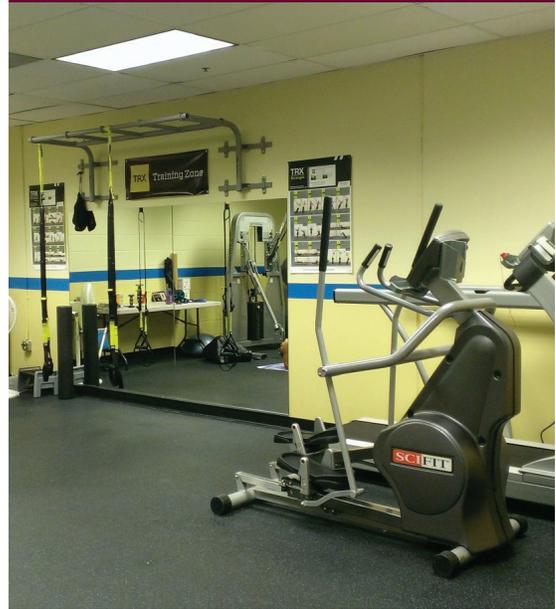
- **Smoking cessation**
 - Tobacco-free campus
 - Quitting programs
- **Stress management**
 - Employee Assistance Programs
 - Counseling
 - Onsite yoga classes
- **Finances**
 - 401(k) plans are sometimes incorporated under wellness
 - Financial planning seminars

Incentives

All interviewees use incentives to motivate wellness participation, including:

- Health savings account contributions
- Reduced health insurance premiums
- Reimbursement for external or onsite gym membership or other wellness activities
- Financial bonus
- Cash payment
- Rewards such as cups, bags, yoga mats, water bottles
- Challenges with cash prizes.

A simple redesign of this facility
(fresh paint, fewer mirrors,
less intimidating equipment)
significantly boosted participation





Communications

Branding

Some interviewees brand the program with a proprietary name. Samples include:

- **“Live Well”** – a comprehensive program that includes wellness (viewed holistically as physical, emotional, spiritual, financial well-being) and benefits (medical, LTD, STD, 401(k), etc.)
- **“Live Smart”** – umbrella term for individual components (Choose Smart, Health Smart, Well Smart, Eat Smart, Heart Smart, eSmart, etc.)
- **“The Wells”** – wellness centers
- **“The Doc”** – health clinic
- **“Moccasin Walks”** – walking program
- **“Smart Moves Rewards Program”** – incentive program.

Promotion

Employers make use of multiple communication vehicles to promote their programs – intranet, email, newsletters, mailings, posters, onsite TVs, elevator boards, flyers, calendars, class schedules, social media sites.

In designing communications, of particular importance are:

- Showcasing employees’ success stories
- Describing wellness incentive program details
- Mailing some communications home to include family members.

All interview participants believe their communication efforts are effective, although finding resources to create and disseminate communications is a common barrier. One company reported that 50% of its overall employee communications resources is consumed by wellness-related communications. Another challenge is the difficulty of broaching health and wellness with employees prone to take it personally and get defensive (“that’s none of your business”).

Many believe peer-to-peer connection is the best way to generate participation. As one employer puts it, “The best communication is word of mouth.”

Employee Feedback

Many interviewees use independent vendors to survey employee opinions, though the topic of wellness isn’t always included. (This interview question seemed to prompt some to want to add it in the future.)

One interviewee is conducting a “wellness interest survey” as part of open enrollment; they’ve also done a survey about their health insurance carrier to measure employee perceptions. Another steers clear of wellness surveys altogether, saying “employees are surveyed to death.” Such divergent approaches highlight the importance of tailoring wellness initiatives to a particular employee culture... a common thread throughout the interviews.

Employees display their accomplishments and pride on the Wall of Fame.



Finding resources to create communications is a common barrier.



Measuring Results

Return on Investment, Impact, or Effectiveness

Nearly all organizations interviewed cited a desire to measure the effectiveness of their program as a way to bolster leadership support and guide future program development. That said, few of the organizations actually measure success through formal impact measures. One organization described a sophisticated evaluation program that included statistical studies bringing together data from the health plan, biometric screenings, gym use, and other sources. The organization engaged an external vendor to support the evaluation.

Participation

Several organizations reported using participation as the primary metric for measuring “success” of their wellness programs. We did note, however, a general sense that participation is not necessarily a measurement of effectiveness. Participation is commonly tracked through:

- Biometric screenings
- Health risk assessments
- Visits to onsite classes or fitness centers
- Self-reported point-based systems
- Reimbursements to gym memberships.

Culture of Wellness

Using a scale of 1-10 (10 being excellent) we asked each organization interviewed to rate its “culture of wellness” at two points in time: now and at the time their program was first implemented. Most of the respondents gave their program a 0-3 rating at the start (and, of note, most of the programs were implemented 4-5 years ago). And, while each organization believes they have made strides, no organization rated their current performance higher than 5-7. Despite clear signs of cultural growth, all organizations cite an ongoing need for improvement.

Despite clear signs of cultural growth, interviewees confess the ongoing need for improvement.



Lessons Learned

What Interviewees Are Most Proud Of

At every interview the answer to the question, “What are you most proud of?” was different, reflecting the uniqueness of each organization’s program and culture. A couple of participants answered immediately with a single, succinct component, although most referenced broader, more sweeping results.

- Fitness center/classes
- Raising visibility and increasing participation rate
- The entire program – going from nothing to 7 pages of offerings
- Wellness champions
- Wellness culture
- Data analysis – proof that wellness has an impact
- Promotion of work/life balance
- Tobacco-free campus
- Onsite clinic
- Farmer’s market.

Biggest Challenges

By far the top challenge mentioned in nearly every interview was getting employees to make and sustain healthy behavior change. Difficulty with food issues and services and limited resources were also cited by multiple employers. Challenges otherwise tended to be more individual, based on factors related to the particular leadership, location, or culture.

- Getting people to change behavior
- Food-related failures
 - Making changes that backfire (such as removing cappuccino from the lunch room)
 - Working with food vendor to create a healthier menu
 - No healthy restaurant options nearby
- Limited resources (money, facilities, staff, time)
- Creating an inviting atmosphere in fitness facilities
- Getting employees to understand that wellness is holistic – more than just the fitness center
- Oklahoma’s lack of a cohesive message about health and wellness (tobacco-friendly state where overweight is accepted)
- Scaling down main wellness initiatives for rural locations
- Competing priorities at the top level of the organization
- Finding programs that work for a large diversity of people and locations.

Employees enjoy healthier food options at this onsite 50s-style café



“Happy, healthy employees are worth the investment.”



Advice for Other Employers

Why Do It?

- Happy, healthy employees are worth the investment
- Wellness programs are a recruiting advantage
- Look at your own values and decide why/why not.

How to Start?

- Define the critical goal – your motivation
- Understand the unique qualities/patterns of your employees and tailor programming accordingly
- Introduce change slowly; give people time to adapt
- Engage teams of employees, using champions to drive enthusiasm and participation
- Cultivate word of mouth promotion
- Set up ways to measure and track progress from the outset; focus on a few measurable things, not 50, to avoid overwhelming them
- Create a plan and put policies in writing to steer efforts
- Be willing to start small
- Encourage employee ideas and wellness leadership
- Find facilities/resources – showers, locker rooms, a nonintimidating environment, and someone to lead classes.

Costs?

- Keep costs low through team activities (internal competitions such as biggest loser, walks during breaks, volunteering)
- Use free resources for employers such as the county health department's Healthy at Work program
- Contact local colleges for interns for free or low cost help
- Access credible online resources
- Repurpose an existing facility like a conference room or classroom
- Tap local resources.

Most important features?

- Leadership support – if they are involved, managers will be involved; if managers are involved, the front line will be involved
- Long-term commitment
- People to develop, manage, and promote the program – for larger programs that means dedicated wellness staff; for smaller organizations it could be a combination of Human Resources and a wellness committee/wellness champions
- Partnerships with the right vendors
- Awareness of legal issues to ensure compliance with IRS regulations
- Measuring progress/results to share with leadership
- Making it fun – engagement is the key to a sustainable program
- Cultivating teams – they are critical to motivation and accountability.

“Leadership support; if they are involved, managers will be involved; if managers are involved, the front line will be involved.”

Be willing to start small.



Expected Returns?

- Don't have a wellness program if financial return is the primary motivation.

Resources?

Interviewees cited a number of valuable, often free, resources available to Oklahoma employers that are worth tapping into:

- **Health at Work Program** – This Oklahoma City-County Health Department program came up frequently. It offers a number of free resources and services to help employers in central Oklahoma promote and enhance worksite wellness efforts. Projects include a Health at Work toolkit, evaluation of existing programs, employee interest surveys, tobacco cessation classes, and more. Several interviewees had high praise for the Health at Work Coalition, a monthly forum where employers share wellness information, solutions, and stories.
- **Certified Healthy Oklahoma Business Program** – Sponsored by the Oklahoma Academy for State Goals, the Oklahoma Turning Point Council, the State Chamber, and the Oklahoma State Department of Health, this program recognizes businesses that are working to improve Oklahoma's health status by providing health and wellness opportunities for employees. A majority of the companies we interviewed proudly shared their certification status.
- **Oklahoma Turning Point Council** – Turning Point works at the community level across Oklahoma to help identify community priorities and implement local solutions such as community health centers, extensive walking trails, and advocacy for health improvement policies.
- **TAVi Health** – One interviewee mentioned TAVi Health (tavihealth.com), a wellness and health promotion vendor that offers low-cost "wellness in a box" solutions such as ready-to-go challenge kits, health behavior tracking tools, and more, all at low cost (for example the 12-week challenge named "Go" kit for \$99).
- **Tulsa City County Health Department** – TCCHD sponsors Workplace Wellness and the Tulsa Area Wellness Forum, a group that meets 5 times annually to create a local think tank for all things wellness. Their goal is to provide resources and learning opportunities for all parties including private, non-profit, civic, tribal, and academic entities regarding health/wellness programming in the workplace.
- **Wellness Council of America (WELCOA)** – A national organization that provides training and resources to help employers build high-performing, healthy workplaces.

Looking Ahead

All interviewed employers believe wellness initiatives are worth the effort and plan to continue their programs.

Winning the Corporate Challenge: Group events inspire pride, teamwork, and motivation



All interviewed employers believe wellness initiatives are worth the effort and plan to continue their programs.

Appendix A:

Online Survey Questions

Introduction

Business is the key to our state's success. This survey is designed to collect information about Oklahoma business' and employers' perspectives on health insurance and wellness programs as they relate to workforce costs, productivity, and returning value on your business investment. How does the health of the Oklahoma workforce and your employees affect your business? What impact does access or the lack of access to healthcare have on your bottom line? What barriers and challenges do you face when it comes to providing health and wellness benefits to your employees?

As we begin to develop the next Oklahoma Health Improvement Plan (OHIP, 2015-2019) and health and wellness-related workforce policy in the state, we are interested in learning what employers need to facilitate growth and business success, and how we can partner together to develop strategies for improving workforce readiness and productivity in our state.

This survey should take you approximately 10 minutes to complete. As you are asked to provide specific information, please feel free to estimate. A number of questions have a menu of options to make it easy to select an answer and move through the survey quickly. We know your time is valuable. Thank you for your help!

- Governor Mary Fallin
- Oklahoma State Department of Health
- Oklahoma Department of Commerce
- State Chamber of Oklahoma Research Foundation
- Insure Oklahoma
- Oklahoma Employment Security Commission

Demographics

1. How many full-time employees (30 or more hours a week) does your business have?

a.	0
b.	1-5
c.	6-9
d.	10-20
e.	21-49
f.	50-99
g.	100-499
h.	500 or more



2. About what percentage of your employees currently work less than 30 hours a week:

a.	None
b.	1%-20%
c.	21%-40%
d.	41%-60%
e.	61%-80%
f.	81%-100%

3. What is the average age of your employees?

a.	25 and younger
b.	26-40
c.	41 and older

4. Which of the following best describes your industry?

a.	Accommodation and food services
b.	Administrative and support and waste management and remediation services
c.	Agriculture, forestry, fishing and hunting
d.	Arts, entertainment and recreation
e.	Construction
f.	Educational services
g.	Finance and insurance
h.	Healthcare and social assistance
i.	Information
j.	Management of companies and enterprises
k.	Manufacturing
l.	Mining, quarrying, and oil and gas extraction
m.	Other services (except public administration)
n.	Professional, scientific and technical services
o.	Public administration (government, defense)
p.	Real estate and rental and leasing
q.	Retail trade
r.	Transportation and warehousing
s.	Utilities
t.	Wholesale trade



5. In which county is your business headquarters located? (drop-down menu)

a. Adair	aa. Grant	aaa. Nowata
b. Alfalfa	bb. Greer	bbb. Okfuskee
c. Atoka	cc. Harmon	ccc. Oklahoma
d. Beaver	dd. Harper	ddd. Okmulgee
e. Beckham	ee. Haskell	eee. Osage
f. Blaine	ff. Hughes	fff. Ottawa
g. Bryan	gg. Jackson	ggg. Pawnee
h. Caddo	hh. Jefferson	hhh. Payne
i. Canadian	ii. Johnston	iii. Pittsburg
j. Carter	jj. Kay	jjj. Pontotoc
k. Cherokee	kk. Kingfisher	kkk. Pottawatomie
l. Choctaw	ll. Kiowa	lll. Pushmataha
m. Cimarron	mm. Latimer	mmm. Roger Mills
n. Cleveland	nn. LeFlore	nnn. Rogers
o. Coal	oo. Lincoln	ooo. Seminole
p. Comanche	pp. Logan	ppp. Sequoyah
q. Cotton	qq. Love	qqq. Stephens
r. Craig	rr. McClain	rrr. Texas
s. Creek	ss. McCurtain	sss. Tillman
t. Custer	tt. McIntosh	ttt. Tulsa
u. Delaware	uu. Major	uuu. Wagoner
v. Dewey	vv. Marshall	vvv. Washington
w. Ellis	ww. Mayes	www. Washita
x. Garfield	xx. Murray	xxx. Woods
y. Garvin	yy. Muskogee	yyy. Woodward
z. Grady	zz. Noble	



6. What are your gross sales or revenues for the most recent fiscal year?

a.	Less than \$100,000
b.	\$100,000 – less than \$250,000
c.	\$250,000 – less than \$500,000
d.	\$500,000 – less than \$1,000,000
e.	\$1,000,000 – less than \$5,000,000
f.	\$5,000,000 – less than \$25,000,000
g.	\$25,000,000 – less than \$75,000,000
h.	\$75,000,000 – less than \$150,000,000
i.	\$150,000,000 or more

Workforce Readiness

7. Can you find enough employees who are ready to work (able physically, mentally and emotionally, and have the right training, talent and skill level)?

a.	Yes [survey goes to question 11]
b.	No [survey continues to question 8]

8. What factors do you think are the cause? (Pick the top 4.)

a.	Inadequate literacy/reading or writing levels
b.	Inadequate math skills
c.	Lack of problem solving/critical thinking skills
d.	Lack of basic work skills
e.	Inadequate technical skills
f.	Poor physical health
g.	Problems with mental health issues (other than addiction)
h.	Problems with substance abuse or addiction
i.	Other

9. Are you actively involved in promoting workforce readiness (such as providing internships, work with educational or training institutions to develop skilled workers, etc.)?

a.	Yes [survey goes to question 11]
b.	No [survey continues to question 10]



10. What prevents you from getting involved in promoting workforce readiness? (check all that apply)

a.	I have never been asked to get involved
b.	I don't think it's the responsibility of industry
c.	It doesn't have a direct impact on my business
d.	Educational institutions are not welcoming
e.	I'm too busy
f.	I don't know how to get involved/where to start
g.	I don't feel my involvement would make a difference

11. Oklahoma has the country's lowest cost of living and the second lowest cost of doing business. However, we are ranked as the 44th most unhealthy state in the nation and this drops our overall business ranking.

What do you think are your employees' most significant health challenges right now? (Pick the top 5.)

a.	Access to healthcare
b.	Making positive healthy lifestyle choices (food, exercise, etc.)
c.	Quitting tobacco
d.	Losing weight
e.	Mental health issues (other than addiction)
f.	Substance abuse and addiction
g.	Reducing stress
h.	Seeing the doctor for preventive care (early checkups, immunizations, screenings)
i.	Prenatal care
j.	Caring for sick children/spouse
k.	Caring for elderly or sick parents

12. Oklahomans on average feel they are "in poor physical health" 4 out of 30 days. To what degree does your employees' health affect your business? (5 point scale from significantly to not at all)



13. In the last 2 years, have you experienced any of the following in your business operation due to health issues? (select all that apply)

a.	High absenteeism
b.	Low productivity
c.	Frequent leave requests
d.	High health benefit program costs
e.	Low morale

14. On average, what percentage of productive work days do you estimate your business loses each month due to employee health issues?

a.	1%-5%
b.	6%-10%
c.	11%-15%
d.	16%-20%
e.	21%-25%
f.	26%-30%
g.	More than 30%

Healthcare

15. How important do you believe offering health insurance to employees is in recruiting or retaining top quality employees? (5 point scale from critical to not important)

16. Do you currently offer health insurance to your employees?

a.	Yes, employees only [directed to Q23-34]
b.	Yes, employees and their eligible family members (e.g., spouse and children) [directed to Q23-34]
c.	No, we give our employees a set amount of money to go out and buy their own health insurance [directed to Q17-22]
d.	No, we do not provide health insurance [directed to Q17-22]



17. Are you planning to offer your employees health insurance in the next 12 months?

a.	Yes
b.	No
c.	Not sure

18. Other than cost, why don't you offer health insurance to employees? (check all that apply)

a.	Don't have staff to manage the day-to-day administration (enrollment, employee questions, etc.)
b.	Don't have administrative support to monitor new and evolving health plan regulations, coverage requirements, or other health plan/insurer changes
c.	Don't know how to determine which plans to choose
d.	Don't think it's my responsibility
e.	Our employees don't need it/want it

19. What is the maximum amount per month per employee you would be willing to pay towards your employees' health insurance?

a.	\$_____ per month per employee
b.	\$_____ per month per employee + spouse
c.	\$_____ per month per employee + family

20. Do you offer any of the following other kinds of insurance and/or programs? (check all that apply)

a.	Employee Assistance Program
b.	Accident and sickness insurance
c.	Catastrophic health insurance
d.	Critical illness insurance
e.	Long-term care
f.	Wellness program
g.	Telephone line where employees can get medical advice
h.	Tobacco cessation program
i.	Healthy eating program
j.	On-site medical clinic



21. If you are planning to offer health insurance at some point in the future, why will you?

a.	We think our employees will expect it
b.	We want to provide competitive compensation to attract and retain employees
c.	We think the Affordable Care Act will make it cheaper
d.	We think the Affordable Care Act will make it easier
e.	Our company is growing
f.	Unhealthy employees are a drag on our business
g.	We are not planning to offer health insurance

22. If you are planning to offer health insurance at some point in the future, which strategy might you prefer?

a.	Offering health insurance benefit plans, and pay all or some of the premium, as done traditionally
b.	Giving a set dollar amount to employees for them to purchase health insurance on their own
c.	We are not planning to offer health insurance

23. About what percentage of your workforce is currently covered by your health insurance plan?

a.	1%-20%
b.	21%-40%
c.	41%-60%
d.	61%-80%
e.	81%-100%

24. Are decisions about your company's benefits program made in Oklahoma?

a.	Yes [survey continues to next question]
b.	No [survey skips to Q43]

25. Why do you offer health insurance to your employees? (check all that apply)

a.	It offers a competitive advantage for attracting and retaining employees we need
b.	We believe employers have a role in providing healthcare and managing the costs
c.	We think it is the right thing to do, and we care about our employees and their families
d.	We feel compelled by federal government pressure



26. What types of health benefits do you offer employees? (check all that apply)

a.	Traditional Medical Plan with no difference for network providers
b.	PPO (Preferred Provider Organizations)
c.	HMO (Health Maintenance Organization)
d.	HDHP (High Deductible Health Plans)
e.	Prescription drugs
f.	Dental
g.	Vision
h.	HSA (Health Savings Account)
i.	FSA (Flexible Spending Account)
j.	Accident and sickness
k.	Critical illness insurance
l.	Long-term care

27. What percentage of your employees' health plan premiums do you pay (employee only)?

a.	None
b.	1%-25%
c.	26%-50%
d.	51%-75%
e.	76%-99%
f.	100%

28. What percentage of health plan premiums do you pay for employees' dependents?

a.	None
b.	1%-25%
c.	26%-50%
d.	51%-75%
e.	76%-99%
f.	100%



29. On average, what is the total monthly per employee cost of your health insurance premiums? (Please indicate only the amount the company contributes toward the monthly premium.)

a.	\$_____ per month per employee
b.	\$_____ per month per employee + spouse
c.	\$_____ per month per employee + family

30. From which source(s) do you purchase employee health insurance?

a.	Insurance agent or broker
b.	Direct from the insurance company
c.	Trade or membership association
d.	Individual plan

31. At your most recent health insurance renewal, what premium cost changes did you experience?

a.	Small increase
b.	Significant increase
c.	Small decrease
d.	Significant decrease
e.	No change

32. To help with rising costs, have you made any of the following changes in the last 2 years? (check all that apply)

a.	Increased employee cost-sharing
b.	Reduced benefits
c.	Added a High Deductible Health Plan
d.	Tightened pharmacy benefit design
e.	Put in a narrow provider network
f.	Introduced disease and/or care management program
g.	Changed insurance companies
h.	Dropped coverage and gave money directly to employees to purchase insurance themselves
i.	Dropped coverage altogether
j.	Started wellness programs or activities



33. What impact, if any, have increases in the cost of healthcare or the amount of healthcare-related requirements on employers had on your business? (check all that apply)

a.	Less profit available for general business growth
b.	Increased medical plan deductible
c.	Held off on salary increases for employees
d.	Increased the employee share of medical premiums
e.	Reduced employee benefits
f.	Held off on hiring new employees
g.	Switched health insurance carriers
h.	Held off on implementing growth strategies
i.	Delayed purchase of new equipment
j.	Hiring more part-time vs. full-time employees
k.	Increased prices
l.	Reducing hours of existing employees
m.	Reduced workforce/laid off employees
n.	None

34. How does your business get healthcare cost and quality information?

a.	The insurance company and/or broker
b.	We get it ourselves via external resources such as Health Grades
c.	We do not receive any cost or quality information

[SHOP and Insure Oklahoma questions appear only for businesses with 99 or fewer employees]

35. Does your business have fewer than 99 employees?

a.	Yes (direct to Q36-42)
b.	No (skip to Q43)

36. Do you offer coverage for your employees through the federal SHOP exchange?

a.	Yes
b.	No



37. Are you aware of the subsidized coverage available for employers and employees who meet certain eligibility requirements through Insure Oklahoma?

a.	Yes
b.	No

38. Do you offer coverage for your employees through Insure Oklahoma?

a.	Yes (survey goes to question 39, then 41)
b.	No (survey goes to question 40, then 42)

39. What positive impacts to your business have you seen from participating in Insure Oklahoma (if any)?

a.	Financial benefit (subsidized premiums)
b.	Helpful in attracting and retaining quality employees
c.	Increased employee morale
d.	Reduced absenteeism
e.	None

40. Why not?

a.	Employees don't meet income requirements
b.	Employees live outside Oklahoma
c.	Too much paperwork
d.	Subsidy not enough
e.	Employees can now get coverage through the Health Insurance Marketplace (Healthcare.gov)
f.	Concerned about future viability of program
g.	I did not know the Insure Oklahoma program

41. Would you continue to offer health insurance to your employees if you didn't have tax credits or subsidies?

a.	Yes
b.	No

42. What would it take for your business or your employees to participate in the Insure Oklahoma program? (check all that apply)

a.	Employees who want it
b.	Administration support (back office/HR resources) for us as an employer
c.	Communication/education support for our employees
d.	Higher subsidy
e.	Never would consider it

Wellness

43. In your opinion, what is the biggest driver of a healthy workforce and influence on personal health/behavior decisions?

a.	Education
b.	Income level
c.	Access to healthcare
d.	Access to health insurance
e.	Healthy work environment (including health and wellness programs, workforce safety)
f.	Healthy community
g.	Social influences

44. What types of wellness programs or activities do you offer your employees? (check all that apply)

a.	Biometric screenings (blood pressure, cholesterol, etc.)
b.	Smoking/tobacco cessation programs
c.	Stress management
d.	Health coaching
e.	Free or subsidized food
f.	Healthy food in cafeteria and vending machines
g.	Nutrition education/healthy recipes
h.	Healthy snacks at company meetings
i.	Gym membership subsidies
j.	Flex time to accommodate exercise
k.	Fitness teams or competition



44. What types of wellness programs or activities do you offer your employees? (check all that apply)

l.	Company participation in charity walks/runs/rides
m.	Health education
n.	EAP (Employee Assistance Program)
o.	Tobacco-free workplace
p.	Value-based health insurance designs (e.g., no cost for diabetes supplies or high blood pressure medications)
q.	We don't offer any wellness programs or activities (survey goes to Q47)

45. Are employee incentives or penalties applied to any wellness programs or activities you provide?

a.	Adjusted employee medical plan premium
b.	Cash prizes, awards or credit toward gift cards, travel, merchandise
c.	Adjusted flexible spending account, health reimbursement account or health savings account contributions

46. How do you promote your wellness program or activities?

a.	Lunch and learn group meetings
b.	Employee team events
c.	Individual self-paced tutorials and coaching programs
d.	Email
e.	Company intranet
f.	Posters
g.	Video
h.	Social media such as private Facebook page
i.	Games/contests
j.	Home mailing
k.	Monthly newsletter
l.	Vendor communications

47. Would you be willing to pay for wellness programs for your employees?

a.	Yes
b.	No (survey skips to question 49)



48. If yes, how much would you be willing to pay per employee each year?

a.	\$20-\$99
b.	\$100-\$500
c.	\$501-\$1,000
d.	\$1,001-\$1,500
e.	More than \$1,500

49. If you don't offer a wellness program, what prevents you from doing so?

a.	Cost
b.	We don't have time
c.	We don't know what to offer or how to implement or measure
d.	Senior management would not support it
e.	We don't have the manpower to manage a program
f.	We don't see the value or impact on the bottom line
g.	Our employees wouldn't be interested
h.	We've never thought about offering one

50. If you don't offer a wellness program, would you be interested in participating in a program with other employers to create, and share the cost of, wellness or healthy living programs?

a.	Yes
b.	No

Appendix B

Phone Polling Questions

Workforce Readiness

1. What workforce issues are most pressing for you?
2. In terms of knowledge, skills, education and training, are there any gaps between what your business needs and the pool of talent in our state population? If not, skip to question 3. If so, probe:
 - a. Where are the gaps coming from? [If education, probe for where the employer thinks the Oklahoma education pipeline breaks down.]
 - b. What role do you think employers should play in helping to bridge that gap?
 - c. What role do you think local universities or career technology centers should play?
 - d. What role do you think the state should play?
3. Considering the effect of our state's population on your business:
 - a. What health-related challenges do you currently have? What do you see as a challenge down the road?
 - b. Are you seeing health problems in specific groups? (For example: men or women, age range, parents of young children, etc.)
 - c. In general, how healthy are your employees? (probe days missed, general reasons for absences)
4. What workforce readiness or health issues do you feel are most critical to your business? Would you be willing to help make improvements in these areas?
5. How can the educational, training and health systems partner to support your business through improved workforce readiness (able physically, mentally and emotionally, with the right training, talent and skill level)?

Healthcare

6. Do you offer medical coverage to your employees? If no, skip to question 11. If yes,
 - a. How much do you contribute?
 - b. Who is eligible?
7. What's been happening with your medical plan costs over the past several years?
8. What aspects of your health programs are the most burdensome for your business?
9. Has your opinion about health insurance offerings changed with increasing healthcare costs and/or increased employer requirements related to healthcare?
10. Regarding the state's Insure Oklahoma program (question only for businesses with 99 or fewer employees):
 - a. Do you participate? Why or why not? (If dropped out, probe
 - b. What would make Insure Oklahoma more attractive to you?
 - c. How would you improve Insure Oklahoma? [after this question, jump to #14]
11. What keeps you from offering it now?
12. What would make you consider offering it?
13. How much would you be willing to contribute toward coverage (per person per month)?



- 
14. Who or what organizations do you consider trustworthy sources of information when it comes to healthcare, wellness and health insurance (your insurance broker, your health insurance company, foundations that research health issues, news sources, etc.)?
 15. How do you think we can improve access to healthcare for your employees? For all Oklahomans?
 16. Would you be more likely to offer account-based benefits such as an HSA (Healthcare Savings Account) or FSA (Flexible Savings Account) if you could pay someone else to do the related administrative tasks? If yes, how much would you be willing to pay for these services?

Wellness

17. Have you implemented any changes or programs that you feel are going well to address health or healthcare issues (wellness programs, value-based insurance designs, changing the work environment/culture)? If no, skip to question 18. If yes, probe:
 - a. What have you done?
 - b. Do you have incentives (or individual penalties) related to your programs?
 - c. How do you measure the success of these programs or activities?
 - d. Have you seen improvements in healthy behaviors/health outcomes?
 - e. Have you seen a positive impact on your business?
 - f. Which programs are most used?
18. Are you planning on making any changes to your current health-related programs?
19. What advice would you give to the Oklahoma business community about offering health-related programs to their employees?



Appendix C

In-Depth Interview Questions

Background

- When did you start your wellness program and how has it evolved?
- Why do you invest in a wellness program – what’s the business case for this investment?
- How does your company define “wellness”?
- How involved is your company’s executive leadership in the wellness program?

Design and Implementation

- What development structure or process do you use – in particular, how much employee input goes into developing your wellness programs?
- What are the most important features of your company’s wellness program?
- What wellness activities do you offer? What’s working or not? Have you retired or discontinued any programs?
- Per employee, how much do you spend on wellness?
- Do you provide any incentives to motivate your employees to participate? If so, how do those incentives work?
- Who manages your program (i.e., do you use an external vendor or manage the program with internal resources)?
- Are employees’ family members/dependents allowed to participate in the program? What level of dependent participation do you see?

Communications

- Does your program have a name/brand?
- How do you promote the program?
- What communication methods do you use?
- Do the communications you use now have the desired, intended effect?
- How do employees feel about the program? How do you solicit feedback?

Measuring Results

- How do you measure program success?
- Do you measure program results? What metrics do you use?
- Do you measure participation? How? What have you found?
- Do you think that your programs are successful? Are they as successful as you had hoped or expected them to be?
- How would you describe your “culture of wellness”? Use a scale of 1-10 (10 being excellent) if you wish.
- Do you measure “return on investment” or “ROI?” If so, how?

Lessons Learned

- What are the most successful components of your program? What are you most proud of?
- What have been the biggest challenges – past or present? What would you do differently?
- What advice would you give to other employers?
 - Why should I do it?
 - How do I get started?
 - How much should I expect to spend?
 - What are the most important features?
- What returns can I expect?

Looking Ahead

- Is doing wellness worth the effort?
- Do you plan to continue with your program? Why or why not?
- What will you do differently?
- Trends – where do you see wellness headed in the future in Oklahoma?

In Closing

- Is there anything we haven't asked that you would like to share?

