With 65 employees, Diversified Insurance Solutions (DIS) is one of Wisconsin’s largest independent insurance brokerages. Employees provide a wide-range of innovative group benefit and risk management solutions that enable their clients to proactively manage their business risk.

**Background**

In the mid 2000s when workplace wellness was an emerging practice, Diversified Insurance Services began to establish its employee wellness program. From the beginning, influential leadership by upper management was a key motivator to initiate and continue a wellness program, spurred in part by senior leaders’ understanding of the importance of risk management and prevention. Now, over 10 year later, the wellness culture at Diversified is stronger than ever and expanding. Diversified’s leaders and its employees believe in the importance of wellness.

**Health Plan Design**

Health risk assessments (HRAs) are screening tools that help determine risk factors for individuals based upon responses to a survey that asks employees about their lifestyle choices and health-related behaviors. After using HRAs for several years, Diversified decided to tie the employer contribution of an employee’s health insurance premium to the employee’s wellness score. If an employee scores 70 points or below, they are responsible for paying an additional $25 a month towards their healthcare premium. If an employee meets with a health coach three times a year, this surcharge is reimbursed. Employees that have a score lower than 70, but have improved by five points or more from the previous year, are not responsible for the additional $25 charge since they are making improvements in their health. In Diversified's experience, structuring an outcomes-based wellness program provides major incentives for employees to take responsibility of their own health. This proactive approach has had a very positive impact on the health of Diversified’s workforce.
Wellness Programs
Diversified has made variety a key priority in its wellness program so that its employees are less likely to become tired with routine wellness initiatives. Fitness programs such as weight challenges, on-site exercise classes and workout facilities, a kickball league, and a unique ‘Chop n Shop’ program where healthy fruits and vegetables are supplied to employees for free are just a few examples of how Diversified keeps its wellness program new and challenging. In addition to fitness programs, Diversified conducts biometric screenings that coincide with the HRAs. Based on the collected employee health data, Diversified adjusts its wellness initiatives for the following year based on the biggest health concerns employees are facing.

Employee Involvement
Diversified offered its employees financial incentives just for participating in its early wellness program offerings; this built employee engagement and buy-in. Once the wellness culture became prominent, Diversified maintained employee engagement through recognition and awards rather than financial incentives. Employees are participating because they want to be involved in the wellness program.

The wellness committee at Diversified plays an essential role in the ongoing success of the wellness programs. The committee regularly distributes employee interest surveys to make sure everyone’s voice is being heard. “We have always had a lot of positive energy from the people that were organizing the wellness program,” says Roger Green, Account Executive at Diversified. Employees that demonstrate enthusiasm for wellness programs become advocates in the office by encouraging others to participate in health-related initiatives.

Looking Ahead
Diversified Insurance Services recognizes that an employee’s health is significantly affected by the health of his or her family; hence, Diversified is hoping to include both spouses and children in its wellness program in the near future. Overall, the early success of the wellness program allowed the organization to transition from a participatory wellness program to an outcome based program. This transition was successful in part because Diversified worked over time to create a culture of wellness throughout the company. The goal of supporting and promoting employees’ health goals will continue to motivate Diversified to improve and strengthen its wellness program.

Profile prepared by Kayla Brenner. UW PHI, MPH/MPA Candidate. October 2014.

Advice for Small Businesses
1. Start your wellness program slowly and craft it based upon interest level from employees. Maintain open communication with all employees. Share health care expenditure numbers with your employees so that they understand the true costs involved in providing health benefits.
2. Upper managers need to be leaders and role models to create an interactive wellness culture in the workplace. A wellness program needs to have support, time and money in order to be successful.