## Corporate Wellness: A Potential Market Game Changer

From improving health outcomes to providing a sizeable return of investment, corporate wellness takes care of the company's most valuable assets.

BY INGA STEVENS

USA Rand survey has identified that participation in a wellness program over five years is associated with a trend toward lower healthcare costs and decreasing healthcare use. With 81% of the female population and 71% of the male population of the U.A.E. over 30 classed as overweight in 2015, and with almost half of both sexes being defined as clinically obese once they reached 20 years old, workplace health promotion is a potential market game changer with a broad range of benefits for both employer and employees.

According to Dr. Halert Dunn, known as the 'father of the wellness movement' in the 1950s, the 'wellness wheel' spans across social, physical, spiritual, occupational, emotional, environmental and intellectual health, with people trying to establish a balance across all of these aspects within their lives. Today, the term is used a little more loosely and does not simply respond to establishing a lifestyle balance. It replaces the use of 'preventative health' and 'preventative health strategies' through the identification of early disease and early disease management, patient education and awareness, while still encouraging a holistic and balanced approach.

"Corporate wellness is a branch of wellness in which companies have started to take responsibility for their employee's health," says Dr. Jenna Burton, manager of Health & Wellness at Dubai-based AngloArabian Healthcare, who run the Zenith Health & Wellness Managed Care programme. "Recognizing that not only is the workplace a fantastic opportunity to educate, screen and assess for disease, but that the workplace can actually be the underlying cause of disease. Stress, occupational hazards and time sat at a desk space can lead to significant absenteeism, loss of productivity and costly medical bills," she adds.

Creating a mini health system within the workplace saves time away from the office at medical appointments and spares unnecessary illness, as well as adding value to employees; it makes them feel valued and cared for by their employers.

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According to Burton, the concept of corporate wellness does work but the model must be carefully constructed. "We need to encourage employee engagement, the successful capture of disease and ensure essential follow up of those considered to be 'at risk, along with providing HR managers with useful review and feedback," she says. "They want to know whether the employees are improving in their current health status as well as knowing whether they have

had a decent return on their investment."

Although corporate wellness in Dubai is a relatively new concept, Burton and Stephen Maclaren, who is the Regional Head of Distribution of Human Capital and Resource Benefits from Al Futtaim Willis, who are strategic partners on the Zenith programme, agree that both employers and employees are appreciating its value both holistically and economically.

"Slowly, but surely, companies in the U.A.E. are starting to wake up to the concept of wellness and that it can provide a sizeable return on their investment and improve the health



outcomes," says Maclaren.

One such example is Lamprell U.A.E., who has adopted the Zenith Health & Wellness Managed Care programme for their employees. "We are the biggest advocates of employee wellness because, other than our involvement in it being a fulfilling experience, we see that this works. While there are obvious reasons such as associated healthcare costs and avoiding lost time due to health or injury, the most important reason should be the belief that employees are a company's most valuable assets and we owe it to them to look after their health and safety," says Lamprell U.A.E. HR manager, Sapna Nayak.

Yet, for some companies, the price tag can be a deterrent. Maclaren believes the biggest challenge is for clients to look past the cheapest price mentality. "To have a successful wellness strategy, it has to come from the top down: from the CEO down to the rest of the staff. Without this, it becomes more of a tick box scenario," he explains.

Investing within their workforce is both a short and long term strategy for employers, and although it takes a few months for the savings to become identified, once they do, this continues to gather momentum as time goes on.

With mandatory health insurance now in its final stages of roll out across the U.A.E., many predict that there will be an increase in healthcare utilisation and that employers will not be able to afford the continuing rise of insurance premiums, which creates an unstable and unhealthy healthcare market.

Burton believes that the only way to drive down insurance costs and allow sustainable access for a mandatory insurance healthcare system is to encourage long term savings and improved health by producing a formal risk assessment and plan for preventative health strategies within the work place.

"Currently there is the ongoing risk of 'moral hazard,' with employees feeling they should ooze everything they feel entitled to from their healthcare insurance," she explains. "Premiums are driven up further and further, exacerbating the problem, as well as resulting in a tolerance for unethical medical incentivisation and potentially harmful 'over testing."

Corporate wellness programmes work as medical gate-keepers to reduce unnecessary consultations, get the best price in the market for diagnostics, and have the potential to save up to 50% on drug costs by using generic vs. branded pharmaceuticals. At a time when everyone is looking at containing their costs, giving ultimate control to the employer to put the breaks on the expenditure is a welcomed approach. A strategy that involves rigorous cost control, employee education, and the provision of a good physical working environment, appears to be the 'holy grail' in terms of creating something that works.