

controller for Watson Realty Corp., which has 225 full-time employees. "It's painful to change providers, but if they want to keep your business, they will have to remain competitive. It's always a good thing to do."

• **Employee Wellness Programs:** In addition to offering multiple plans, LBPs and HSAs, a few local businesses are taking a complementary approach by promoting wellness among employees. Every dollar spent on preventive care saves an estimated \$2 to \$3 in medical costs over the long term, according to global consulting firm Watson Wyatt.

"Wellness is a big opportunity for businesses to provide incentives for employees to be healthy," says Bob Baldwin, senior vice president of community development for the Jacksonville Regional Chamber of Commerce. "If we are going to fight the premium cost, we have to lower the insurance cost by making sure we have a well workforce."

Baptist Health has always offered a variety of health services for its staff, including an onsite fitness center, a smoking cessation program and nutritional counseling. "Healthy for Life," its wellness program, is different because it's a comprehensive approach that encourages employees to use all of those services.

"It's a holistic approach to wellness that emphasizes the spiritual, emotional and physical aspects," says Beth Mehaffey, Baptist's vice president of human resources. "That in turn will lead to lower health care costs for the organization and employees."

Since the program began in February of last year, an estimated 50 percent of Baptist's nearly 8,000 employees have participated. It might be too early to measure how this

program impacts the bottom line, but within a few years, Baptist will be able to evaluate the results.

Haskell, a local design-build firm, has developed a strong relationship with Baptist Health in creating its own wellness program. "We want to do what's best for the organization and the employees," says David Thaeler, Haskell's vice president of human resources. "Staying healthy means our employees are able to come to work and focus on doing work every day."

Haskell employees (of which there are nearly 1,000) earn points for making healthy choices and redeem them for a variety of prizes. While this is a new program, Thaeler has heard several success stories, including one employee who earned enough points for a \$500 gift certificate.

• **Dependent Audits:** A final way employers have reduced health benefits costs is through performing dependent audits to ensure that only those individuals who are truly eligible for coverage receive benefits. Businesses conducting these audits have found as high as 13 percent of the dependents enrolled through their coverage were not eligible under insurance requirements. Some of those companies have gained six-figure savings through these audits.

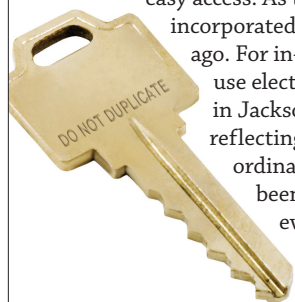
With so many factors involved, providing healthcare is a complicated decision process with escalating costs. What all these options mean for employers is an increased responsibility to work with health insurance companies to educate themselves and their employees. Only then can employers navigate health insurance in more cost-efficient ways. #

Open Sesame

The key to any hospital in town. —by Littera R. Williams

There used to be a key that unlocked a "physicians only" entrance located either on the side or the very back of every hospital in Jacksonville, allowing doctors to reach their patients while on call.

In 1987, Dr. Douglas W. Johnson, an oncologist, received a copy of that key when he moved to Jacksonville. He kept it safely clipped on his side for easy access. As the city grew, the Duval County Medical Society incorporated a new, more secure entry system about 10 years ago. For in-patient consults, Johnson and other docs now use electronic cards uniquely designed for each hospital in Jacksonville. Still, Johnson sometimes finds himself reflecting on what that "sick" key represented. "My gold ordinary Russwin key stamped 'do not duplicate' has been on my key-ring for 22 years, and remains there even today," he says. "It's a reminder of simpler times, medical collegiality, and community cohesion of years gone by." #



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