

Controlling Health Insurance Costs **By Robert L. Selders, Jr.**

Offering competitive benefits is critical to attracting and retaining great talent. But for many small businesses, providing health insurance isn't always financially viable. Unless located in Hawaii, small businesses with less than 50 employees are not required by state law to offer health insurance benefits. Even so, small businesses are well advised to carefully weigh the pros and cons of providing health care coverage.

After the Affordable Care Act (also known as Obamacare) went into effect, many small businesses have decided to provide health insurance to their employees and take advantage of small business health care tax credits to offset the costs. Others now offer their employees the chance to secure lower group rates for health insurance through the business, or have purchased health care coverage through a government-run insurance marketplace created specifically for small businesses.

Whether health insurance coverage is a viable option or not, small businesses can implement other strategies to help control health care costs. One key strategy is to create a culture that promotes the health and fitness of all employees. By providing employees opportunities to exercise and move, adopt nutritious eating habits, de-stress, balance work and personal life, and avoid overworking, business owners will help their staff stay healthy, productive, and out of doctors' offices and hospitals. All of which directly benefit the bottom line.

Productivity, morale, and absenteeism are all impacted when your employees and business culture adopts healthier practices. The National Center for Chronic Disease Prevention and Health Promotion is a great resource for helping to relate how poor health impacts your bottom line. Just taking the obesity health concern, the CDC has determined the following:

- *Obese employees experience higher levels of absenteeism due to illness than normal weight employees.*
- *Normal-weight men miss an average of 3.0 days each year due to illness or injury.*
- *In comparison, overweight and obese men (BMI 25-35), miss approximately 2 more work days per year than normal-weight men, a 56% increase in missed days.*
- *Normal-weight women miss an average of 3.4 days each year due to illness or injury.*
- *In comparison, overweight women miss 3.9 days, a 15% increase in missed days; obese women (BMI greater than 30) miss 5.2 days, a 53% increase in missed days; and women with a BMI of 40 or higher miss 8.2 days, a 141% increase in missed days, almost one week more of missed work each year than normal-weight women.*

Content source: National Center for Chronic Disease Prevention and Health Promotion | Division of Population Health

Now just imagine the impact to your bottom line if you also include smoking, cardiovascular disease, stroke potential, and employee morale into the equation. Business owners and employees can realize serious economic benefits from pursuing improved health and adopting a health-minded company culture. The savings employers derive on the back end by having a healthy workforce may very well justify the investment in their health on the front end.

Robert Selders, Jr. is a health and fitness expert, author, speaker, and the owner of 3Q Fitness in Garland, TX. He helps busy professionals and business owners get the health and fitness results they want in the time they've got. For more information, please feel free to contact him at Robert@3QFitness.com or visit his website at www.3QFitness.com.