

Health plans/premium discounts and incentives

Managing employee health plans can improve workplace wellness and save your company money. Below are some ideas for consideration when negotiating with your plan administrator.

- Contract with health plans that offer free or reduced-cost memberships to health clubs.
- Discount health insurance premiums and/or reduce co-payments and deductibles in return for an employee's participation in specified health promotion or disease prevention programs.
- Choose health plans that cover programs to help enrollees with weight management, and/or smoking cessation.
- Offer financial incentives for employee participation in weight management programs. For example, offer full or partial reimbursement for the cost of the program or reduced insurance and healthcare-related costs after successful program completion.
- Offer waiver of co-pay or reimburse co-pay for preventive physician visits.
- Partner with your health underwriter or health insurer to purchase a basic preventive benefit that covers nutrition counseling/medical nutrition therapy for overweight and obesity, high blood pressure, high cholesterol, elevated blood sugar, diabetes, stroke, and other nutrition related conditions.
- Purchase a basic preventive health insurance benefit or rider that covers cessation counseling and approved pharmaceuticals to support employees who want to quit tobacco use.
- Measure your baseline health claims before your employees begin using a newly purchased preventive benefit.
- Report your preventive health initiatives for saving with reinsurance and stop-loss.
- Submit information about smoke-free worksite and tobacco cessation policies for fire insurance savings.