Keep Your Employees and Your Bottom Line Healthy

An increasing number of Rhode Island employers have discovered a proven method for reducing healthcare costs: offering Blue Cross & Blue Shield of Rhode Island (BCBSRI) Good Health Benefit® (GHB) worksite wellness programs to their employees.

GHB helps employers reduce their claims costs by delivering programs and services designed to improve the overall health of their employees. The success of GHB is built on the belief that employees who are aware of their health risks and who participate in health and wellness worksite programs will incur lower annual healthcare claims expenses than non-participating employees.

A recent BCBSRI study of nearly 6,500 members suggests a 10 to 15 percent decrease in claims costs for GHB participants—that translates into annual savings of more than $500 per member.

GHB: Good Health Meets Good Business

- We now know that nearly 50 percent of all diseases and medical problems are attributed to preventable health risks.
- These risks are driven by lifestyle choices that can be influenced by wellness programs and services.
- Research shows that one key to containing healthcare costs is offering prevention-oriented programs and services to address those risks and keep low-risk employees in that low-cost category.
**A Tailored Approach to Service**

One size doesn’t fit all. That’s why each GHB client is managed by a dedicated Account Manager who applies a field-tested methodology to provide the health management services that your organization needs to meet its unique health and business objectives.

For example, in the case of AAA Southern New England, GHB’s in-depth analysis revealed that their employees’ health was at risk because of their nutrition choices. Based on these findings, GHB recommended nutrition education programming, which yielded positive results. In fact, personal health assessments (PHAs) conducted following the delivery of this targeted wellness service showed a 24 percent improvement in employees meeting nutrition goals to reduce their health risks.

"**The GHB service is an integral part of our employee benefit package.** The customized program that BCBSRI offers helps us foster a true culture of wellness at AAA. Our employee feedback is always positive, and the attention to program outcomes has created a positive impact on our overall healthcare costs."

—Mark Converse, Human Resources Manager, Health Promotion, AAA Southern New England

In addition to controlling claims costs, industry studies also report that worksite wellness programs help employers reap these measurable benefits:

- Greater productivity while on the job
- Less frequent/lower cost disability and workers’ compensation claims
- Improved employee morale and retention

In 2007, Rhode Island was recognized by the Wellness Councils of America as the first Well State in the nation—and 30 of the 67 organizations that achieved Rhode Island’s Well Workplace status were GHB clients!

Results Are Just a Phone Call Away

To find out more about how GHB can help your organization, please contact your BCBSRI sales representative, broker or general agent today.