A decorative graphic in the top left corner consisting of several overlapping orange circles of various sizes, with the largest one being a semi-circle at the bottom.


The 5 Keys to Unlocking Effective Health Risk Assessments


INTRODUCTION

After years of using Health Risk Assessments (HRAs), employers are refocusing on the need to get the maximum value from this key wellness tool and to select the best HRAs the wellness industry has to offer. In December, 2010, the Center for Disease Control and Prevention (CDC) called for a stakeholder meeting to discuss HRAs and develop guidance for their use, seeking to incorporate the “best available evidence and expert advice from those working in the field of HRAs and wellness”.

In 2011, the National Business Coalition on Health responded: “The content for the HRA should result in information that is **actionable and useful** by the employee/patient as well as caregivers and practitioners.”² There was one of many industry comments back to the CDC and an important start in looking ahead to better tools. Not surprisingly, the CDC agreed, and one of the top requirements in the resulting CDC guidelines stipulated that “the questions in the HRA must be actionable.”³

Traditionally, HRAs have been a key component of most wellness programs. The CDC first touted the effectiveness of HRAs in 1980 as a way to identify lifestyle choices that put people at risk. Since then, many companies have used them to assess the health risks of their employee population, particularly in the light of health care cost.⁴ HRAs have been shown to provide numerous benefits: they raise awareness and readiness to change, serve as a primary evaluation tool, and foster productive coaching, as just a few examples.⁵

A decorative graphic in the bottom right corner consisting of several overlapping orange circles of various sizes, with the largest one being a semi-circle at the top.



The widespread adoption of HRAs over the last 30 years has provided the industry with extensive information on where HRAs succeed and where they can be better. It has become clear that older, more traditional HRAs do not fulfill their true potential. In these first and second-generation HRAs, the question sets are usually “broad and shallow”, resulting in data that has minimal value for either employer or employee. When this happens, especially year after year, an employer is eventually going to ask – what are we doing this for?

HOW DO YOU GET THE MOST FROM YOUR HRA?

How do you unlock the real power of an effective HRA-based program, what pitfalls should you avoid, and what does it mean for an HRA to be actionable?

For your wellness program to be a success, your HRA should perform all five of the following critical functions:

1. Collect meaningful, actionable data
2. Target the most pressing health behaviors
3. Identify and address barriers to success
4. Create personalized, dynamic programming
5. Encourage participation and engagement

Let's take a closer look at each of these.

KEY #1 COLLECT MEANINGFUL, ACTIONABLE DATA

You can't manage health risks that you haven't measured. To get at the core issues that affect your employees' health, the HRA must collect data that tells the whole story. It's not enough to learn how many employees smoke and how many cigarettes they burn through each day. You must understand all of the factors that contribute to the behavior. How many of your employees' friends and family also smoke? When smokers are surrounded by smokers, quitting is going to be particularly tough. How long does it take before an average smoker in your company has their first smoke of the day – within the first five minutes of waking, within 10 minutes, or at a later time? This is a strong indicator of a person's level of nicotine addiction.

Your HRA must provide this level of in-depth information if you want to design a program that addresses the real needs of the employees. In this case, you need to know whether you should budget nicotine replacement therapy (NRT) or health coaching to address nicotine addiction, or if less comprehensive programs will do the trick. If you have a small number of highly addicted smokers and your budget won't provide for an effective program, maybe smoking isn't a problem worth tackling after all.

Digging deeper yields more **meaningful data** that can help both employees and employers understand the context of their behaviors and the programs needed to address them. Without those kinds of questions, everyone and everything involved – the employee, the Program Managers, the health coaches, the programs – lack the detail to be effective and efficient.

Further, you should be able to **integrate and share** the data collected through your HRA across your entire wellness initiative, both internally and externally. Employers can no longer afford to collect key valuable health data and then keep it in a silo by itself, disconnected from the rest of the wellness program.

If you have a coaching service, all of the rich, meaningful HRA information should be able to feed into health coaching programs regardless of who is providing the coaching service. This allows the coaches to jump into a productive conversation much more quickly and cost-effectively. Otherwise, the coach has to spend time just establishing the basics of the employee's life situation – and that is wasted time and effort.



In-depth
questions

Meaningful
information

Shared
across entire
wellness
program

KEY #2 TARGET THE MOST PRESSING HEALTH BEHAVIORS

Most traditional HRAs make the mistake of asking a broad range of shallow questions. Before you ask employees about everything from sun protection to commuter miles, ask yourself what you are going to do with all that information. In most cases, the answer will be “not much.” Instead, to get the most valuable data, your HRA should focus on the most pressing health behaviors leading to chronic disease. You probably already know this, but just as a refresher, the primary drivers are:

- Lack of physical activity
- Poor nutritional habits
- Tobacco use
- Being overweight

For an HRA to make the biggest impact on the health of your employees, your initial focus should be on these core “Wellness Essentials.” Once again, **go deep**. Instead of just asking about nutritional habits, the HRA should help you and the employees understand more about the context of those behaviors, such as how living with others plays a role in reinforcing good or bad eating habits.

Armed with the right information, employees will “connect the dots” between the information collected by their HRA and subsequent wellness programs. Otherwise, they’ll just get frustrated because they filled out a lengthy HRA and nothing particularly relevant was done for them as a result. Next-generation HRAs are **by design** directly linked with wellness programs associated with identified risks (e.g., nutrition programs).

If you are ready to move beyond the “Wellness Essentials,” other important topics include work-life balance, stress, depression, sleep, and other factors affecting productivity. These are focused areas where any improvement you can make will reap big advantages.



KEY #3 IDENTIFY & ADDRESS BARRIERS TO SUCCESS

Here's a fact: many, if not most, employees **want** to be healthier. They actually want to lose weight or eat better or get more exercise. They want to feel better. They just don't know where to begin or how to overcome all the obstacles that get in the way.

Most HRAs help establish an initial baseline of a person's current health and potential risks. That's important, but that's just the beginning. The HRA should also help the employee set personalized wellness goals. And even more than that, the HRA should help the employee identify and overcome their particular barriers to achieving those goals.

The HRA should be the entry point into a dynamic wellness program that seeks to push a person forward, a little at a time, toward optimal health. At each step, the system should know what barriers stand in the way and provide personalized content to help the employee be successful in their desire to be healthier.

It is equally important for the employer to understand these barriers at the aggregated, population level. By knowing the most common barriers that keep their employees from exercising, for example, program managers can design options to address these challenges. If lack of time is a top barrier, this knowledge should drive program decisions – the employer might want to provide an exercise program that workers can attend together during a lunch hour. This makes a practical link between the information gathered from the HRA and program action.



KEY #4 CREATE PERSONALIZED, DYNAMIC PROGRAMMING

Traditionally, HRAs have been viewed by most employees only as a requirement to receive an incentive. Once they get their reward, the employee forgets about anything the HRA told them. As another drawback, the HRA provides information that is just a snapshot in time. Much of that information may become outdated over the course of the year: people stop exercising, take up smoking again, fall back to bad habits.

These drawbacks are, again, the result of thinking about the HRA as a disconnected product or service. There is a far better approach. The HRA should be just the first step in an integrated, dynamic program that can benefit the employee all year. In fact, the HRA and a full-featured wellness system should be components of the same continuous process. The insights gathered from the HRA should be applied across a wide range of program applications.

When tied in such a logical way, employers would never ask themselves whether to include an HRA as part of their upcoming wellness activities. It would be unthinkable to start a new year of programming without step 1 – the HRA – because the HRA is so instrumental in creating personalized wellness plans.

We know that an individual's health, attitudes, interests, and opportunities change all year. The HRA should set an initial plan in motion, and the wellness system should track progress or changes, then help employees modify their goals and strategies as needed. Every data point the system gathers, whether from a tracker or participation in a program, is equivalent to a "mini-HRA" question that updates what the system knows about the employee since the initial HRA. The information all flows into the same database and data model. The approach is highly dynamic, highly integrated.

As the system learns new information about the employee, it adjust accordingly. The employee will see that they have not been pigeonholed into some static category, but rather that the system changes with them. If they have made any improvements, they'll see the results of their efforts, even on a small scale. In turn, this periodic, positive reinforcement and programming adjustments will help drive engagement.

The bottom line: the new, best-of-breed HRAs are dynamic facilitators of wellness programs, not isolated, static reports of current health risk.

KEY #5 ENCOURAGE ENGAGEMENT & PARTICIPATION

For a wellness program to be effective, employees must be motivated to participate and succeed. The HRA plays a key role. It must generate a wellness score that can be improved with small changes, and goals that are easily achievable.

If the HRA doesn't differentiate between small behavioral changes from one year to the next, it can be demoralizing for employees who are making important progress. Similarly, HRAs that identify risks over which employees have little control (e.g., daily commuter miles) will simply frustrate and annoy them, increasing the likelihood that they will disengage.

As employees work through different elements of a wellness program, a dynamic system can provide feedback and an updated wellness score to let them know how they are doing. The employee sees that their input has reshaped the program in a personalized way, providing powerful encouragement. Because their HRA, goals, programs, and rewards are all integrated in a seamless process, they will be more likely to stay engaged and succeed.

As a final note, the HRA should be easy to read. The CDC guidelines state that the HRA should be written in plain language at a 6th grade literacy level. People are less likely to engage with something that seems like it was written by researchers. If you have a sizable Spanish speaking population, then it is also essential to have an HRA and integrated wellness system to support their needs.



CONCLUSION

When people feel better, they do better. The impact of healthy employees is measured not only by reducing direct healthcare costs, such as unnecessary prescription medication, doctor visits, and medical procedures, but also by increasing days on the job, productivity, and client satisfaction.

Using a next generation HRA that is integrated with a comprehensive wellness program is the first step toward achieving those goals. Unfortunately, many companies invest in HRAs that collect tons of information that sit on a hard drive somewhere, with little or no practical integration into the overall wellness strategy.

With the right HRA, employers can collect the right information, put it to use, and actually see positive results just as the employees will see a positive impact on their health.

References

1. Development of Health Risk Assessment Guidance; Public Forum. 75 Federal Register 250. Notices (30 December 2010), pp. 82400-82402.
2. Centers for Disease Control and Prevention. *Comments requested in the Federal Register for the development of guidance for Health Risk Assessments (HRAs)*. January, 2011.
3. Paula Staley, MPA, RN; Paul Stange, MPH; Chesley Richards, MD, MPH, *Interim Guidance for Health Risk Assessments and their Modes of Provision for Medicare Beneficiaries*. Office of Prevention through Healthcare Office of the Associate Director for Policy Centers for DiseaseControl and Prevention
4. Health Risk Appraisals at The Worksite – Basics for HRA Decision Making, National Business Coalition on Health
5. David Hunnicutt. *The 10 Benefits of Conducting a Personal Health Assessment*. WELCOA Absolute Advantage, 2008.

