**HEALTH SUPPORT**

**Family Friendly New Mexico – Business Toolkit**

**What the research tells us**

Healthy employees benefit employers. Creating a positive, safe and healthy working environment increases morale, improves employee’s work-life balance and positively impacts business (White House Council of Economic Advisors, 2014). Healthier employees are absent less, are motivated to stay in a job, and often recover from sickness quicker. Healthcare benefits are optional for most employers, but are critically important to most employees. Offering health insurance, other support such as breastfeeding locations and reasonable accommodations for conditions arising out of pregnancy, or wellness programs helps businesses attract and retain the most qualified employees.

**Definition**

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| **Family Friendly New Mexico recognizes four Health Support Policies** | |
| **Policy Type** | **Definition** |
| **Healthcare** | Employer subsidized health and/or dental and/or vision insurance |
| **Wellness Programs** | This could include wellness assessments, screenings, education, health coaching, organized wellness activities, onsite preventative care like immunizations, interventions such as smoking cessation, incentive and /or paid time off for wellness activities. |
| **Breastfeeding / Lactation Support** | This could include a designated area for pumping / breastfeeding. |
| **Reasonable Accommodations** | This is designed to help accommodate employees who have special needs arising out of pregnancy (avoiding heavy lifting, stating off ladders, etc). |

**What are the benefits of offering Health Support?**

* A benefits package that offers good health insurance coverage (including dental and vision) helps attract and retain quality employees.
* Businesses get the tax advantage of deducting plan contributions, including health insurance, life insurance, and pension plans.
* Employees often will accept better benefits in lieu of higher salary, which can be a savings to the business.
* Offering benefits to employees can be advantageous to a business owner, who may be able to get personal benefits for less money than if he or she purchased them privately.
* Offering health insurance has been shown to decrease absenteeism and improve employee health and morale; those with coverage are more likely to seek preventative care and live overall healthier lives.
* This type of support helps protect employees from financial peril.

SOURCE: <http://smallbusiness.findlaw.com/employment-law-and-human-resources/pro-and-cons-offering-employee-benefits.html>

**What are the benefits of offering Breastfeeding support?**

Better infant health means fewer health insurance claims, less employee time off to care for sick children, and higher productivity. Families who follow optimal breastfeeding practices can save $1,500 in expenditures on infant formula in the first year alone. A study published in 2010 in the Journal of Pediatrics estimated that if 90% of US families followed guidelines to breastfeed exclusively for six months, the US would annually save $13 billion from reduced medical and other costs (Bartick & Reinhold, 2010). Mutual of Omaha found that health care costs for newborns are three times lower for babies whose mothers participate in the company’s employee maternity and lactation program. Breastfeeding has also been shown to influence the cognitive and emotional development of children (Del Bono and Rabe 2012). CIGNA Insurance Case Study found lactation programs resulted in 77% reduction in lost work time due to infant illness (annual savings of $60,000) (Dickson, 2004).

Employers can help by:

* Starting or maintaining high-quality lactation support programs for employees,
* Providing clean places for mothers to breastfeed, and
* Establishing paid maternity leave for employed mothers.

Healthy People 2020 set breastfeeding goals because it is so important to the overall health of babies and mothers. New Mexico is similar to US prevalence and slightly better in exclusive breastfeeding.

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| **Breastfed** | **New Mexico** | **U.S.** | **Healthy People Target** |
| Ever | 85.5% | 81.1% | 81.9% |
| At 6 Months | 51.1% | 51.8% | 60.6% |
| At 1 Year | 29.5% | 30.7% | 34.1% |
| Exclusively through 3 months | 52.0% | 44.4% | 46.2% |
| Exclusively through 6 months | 26.6% | 22.3% | 25.5% |
| CDC National Immunization Survey, 2013 Births | | | |

**What are the benefits of offering Wellness Programs / Policies?**

Wellness program can benefit employers by, lowering health care costs, reducing absenteeism, achieving higher employee productivity, reducing workers’ compensation and disability-related costs, reducing injuries, and improving employee morale and loyalty. Most people see connections between health, happiness and productivity at work. Companies can help foster all three through a corporate wellness program. The CDC’s Workplace Health Research Network outlines components of a comprehensive wellness program:

1. Programs are practical and accessible
2. The work environment is health-conscious
3. Wellness is integrated into the company’s structure
4. Wellness is linked to existing support programs
5. Health screenings and education are offered

SOURCE: <http://fortune.com/2015/04/13/corporate-wellness/>

The Society for Human Resource Management suggests companies conduct specific research and planning before implementing wellness programs. Some basic steps companies can follow to put a wellness program in place are as follows:

1. Establish the goal of the wellness program.
2. Decide the company’s level of involvement in the program.
3. Establish the budget and expected return on investment.
4. Choose employee rewards.
5. Write and communicate the policy/program to employees.

SOURCE: <https://www.shrm.org/resourcesandtools/tools-and-samples/hr-qa/pages/wellnessprogramscontributingtotheemployer%E2%80%99sbottomline.aspx>

**What are the costs of offering health support policies or programs?**

* Providing benefits costs more for small employers than for large ones, both in terms of higher prices because of lesser buying power, and due to relatively higher costs of administration.
* The more benefits a business offers, the more it must pay for administrative overhead.
* The cost of health insurance has steadily risen, making it less and less affordable to employers, and making financial planning difficult from year to year (although the small business provisions of the ACA have altered this balance by incentivizing employer-funded benefits).
* Offering benefits creates concerns regarding legal compliance, which in turn causes a company to incur legal fees.
* Mistakes made in benefit plans can lead to costly lawsuits or regulatory fines.

SOURCE: <http://smallbusiness.findlaw.com/employment-law-and-human-resources/pro-and-cons-offering-employee-benefits.html>

**Sample Policy Language / Model Policies NOT COMPLETE**

**Federal Law**

**Health Insurance:** The Affordable Care Act requires employers with 50 or more full time employees to offer adequate health coverage or be subject to assessment if their employees receive premium tax credits to buy their own insurance.

**Breastfeeding:** [Section 7 of the FLSA](https://www.dol.gov/whd/nursingmothers/Sec7rFLSA_btnm.htm) requires employers to provide reasonable break time for an employee to express breast milk for her nursing child for one year after the child's birth. Employers are also required to provide a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by an employee to express breast milk. **The break time requirement became effective when the Affordable Care Act was signed into law on March 23, 2010.** The Wage and Hour Fact Sheet #73 “Break Time for Nursing Mothers under the FLSA. ” For basic information about the law go to: <https://www.dol.gov/whd/regs/compliance/whdfs73.htm>

**How to adopt and implement this in my company**

Hawaii is the first State to require employers to provide health insurance to employees. Hawaii passed the Prepaid Health Care Act in 1974 (WHAT????).

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| **Sample Health Support Policies** | |
| **Subsidized Health Insurance Leave** |  |
| **Breastfeeding Support** | * WomensHealth.gov <https://www.womenshealth.gov/breastfeeding/employer-solutions/index.html> * <https://www.womenshealth.gov/files/assets/docs/breastfeeding/employer-solutions/samplepolicy.pdf> |
| **Wellness Programs** | * Women Employed: * Society for Human Resources: |
| **Reasonable Accommodation** | * Reasonable Accommodations for Pregnant Workers by state: <http://www.nationalpartnership.org/research-library/workplace-fairness/pregnancy-discrimination/reasonable-accommodations-for-pregnant-workers-state-laws.pdf> |

**Business Testimony for Wellness Programs**

Talk to Michelle from Nusenda

**Citations**

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Should you offer Employees Health Care Benefits? (2014) Business Owner’s Toolkit <http://www.bizfilings.com/toolkit/sbg/office-hr/managing-the-workplace/offering-health-care-benefits.aspx>

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