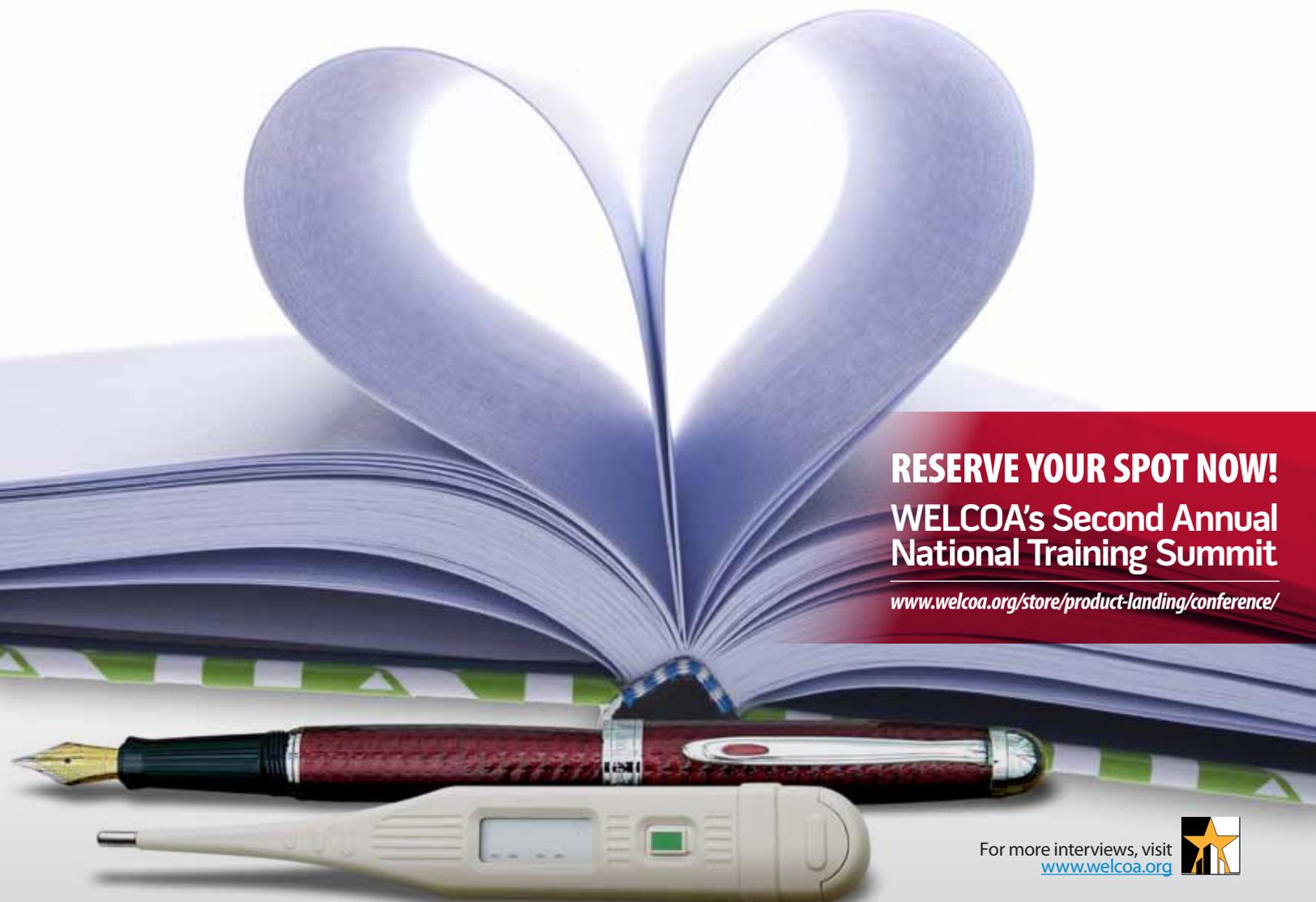


WELCOA's
News & Views

Medical Self-Care 101
How To Build Successful Self-Care Programs



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About Don Powell, PhD



Dr. Don R. Powell is the President and CEO of the American Institute for Preventive Medicine located in Farmington Hills, Michigan, a URAC Accredited Wellness company. The Institute is a leading developer and provider of health and productivity management programs. Over 13,000 corporations, hospitals, MCOs, unions, and government agencies use its health risk appraisal, lifestyle change programs, health coaching, self-care guides, newsletters, and health education materials.

Dr. Powell is a licensed psychologist who earned his PhD from the University of Michigan. He also taught in the University's Psychology Department for eight years where he was nominated for the "Distinguished Teaching Award" and presently serves as a guest lecturer. Dr. Powell is considered to be one of the country's foremost authorities on the design and implementation of community and corporate health management programs. He is the author of fourteen best-selling books including *Healthier at Home* and *A Year of Health Hints*.

WELCOA's News Views

An Expert Interview with
Don Powell, PhD

About David Hunnicutt, PhD



Since his arrival at WELCOA in 1995, David Hunnicutt has interviewed hundreds of the most influential business and health leaders in America. Known for his ability to make complex issues easier to understand, David has a proven track record of asking the right questions and getting straight answers. As a result of his efforts, David's expert interviews have been widely-published and read by workplace wellness practitioners across the country.

David Hunnicutt can be reached at dhunnicutt@welcoa.org.



Even with the most aggressive workplace wellness programs in place, the fact of the matter is, people still get sick. If the management of these illnesses is left unaddressed, the result can be costly both to the employer and the employee in terms of unnecessary health care utilization and lost productivity. To address this reality, organizations of all kinds are rapidly integrating medical self-care programs to improve the health and well being of their employees. Medical self-care programs help to insure that employees are informed and motivated to make the right health decisions.

In the first of a two-part interview series with Dr. David Hunnicutt, Dr. Don Powell addresses the components of a successful medical self-care program and the impacts it can have on your wellness initiatives. Dr. Powell lays out the factors for effectively implementing a medical self-care program in your organization.



David Hunnicutt: What exactly is medical self-care?

Don Powell: Medical self-care is a series of behaviors that a person engages in when they experience physical or psychological symptoms. Medical self-care enables consumers to make a more informed decision about whether they can treat their symptoms themselves or if they should seek professional medical care. Medical self-care tends to be utilized more for everyday health problems as opposed to chronic conditions. I also distinguish medical self-care from medical consumerism. I view medical consumerism as helping people to better understand and interact with the health care system, rather than what to do for specific symptoms.

DH: Given the dramatic increase in health care costs and the emphasis in organizations on escalating costs, more and more people are beginning to pay attention to medical self-care initiatives. How important from your perspective is a medical self-care initiative for the business community?

DP: I think medical self-care should be a core component of any wellness program. There is a variety of data that supports this from a business perspective. For the coming year alone, health care costs are set to increase by eight to nine percent (to about \$11,000 per employee). We also know that there's a great deal of excessive use of the health care system. The latest statistics suggest that at least 30 percent of all doctor visits are unnecessary. According to National Ambulatory Medical Care Survey, there were 956 million doctor visits in 2008. So, you're talking about 287 million unnecessary doctor visits at an average cost of \$206 per visit. You also need to take ER visits into account. According to the 2010 National Hospital Ambulatory Medical Care Survey, there were 124 million ER

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DID YOU KNOW...

Self-Care Programs Show Immediate Results

Make the case and learn how to implement self-care programs with the tips in this journal article by Dr. Don Powell. Download your copy of *Implementing A Medical Self-Care Program*, and you'll see why medical self-care programs bring value to your wellness initiatives.

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http://www.healthylife.com/documents/Implementing_Medical_SelfCare_Program.pdf



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visits, and it's estimated that about 55 percent of those are for non-emergent care, at an average cost of \$788 per visit. So, when you consider these numbers, that's a lot of money that could be saved for both employers and employees.

Medical self-care is really a win-win-win scenario. When employees avoid unnecessary health care utilization they win because they save time and money on co-pays. The company wins because they're saving money on health care and absenteeism costs. And lastly, health promotion practitioners and benefits professionals win because they receive a great deal of credit and thanks for implementing the medical self-care program.

DH: What are the core components of a medical self-care program?

DP: The first component of a medical self-care program is a communication campaign that informs employees that a medical self-care program will be initiated, why it is being provided, and what it will consist of. I would then say that the cornerstone of the program is a self-care book. The book tends to answer four basic questions: 1) What is a real medical emergency? 2) Should I see or call my provider? 3) Can I treat this problem myself? 4) If so, what should I do? I think it's important to offer a hard copy of the book as most employees will use a printed version. The content of a book can also be put online so that employees who prefer the Internet can access the information that way. A 24/7 nurse advice line is another common component of a medical self-care program, which enables employees to speak to a registered nurse any time of the day.

Medical self-care enables consumers to make a more informed decision about whether they can treat their symptoms themselves or if they should seek professional medical care.”

Another key component involves self-care training so that employees know how and when to use the self-care information you have provided them. This can take the form of classroom instruction or can be provided through an instructional DVD or an interactive online workshop.

Finally, there should be an ongoing communication program that reinforces using all of the self-care materials and resources. You can have the greatest self-care book, the greatest nurses and the greatest online content, but if people don't access them, then the program is of little benefit. Ongoing communication can include postcards, e-mail blasts, posters, flyers, telephone stickers and even a monthly newsletter to encourage ongoing use of the self-care resources.



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DH: When you think about a vibrant and flourishing medical self-care program, what can a company expect in terms of participation rates?

DP: One of the unique things about a self-care program is that you don't have to offer a financial incentive to increase participation. That's because an employee saving time by not having to wait in a doctor's office or emergency room and saving money by avoiding a co-payment, are incentives in and of themselves. With employees now paying as much as \$35 to \$40 for a doctor visit co-pay, and anywhere from \$50 to \$200 as a co-pay for an ER visit, there's a built-in incentive to make a better decision. "Do I really need to go to the doctor? Do I really need to go to the ER?" You can further increase compliance by offering a reward for employees who take a quiz that shows they made use of the book or at least looked it over. Familiarity breeds comfort, so the more you help employees feel familiar with the book, the more likely they're going to use it at a later date.

With no incentive at all, our research shows that anywhere from 50 to about 75 percent of people will use a self-care book within the first six months of receiving it. The nurse advice line is a great product, but unfortunately is underutilized. Only about two to five percent of people who have access to a nurse line will use it once in a year. Using online self-care content is also not used by many employees and I'll address the reasons why later.

DH: What should wellness practitioners look for in a good medical self-care text?

DP: I think wellness practitioners and HR professionals can be assured that most self-care books on the market are medically accurate because all of the major publishers have excellent clinical review teams. But there are a number of other ways to distinguish between the texts. You certainly want to look at cost effectiveness and how many independent studies have been conducted to support the efficacy of the publication.

“Medical self-care is really a win-win-win scenario.”

Wellness decision makers also want to look at the cost of the manual. What is the price of the publication? How does that fit into their budget? You also want to look at the length of the self-care book. Some practitioners prefer a shorter publication because they don't want to overwhelm people with too much information. Others prefer a comprehensive book because they want to cover hundreds of different symptoms and health issues. So, you need to determine what's most appropriate for your employee population.

You also want to consider the reading level of the publication. We try to write everything at a sixth grade reading level so that it appeals to a diverse population.

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The Power Of Medical Self-Care Is At Your Fingertips

Organizations of all kinds are rapidly integrating medical self-care programs within their already-existing wellness initiatives—and the results are nothing short of remarkable.

A new article by Dr. David Hunnicutt addresses four reasons why medical self-care should be a vital part of your wellness program.

You don't want to miss this article—find out how medical self-care initiatives can protect the health of your employees and generate significant ROI for your organization's wellness programs.

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You certainly don't want medical self-care information to be complicated or difficult to understand what's being recommended.

Customization options are another thing to look at. Can you add a logo? Can you change content? Can you place a letter on the inside cover? Can you customize the entire cover? Some publishers also offer targeted guides that address specific population groups such as seniors, women, children, pregnant women or those with mental health issues. Many publishers are also in a position to develop a totally new self-care book from scratch. For example, the American Institute for Preventive Medicine was commissioned by the United States Army to develop a military self-care guide geared towards the issues of basic training. We also developed a decision care guide for Blue Cross Blue Shield of Massachusetts based upon their most frequently used ICD-9 codes and one for the Veterans Administration geared towards the unique health issues of Vets.

You need to consider the publication date—how recently has the information been updated? Is it a yearly update, or every couple of years? You might also ask the publisher if they offer a return-on-investment guarantee. This means that you get your money back if a cost savings isn't achieved. I think those are the key criteria when evaluating a self-care guide.

“I think medical self-care should be a core component of any wellness program. There is a variety of data that supports this from a business perspective.”

DH: Some employers get skittish because they feel like they're making medical recommendations and they're outside of their realm of understanding. From your perspective and in your experience, do you know of liability to a company's medical self-care initiative?

DP: Surprisingly, given our litigious society, medical self-care is an area that doesn't illicit lawsuits. I'm not aware of any self-care book publisher ever having a lawsuit brought against them due to misinformation. This is despite the fact they have been around for over 35 years and are in over 30 million households. I believe the reason for this is that publishers tend to err on the side of caution and recommend that someone seek treatment rather than ignoring their symptoms. Also the books recommend that if symptoms persist for a couple of days, then you should contact your provider and let them know self-care has not worked. I am aware of only two lawsuits that were brought against providers of nurse advice lines. Nurse lines have been around for about 30 years, and over 100 million Americans have access to them. If a company still has liability concerns about a medical self-care book, they should consider asking the publisher to indemnify them.

DH: From your experience, what are the keys to implementing and delivering an effective medical self-care initiative?

DP: The first key is to communicate why the program is being offered. You need to make it clear that you're not trying to prevent or discourage employees from accessing the health care system when they need to. Rather you're trying to help them use the health care system more appropriately. The end result will likely reduce costs, but you also want employees and their dependents to seek medical care when it's warranted. Secondly, when you distribute your self-care guide, it's critical that your CEO or some other senior leader writes a letter that accompanies the guide. This cover letter should introduce employees to the book, and explain why you're providing them with this information. Additionally, as I alluded to earlier, people learn in different ways, so I think it's key to offer self-care information via a printed self-care book, a telephonic nurse advice line and an online channel. That way, you can be better assured that you're reaching everyone.

Finally, the ongoing promotions are very important. A medical self-care program is a process; it's not a one-time event. So, it doesn't begin and end with giving out a book or passing out a nurse advice line toll-free phone number to employees. Rather, it needs to be nurtured over time by constantly communicating the benefits of these resources. This ultimately increases the likelihood that these resources will be utilized, thereby benefiting both the employee and the employer.

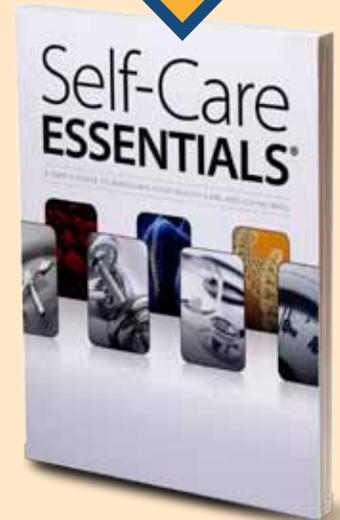
DH: Is there a common mistake or a common faux pas that employers or wellness practitioners make when it comes to implementing a medical self-care initiative?

DP: The first mistake that comes to mind is not offering the self-care books to every employee. I cringe when I hear someone say, "We're going to give a self-care book to every employee who completes a health risk assessment." Well, the book shouldn't be used as an incentive; the book is a stand-alone wellness product that is probably more cost effective than any other wellness product or program there is.

“The more people who use the book, the more people who call the nurses and the more people who go online, the more cost savings for the company.”

Self-care initiatives should be offered to everyone, not just the 10 to 50 percent who fill out an HRA. Even if half of your employees never use the book, the other half who do will still produce an overall return-on-investment for your organization. Don't be discouraged that not every employee uses a book that you've spent \$6 to \$7 on, because the employees who do use the book are likely to save you 3-10 times that amount.

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WELCOA Offers A Best-Selling Self-Care Guide!

WELCOA's *Self-Care Essentials* is the ultimate guide for a medical self-care program. It gives your employees colorful, engaging information and helps them to be active participants in their own health care! This comprehensive guide offers tips for becoming an informed health care consumer, along with prevention and cost-saving health advice. And, they are only \$3.95 each (when you order two or more).

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In Search Of Return On Investment, an interview with Dr. David Chenoweth, Part 1

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Reduce Unnecessary Visits And Contain Costs...

The latest statistics suggest that at least 30 percent of all doctor visits are unnecessary. According to National Ambulatory Medical Care Survey, there were 956 million doctor visits in 2008. So, you're talking about 287 million unnecessary doctor visits at an average cost of \$206 per visit. **PAGE 3**

Key Components Of A Medical Self-Care Program...

The cornerstone of the program is a self-care book. The book tends to answer four basic questions: 1) What is a real medical emergency? 2) Should I see or call my provider? 3) Can I treat this problem myself? 4) If so, what should I do? **PAGE 4**

Maximize Ongoing Participation...

You can further increase compliance by offering a reward for employees who take a quiz that shows they made use of the book or at least looked it over. Familiarity breeds comfort, so the more you help employees feel familiar with the book, the more likely they're going to use it at a later date. **PAGE 5**

Implementing And Delivering A Medical Self-Care Program...

The first key is to communicate why the program is being offered. You need to make it clear that you're not trying to prevent or discourage employees from accessing the system when they need to. Rather you're trying to help them use the system more appropriately. The end result will likely reduce costs, but you also want employees and their dependents to seek medical care when it's warranted. **PAGE 7**

Avoid Common Mistakes ...

Self-care initiatives should be offered to everyone, not just the 10 to 50 percent who fill out an HRA. Even if half of your employees never use the book, the other half who do will still produce an overall return-on-investment for your organization. Don't be discouraged that not every employee uses a book that you've spent \$6 to \$7 on, because the employees who do use the book are likely to save you 3-10 times that amount. **PAGE 7**

I think another mistake many companies make is not publicizing the initiative on an ongoing basis. When people initially get the books or have access to a nurse line, there's an increase in utilization. But like most things, it's easy to forget about them. 'Out of sight, out of mind'—to use a cliché. People put it on the book shelf or in a kitchen draw and sometimes forget that it's there. When you consistently remind and reinforce that these materials are available and beneficial, it will help you maintain that utilization and participation.

A third mistake is that some companies only provide online self-care information without distributing a book. Employees tend not to go online to find out what to do for everyday health problems, such as those covered in a medical self-care book. In fact, only about 30% of consumers go online for health content on a regular basis. When they do, it is more geared towards finding out about a newly diagnosed chronic condition or a new prescription medication than it is what to do for a sore throat or earache. There is also no research that I'm aware

“The most important thing is for people to realize that self-care programs are ongoing endeavors.”

of that shows going online for self-care content for acute care has ever helped an organization reduce its health care costs. Many studies have documented a return investment from a printed self-care book. Another problem with online self-care content is that if it's only housed on a company's intranet, dependents of the employees will not have access to the information. Therefore, they cannot receive the benefits of a medical self-care program. There is still a place for online medical self-care content, but only as an adjunct to providing a medical self-care book and maybe a nurse advice line.

DH: If you could give one piece of advice regarding implementing and delivering a medical self-care initiative, what would that be?

DP: I think the most important thing is for people to realize that self-care programs are ongoing endeavors. I can't tell you how many times we've asked companies if they're doing a self-care program, and they'll say "Yes, we gave out a book four years ago." They fail to realize that what they distributed four years ago is outdated. Moreover, after four years people may have forgotten that they even have the book. And, four years ago doesn't help new employees who recently joined the organization. You should look at a self-care program as a once-a-year initiative and should consider distributing a new book. If not once a year, certainly once every two years. This helps jump start the program putting it front and center in people's minds. And once again, the more people who use the book, the more people who call the nurses and the more people who go online, the more cost savings for the company. 

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ABOUT **Madeline Jahn, MOL**

Madeline Jahn is the Communications Associate for the Wellness Council of America. Her role is to coordinate the development of new publications and pool existing resources for WELCOA members, serving the mission of health promotion through marketing and planning support. She has a Master's Degree in Organizational Leadership from the College of Saint Mary. For questions about this publication, or to obtain permission for reprinting, please contact Maddy at mjahn@welcoa.org.

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Registration for this webinar is now closed.

APRIL

Title: *Coronary Health Improvement Project*

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JUNE

Title: *Unleashing The Power Of Medical Self-Care In Your Organization*

Date: Thursday, June 16

Time: 9:30 – 11:00 AM Central

AUGUST

Title: *11 Ridiculously Simple Things You Can Do To Nudge Physical Activity Along In Your Organization*

Date: Thursday, August 18

Time: 9:30 – 11:00 AM Central

SEPTEMBER

Title: *Little Things Make A Big Difference: How America's Healthiest Companies Create Excitement and Generate Participation*

Date: Thursday, September 29

Time: 9:30 – 11:00 AM Central

NOVEMBER

Title: *Are Cell Phones Making Us Sick? An Examination Of The Latest Research And The Implications For Your Workforce*

Date: Thursday, November 17

Time: 9:30 – 11:00 AM Central

DECEMBER

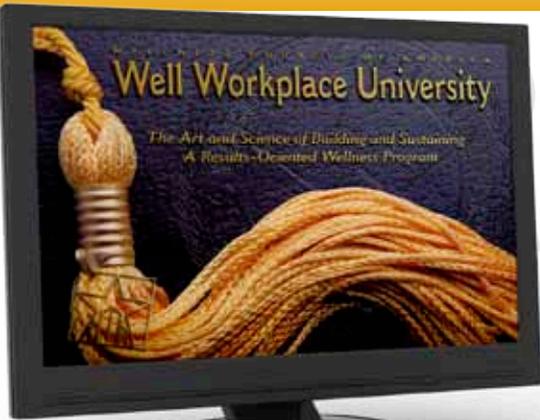
Title: *Terrific Teams: The Six Secrets Of Best In Class Workplace Wellness Teams*

Date: Thursday, December 15

Time: 9:30 – 11:00 AM Central

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Time: 9:30 – 11:00 AM Central

OCTOBER

Title: *Well Workplace University—How To Effectively Manage Your Workplace Wellness Initiative*

Date: Wednesdays 10/5, 10/12, 10/19, 10/26

Time: 9:30 – 11:00 AM Central

APRIL/MAY

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“WELCOA offers valuable information that is greatly appreciated.”





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