



# THE STRATEGIC LINK™

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## Employers Shift Focus to Prevention

*BenefitNews.com 5/17/07*

An increasing number of employers are realizing that a good health care strategy includes programs and incentives designed to change employee behavior.

A resounding 95% of employers agree that there is a link between employees' health and productivity, and 77% agree that using drugs proven effective for a condition will reduce other services for that condition, according to a recent survey for the Midwest Business Group on Health.

Other key findings include:

- 62% of firms that view themselves as "leading edge" will provide cash

or other incentives to motivate employee use of preventive service, compared to 40% of other employees.

- 60% of employers believe employees would change to better quality health care providers if they understood how quality varies and affects outcomes.
- 70% of companies believe they should not pay hospitals or be billed for services provided due to preventable medical errors or infections.

While disease management still plays a critical role,



employers are increasingly focusing on preventative measures to halt illnesses before they exacerbate. "If employers offer benefits that help keep employees healthy, in the long run, the individual and the company profits," says Larry Boress, MGBH president.

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## Providing health care decision tools a priority

*BenefitNews.com 5/15/07*

A large majority of employers believe that giving their workers tools to manage medical costs is the key to improving health benefits, according to a new survey from United Benefit Advisors, which polled 1,746 employers of various industries and sizes. Employers favored

this approach over adopting a high deductible plan or some other new feature.

While 53% of employers are considering changes to the plan design (such as increasing co-insurance or adopting a high-deductible

plan), a resounding 73% think employees can become better health care consumers if given the tools to do so. This includes providing better cost and quality information on physicians and hospitals and generally increasing the number of

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## Soda Drinkers Beware

*(Sparkpeople.com 5/5/07)*

Studies now correlate an increase in certain health risks with soda consumption. For four years researchers tracked the soda drinking habits of 50,000 women. When women went from drinking one regular soda drink a week to at least one a day, they gained an average of 10 pounds over the 4 year period. An increase in

body weight was also seen when using fruit drinks, but not when diet soft drinks were consumed.

In another study of 90,000 women, those who drank soda or fruit drinks daily had about twice the risk of developing diabetes compared to those who drank soda less than once

a month.

Currently, the federal government is considering its first-ever warning that soft drinks can cause unhealthy weight gain. While soda sales have nearly doubled during the past 20 years, so has the percentage of obesity.

## Obesity drives up worker's comp claims

Obesity causes higher worker's compensation claims and absenteeism, a new study from Duke University shows.

Extremely obese workers (with a body mass index over 40) had a worker's compensation claim rate of 11.65 per 100 full-time employees, compared to 5.8 for workers with a healthy weight. The average number of lost work days was 183.63 for obese workers, compared to 14.19 for healthy weight workers. Furthermore, obese employees had an average

medical claims costs of \$15,091, compared to just \$7,503 for the healthy weight populations. The obese population had an average indemnity claims of \$59,178, compared to just \$5,396 for healthy weight employees.

The worker's compensation claims most strongly affected by obesity were related to pain, inflammation, sprain on the wrist, hand or back due to falls, lifting and other exertion. The combination of obesity and high-risk occupations was particularly detrimental, the researchers

concluded.

"Complementing general interventions to make all workplaces safer, work-based programs targeting healthy eating and physical activity should be developed and evaluated," the researchers contend.

*(BenefitNews.com 5/10/07)*



**Do not follow where the path may lead. Go instead where there is no path and leave a trail**  
 -Harold A. McAlindon

## Help Your Loved Ones Stay Healthy

If you're not comfortable with talking to loved ones about the touchy subjects of health and weight loss, you can still help them lead healthier lives by practicing "random acts of fitness." There are dozens of small things you can do every day to make healthy living as easy as possible. Sometimes, you end up helping create

good habits without them even realizing it.

And in the true spirit of being a positive force, when you give your time and energy with any of these random acts, you get just as much in return.

Some ideas:

- Keep a variety of foods

in the kitchen

- Make sure you talk to them about other things besides weight loss and fitness
- Stock the kitchen with healthy cookbooks
- Plan an activity after dinner
- Get the junk food out of the house!!

*(Sparkpeople.com Mike Kramer 6/3/07)*

## Focus, Prevention

*(Continued from page 1)*

Nearly 50% of all employers reported that employee cost-sharing strategies reduce doctor visits. However, employers are considering waiving employee cost-sharing for chronic disease drugs, participation in a disease management program and use of generic drugs when available.



## Tools, a Priority

decisions support tools available.

About 30% to 50% of employers hope to add a variety of new health care features, including:

- Decision support tools, which include projected employee out-of-pocket costs for a procedure, projected total costs for a given health condition and tax implications of managing a flexible spending account or health saving account.

- Formal wellness and disease management programs.
- Cost and quality information for hospitals, physicians and prescription drugs.
- Access to online enrollment tools.

Roughly 25% of employers offer wellness programs and /or health risk assessments, and an additional 50% say they would like to do so in the future, UBA concluded.



We are what we repeatedly do. Excellence, therefore, is not an act but a habit.  
-Aristotle

## The B&A Buzz

Christine Meyer recently celebrated her 15th year of employment at Burkwald & Associates, Inc. She is the business manager and is really the one that keeps the office running so smooth.

Christine is a dedicated and passionate leader that provides stability and consistency within our organization. Everyone

admires and respects her both professionally and personally. In fact, almost every employee that has departed from Burkwald over the years continues to remain in contact with her.

According to the Department of Labor, the average person has worked 4 years with their current employer. This is quite a milestone and a testament to Christine's dedication and loyalty.



B&A is welcoming a new team member, Pam Jackson, Executive Assistant to Dan Burkwald.

Pam comes to us with over 17 years of marketing coordination, customer service and administration experience. She has a Bachelors degree from

Mount Mary College.

Pam is a welcomed addition and we are happy to have her be a part of the Burkwald Family!!



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*just good business.*

Nothing will ever be attempted if all possible objections must first be overcome.

-Samuel Johnson

#### Food for Thought:

"Of the \$5000 per employee the average employer spent on health care in 2001, more than 95% was spent on diagnosis and treatment, with maybe 2-3% being invested in early detection (screenings) and no more than 1-2% in prevention. This reactive approach persists despite evidence that up to 50% of health care expenditures are life-style related and therefore potentially preventable." *Source: David Anderson, PhD reporting in [Wellness Councils of America's Absolute Advantage 2003](#)*

Employers who invest in worksite health promotion programs can see a return of \$3-\$6 for every dollar invested over a 2-5 year period. Documented savings are observed in medical costs, absenteeism, worker's comp claims, short-term disability and presenteeism (lower on-the-job efficiency due to employee health problems.) *Source: American Journal of Preventive Medicine, December 2005*

*Check out our website  
at [www.burkwald.com](http://www.burkwald.com)*