

# Workplace Wellness: Managing Risks to Employee Health & Productivity



By

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Although most nonprofits are founded on deeply-rooted principles of service and compassion, nonprofit leaders sometimes forget to care for their own employees. During the day-to-day grind, employees may also forget to take care of themselves. Employee wellness is a potentially powerful risk management resource; this article invites you to consider whether it is an asset or an untapped resource in your organization.

## What is Workplace Wellness?

According to Wikipedia, workplace wellness refers to “any workplace health promotion activity or organizational policy designed to support healthy behavior in the workplace and to improve health outcomes...” In the modern nonprofit workplace, many employers prioritize the health and safety of their employees. Examples of the commitment to these values are seen in health insurance offerings, sick leave or PTO benefits, the purchase of ergonomic office furniture, and even the availability of water stations. A growing number of nonprofit employers are adopting workplace wellness programs that go beyond these traditional benefits and discovering additional benefits to healthy staff, from higher levels of engagement to reducing absenteeism and mitigating turnover risk.

In his blog post, [5 Proven Workplace Wellness Statistics Every Employer Should Know](#), CEO Dr. Stephen Aldana of Wellsteps describes a number of interesting outcomes of intentional workplace wellness. At NRMCC we found two of these related outcomes, especially interesting:

- **Healthier employees are more productive** - A common frustration among supervisors is presenteeism: employees who show up to work, but are nonetheless unproductive. The causes of presenteeism include: personal issues, social conflicts, stress and poor health. The article notes that the cost of presenteeism is staggering: “2-3 times greater than the cost of direct health care expenses.” Citing research from the journal *Population Health Management*, Dr. Aldana writes that “Employees with an unhealthy diet were 66% more likely to have high presenteeism than those who regularly ate whole grains, fruits, and vegetables.”
- **Wellness programs can decrease absenteeism** - Nonprofit employers that invest in wellness have the potential to reap the valuable reward of decreased absenteeism. Employees with healthy behaviors—such as healthy blood pressure, cholesterol, blood glucose, and body mass index (BMI)—are less likely to miss work due to illness or injury.

## Who’s Stressed, and About What?

In the Forbes article “[10 Workplace Trends You’ll See In 2018](#),” the #5 trend on the list was the prioritization of

financial and mental wellness. In the words of author Dan Schawbel, employees are “stressed out, burned out and it’s affecting not only their productivity but their satisfaction on the job.”

And according to Northwestern Mutual’s [2017 Planning & Progress Study](#), more than a quarter of millennials report that financial stress affects their job performance, a quarter feel physically ill due to financial anxiety, and over half feel depressed due to financial worries. And of course financial and other stressors aren’t limited to millennial staff: they affect employees from all generations. Stress levels may in fact be higher among older workers whose personal worries include caring for younger *and* older family members, substantial financial debt, and age discrimination in the workplace. Wellness programs at your nonprofit have the potential to reduce the health risks your employees suffered by employees, which in turn can positively affect your mission and bottom line.

## Strive for Wellness, But Mind the Law

Before implementing a wellness program or investing additional resources in an existing program, keep in mind that a number of laws may intersect with your wellness goals and activities. For example:

- **The Affordable Care Act (ACA)** established wellness regulations that apply to programs that are—or are part of—group health plans. ACA regulations aim to ensure that certain types of wellness programs are truly designed to enhance employee health, and that they do not limit health benefits for employees with health conditions.
- **The Americans with Disabilities Act (ADA)** bars employers from asking their employees to divulge health information, including submitting to a medical exam. ADA offers some exceptions for voluntary wellness programs.
- **The Genetic Information Nondiscrimination Act (GINA)** prohibits employers from “requesting, requiring, or purchasing genetic information from employees unless an exception applies,” according to [“Wellness Programs and Incentives,”](#) a 2018 factsheet from Cigna. GINA offers some exceptions for providing financial incentives to employees in wellness programs that solicit genetic information—as long as the employee clearly knows that disclosure is voluntary.
- **The Health Insurance Portability and Accountability Act (HIPAA)** established national standards for protecting individuals’ health information. HIPAA’s Privacy, Security, and Breach Notification Rules apply to certain covered entities—including healthcare clearinghouses, health plans, and health care providers—and business associates. Employers are not necessarily required to comply with HIPAA, but if your workplace wellness program is administered in connection with a group health plan, then any protected health information (PHI) that you collect is likely protected by HIPAA.

Keep in mind, too, that some regulations are based on the type of workplace program you establish:

- Participatory wellness programs are voluntary and are open to all employees regardless of health status. Participatory programs typically offer a reward—selected by the employer—simply for participation.
- Health-contingent wellness programs offer rewards and incentives based on an employee’s health risks and related performance in the wellness program. For example, an employee may be required to meet a health goal—such as reducing body mass index (BMI) by X%—in order to earn a reward or avoid a penalty. Employers may waive an employee’s activity requirement or offer an alternative activity to ensure ACA compliance. The ACA also stipulates that health-contingent wellness programs “must be reasonably designed to promote health and prevent disease.”

## Considerations for Implementing a Workplace Wellness Program

The path to workplace wellness is promising, but tricky to navigate. The question many employers struggle with is, “How do I begin?” Another common question is “Is wellness possible on a budget?” If you’ve ruled out wellness programming because you’re not sure where to begin, or you’re worried you can’t afford the cost, think again. There are relatively easy, low-budget ways to make wellness a priority.

United Way of Central Ohio offers an example of a wellness program implemented at a nonprofit with more than 100 employees. In her [blog post](#) about the program, nonprofit thought leader Beth Kanter notes that the organization established a committee to focus on wellness. The committee works with every staff member to assure that individual wellness goals and needs are understood and achieved, including reimbursing gym expenses, funding fresh food in the workplace, and promoting workouts and mindfulness activities that strengthen the body and mind. Kanter describes employee participation in these programs as “strong,” citing incentives such as on-the-clock activities and senior leadership participation that rouse staff engagement. And according to Kanter, the organization’s wellness program was implemented with a budget of just \$7,500, and the majority of “programs and activities have minimal or no costs.”

If your nonprofit is too small to launch and sustain such a program, consider adapting wellness principles and

activities to your scale by offering:

- healthy snacks in the break room
- healthy recipe swap
- mini mindfulness breaks at the end of long meetings
- occasional stand-up meetings
- reminding staff of the importance of occasional breaks and taking a lunch break every day
- low-cost pedometers to help employees develop an awareness of their own activity levels
- voluntary team workouts after-hours or during breaks in the workday
- a lending library of fitness resources and nutrition/recipe books

### **Wellness Activities Can Be Fun**

There are fun ways to incorporate wellness into the workplace. Delia Jones, the author of another article in this issue of Risk Management Essentials, told us about simple activities she helped to implement in the workplace. One of these was Salad Club, a casual group that met once a week for lunch. Club members signed up to bring at least one salad ingredient that day and would gather together and build their individual salads with the shared ingredients. The diversity in preferences among the group made for interesting and unique combinations.

Another easy workplace activity was a daily walk referred to as Stair Club, where a group of employees congregated in the office stairwell at 11 AM and 3 PM every day and walked up and then down all 10 flights of stairs in the building. Employees of all fitness levels were encouraged to walk as many flights as they felt comfortable doing and at always their own pace. Depending on how your office space is configured, the activity could translate to many formats — including outdoor walks.

Not only do informal programs like this promote good health and activity, but they also encouraged camaraderie among employees, which is beneficial for social status and mental health.

Keep in mind that when you're planning wellness activities like these, remain inclusive by offering alternative programming that enables all team members to participate, regardless of health status and ability.

### **Noodle on Needs Before You Begin**

At NRMC we often hear about good intentions that fall flat when an overly ambitious program is launched without first evaluating interest and resource levels. Before jumping into the deep end of a workplace wellness program, conduct a [needs assessment](#)—using a survey or through facilitated discussion—to understand your employees' primary wellness challenges and goals. Also, remember to involve your team in the design and implementation of your wellness program, so they feel a sense of ownership and motivation to participate and present the program to your team in a way that makes it relevant, accessible, and attractive.

Another important factor to consider is individual perspectives on wellness. Everyone faces barriers on the road to fitness and wellness, whether it be self-consciousness, lack of social support, physical challenges, or lack of confidence in the ability to set and meet health goals. Being mindful of these individual barriers, both in the design and practice of your program is critical for it to be ultimately successful in motivating changes in nutrition and activity. Accessible and inclusive programming is key for facilitating participation and for providing ample social support—a pillar of health behavior change—to employees engaged in the program.

### **Watch Out for Disincentives and Measure Success**

Ideally, the workplace culture at your nonprofit will be welcoming to wellness. But keep in mind and be wary of social norms that negatively impact workplace wellness. If an organization has a pre-established wellness program but it is seldom used, for example, this can disincentivize employees and steer them away from the path to wellness. Perhaps the most formidable foe to wellness, however, is neglect: reinforcing the purpose and components of your wellness program is key to keeping it alive and well.

Another key consideration in designing and implementing a workplace wellness program is the need or desire to evaluate the program's effectiveness in reducing employee health and productivity risks. A number of resources are available to help employers gauge the benefits of their wellness programs, including:

- [The CDC Worksite Health ScoreCard](#), from the Centers for Disease Control and Prevention (CDC)
- [The Well Workplace Checklist](#) from WELCOA (Wellness Council of America)
- [The Workplace Health Achievement Index](#) and other Workplace Health Solutions, from The American Heart Association

Workplace wellness programs are within reach for every organization across the vast spectrum of nonprofit missions and structures. Your employees are your most important asset, and their well-being is key to the well-

being of your mission and ability to serve your community in the years to come. Create or retool a workplace wellness program that conveys—and carries out—your renewed commitment to caring for your employees, for yourself, and for your mission.

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**Additional Resources:**

[“Workplace Wellness Programs: The Penalties and Risks of Noncompliance,”](#) Wellness Council of America

[“Changing Rules for Workplace Wellness Programs: Implications for Sensitive Health Conditions,”](#) Henry J. Kaiser Family Foundation

[“Workplace Wellness Programs Characteristics and Requirements,”](#) Henry J. Kaiser Family Foundation

[“Promoting Employee Well-Being,”](#) Society for Human Resource Management

[“Workplace Wellness Programs Study,”](#) U.S. Department of Labor