# Choosing the Health Risk Assessment That's Right For You

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ne of the most important decisions that you'll ever make with respect to your workplace wellness program is choosing the right HRA. Unfortunately, because of the groundswell of new providers, not to mention the recent scientific advancements in health and wellness, making the right choice is not an easy thing to do.

But not to worry.

With a little bit of information and some solid guidance, it's a sure thing that you can indeed pick the HRA that's right for your particular situation. To that end, in this article we'll try to provide you with essential information that addresses what you should be looking for in a good HRA. In addition, we'll raise some issues that you should be sure to have reconciled before you make your final choice.

# Finding The Perfect Fit

Perhaps the most important place to start our discussions is with the understanding of "best fit." For years, I have heard worksite wellness practitioners from the four corners of the United States talk about "good" and "bad" HRAs. Inevitably, the conversation ultimately boils down to one provider being better than another.

From where we sit, this may not be the most productive conversation when it comes to choosing the right HRA.

Instead, we believe it would be more appropriate to talk about "best fit." Indeed, it's been our experience that there are lots of good providers of HRAs doing business today in the U.S. And while each and every HRA product may not be suitable for every situation, we do honestly

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believe that vendors are doing their very best to develop leading-edge products to meet the demands of an ever growing marketplace. So rather than hammering the vendors whose products may not be right for you and labeling them as substandard wannabe's, it may be more appropriate to write it off as "it's just not a good fit right now."

Thinking "best fit" rather than "good or bad" is important for a variety of obvious reasons not least of which is the very real possibility that you may need these folks in some capacity in the future. If you burn your bridges with harsh words, it may come back to haunt you down the road. So, rather than getting into non-productive dialogue and pitting vendor against vendor, we believe it's best to write it off as "it's just not a good fit at this time."

That being said, it's time to move on to learning more about selecting the HRA that's right for your organization. Let's begin by looking at content.

# **The Basics**

When it comes to choosing the right HRA for your organization, there are some content sections that should be considered essential core elements. Specifically, we would recommend that the following sections of an HRA should be considered non-negotiable and must be present if you are going to select it as your company's primary tool.

## **General Information**

This section will allow the participant to enter all of their basic contact information including name, address, city, state, zip, email address, etc. Because you'll want to follow up with your HRA participants at some point in the future (with health coaching or targeted programs), you want translated need—this information.

# **Personal Health History**

The personal health history section captures a lot of important and relevant information related to the person's health background. Because this information will provide the basis for determining overall health risks, it should be present in any health risk appraisal you choose.

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# **Family Health History**

Because family health history is such an important part of determining an individual's overall health status—insomuch as we know that a significant percentage of many serious health conditions have some connection to family history—you'll want to be sure that this section is included in your HRA.

# **Healthcare Utilization**

Healthcare utilization can tell us a lot about a person's health status. For example, if they had zero utilization in the past year we know that they're not taking part in preventive screenings. Moreover, if their utilization is extreme, it may suggest that something serious is going on. In either case, asking healthcare utilization questions will not only give an individual a better idea of what their patterns are but it will give the employer some important data in an aggregate format.

# **Physical Activity**

Recent research is telling us that physical activity may very well be the magic bullet when it comes to staying healthy. A good HRA will gather information related to the type of activity as well as frequency, intensity, and duration.

### **Nutrition**

With an epidemic of obesity taking hold of the U.S., it going to be very important to gather information related to nutritional habits and practices. Specifically, a good HRA will gather data on the percentage of high-fat foods consumed as well as daily fiber intake, consumption of fruits and vegetables, and maybe even fast food intake.

# Tobacco Use

Although tobacco use has declined significantly in the last 40 years, it's still one of the leading causes of death in the United States. In light of this, a quality HRA will include questions about tobacco use—cigarettes, cigars and chewing. In addition, because of the dangers of secondhand smoke, it's important to capture this information as well.

# **Emotional Health**

Specifically, this section should address two components—stress and depression. In fact, a really good HRA is going to ask the participant for important information about day-to-day stressors; things like time management, clear expectations, and sense of purpose. In addition, it should ask questions that address preliminary indicators that may point to depression as a personal health concern. Although many instruments fail to address this important topic, we believe it should be a part of the HRA experience.

# **Dental Health**

Although this seems like it should be a topic of minor concern, addressing dental health within the HRA experience is actually very important. Indeed, given the recent research revealing dental health concerns to be an influencing factor for cardiovascular disease, dental health is an issue that should be a part of your company's HRA.

# Men's and Women's Health Issues

To round out the content sections of a good health risk appraisal, we would suggest that you make sure that the instrument addresses specific men's and women's health concerns. For example, men's issues should include things like prostate screening, etc. and women's concerns should address topics like breast and reproductive health.

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# What About Biometric Data?

Another important component of any good health risk appraisal is its ability to capture and record biometric health data. For those who are just getting started in the HRA process, biometric data refers to individual health information that addresses such things as blood pressure (systolic/ diastolic), cholesterol levels (HDL, LDL, Triglycerides, etc.), blood sugar (hemoglobin A1-C), and height and weight. Logistically, this information is usually gathered through a health screening process whereby an outside firm is hired to confidentially screen each of your employees. Upon completion of the health screen, each employee is given a card with their critical values on it. The numbers are then entered into the actual HRA itself by each participant when they log in.

By having a biometric section included in your HRA, you'll be ensuring that all of the essential data that goes into developing a comprehensive health profile for each of your employees is adequately considered. Ultimately, biometric data goes a long way ensuring the results of the HRA are accurate.

But what if you don't have the budget to conduct a comprehensive health screening for each of your employees? Will the HRA results be compromised?

The answer is not necessarily.

In fact, to address this very issue, HRA developers have implemented a work-around solution. Instead of entering actual biometric numbers, each employee is given a range that best describes the person's present situation. For example, rather than entering the actual blood pressure numbers (let's say 120/90), the employee will be able to check a box that indicates if their blood pressure

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is normal, borderline high, or high. While not perfect it, it is a totally acceptable protocol and it has been used by hundreds and hundreds of companies across the U.S.

The bottom line is this: whether it's a fill in the blank or check box option, biometric information should be considered an essential part of any good health risk appraisal.

# **The Features**

Now that you've spent some time pondering how the content and the inclusion of biometric data will impact your HRA decision making process, it's time to turn our attention to the general features of a good HRA.

# **Online Versus Hard-Copy**

The first major decision you'll have to make is whether to choose an online version, a hard-copy version, or both. Obviously, in making this decision you will need to consider the working environments of your employees, your company's present infrastructure and your overall ability to handle the administration of electronic and/or hard copy versions. Learning from those who have gone before, the electronic version is usually the most affordable and the easiest to administer and manage. However, an online version is not always right for every organization and you shouldn't be made to feel bad if you need to go with a hard-copy version.

# Short Form Versus Comprehensive Version

It's been said that when it comes to HRA's, it's all about investment and payback. And this certainly applies to the notion of selecting a short form versus a more comprehensive version. Generally speaking, the shorter your HRA, the more participation you'll get (although now that people are using more aggressive incentives, that's

not always true). Thus, by choosing a shorter form HRA, you can maximize participation and get the important data you need to effectively guide your program. If you choose a longer, more comprehensive form, you'll need to do more convincing in order to get adequate participation rates, but the trade-off is you'll get a truckload of data in return.

That being said, here's what I would recommend.

Select the HRA that will give you the maximum amount of data with minimum amount of effort. Most often, this means choosing an instrument that has around 85-90 questions and requires about twenty minutes to complete.

# Quality And Length of The Individual And Aggregate Reports

Another feature you'll want to consider is the overall quality and length of the individual and aggregate reports. This is important because it is the report itself that will, in large part, dictate what actions are taken next—and if your reports are too short or too long, the outcomes could be impacted.

To address this item, I would recommend obtaining samples of both the individual and the aggregate reports before making any decision.

# **Cost And Set-Up Fees**

This is a big one. Unless your careful, administering an HRA can get to be expensive. As a result you'll want to negotiate very carefully and systematically with your chosen vendor. When all is said and done, it's not unreasonable to expect that you'll pay about \$5 to \$7 per employee for an electronic version and about \$10 to \$15 for a hard-copy version. In addition, you Another important component of any good health risk appraisal is its ability to capture and record biometric health data.

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may experience a one-time set up fee to ensure that your account is configured properly.

To guarantee that you are getting a competitive price, you should make it a point of asking your vendor if you are getting their best price. Sure, it's a little bit uncomfortable to ask such a question, but it could save you a lot of money down the road.

# **Sticking Points**

In this article, we've presented a lot of information that should help you select the health risk appraisal that's right for you. But be forewarned: even if you take all of the information in this article to heart, there are still several additional sticking points that should be considered before you make your ultimate decision.



# How Difficult Is It To Access/Transfer Your Data?

This is never a topic of conversation on the frontend of the HRA purchasing process. However, from experience, I can tell you that it will be a significant sticking point on the tail end of your experience—and you may not like the response you'll get—unless you talk about this topic before you purchase.

Interestingly, with many HRA providers there is still some question as to who actually owns the data. Even though it's your company's information, your provider may not have to turn it over to you if you change providers or discontinue the process unless you negotiate the terms upfront. Needless to say, providers do this to make it difficult for you to switch to another HRA.

You have been officially warned.

# When Will You Receive An Aggregate Report?

This is another little discussed detail that can come back to haunt you unless you get on it right from the beginning. As we've discussed in other articles too numerous to mention, the aggregate report is the one key document that unveils the essential programs that your company should be offering. And

if that's not enough, it's also serves as your organization's barometer that detects important changes in overall risk factors.

In light of this, it's important that you determine when you'll receive your aggregate report from your HRA provider. Generally, the time frame should be one to two weeks after the close of the HRA. If it's longer than that, you run the risk of losing momentum.

# Will Someone Walk You Through Your Results?

The final sticking point worth considering in selecting the right HRA for you is whether or not someone will walk you through your results. Although it's not a deal breaker, it shouldn't come as a surprise to know that you get a whole lot more out of having someone help you decipher all of the findings as compared to just going through the report yourself. Be sure to negotiate an interpretive session when you sign up for the HRA.

# Summary

In this article, we've put forth many of things that should be considered before you select the health risk appraisal that's right for your organization. By methodically working through the items outlined in this article, we're confident that you'll make the right choice.

#### ABOUT David Hunnicutt PHD

Dr. David Hunnicutt is the President of the Wellness Council of America. As a leader in the field of health promotion, his vision has led to the creation of numerous publications designed to link health promotion objectives to business outcomes.



provides worksite wellness products, services, and information to thousands of organizations nationwide. For more information, visit **welcoa.org**.

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