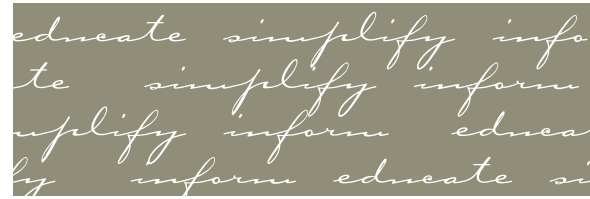




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Bylined Article

Wellness Done Right

A Third Party Benefits Administrator Discusses Available Wellness Plans and how they could Aid the Failing American Health Care Financing System.

By Sharon Alt, Alt Benefits Consultants

Consider this:

- Americans spend \$1.9 trillion each year on health care.
- 50 percent of health care costs and, ultimately health insurance, is related to lifestyle choices.
- 60 percent of Americans are overweight and companies pay more than \$13 billion in related costs.
- 15 percent of our children are obese.
- 20 percent of our workers smoke.
- 50 percent of people have no idea what their blood pressure, cholesterol or blood sugar is.

Yet we still scratch our heads and wonder why employers receive a 20 percent average annual rate increase on premiums.

With every politician running around touting a different theory on how to fix our ailing health care financing system (and yes, it is the financing system that needs help, not our health care system), it doesn't matter who is paying the tab until we change our behavior and lifestyle. The cost will continue to be a runaway train.

So how then do we change? Education.

As I travel across the country, I see a lot of different wellness plans. I would like to highlight one that has impressed me: My Wellchoice+, co-founded by Scott Leavitt and Nancy Dodder.

Leavitt also just happens to be the incoming president of the National Association of Health Underwriters.

"We started My Wellchoice+ to provide a low-cost, high-value wellness program to companies and TPAs of all sizes, as well as to individuals and their families. The technology behind our online wellness program helps members develop a fitness, nutrition and life skills plan that is completely customized to their needs. Once the plan is created, they are able to track their progress in all three areas and are rewarded with points they can use to purchase items. The program also comes with online coaching to help them along. Our program also includes children and teens."

One of the things that impressed me the most about My Wellchoice+ was their commitment to children. I have four grandchildren at this point (two more on the way) and have an 8-year-old at home, so this was impressive. I watch as these children learn about their bodies and how to eat right in school and then watch as they are encouraged to sell candy, cookies, and other junk (much of which I buy and consume) to raise money for school.

My Wellchoice+ has a fundraising model to promote healthy fundraising in schools and to other organizations. For each family or individual program that is sold, the school or other organization will receive money on a monthly basis to help reach the fundraising goals and promote a healthy lifestyle for our children that will hopefully carry forward into adulthood.

Consider also that even the feds are taking notice of the impact of healthy lifestyle choices and wellness programs. Obesity — the new smoking — has caused some legislators to sit up and take notice.

The Healthy Work force Act of 2007, by Dr. Jenelle Krishamoorthy and U.S. Sen. Tom Harkin, R-Iowa, provides for a tax credit to businesses that offer comprehensive wellness programs to their employees. The wellness program would include four separate components:

- A healthy awareness component
- A behavioral change component
- A supportive environment
- An employee engagement committee

For more information on the program you may contact Scott or Nancy at either scott.leavitt@mywellchoiceplus.com or nancy.dodder@mywellchoiceplus.com. You can also visit www.BenefitsSellingMag.com for details on the Healthy Workforce Act.