

Control Healthcare Costs and Engage Employees at the Same Time

The times couldn't be much tougher for today's businesses. Lower revenue and tight credit are forcing tough financial decisions. Health benefits, once a key tool for attracting the best and brightest, have become a double-digit albatross threatening to pull many companies down.

It doesn't have to be that way. A new approach has emerged allowing employers to accomplish two objectives critical to their success – controlling the growth of health care costs and creating a world-class organization with fully engaged employees.

"Benefits are the umbilical cord, the blood line, that connects employers with their employees," says Nancy Melcher, president of GetMOR Enterprises LLC, which has partnered with HNI Risk Services, New Berlin, to offer a new health enrichment program that incentivizes employees to contain health care costs, minimizes the "use-it-or-lose-it" risk inherent in flexible-spending accounts and motivates employees to go the extra mile to help the company succeed.

"Every employer wants their employees to be fully engaged in the organization, to be dedicated to going beyond the expected," says Melcher. "To get that kind of commitment, you've got to marry your health benefits to employee engagement. People will help you when you help them and the GetMOR approach demonstrates your willingness to help."

Unfortunately, many employers are too focused

HNI introduces the GetMOR solution to clients – providing an affordable benefit that attracts and motivates employees.



on cutting benefits or shifting costs. This approach, however, won't attract the "best and brightest" employees a company really wants and it can permanently damage trust.

"One of the biggest challenges employers face is employees' perception that you don't care about them," Melcher says. "They won't tell you that to your face, but when they walk away from the meeting announcing benefit changes, they will unplug themselves a little from your company. They will trust you a little bit less."

Eighty-eight percent of employees incur less than \$500 in health care costs per year, even though they may be contributing \$100 per month to the premium. When the employer tells these employees they will



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have to share a larger portion of their health care costs, their reaction is often "for what?"

"I always thought my employees were tickled pink with the benefits we offered, but then I discovered a lot of employees weren't even using our plan," says Karen Ellenbecker, president of Ellenbecker Investment Group, Pewaukee. "So, whenever I talked about health care costs they weren't even listening to what I was saying."

The GetMOR approach to engagement

The GetMOR approach is designed to engage every employee in the company, even if they don't use the company's health plan. The company funds a debit card with a set amount that the employee can use to purchase prescription drugs, over-the-counter medications and other items not covered by the health plan. Employees can also fund the debit card with flexible spending account contributions. The card automatically depletes the flexible spending contributions first, since that money cannot be rolled over from year to year.

While the GetMOR card has tax advantages similar to health savings accounts, health reimbursement arrangements and flexible-spending accounts, it is much more flexible. It does not require that the company offer a qualified high-deductible plan or any health insurance at all.

The card is purposefully detached from the health plan so that employees clearly understand its value.

Ellenbecker learned this first-hand when the economy forced her to stop funding the company's 401K plan and the GetMOR card. "When things started getting better, the first benefit employees wanted back was the card," Ellenbecker says. "I was surprised."

Because they own the debit card, employees have a financial incentive to spend the money wisely. In 2007, Manitowoc-based Burger boats found that 97 percent of its employees' debit cards had in increasing balance – and the average balance was more than \$2,000.

Most importantly, GetMOR strengthens the employer-employee bond. Says Mike Natalizio, president and CEO of HNI Risk Services: "GetMOR moves away from an approach focused on cost-shifting and ineffective communication to true employee engagement."

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