

Report

Small Business Attitudes on Wellness Programs

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Table of Contents

Introduction: Small business attitudes toward wellness programs.....	3
Research methodology	3
Why do small employers offer or want to offer wellness programs?	5
Awareness of wellness programs	6
Small businesses not offering wellness want to help their employees	10
Barriers to implementation	12
Opportunity to increase number of companies offering programs.....	14
Wellness program components that interest small businesses	14
Trusted messengers	15
Recommendations.....	17
Conclusion	18
Survey topline and crosstabs	19

Introduction: Small business attitudes toward wellness programs

The Affordable Care Act (ACA) marked a historic shift in the way the nation addresses healthcare. For the first time, it placed a major emphasis on prevention and wellness—and with good reason. Evidence shows that such programs can help promote healthy behaviors among participating employees and improve employees' access to necessary health screenings, immunizations and follow-up care.¹ For employers, these programs have the potential to lower premiums, boost productivity and reduce absenteeism—all important considerations for small businesses operating with a small staff on narrow margins.

Although large employers and public-employee unions have been expanding wellness programs in recent years, small businesses have lagged in this endeavor. Since small businesses employ nearly 50% of all private-sector workers, any comprehensive expansion of wellness and prevention efforts must include a role for this large swath of private sector employers. For small businesses to take advantage of wellness and prevention opportunities, it is crucial that we understand their opinions on wellness programs and how to message, design and deliver them in a way that will provide the best opportunity for widespread adoption.

The goal of this project was to reveal the challenges that small businesses face in adopting workplace wellness programs and uncover potential solutions to those challenges, as well as identify workplace wellness program components that small businesses would like and use. Our intention was to fill the information void that surrounds the subject by going directly to small business owners and soliciting their opinions on workplace wellness programs. We undertook a course of study that included extensive polling and a series of informal focus group-style discussions with small business owners across the country to engage them in a conversation about whether and how wellness programs could work for them.

The broad results of our research are promising. They indicate that small business owners are truly interested in workplace wellness programs. The good news is that their interest and willingness to have wellness programs are not necessarily tied to financial incentives (though those would be welcome). Caring and compassion for their employees—who they often feel are like family—is a primary motivating factor for a small business owner to want to implement wellness programs. However, there are issues that can get in the way of—or, if not properly addressed, prevent entirely—small business owners implementing wellness programs at their businesses. These boil down to the time required to implement and administer a program, the money required to establish and administer a program, a lack of knowledge about what programs and policies are effective and where to begin. These findings are still encouraging, as these issues can be classified as obstacles to small business owners implementing a program rather than barriers to doing so. Obstacles can be overcome.

Research methodology

Our research was based on polling of small business owners nationally and in 10 target states. We supplemented this quantitative information with qualitative information from 10 informal “focus group” style discussions led by Small Business Majority staff.

To design the study, we drew on our own considerable research expertise and worked with longtime partners the Trust For America's Health (TFAH), the Prevention Institute and the Alliance for a Healthier Minnesota (The Alliance for a Healthier Minnesota was a key partner to work with as they recently completed a business survey on wellness in partnership with the Society for Human Resource Management), Advancing Wellness, Jason Andrew (a California broker with a special interest in wellness, the Institute for Health), Productivity Studies, and Terry Gardner, who is Small Business Majority's Vice President of Policy & Strategy and an expert on wellness and small business.

¹ Caloyeras, John P, Huang, Christina Y., et al. (2013). *Workplace Wellness Programs Study*. RAND Corporation. http://www.rand.org/content/dam/rand/pubs/research_reports/RR200/RR254/RAND_RR254.pdf

National opinion poll

This poll reflects a national online survey of 529 small business owners with between two and 100 employees, conducted by Public Opinion Strategies and Research Now. The survey was conducted during January 2014 with oversamples of at least 100 small business owners in the following states: California, Colorado, Maryland, Michigan, Missouri, New York, North Carolina, Ohio, Pennsylvania and Virginia.

Poll respondents were selected from small business owners who have registered to participate in Research Now online surveys and polls. As the sample is based on those who previously self-selected for participation in Research Now surveys, rather than a probability sample, no estimates of sampling error can be calculated.

The sample was segmented by company size to enhance our understanding of the issues and challenges small businesses face, based on company size. We know that the vast majority of small businesses (more than 80%) have fewer than 15 employees. Moreover, Public Opinion Strategies knows from other polling it has conducted on this topic that wellness programs are more common among larger small businesses. We wanted to examine the specific issues for very small businesses and what works for the larger small businesses, with the idea that the larger firms are likely to lead the way on these issues and the smaller businesses are going to face more challenges, but will follow their lead.

To help provide more insight by company size, we segmented this survey into two samples based on number of employees. We completed 264 interviews among companies with 2-14 employees and 265 among companies with 15-99 employees. We only allowed respondents who were involved in personnel decisions in their company to take the survey. Indeed, the size of the company was a major driver of differences on attitudes about and practical experience with wellness programs.

Note: Within the report, those companies with 2-14 employees will be referred to as “very small businesses” and those with 15-99 employees as “larger small businesses.”

Small business discussion groups

We held 10 informal focus group-style discussions of small business owners in Bakersfield, Los Angeles and San Jose, California; Denver; St. Louis; Cincinnati, Ohio and northern Virginia. These extensive discussions were led by and organized by Small Business Majority staff, rather than a focus group researcher.

To identify discussion group participants, we invited small business members from Small Business Majority’s network and partnered with local business organizations that invited their own members as well. When possible, we tried to balance the discussions between businesses from different industries with varying numbers of employees.

Each discussion group had between seven and 12 participants. The discussions probed a number issues, including:

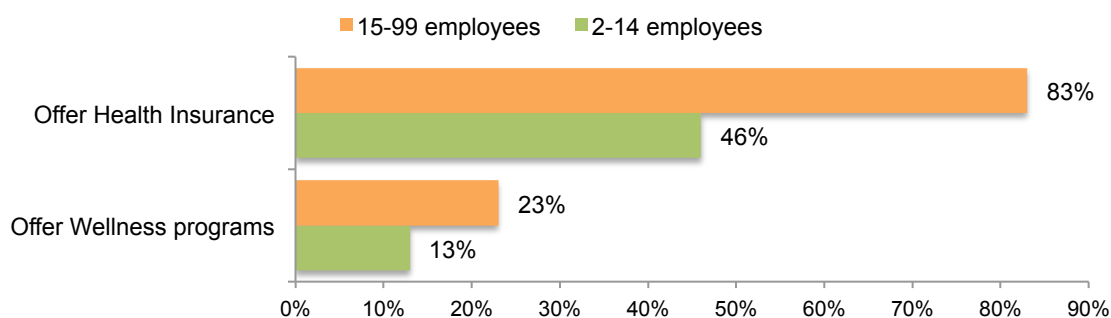
- The practicalities of implementing a wellness program at a small business
- What relation, if any, workplace wellness should have with insurance premiums and/or cost-sharing arrangements
- The entities small employers are most willing to work with on wellness implementation: insurers, brokers, exchanges, chambers of commerce, community nonprofits, public health departments or others

Why do small employers offer or want to offer wellness programs? They want to help their employees

Small business owners are very interested in wellness programs, exhibiting a strong understanding of what they are, depth of thought about how such programs might work at their companies and a motivation for offering them that is promising for future adoption. In a development promising for spreading wellness programs to small business owners, our research suggests that lowering insurance rates is not the top reason why they would want to offer a program. For small business owners who often work day-in and day-out with the same people for years, employees feel like family. In addition, they see other bottom-line benefits for their businesses like productivity gains. For these reasons, the health and productivity of employees top the list of reasons to offer a program among those businesses that offer them now.² This is very encouraging, as incentives such as lower insurance rates and tax credits are likely to be slow in coming, if they come at all. As mentioned above, small business owners also point to other reasons to offer a program that are bottom-line oriented but are not of the cash-in-hand variety—namely increased productivity, reduced absenteeism and reduction in the cost of healthcare in the system overall.³ That said, small business owners would welcome a drop in insurance rates, tax credits or other financial returns on investment to start a program.

There is potential to expand wellness programs to a large share of small businesses, especially those that are considered very small businesses (2-14 employees). Our polling found that very small businesses (those with 2-14 employees) are currently much less likely to invest in wellness programs or offer their employees health insurance.⁴ In comparison, larger small businesses (15-99 employees) are about twice as likely as those with 2-14 employees to offer wellness plans and nearly twice as likely to offer health insurance.⁵

■ **Figure 1: Online Poll: Benefits Offered by Company Size**



**Asked of all small business owner participants (Sample: N=264 SIZE 2-14, N=265 SIZE 15-99)*

Generally, among all companies surveyed, very small businesses said the main reason businesses decide not to offer wellness programs is because they say they are “too small” and larger small businesses said the programs “cost too much.”⁶ But most of the top reasons cited for not offering could be classified as “obstacles” vs. “it won’t work or won’t have any benefit.” This is encouraging as the obstacles can be overcome.

² Question 15 (asked of those businesses that offer wellness programs): “To the best of your knowledge, what are your business’s reasons for offering a wellness program?”

³ Ibid.

⁴ Question 10: “Does your business offer employees a workplace wellness program?”

Question 1: “What types of healthcare plans, if any, does your business currently offer your employees?”

⁵ Ibid.

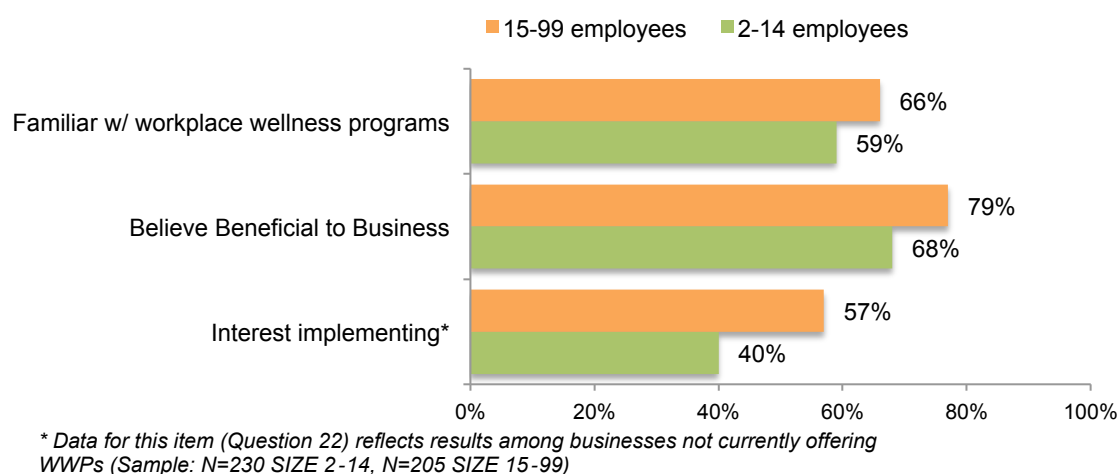
⁶ Question 25: “Regardless of whether you have a workplace wellness program at your business or not, what are some of the reasons why businesses like yours often decide NOT to offer a workplace wellness program?”

Here is a baseline look at the understanding of and interest in wellness programs among small business owners that do offer wellness programs and those businesses that do not, and how participation in wellness programs can be expanded to a larger extent in the small business community.

Awareness of wellness programs

Awareness among small business owners of wellness programs is high. On average, we found larger small businesses are more likely to be familiar with workplace wellness programs, more likely to believe these programs would be beneficial to their business and more likely to express interest in developing such programs in the next three years. But we also found that among very small businesses, familiarity, belief in the benefits and interest in implementing wellness programs is strong. Our polling found that 59% of small businesses with 2-14 employees are familiar with wellness programs, as compared to 66% of small businesses with 15-99 employees that are familiar with wellness programs.⁷ Encouragingly, 68% and 79% respectively believe they would be beneficial to their business.⁸

■ **Figure 2: Online Poll: Perceptions of Wellness Programs**



Open-ended responses in our polling and during our small business owner discussions suggest most respondents, regardless of company size, understand what the term “wellness program” means even if they are not familiar with particular programs. When asked what constitutes a wellness program, poll respondents and discussion group participants replied that gym access or memberships, nutrition education, flu shots, smoking cessation and other preventive maintenance information and activities are what define a workplace wellness program.⁹

When asked to discuss this question in more depth during the small business discussions, small employers said they see many wellness programs as sizeable endeavors undertaken by large corporations, such as organized exercise competitions, on-site gyms or paid gym memberships or healthy food offered in corporate cafeterias. There was less awareness of small and simple programs that can lead to increased wellness and a culture of health, e.g., bringing fruit to company meetings, health education sessions, flu vaccine clinics, encouraging use of the stairs, noon-time walks or stretching breaks.

⁷ Question 7: “In general, how familiar are you with workplace wellness programs?”

⁸ Question 9: “In general, how beneficial would you say workplace wellness programs might be to businesses like yours?”

⁹ Question 8A (asked of businesses familiar with workplace wellness programs): “In your own words, please write below how you would describe what a ‘workplace wellness program’ is.”

Question 8B (asked of businesses not familiar with workplace wellness programs): “If you had to guess, in your own words please write below what you think the term ‘workplace wellness program’ might mean.”

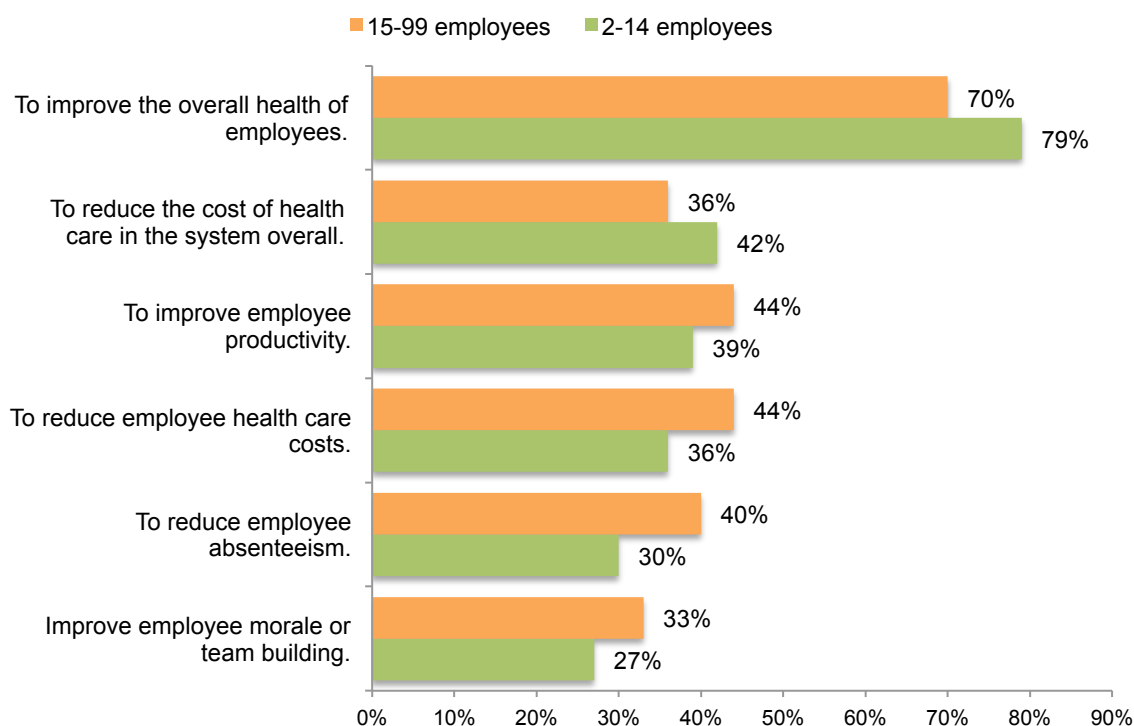
Small employers report wellness programs are good for business, employees

Small business owners who do offer wellness programs overwhelmingly see them as beneficial to their business. Of those that offer programs, 88% of businesses with 2-14 employees and 98% of businesses with 15-99 employees believe they are beneficial to their companies.¹⁰

As stated earlier, a top motivation for utilizing wellness programs is to promote the health and wellness of their employees. Poll findings speak directly to this point: among small businesses of all size that do offer wellness programs, the top reason for doing so is reported as improving the overall health of their employees. A vast 79% of small businesses with 2-14 employees and 70% of those with 15-99 employees state improving the overall health of their employees is their top reason for offering the programs.¹¹

Other key motivators for offering wellness programs include bottom line-oriented reasons such as reducing the costs of healthcare, improving employee productivity and reducing absenteeism.

■ **Figure 3: Online Poll: Business reasons for offering wellness programs**



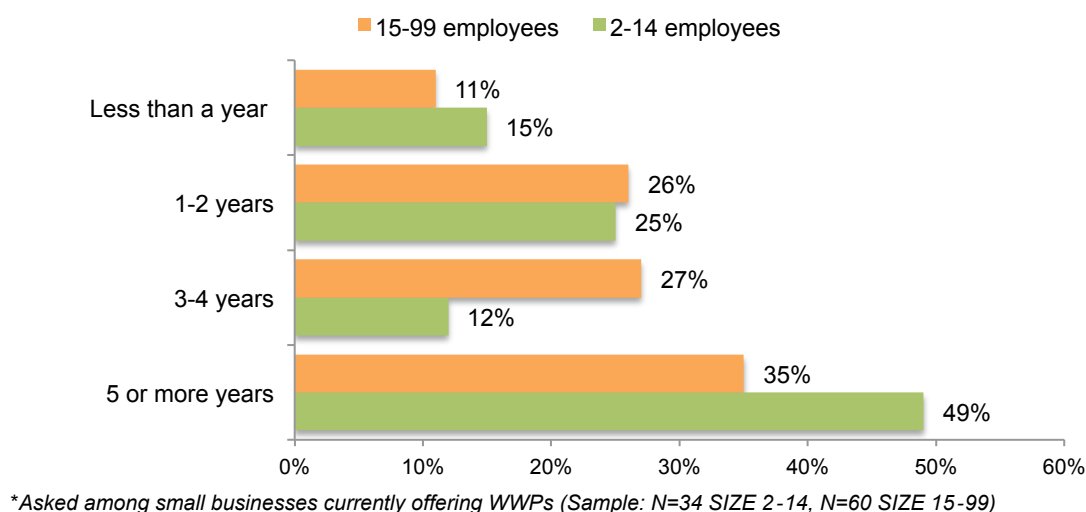
* Asked among small businesses currently offering WWPs (Sample: N=34 SIZE 2-14, N=60 SIZE 15-99)

¹⁰ Question 9: “In general, how beneficial would you say workplace wellness programs might be to businesses like yours?” (Note: see poll result crosstabs on page 45 for these results.)

¹¹ Question 15 (asked of those businesses offering programs): “To the best of your knowledge, what are your business’s reasons for offering a wellness program?”

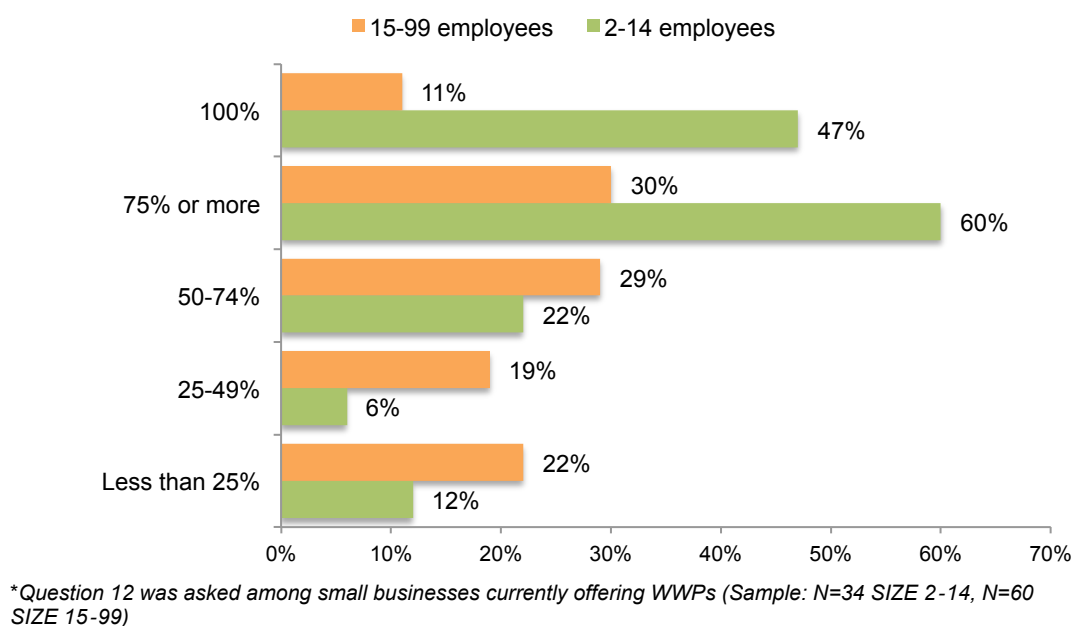
Additionally, the average length of time that small businesses have had wellness programs in place is encouraging. Almost half of businesses with 2-14 employees and 35% of businesses with 15-99 employees have utilized a wellness program for five or more years.¹² We believe this is evidence that wellness programs work and are beneficial. If they were not successful or were too expensive, a private business would terminate the program.

■ **Figure 4: Wellness program time period**



Another very encouraging finding is the high rate of participation in those wellness programs. Obviously, for wellness programs to catch on and flourish, employees have to buy in.

■ **Figure 5: Levels of participation in wellness programs**

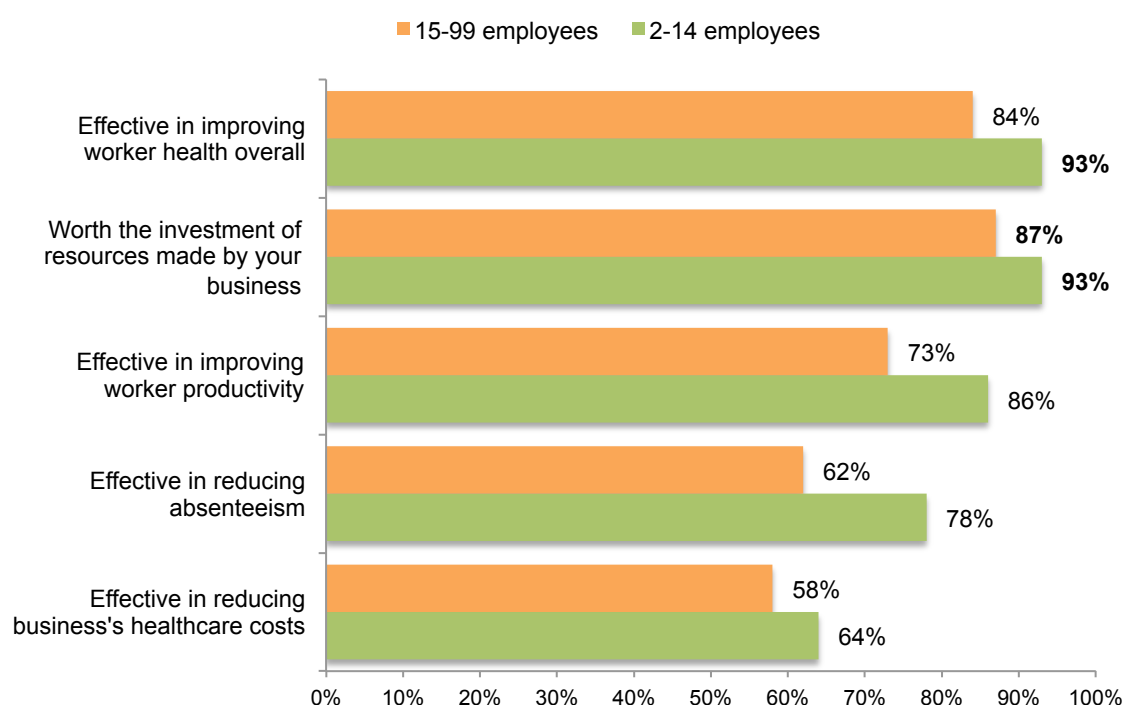


¹² Question 10B (asked of businesses offering wellness programs): “How long has your business offered employees a workplace wellness program?”

The most common wellness programs offered by small businesses of all sizes are flu vaccinations and health risk assessments. Other popular wellness programs include nutrition, tobacco cessation, alcohol and substance abuse and fitness programs.¹³ In verbatim responses, very small businesses employees mention fitness programs as being their most successful offering, and larger small businesses say that fitness programs and flu vaccinations are their most successful programs.

What's more, small businesses that offer wellness programs report positive experiences with their programs. They provided high marks across several categories of effectiveness, including that they are effective in improving worker health overall, worth the investment, effective in improving worker productivity, effective in reducing worker absenteeism and effective in reducing their business' healthcare costs.¹⁴

■ **Figure 6: Positive effects of wellness programs**



**Asked among companies that have offered a wellness program for at least a year (Sample: N=29 SIZE 2-14, N=53 SIZE 15-99)*

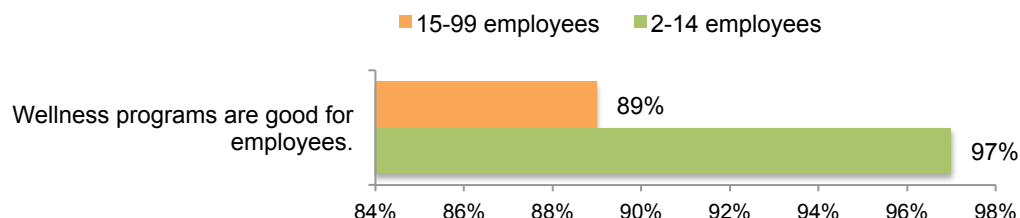
In addition, a large number of businesses with wellness programs report they are beneficial to their employees. Ninety-seven percent of very small businesses and 89 percent of larger small businesses report their wellness programs are good for their employees.¹⁵

¹³ Question 13 (asked among businesses offering wellness programs): "Which, if any, of the following wellness programs are currently offered by your business?"

¹⁴ Questions 16-19 (asked among businesses offering wellness programs for more than a year): "Please indicate on the scale below whether, based on your experience, over the last year your business's workplace wellness program was: 16) Effective in reducing your business's health care costs; 17) Effective in reducing worker absenteeism; 18) Effective in improving worker productivity; 19) Effective in improving worker health overall"

¹⁵ Question 21 (asked among businesses offering wellness programs): "Overall, how beneficial do you think employees find your business's workplace wellness program to be?"

■ **Figure 7: Experience with wellness programs**



*Asked among small businesses currently offering WWPs (Sample: N=34 SIZE 2-14, N=60 SIZE 15-99)

As these results show, business owners who utilize wellness programs like them and believe they are good for their businesses and their employees, which is promising for expanding wellness programs to other small business owners.

Small businesses not offering wellness want to help their employees

Like small businesses that already have wellness programs in place, business owners not currently offering wellness programs are interested in implementing them because they believe the programs would be good for their businesses and their employees.

Of those that currently do not offer programs, 65% of businesses with 2-14 employees and 72% of those with 15-99 employees believe wellness programs would be good for their businesses.¹⁶

What's more, a majority of respondents not offering programs believe they would be helpful to their employees. Fifty-six percent of very small businesses and 68% of larger small businesses believe wellness programs would benefit their workers.¹⁷

As stated earlier, many small business owners think of their employees as family. It should come as no surprise then that regardless of company size, our small business discussion groups and our polling revealed that most thought that an important outcome of implementing or expanding a wellness program is to promote a healthier and happier employee. Half (50%) of respondents with 2-14 employees say it is *very important* (85% total important) for a wellness program to result in a healthier and happier employee, and 44% say that is a *certain* or *very likely* outcome. Likewise, 55% of companies with 15-99 employees say it is *very important* (92% total important) for a wellness program to result in a healthier and happier employee and 49% say that it is a *certain* or *very likely* outcome.¹⁸

“I’d like my employees to be happier, balanced and less stressed. A happier person is a healthier person,” said the owner of a gym catering to female clients in Denver.

Our group discussions revealed that small business owners feel that a happy, healthy employee is important to retention, which is vital to small business success.

There are other factors that small business owners feel are important outcomes of a wellness program. Increasing employee productivity, improving morale, reducing insurance rates, helping to lower costs in the healthcare system overall, reducing on-the-job injuries and potentially utilizing a federal

¹⁶ Question 9: “In general, how beneficial would you say workplace wellness programs might be to businesses like yours?” (Note: see poll result crosstabs on page 45 for these results.)

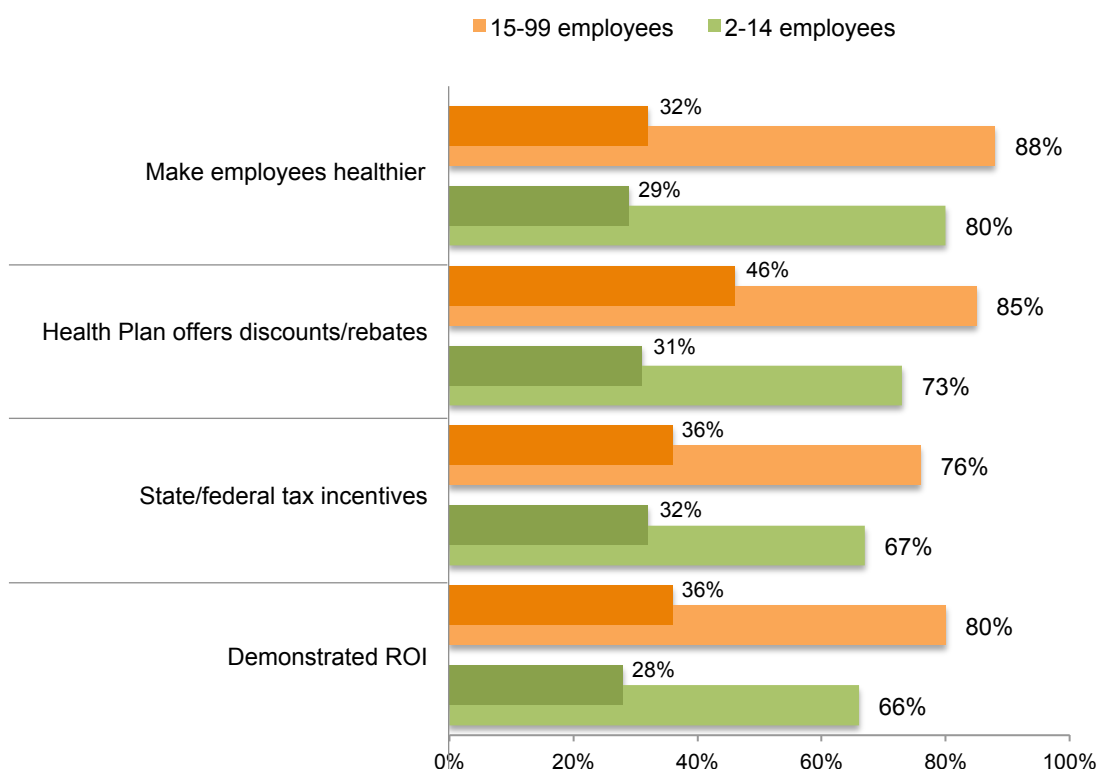
¹⁷ Question 24 (asked of businesses not offering wellness programs): “In general, how beneficial do you think your business’s employees would find a workplace wellness program if your business created one?”

¹⁸ These results reflect data from part of a split sample battery of questions asked of survey participants in questions 33A through 43B.

or state tax incentive are all cited as important reasons for implementing or expanding a wellness program.¹⁹

While promoting a healthier workforce is seen as the top motivation for small businesses to create or expand wellness programs, premium discounts/rebates and tax incentives are also components that attract the attention of these business owners and operators.

■ **Figure 8: Top Motivations (Strongly Agree/Total Agree)**



**Asked of all small businesses participants (Sample: N=264 SIZE 2-14, N=265 SIZE 15-99)*

When probed further about their motivations in the discussion groups, small business owner participants had more detailed opinions about financial incentives for offering wellness programs. While this is an important consideration for small business owners, many participants said their priority was promoting a healthier workforce but still welcomed discounts on health insurance premiums. In our California discussion groups in particular, some small business owners were fine with insurance companies providing premium discounts for employee participation in wellness programs, but they also raised concerns about this creating issues related to discrimination and privacy. There were also concerns about whether these incentives would be tied to results or simply to participation. Our discussion groups revealed the topic of insurance premium discounts can be complicated, and creating a happier and healthier workforce could be a persuasive reason to offer wellness programs.

¹⁹ These results reflect data from part of a split sample battery of questions asked of survey participants in questions 33A through 43B.

Barriers to implementation

Time, money and lack of knowledge about how to start a wellness program are the largest hurdles facing small business owners who want to implement a wellness program.

“I love the idea. It comes down to time and resources. I think it’s great, believe in it strongly. I don’t think we are there. Maybe in a few years,” said the owner of a small testing laboratory in Bakersfield, California.

Small business owners wear many hats and perform many jobs at their business: they hire and train employees, they perform payroll duties, they do taxes, they run the cash register, they order inventory and supplies, and as several noted during the discussion groups, they will clean the bathrooms if it needs doing. In short, they are pressed for time and designing and implementing a wellness program would be another duty added to an already long list—one that could easily disappear altogether if this becomes a complex and time-consuming task.

In addition, small business owners will prioritize making payroll, paying rent, ordering inventory and any number of other financial commitments needed to keep the doors open

over programs that cost a lot of money—gym memberships, facility construction, financial incentives for employees or gear—to start and are not necessarily essential for the business to operate.

We also learned small business owners harbor some doubts about wellness programs. Two-thirds of very small businesses and 76% of larger small businesses stated the lack of a return on investment would be a serious barrier to expanding or implementing a wellness program.²⁰ Other concerns are that the programs would do little to improve overall health or only impact a limited number of workers. For larger companies, reducing insurance rates is a very important outcome of a workplace wellness program, but fewer than three in 10 see this as certain or very likely.²¹

(Serious/Not serious)	2-14 employees	15-99 employees
Does not result in a financial ROI	66%/34%	76%/24%
Does little to improve overall health	61%/39%	72%/28%
Only impacts a limited number of workers	54%/46%	70%/30%
Employees feel their privacy is threatened	54%/46%	60%/40%

* Sample: N=132 SIZE 2-14, N=102 SIZE 15-99

In addition, companies are concerned about the possibility that employees would feel their privacy is threatened by a wellness program. What’s more, they worry about the overall efficacy in improving health but feel like these are less likely to be issues.

“I see how this could be invasive into people’s lives,” said one small employer in St. Louis.

²⁰ These results reflect data from part of a split sample battery of questions asked of survey participants in Sample B in questions 44B through 47B.

²¹ This result reflects data from part of a split sample battery of questions asked of survey participants in Sample A in question 33A.

Finally, though many small business owners have the desire and see the benefit to starting a wellness program, they don't know where to begin. This is a refrain that was sounded over and over again during our discussions with small business owners. There are limited resources for small employers to identify and implement workplace wellness programs effectively. Without this crucial information, even the most enthusiastic small business owner is not likely to spend the hours required to research, design and implement a wellness program on his or her own.

As one small business owner in California said, "none of us want to invent the wheel."

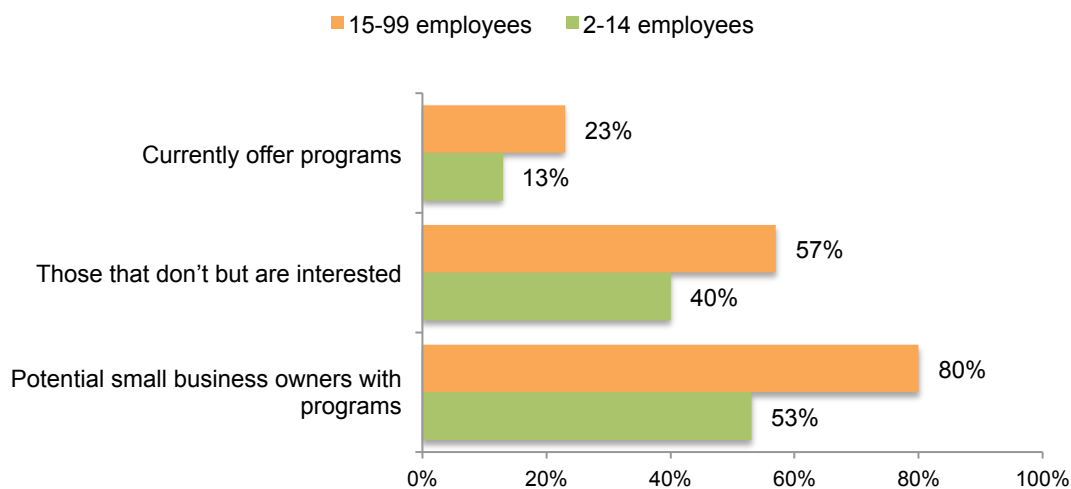
Based on what we have learned from both large and small businesses that have successfully implemented workplace wellness programs, these perceived obstacles and issues have answers. We believe strategies and resources can be developed to overcome these obstacles to small businesses adopting and implementing workplace wellness programs.

Opportunity to increase number of companies offering programs

Small business owners who do not currently offer workplace wellness programs have a strong interest in offering wellness programs to their employees. Our survey found 40% of the businesses with 2-14 employees that do not have a wellness program say that they are interested in offering one. That number jumps to 57% for businesses with between 15-99 employees.²²

As revealed by the poll results, there is a tremendous opportunity to increase the number of companies offering wellness programs. What happens if those small employers interested in wellness programs decided to create them? Fifty-three percent of all small business owners with 2-14 employees and 80% of those with 15-99 employees would have workplace wellness programs in place.

■ **Figure 9: Online poll: Status of wellness programs**



Wellness program components that interest small businesses

As far as the types of programs small business owners would want to implement, the polling data suggest businesses are most interested in addressing chronic physical issues with broad preventive measures such as educational offerings, opportunities to be more active and counseling.

To better understand what respondents felt a workplace wellness program should address, we asked them to indicate whether they would or would not consider addressing several conditions and health issues using a workplace wellness program. Stress, followed by weight and fitness issues, top the list of issues small businesses would consider addressing by implementing a wellness program.²³

Our poll data revealed the following programs garnered the most interest from those respondents who did not already have a program in place:²⁴

²² Question 22 (asked of small businesses not offering wellness programs): “How interested is your business in developing a workplace wellness program in the next one to three years?”

²³ These results reflect data from part of a battery of questions asked of survey participants in questions 48 through 56.

²⁴ These results reflect data from part of a battery of questions asked of survey participants in questions 57 through 61.

Programs (Strong Interest/Total Interested)	2-14 employees	15-99 employees
Creating a self-care educational program, where employees are educated about making more informed health decisions and the appropriate use of medical services with the goal of reducing unnecessary doctor and hospital visits.	27%/65%	35%/78%
Offering a program that encourages employees to take a health risk assessment, followed up with counseling from medical professionals or health educators about how to reduce diagnosed risks.	25%/63%	33%/72%
Creating a nutrition counseling program where employees can have sessions to discuss diet and eating habits with a certified nutrition counselor.	21%/56%	30%/70%

**Asked of all small businesses participants (Sample: N=264 SIZE 2-14, N=265 SIZE 15-99)*

The group discussions revealed a variety of practical ideas on how to make wellness programs a better fit for the wide range of sizes and types of small businesses. Small business owners expressed interest in an informational guide that offers a menu of program ideas that they could choose among to design a program that fits their employees' and businesses' needs. Flexibility was especially important, participants noted, in smaller firms. For example, a business of five people may only have one smoker, thus a smoking cessation program may not make sense. The ideas should range from cheap and easy to implement (such as bringing fruit to company meetings instead of doughnuts and encouraging a noon-time walk) to more advanced and involved (such as pedometer contests or organized yoga classes). Also important is the idea that plan options would allow them to grow the complexity of the program over time with the company. They feel such an informational resource should:

- Provide a starting place
- Provide a “wellness plan in a box” that would be easy to implement
- Allow flexibility to design a program that factors in the size and type of business and needs of employees
- Allow the ability to increase the complexity of the program over time as the business grows and the program catches on.

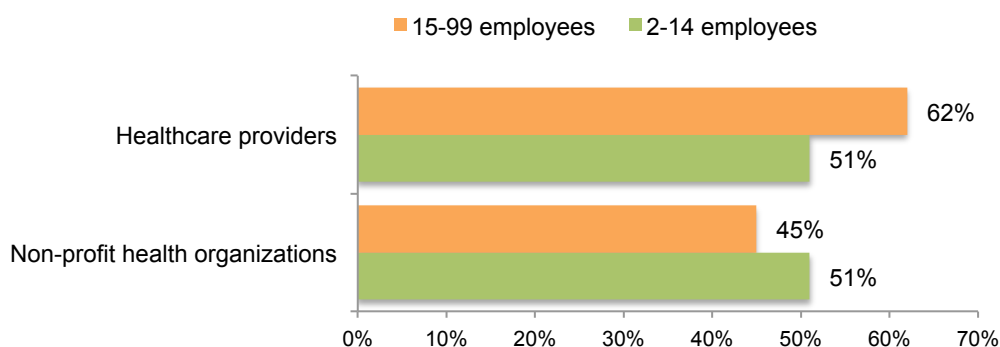
Trusted messengers

Who should carry these messages about wellness programs to business owners? Who will small business owners trust most when they hear about such programs?

According to our polling, healthcare providers and non-profit health organizations are the most trusted and valued sources of information about workplace wellness programs.²⁵ Business organizations and trade associations rank near the bottom of the list along with insurance agents or brokers.

²⁵ Question 68: “Which of the following would you consider to be TRUSTED and VALUED sources of information about creating or expanding a workplace wellness program for your business?”

■ **Figure 10: Trusted sources of information**



**Asked of all small businesses participants (Sample: N=264 SIZE 2-14, N=265 SIZE 15-99)*

Participants in our small business discussions were also asked to comment on why they felt the messengers listed in our poll were or were not trustworthy. With this prompting, many said they were generally concerned about receiving sales pitches but that if the information is presented in a way that is clearly not a sales pitch, they may welcome it from business organizations, trade associations and even insurance agents in addition to healthcare providers and non-profits. In fact, many small business owners we spoke to in our discussion groups identified some of these entities, such as the local chamber of commerce, as possible candidates to take a more proactive role in designing, promoting and implementing wellness programs for small business members.

We also probed further on the issue of small business peers as effective messengers, asking whether talking to an owner of another small business with a successful wellness program would be persuasive. Many said they would trust their peers to explain their experience with wellness programs. Based on these comments, we believe that, in addition to utilizing healthcare providers and non-profit organizations, demonstrating success stories of fellow small business owners may be convincing in expanding wellness programs among small businesses.

In general, majorities or pluralities of poll respondents say federal, state and local governments should be more active in helping small businesses expand workplace wellness programs. Forty-nine percent of businesses with 2-14 employees and 50% of businesses with 15-99 employees believe state and local governments should be more active in this matter.²⁶ Forty-four percent of very small businesses and 45% of larger small businesses believe the federal government should be more involved in workplace wellness.²⁷

²⁶ Question 69: “Which one of the following best describes how your business views the state and local government's involvement in workplace wellness programs for companies like yours?”

²⁷ Question 70: Which one of the following best describes how your business views the federal government's involvement in workplace wellness programs for companies like yours?

Recommendations

Despite the concerns outlined earlier, as we have seen, there is a significant interest in offering wellness programs. However, in order to increase the numbers of small businesses utilizing workplace wellness programs, barriers such as time, money and knowledge must be overcome. Here are some recommendations on how to tackle those issues in order to increase small business owner participation.

- There must be an informational resource guide and toolkit that explains the basics of wellness programs in language that makes sense to small business owners. Crucial components are that it:
 - Discuss the positive health and business impacts that such programs (small to large) can have on their employees and their business (e.g., a happier and healthier employee, reduced absenteeism and increased productivity).
 - Include a menu of individual wellness program components that small business owners can choose among to implement. Allow for increasing complexity of a program over time.
 - Use an independent and trustworthy entity to rate components on their effectiveness, both from a medical and cost standpoint.
 - Include a how-to toolkit on launching such a program. This includes such steps as forming a wellness committee and having manager buy-in to the program from the beginning. Wellness committees scored low in polling but during the roundtable discussions, small business owners said this, along with leadership participation, is a key way to garner employee buy-in.
- Identify and educate key local and state business groups about wellness and enlist them in the effort to distribute the resource guide and toolkit to small business owners: chambers of commerce, trade groups, business associations, healthcare providers, broker groups and others.
- Provide workplace wellness services, programs and resources through health insurance marketplaces, including discussions of services that are available to small business owners in their communities.
- Create a strong education campaign for businesses that do not have wellness programs based on the success stories of their fellow small business owners. Small business owners trust their peers.
- Mobilize the broader wellness stakeholder community and train them how to incorporate small businesses into their current work. This could include working with public health departments, health advocacy groups, etc. that are already doing work to promote wellness and healthy living but are not necessarily working with small businesses.
- Work in communities to encourage local gyms to offer discounted gym memberships for employees of small businesses.
- Work with local health clinics, pharmacies and healthcare providers to provide free or discounted health screenings and annual flu shots to small business employees.
- Strongly encourage management to participate in the wellness program. Respondents at many of the small business discussions said management participation would be crucial to ensuring successful employee participation in the program.

Conclusion

As our small business owner research reveals, there is significant potential to expand workplace wellness programs to a large share of the small business community. Small business owners want the best for their employees, and they see wellness programs as an opportunity to promote the health and wellness of the people who are vital to their business' success.

What's more, those with programs in place find they are highly effective and beneficial to both their business and their workers. But in order to encourage more small employers to implement wellness programs, they first need easy access to information about these programs. Since two of the largest obstacles facing small businesses are time and money, it's vital they have options that are easy to implement and make sense for their specific businesses and their employees.

Proper messaging about these programs is also crucial. Focusing the discussion about their impact on employees and highlighting reduced absenteeism and increased productivity offer the best opportunity to spread the message about the importance of wellness programs to small business owners. Entrepreneurs also look to their peers on issues like these, and relaying the success of other small businesses is vital to increasing participation in these programs.

Survey topline and crosstabs

Field Dates: January 2014

* Denotes result less than 0.5%.

^ Denotes rounding. Due to rounding, some figures may be higher or lower by less than one-half of one percent.

CORE N = 264 Small Businesses with 2-14 Employees

CORE N = 265 Small Businesses with 15-99 Employees

A. In which state is your organization currently located?

Size <u>2-14</u>	Size <u>15-99</u>	
20%	21%	NORTHEAST
32%	32%	SOUTH
22%	23%	MIDWEST
26%	24%	WEST

B. What is your job title?

Size <u>2-14</u>	Size <u>15-99</u>	
41%	10%	Owner
18%	38%	Manager
9%	4%	Partner
8%	5%	President
4%	7%	Chief Executive Officer
3%	12%	Chief Financial Officer
4%	4%	Executive Officer
4%	2%	Managing Partner
2%	6%	Managing Officer
2%	2%	Founder
1%	4%	Chief Operating Officer
1%	1%	Chief Administrator
*	2%	Chairman
—	*	President of Operations
2%	1%	Other (Please specify: _____)

C. Are you involved in personnel decisions for your business?

100% Yes

D. How many permanent employees (full and part-time) are currently employed by your business?

100% TOTAL SIZE 2-14

64% 2-6

36% 7-14

5.9 MEAN

100% TOTAL SIZE 15-99

59% 15-39

41% 40-99

38.5 MEAN

1. What types of health care plans, if any, does your business currently offer your employees? Even if your business does not contribute to the premium but just makes insurance available, and the worker pays 100%, we would consider that to be offering health insurance. Please select all that apply.

Size Size

2-14 15-99

27% 52% PPO, or Preferred Provider Organization

14% 26% HMO, or Health Maintenance Organization

7% 20% HDHP with HSA, or a High-Deductible Health Plan with Health Savings Account

2% 9% POS, or Point of Service

1% 8% HRA, or Health Reimbursement Arrangements

– 1% Indemnity Plan

3% 3% Something Else: _____

54% 17% Do Not Offer Health Care Plans

46% 83% TOTAL YES

(ASKED IF OFFER HEALTH CARE PLANS, N=114 SIZE 2-14, N=215 SIZE 15-99)

2. Approximately what percentage of your business's operating budget would you say is spent on health insurance coverage for your employees? Please EXCLUDE employee programs focused on health and wellness that are separate from health insurance coverage.

Size	Size	
<u>2-14</u>	<u>15-99</u>	
46%	51%	BELOW 10%
6%	5%	1
5%	11%	2
5%	8%	3
4%	3%	4
18%	16%	5
2%	3%	6
3%	1%	7
4%	4%	8
54%	49%	10% OR MORE
25%	16%	10
3%	*	11
2%	2%	12
7%	4%	15
6%	10%	20
2%	4%	30
2%	*	40
11.0	13.0	MEAN
10.0	9.0	MEDIAN

Below are some issues that may be impacted by employee health behaviors and conditions. Please rate the importance of these issues in terms of overall business priorities using a scale from one to ten, where one means it is not important at all and ten means it is extremely important to your business. Of course, you can choose any number between one and ten depending on how strongly you feel.

	<u>10</u>	<u>8-10</u>	<u>5-7</u>	<u>1-4</u>	<u>Mean</u>	<u>Median</u>
3. Health insurance costs						
2-14	36%	61%	22%	17%	7.3	9.0
15-99	35%	67%	26%	7%	8.0	9.0
4. Absenteeism						
2-14	27%	55%	25%	21%	6.9	8.0
15-99	24%	60%	29%	11%	7.5	8.0
5. Decreased productivity						
2-14	24%	62%	25%	14%	7.4	8.0
15-99	27%	64%	28%	8%	7.8	8.0
6. Workers compensation or disability claims						
2-14	19%	40%	28%	31%	6.0	6.0
15-99	19%	46%	30%	23%	6.6	7.0

Let's turn our attention to workplace wellness programs...

7. In general, how familiar are you with workplace wellness programs? If you have never heard of wellness programs at all, please indicate so below.

<u>Size</u>	<u>Size</u>	
2-14	15-99	
15%	23%	Very familiar
44%	43%	Somewhat familiar
18%	24%	Not too familiar
12%	5%	Not at all familiar
11%	5%	Never heard of workplace wellness programs
59%	66%	TOTAL FAMILIAR
41%	34%	TOTAL NOT FAMILIAR

(ASKED IF FAMILIAR WITH WELLNESS PROGRAMS, N=157 SIZE 2-14, N=174 SIZE 15-99)

8A. In your own words, please write below how you would describe what a "workplace wellness program" is.

SEE VERBATIM RESPONSES

(ASKED IF NOT FAMILIAR WITH WELLNESS PROGRAMS, N=108 SIZE 2-14, N=90 SIZE 15-99)

8B. If you had to guess, in your own words please write below what you think the term "workplace wellness program" might mean.

SEE VERBATIM RESPONSES

Now, just so everyone taking this survey has the same information, by workplace wellness programs, we mean workplace health promotion activities or organizational policies designed to support healthy behavior in the workplace and to improve employee health. These programs and policies would be offered by businesses separately from health insurance coverage.

9. In general, how beneficial would you say workplace wellness programs might be to businesses like yours?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
18%	26%	Very beneficial
50%	53%	Somewhat beneficial
18%	16%	Not that beneficial
7%	2%	Not beneficial at all
7%	3%	Do not know enough to say
68%	79%	TOTAL BENEFICIAL
25%	18%	TOTAL NOT BENEFICIAL

10. Does your business offer employees a workplace wellness program?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
13%	23%	Yes
85%	76%	No
2%	1%	Not sure

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

10B. How long has your business offered employees a workplace wellness program?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
15%	11%	Less than one year
25%	26%	1-2 years
12%	27%	3-4 years
49%	35%	5 or more years

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

11. Approximately how much is spent annually to implement your business's workplace wellness program NOT including what might be spent separately on health insurance coverage?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
15%	8%	LESS THAN \$1000
—	21%	\$1000 TO LESS THAN \$5000
13%	30%	\$5000 OR MORE
73%	41%	COULD NOT GUESS
\$9412	\$9561	MEAN

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

12. Approximately what percentage of your business's employees participates in the workplace wellness program you currently offer?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
47%	11%	100%
60%	30%	75% OR MORE
22%	29%	50% TO LESS THAN 75%
6%	19%	25% TO LESS THAN 50%
12%	22%	LESS THAN 25%
—	—	DON'T KNOW
—	—	REFUSED
70.5	52.0	MEAN
80.0	50.0	MEDIAN

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

13. Which, if any, of the following wellness programs are currently offered by your business?

Size 2-14	Size 15-99	
54%	61%	Flu vaccinations
54%	58%	Health risk assessments
42%	55%	Nutrition programs
31%	15%	Fitness Program/Gym/Exercise
30%	47%	Tobacco cessation programs
24%	36%	Alcohol and substance abuse
3%	–	Other (Specify: _____)
3%	3%	Not sure

(ASKED IF OFFER Q13 PROGRAMS, N=33 SIZE 2-14, N=58 SIZE 15-99)

14. Which program currently offered by your business is most successful in your opinion?

SEE VERBATIM RESPONSES

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

15. To the best of your knowledge, what are your business's reasons for offering a workplace wellness program?

Size 2-14	Size 15-99	
79%	70%	To improve the overall health of employees
42%	36%	To reduce the cost of health care in the system overall
39%	44%	To improve employee productivity
36%	44%	To reduce employee health care costs
30%	40%	To reduce employee absenteeism
27%	33%	Improve employee morale or team building
21%	11%	Workplace wellness programs were part of the existing health plan
15%	16%	To reduce the costs associated with disability claims
13%	14%	To attract and recruit employees
6%	13%	To reduce employee turnover rates
6%	13%	Was requested by employees
–	–	Something Else: _____

(ASKED IF OFFER PROGRAM 1+ YEARS, N=29 SIZE 2-14, N=53 SIZE 15-99)

Please indicate on the scale below whether, based on your experience, over the last year your business's workplace wellness program was...

	Total Yes	Total No	Definitely Yes	Mostly Yes	Mostly No	Definitely No	Not Sure
16. Effective in reducing your business's health care costs							
2-14	64%	11%	14%	50%	11%	–	25%
15-99	58%	24%	20%	38%	20%	4%	18%
17. Effective in reducing worker absenteeism							
2-14	78%	7%	28%	50%	7%	–	14%
15-99	62%	22%	20%	42%	20%	2%	16%
18. Effective in improving worker productivity							
2-14	86%	4%	32%	54%	4%	–	11%
15-99	73%^	13%	19%	53%	13%	–	14%
19. Effective in improving worker health overall							
2-14	93%	7%	43%	50%	7%	–	–
15-99	84%	7%	27%	57%	7%	–	9%
20. Worth the investment of resources made by your business							
2-14	93%	7%	39%	54%	7%	–	–
15-99	87%^	7%	33%	55%	7%	–	6%

Summary of Wellness Program Benefits - % Definitely Yes

Wellness Program Benefits	% Def Yes (Size 2-14)	% Def Yes (Size 15-99)
Effective in improving worker health overall	43%	27%
Worth the investment of resources made by your business	39%	33%
Effective in improving worker productivity	32%	19%
Effective in reducing worker absenteeism	28%	20%
Effective in reducing your business's health care costs	14%	20%

(ASKED IF OFFER WELLNESS PROGRAM, N=34 SIZE 2-14, N=60 SIZE 15-99)

21. Overall, how beneficial do you think employees find your business's workplace wellness program to be?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
48%	30%	Very beneficial
49%	58%	Somewhat beneficial
3%	11%	Not that beneficial
—	—	Not beneficial at all
97%	89%^	TOTAL BENEFICIAL
3%	11%	TOTAL NOT BENEFICIAL

(ASKED IF DO NOT OFFER WELLNESS PROGRAM, N=230 SIZE 2-14, N=205 SIZE 15-99)

22. How interested is your business in developing a workplace wellness program in the next one to three years?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
5%	9%	Very interested
34%	48%	Somewhat interested
32%	23%	Not too interested
20%	14%	Not interested at all
8%	6%	Not sure
40%^	57%	TOTAL INTERESTED
52%	37%	TOTAL NOT INTERESTED

(ASKED IF NOT INTERESTED, N=120 SIZE 2-14, N=75 SIZE 15-99)

23. In the space below, please write some of the main reasons your business might not be interested in offering employees a workplace wellness program.

SEE VERBATIM RESPONSES

(ASKED IF DO NOT OFFER WELLNESS PROGRAM, N=230 SIZE 2-14, N=205 SIZE 15-99)

24. In general, how beneficial do you think your business's employees would find a workplace wellness program if your business created one?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
13%	15%	Very beneficial
44%	53%	Somewhat beneficial
19%	21%	Not that beneficial
16%	4%	Not beneficial at all
9%	7%	Not sure
56%^	68%	TOTAL BENEFICIAL
35%	24%^	TOTAL NOT BENEFICIAL

-
25. Regardless of whether you have a workplace wellness program at your business or not, what are some of the reasons why businesses like yours often decide NOT to offer a workplace wellness program? Select as many as apply.

Size	Size	
<u>2-14</u>	<u>15-99</u>	
68%	43%	Business is too small
41%	50%	Lack of employee interest/expected low levels of participation
49%	60%	Cost of the program
40%	39%	Lack of facilities
30%	37%	Lack of time
27%	32%	Employees do not see the value of it
25%	30%	Lacking expertise/staff
25%	22%	Would not reduce health insurance costs
21%	26%	Lack of information/resources about how to develop and maintain a program
19%	28%	Unable to find someone who will champion the program
17%	31%	Management does not see the value of it
7%	11%	High employee turnover
1%	1%	Something Else: _____

Below is a list of reasons that some give for creating or expanding a workplace wellness program. For each one, please select if you AGREE or DISAGREE with that statement.

My business would be interested in creating or expanding a workplace wellness program if:

	TOTAL AGREE	TOTAL DISAGREE	STRONGLY AGREE	SOME- WHAT AGREE	SOME- WHAT DISAGREE	STRONGLY DISAGREE
26. We could demonstrate a financial return on investment for these programs.						
2-14	66%	34%	28%	38%	23%	11%
15-99	80%^	20%	36%	45%	16%	4%
27. My employees actively requested such a program.						
2-14	62%	38%	18%	44%	19%	19%
15-99	72%^	28%	27%	44%	20%	8%
28. There was a community initiative that recognized employers with healthy workplaces.						
2-14	45%	55%	10%	35%	34%	21%
15-99	55%	45%	14%	41%	34%	11%
29. It would help attract and retain talented employees.						
2-14	62%	38%^	17%	45%	26%	11%
15-99	70%^	30%^	22%	47%	26%	5%
30. Health plans offered premium discounts or rebates for these programs.						
2-14	73%^	27%	31%	41%	16%	11%
15-99	85%	15%	46%	39%	11%	4%
31. The state and federal government provided tax incentives for these programs.						
2-14	67%	33%	32%	35%	21%	12%
15-99	76%	24%	36%	40%	17%	7%
32. The program made my employees healthier.						
2-14	80%	20%	29%	51%	15%	5%
15-99	88%	12%	32%	56%	10%	2%

Summary of Creation/Expansion Reasons - % Strongly Agree

Reasons	% Strongly Agree (Size 2-14)	% Strongly Agree (Size 15-99)
The state and federal government provided tax incentives for these programs.	32%	36%
Health plans offered premium discounts or rebates for these programs.	31%	46%
The program made my employees healthier.	29%	32%
We could demonstrate a financial return on investment for these programs.	28%	36%
My employees actively requested such a program.	18%	27%
It would help attract and retain talented employees.	17%	22%
There was a community initiative that recognized employers with healthy workplaces.	10%	14%

Below are a few things some people say COULD happen if **(IF DON'T HAVE WELLNESS PROGRAM: your business had a wellness program in place) (IF DO HAVE WELLNESS PROGRAM: your business expanded your wellness program).**

(ASK SAMPLE A) For each one, please indicate how likely you feel that is to happen. Is it almost certain to happen, very likely to happen, somewhat likely to happen, not too likely to happen, or not at all likely to happen?

	TOTAL LIKELY	CERTAIN /VERY	TOTAL NOT	ALMOST CERTAIN	VERY LIKELY	SMWT LIKELY	NOT TOO LIKELY	NOT AT NOT ALL LIKELY	NOT SURE
33A. Reduces insurance rates									
2-14	59%	27%	37%	4%	23%	32%	27%	10%	4%
15-99	67%^	28%	29%	11%	17%	38%	24%	5%	4%
34A. Increases employee productivity									
2-14	70%	33%	26%^	6%	27%	37%	19%	8%	4%
15-99	82%	33%^	18%	11%	21%	50%	15%	3%	—
35A. Results in a more healthy and happy employee									
2-14	77%^	44%^	19%	9%	34%	33%	12%	7%	5%
15-99	88%	49%	11%	10%	39%	39%	9%	2%	1%
36A. Would reduce in absenteeism									
2-14	65%	27%	30%^	4%	23%	38%	16%	15%	5%
15-99	71%^	33%^	29%	7%	27%	38%	22%	7%	—
37A. Decreases workers' compensation/disability									
2-14	60%^	23%^	33%	6%	18%	37%	21%	12%	7%
15-99	67%^	30%	32%	6%	24%	38%	24%	8%	1%
38A. Improves employee morale									
2-14	76%^	35%^	22%	6%	28%	41%	12%	10%	2%
15-99	86%	39%	13%	11%	28%	47%	12%	1%	1%
39A. Attracts and retains better quality employees									
2-14	67%	23%	31%	4%	19%	44%	17%	14%	2%
15-99	71%	30%^	29%^	8%	21%	42%	20%	8%	—
40A. Results in a financial ROI									
2-14	58%^	19%^	37%	5%	13%	39%	23%	14%	5%
15-99	68%^	25%^	31%	8%	18%	43%	22%	9%	1%

(Continued...)

		TOTAL LIKELY	CERTAIN /VERY	TOTAL NOT	ALMOST CERTAIN	VERY LIKELY	SMWT LIKELY	NOT TOO LIKELY	NOT AT ALL LIKELY	NOT SURE
41A.	Business claims a federal or state tax incentive									
2-14		54%	21%	38%^	5%	16%	33%	30%	9%	8%
15-99		61%	28%	34%	9%	19%	33%	25%	9%	5%
42A.	Attracts or retains talented employees									
2-14		61%^	23%^	36%	5%	19%	38%	22%	14%	3%
15-99		68%	30%^	30%^	8%	21%	39%	23%	8%	1%
43A.	Helps lower costs in the healthcare system overall									
2-14		67%	36%	28%	5%	31%	31%	17%	11%	5%
15-99		72%^	36%^	26%	7%	30%	36%	20%	6%	2%
44A.	Employees feel their privacy is threatened									
2-14		37%	14%	61%^	5%	9%	23%	38%	24%	2%
15-99		40%	18%	55%	5%	13%	22%	40%	15%	5%
45A.	Does little to improve overall health									
2-14		43%^	14%^	55%^	5%	8%	29%	35%	19%	3%
15-99		46%^	16%	50%^	6%	10%	29%	39%	10%	5%
46A.	Only impacts a limited number of workers									
2-14		69%	36%	28%	11%	25%	33%	18%	10%	3%
15-99		77%	32%	20%	10%	22%	45%	17%	3%	4%
47A.	Does not result in a financial ROI									
2-14		60%	29%	36%^	13%	16%	31%	23%	14%	4%
15-99		60%	21%^	36%^	7%	15%	38%	27%	8%	5%

Summary of Likelihood of Wellness Program Results - % Certain/Very Likely

Wellness Program Results	% Certain/ Very Likely (Size 2-14)	% Certain/ Very Likely (Size 15-99)
Results in a more healthy and happy employee	44%	49%
Helps lower costs in the healthcare system overall	36%	36%
Only impacts a limited number of workers (Negative)	36%	32%
Improves employee morale	35%	39%
Increases employee productivity	33%	33%
Does not result in a financial ROI (Negative)	29%	21%
Would reduce in absenteeism	27%	33%
Reduces insurance rates	27%	28%
Decreases workers' compensation/disability	23%	30%
Attracts and retains better quality employees	23%	30%
Attracts or retains talented employees	23%	30%
Business claims a federal or state tax incentive	21%	28%
Results in a financial ROI	19%	25%
Employees feel their privacy is threatened (Negative)	14%	18%
Does little to improve overall health (Negative)	14%	16%

(ASK SAMPLE B) Below are some things people have said are positive impacts of wellness programs. Using the scale below, please rate how important each one would be for your business (expanding its/implementing a) wellness program.

	TOTAL IMPORTANT	TOTAL NOT IMPORTANT	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT
33B. Reduces insurance rates						
2-14	75%^	25%	46%	28%	13%	12%
15-99	94%	6%	64%	30%	3%	3%
34B. Increases employee productivity						
2-14	83%^	17%^	48%	36%	10%	6%
15-99	93%	7%	54%	39%	5%	2%
35B. Results in a more healthy and happy employee						
2-14	85%^	15%	50%	36%	10%	5%
15-99	92%	8%	55%	37%	4%	4%
36B. Would reduce in absenteeism						
2-14	76%	24%^	33%	43%	17%	8%
15-99	85%	15%^	45%	40%	13%	3%
37B. Decreases workers' compensation/disability						
2-14	72%	28%^	28%	44%	18%	9%
15-99	79%	21%	41%	38%	19%	2%
38B. Improves employee morale						
2-14	83%^	17%	43%	39%	11%	6%
15-99	89%	11%^	47%	42%	8%	2%
39B. Attracts and retains better quality employees						
2-14	73%	27%	31%	42%	19%	8%
15-99	81%	19%^	43%	38%	13%	7%
40B. Results in a financial ROI						
2-14	77%	23%^	40%	37%	17%	5%
15-99	89%	11%	49%	40%	8%	3%
41B. Business claims a federal or state tax incentive						
2-14	76%^	24%^	43%	34%	16%	7%
15-99	82%	18%^	42%	40%	13%	6%

(Continued...)

	TOTAL IMPORTANT	TOTAL NOT IMPORTANT	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT
42B. Attracts or retains talented employees						
2-14	72%^	28%	28%	44%	20%	8%
15-99	82%	18%^	39%	43%	14%	5%
43B. Helps lower costs in the healthcare system overall						
2-14	70%	30%	41%	29%	20%	10%
15-99	91%	9%	55%	36%	6%	3%

Summary of Wellness Program Positive Impact - % Very Important

Wellness Program Positive Impact	% Very Imp (Size 2-14)	% Very Imp (Size 15-99)
Results in a more healthy and happy employee	50%	55%
Increases employee productivity	48%	54%
Reduces insurance rates	46%	64%
Improves employee morale	43%	47%
Business claims a federal or state tax incentive	43%	42%
Helps lower costs in the healthcare system overall	41%	55%
Results in a financial ROI	40%	49%
Would reduce in absenteeism	33%	45%
Attracts and retains better quality employees	31%	43%
Decreases workers' compensation/disability	28%	41%
Attracts or retains talented employees	28%	39%

(ASK SAMPLE B) Below are some things people have said are negative impacts of wellness programs. Using the scale below, please rate how serious of a barrier each would be to your business (expanding its/implementing a) wellness program.

	TOTAL SERIOUS	TOTAL NOT SERIOUS	VERY SERIOUS	SOMEWHAT SERIOUS	NOT TOO SERIOUS	NOT AT ALL SERIOUS
44B. Employees feel their privacy is threatened						
2-14	54%	46%	22%	32%	36%	10%
15-99	60%	40%	26%	34%	34%	6%
45B. Does little to improve overall health						
2-14	61%	39%	21%	40%	32%	7%
15-99	72%	28%	21%	51%	25%	3%
46B. Only impacts a limited number of workers						
2-14	54%	46%	14%	40%	33%	13%
15-99	70%	30%	19%	52%	25%	4%
47B. Does not result in a financial ROI						
2-14	66%	34%	26%	39%	28%	6%
15-99	76%	24%	25%	51%	20%	4%

Summary of Wellness Program Negative Impact - % Very Serious

Wellness Program Negative Impact	% Very Serious (Size 2-14)	% Very Serious (Size 15-99)
Does not result in a financial ROI	26%	25%
Employees feel their privacy is threatened	22%	26%
Does little to improve overall health	21%	21%
Only impacts a limited number of workers	14%	19%

Below are some areas of concern that a workplace wellness program could address. For each one, please indicate whether that is an area of concern that your business would consider addressing by implementing a workplace wellness program. If an item is already being addressed by a workplace wellness program offered by your business, please just indicate that by selecting the option "Have Program In Place" and move on to the next item.

	Total Consider	Total Not Cons	Have In Place	Definitely Consider	Probably Consider	Probably Not Cons	Definitely Not Cons
48. Obesity/overweight							
2-14	66%	27%	7%	33%	33%	18%	9%
15-99	74%	20%	6%	42%	32%	15%	5%
49. Stress							
2-14	74%	22%	5%	36%	38%	15%	7%
15-99	76%	15%	9%	43%	33%	12%	3%
50. Mental health issues							
2-14	54%	43%	3%	18%	36%	29%	14%
15-99	61%	31%^	8%	28%	33%	25%	5%
51. Lack of exercise/fitness							
2-14	68%	24%	8%	32%	36%	16%	8%
15-99	75%	15%	10%	40%	35%	11%	4%
52. Chronic diseases							
2-14	60%	38%	2%	21%	39%	25%	13%
15-99	69%	30%	2%	26%	43%	26%	4%
53. High blood pressure							
2-14	69%	27%	3%	29%	40%	19%	8%
15-99	73%	21%	6%	39%	34%	18%	3%
54. Workplace injuries							
2-14	59%	34%	7%	22%	37%	24%	10%
15-99	63%	25%	12%	31%	32%	19%	6%
55. High cholesterol							
2-14	65%	32%	3%	28%	37%	24%	8%
15-99	75%	20%^	5%	34%	41%	16%	5%
56. Alcohol and substance abuse							
2-14	54%	41%^	5%	19%	35%	26%	14%
15-99	61%	29%^	10%	26%	35%	23%	5%

Summary of Wellness Program Offerings - % Definitely Consider

Wellness Program Offerings	% Def Consider (Size 2-14)	% Def Consider (Size 15-99)
Stress	36%	43%
Obesity/overweight	33%	42%
Lack of exercise/fitness	32%	40%
High blood pressure	29%	39%
High cholesterol	28%	34%
Workplace injuries	22%	31%
Chronic diseases	21%	26%
Alcohol and substance abuse	19%	26%
Mental health issues	18%	28%

Below are several wellness strategies that a company could invest in and implement to help promote a culture of health. Please rate each strategy below for how interested you would be in implementing that strategy at your company. If an item is currently offered by your business, please just indicate that by selecting the option "Have Program In Place" and move on to the next item

	Total Interested	Have Program In Place	Very Interested	Somewhat Interested	Not Interested
57. Offering a program that encourages employees to take a health risk assessment, followed up with counseling from medical professionals or health educators about how to reduce diagnosed risks.					
2-14	63%	6%	25%	38%	31%
15-99	72%	8%	33%	39%	20%
58. Offering a tobacco cessation program that includes counseling sessions, nicotine replacement products and medications, and sets a number of attempts to quit per year.					
2-14	47%	4%	18%	29%	49%
15-99	61%	8%	29%	32%	31%
59. Setting up free flu vaccination clinics in the workplace during the fall.					
2-14	49%	9%	20%	29%	42%
15-99	65%	13%	36%	29%	22%
60. Creating a nutrition counseling program where employees can have sessions to discuss diet and eating habits with a certified nutrition counselor.					
2-14	56%	5%	21%	35%	39%
15-99	70%	5%	30%	40%	24%
61. Creating a self-care educational program, where employees are educated about making more informed health decisions and the appropriate use of medical services with the goal of reducing unnecessary doctor and hospital visits.					
2-14	65%	5%	27%	38%	30%
15-99	78%	6%	35%	43%	16%

(Continued...)

	Total Interested	Have Program In Place	Very Interested	Somewhat Interested	Not Interested
(ASK SAMPLE A Q62-Q64)					
62.	Forming a workplace wellness committee made up of staff and managers that can make recommendations on workplace policy and environmental changes in your business to improve wellness.				
2-14	40%	3%	9%	31%	56%
15-99	64%	3%	23%	41%	34%
63.	Implementing a healthy food policy that addresses things like healthy food in vending machines, health food catered to meetings, making filtered or bottled water readily available and a weekly fruit purchase for the office.				
2-14	51%	5%	20%	31%	44%
15-99	57%	12%	26%	31%	31%
64.	Encourage physical activity in the workplace by implementing such things as stretching breaks, walking meetings, encouraging stair use, holding a pedometer competition or designating an area for stretching and or exercise.				
2-14	63%	5%	24%	39%	33%
15-99	67%	9%	36%	31%	24%
(ASK SAMPLE B Q65-Q67)					
65.	Posting positive health messages and information in the office and distributing positive health messages and information in newsletters and other modes of communication.				
2-14	54%	8%	16%	38%	38%
15-99	70%	10%	28%	42%	20%
66.	Encouraging active transportation to and from work by providing things such as bike parking, shower access, pre-tax contributions for public transportation or providing parallel benefits to those who bike, walk, or take transit to work as those who drive.				
2-14	46%	3%	17%	29%	51%
15-99	55%	5%	16%	39%	40%
67.	Allowing employees to use a certain percentage of sick time for prevention activity such as medical care, physical therapy, or exercise classes.				
2-14	55%	5%	25%	30%	39%
15-99	62%	13%	27%	35%	25%

Summary of Wellness Program Strategies - % Very Interested

Wellness Program Strategies	% Very Interested (Size 2-14)	% Very Interested (Size 15-99)
Creating a self-care educational program, where employees are educated about making more informed health decisions and the appropriate use of medical services with the goal of reducing unnecessary doctor and hospital visits.	27%	35%
Offering a program that encourages employees to take a health risk assessment, followed up with counseling from medical professionals or health educators about how to reduce diagnosed risks.	25%	33%
Allowing employees to use a certain percentage of sick time for prevention activity such as medical care, physical therapy, or exercise classes.	25%	27%
Encourage physical activity in the workplace by implementing such things as stretching breaks, walking meetings, encouraging stair use, holding a pedometer competition or designating an area for stretching and or exercise.	24%	36%
Creating a nutrition counseling program where employees can have sessions to discuss diet and eating habits with a certified nutrition counselor.	21%	30%
Setting up free flu vaccination clinics in the workplace during the fall.	20%	36%
Implementing a healthy food policy that addresses things like healthy food in vending machines, health food catered to meetings, making filtered or bottled water readily available and a weekly fruit purchase for the office.	20%	26%
Offering a tobacco cessation program that includes counseling sessions, nicotine replacement products and medications, and sets a number of attempts to quit per year.	18%	29%
Encouraging active transportation to and from work by providing things such as bike parking, shower access, pre-tax contributions for public transportation or providing parallel benefits to those who bike, walk, or take transit to work as those who drive.	17%	16%
Posting positive health messages and information in the office and distributing positive health messages and information in newsletters and other modes of communication.	16%	28%
Forming a workplace wellness committee made up of staff and managers that can make recommendations on workplace policy and environmental changes in your business to improve wellness.	9%	23%

68. Which of the following would you consider to be TRUSTED and VALUED sources of information about creating or expanding a workplace wellness program for your business? Select as many as apply.

Size	Size	
<u>2-14</u>	<u>15-99</u>	
51%	62%	Health care providers
51%	45%	Non-profit health organizations
35%	36%	State and local health departments
30%	39%	Health care insurers
29%	33%	Business peers or fellow human resource managers
27%	30%	Online resources
26%	36%	Workplace wellness vendors and consultants
22%	28%	Business organizations and trade associations
15%	24%	Insurance agents or brokers
2%	2%	Something Else: _____

Now, switching focus as we get toward the end of the survey...

69. Which one of the following best describes how your business views the state and local government's involvement in workplace wellness programs for companies like yours?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
49%	50%	The state and local government should be MORE ACTIVE in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions
23%	21%	The state and local government should be LESS ACTIVE in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions
28%	29%	The state and local government should NOT REALLY CHANGE their level of involvement in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions

70. Which one of the following best describes how your business views the federal government's involvement in workplace wellness programs for companies like yours?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
44%	45%	The federal government should be MORE ACTIVE in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions
28%	27%	The federal government should be LESS ACTIVE in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions
28%	28%	The federal government should NOT REALLY CHANGE their level of involvement in helping small businesses expand workplace wellness programs through incentives, support materials, education and other supportive actions

- D1. Which ONE of the following best describes the primary type of business conducted at your workplace?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
23%	18%	Professional, Scientific, and Technical Services
16%	8%	Administrative and Support and Waste Management and Remediation Services
9%	6%	Finance and Insurance
7%	16%	Manufacturing
6%	7%	Wholesale Trade
6%	7%	Health Care and Social Assistance
6%	2%	Real Estate, Renting, and Leasing
4%	7%	Construction
4%	5%	Transportation/Communication/Utilities
4%	4%	Accommodation and Food Services
4%	3%	Information
4%	2%	Agriculture, Forestry, Fishing, and Hunting
3%	4%	Education
2%	2%	Educational Services
*	4%	Transportation and Warehousing
*	—	Mining
2%	5%	Something Else: _____

(ASKED IF OFFER HEALTH CARE COVERAGE, N=114 SIZE 2-14, N=215 SIZE 15-99)

D2. Approximately, what percentage of your permanent employees (full and part-time) are covered under some type of health care plan?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
54%	36%	100%
78%	72%	75-100%
22%	28%	LESS THAN 75%
—	—	0
83.4	79.6	MEAN
100.0	90.0	MEDIAN

D3. How many years has your business been in operation?

Size	Size	
<u>2-14</u>	<u>15-99</u>	
47%	29%	LESS THAN 15 YEARS
53%	71%	15 YEARS OR MORE
21.4	31.6	MEAN
15.0	24.0	MEDIAN

D4. And, what were your gross sales or revenues for your most recent fiscal year? **(READ AND ROTATE :1-8)**

Size	Size	
<u>2-14</u>	<u>15-99</u>	
17%	1%	Less than \$100,000
24%	4%	\$100,000 to less than \$500,000
13%	7%	\$500,000 to less than \$1,000,000
19%	31%	\$1,000,000 to less than \$5,000,000
2%	27%	\$5,000,000 to less than \$25,000,000
2%	7%	\$25,000,000 to less than \$75,000,000
5%	3%	\$75,000,000 to less than \$150,000,000
7%	8%	\$150,000,000 or more
12%	11%	Refused

Crosstabs:**Question 9:**

Now, just so everyone taking this survey has the same information, by workplace wellness programs, we mean workplace health promotion activities or organizational policies designed to support healthy behavior in the workplace and to improve employee health. These programs and policies would be offered by businesses separately from health insurance coverage.

In general, how beneficial would you say workplace wellness programs might be to businesses like yours?

	Size 2-14			Size 15-99		
	TOTAL	YES OFFER WWP	DON'T OFFER WWP	TOTAL	YES OFFER WWP	DON'T OFFER WWP
BASE=TOTAL SAMPLE	264 100%	34 13%	225 85%	265 100%	60 23%	201 76%
**D/S (BENEFICIAL – NOT BENEFICIAL)	113 43%	26 76%	84 37%	160 60%	58 97%	98 49%
TOTAL BENEFICIAL	180 68%	30 88%	145 65%	208 79%	59 98%	145 72%
TOTAL NOT BENEFICIAL	66 25%	4 12%	61 27%	49 18%	1 2%	48 24%
VERY BENEFICIAL	49 18%	16 46%	32 14%	69 26%	28 47%	39 19%
SOMEWHAT BENEFICIAL	131 50%	14 42%	113 50%	139 53%	31 52%	107 53%
NOT THAT BENEFICIAL	48 18%	4 12%	43 19%	43 16%	1 2%	42 21%
NOT BENEFICIAL AT ALL	19 7%	- -	19 8%	6 2%	- -	6 3%
DO NOT KNOW ENOUGH TO SAY	19 7%	- -	19 8%	8 3%	- -	8 4%