

Being Magnificent at MagMutual Insurance Company:

Case Study



Participating in CDC's Work@Health® Program

MagMutual's Being Magnificent wellness program started in 2009 with employee health assessments and biometric screenings. The following year, the company tied employees' participation in biometric screenings to lower health insurance premiums. Benefits Manager Julie Martin leads the company's wellness efforts and is supported by a wellness committee with representatives from each of the company's office locations.

When Martin saw a description of the Centers for Disease Control and Prevention's (CDC's) Work@Health® program in the newspaper, she decided to apply to learn more about how to motivate employees to live a healthy lifestyle. The work of MagMutual's wellness committee provided a foundation to build on when Martin joined the Work@Health® training program in 2014.

The [Work@Health®](#) program is designed to teach employers how to improve the health of their workers (and workers' families) by using prevention and wellness strategies that focus on chronic health conditions. Well-designed, science-based, and comprehensive workplace wellness programs can improve the health of individuals and companies, lower health care costs, and increase worker productivity.

With training and effort, employers of all sizes and types can plan and implement a workplace health program. Employers can learn from the experiences of employers like MagMutual about how to plan strategies and anticipate implementation challenges.

Martin participated in the online version of the Work@Health® training program in the spring of 2014. After the training, participants received 6 to 10 months of technical assistance in the form of coaching, webinars, and interactions with peers.

Martin said she found the [CDC Worksite Health ScoreCard](#), which all

employers completed before they began the training, to be particularly helpful because it identified gaps in MagMutual's wellness program, primarily in the areas of nutrition and stress. She also thought the webinars delivered during the technical assistance period provided valuable information about topics such as using community resources, which helped her identify local experts to

Organization Background

MagMutual

- « Established in 1982
- « Industry sector: Finance and insurance
- « Locations: Alabama, Arkansas, Georgia, Florida, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia
- « 191 Employees
- « 58% women, 42% men

Founded by doctors in 1982, MagMutual provides medical professional liability insurance to US doctors and hospitals. With six offices covering 10 Southeastern states, MagMutual is the largest medical mutual insurer in the region, and the fourth largest in the United States. The company offers comprehensive risk management and patient safety programs and is committed to an unwavering defense of its policyholders' personal and professional reputations..



provide training to MagMutual employees. MagMutual also applied for and received seed funding from the Work@Health® program to expand its wellness efforts.

Being Magnificent

Serving our providers by optimally managing the enterprise

Martin praised her Work@Health® technical assistance provider for keeping MagMutual in the training program. When Martin's time and ability to keep up with the demands of the program almost forced her to leave the program, the technical assistance provider convinced her to stay. As Martin explained, "A few months into the program, I called and told her I wanted to quit. She said 'Don't. Keep going.' I couldn't have done this without her."

Employers selected to participate in Work@Health® were assigned to one of three models, all of which delivered the same comprehensive workplace health curriculum.

1. The hands-on model was an on-site instructor-led, one-day training workshop held in one of six regional locations.
2. The online model allowed employers to move through the curriculum independently over several weeks using a web-based learning platform.
3. The blended model included a combination of hands-on and online learning strategies.

Program Overview

MagMutual has a wellness committee with representatives from each of its six offices and a dedicated budget for the committee's activities. Committee members come from various levels of the company, including a senior vice president, a director, a manager, administrative staff, and front line employees. After she attended the Work@Health® training, Martin worked with the wellness committee to focus on nutrition and stress, the key areas for improvement identified in the ScoreCard. The committee also worked on ways to help employees be more physically active.

Encouraging Healthy Eating

To help employees eat a healthy diet, the committee developed policies to make it easier for employees to choose healthy foods at work. For example, catered lunches provided by the company have to offer a healthy option. MagMutual also began subsidizing healthy foods in the cafeteria at its Atlanta, Georgia, location to make them more affordable. Each day, MagMutual covers half the cost of one healthy meal option in the cafeteria. The company also pays half the cost for employees who participate in a Weight Watchers at Work® program.

Supporting Stress Management

To help employees reduce stress, MagMutual added an employee assistance program in January 2015.

It also started a telemedicine program called "Talk Now." This program allows employees to speak with a board-certified doctor who is able to write 3-day prescriptions

for minor health problems. The program saves time and money because employees don't have to leave work to visit a doctor's office or pay the additional cost for the visit. The program has had a positive effect on employees' work-life balance and stress levels because it reduces time barriers to getting medical care.

Promoting Physical Activity

Recognizing the important role that physical activity can have in reducing stress and improving overall health, MagMutual's wellness committee also worked to improve the physical activity programs offered to employees. In 2014, employees in Atlanta moved to a new building with a completely remodeled on-site fitness center. Before the move, MagMutual offered its employees financial support to join local gyms, and this support is still available to employees at other locations.



MagMutual employees participating in the AJC Peachtree Road Race in Atlanta, Georgia. Photo provided by MagMutual.

Martin's chairman and chief executive officer was able to negotiate a total renovation of the on-site facility's equipment and space as part of MagMutual's new lease. The fitness center in Atlanta is open from 5 a.m. to 11 p.m. Group classes are offered by a certified trainer three times a week—once during the lunch hour, once in the afternoon, and once at the end of the work day.

Martin said the Work@Health® curriculum emphasized the importance of making health

promotion opportunities available to employees with time and location restrictions and different schedules. By keeping the fitness center open for extended hours and offering varying times for group classes throughout the week, MagMutual has made it possible for more employees to use these resources. With the seed funding provided by the Work@Health® program, MagMutual created a wellness room with printed materials and bought a blood pressure monitor that employees can use to track their numbers.

Program Success

In 2014, MagMutual (which is a self-insured company) had a substantial reduction in employee health insurance claims. The company budgeted nearly \$1.2 million to cover its group health costs in 2014 and came in \$112,105 under budget. According to Martin, the first time in that this happened, and as a result, employees' insurance premiums did not go up the next year. Martin and the wellness committee believe the changes they made after the Work@Health® training played a role in this reduction, and they presented these results to the company's leadership to increase support for workplace wellness activities.



*A MagMutual employee exercises at his desk.
Photo provided by MagMutual.*

Martin also believes the Work@Health® training will help MagMutual maintain and accelerate improvements in employee health identified in biometric screening results from 2010 to 2014, particularly in the areas of weight management and physical activity. For example, the percentage of employees classified as obese on the basis of their body mass index was lower in 2014 (28%) than in 2010 (38%). The percentage with a large waist measurement (more than 40 inches for men and more than 35 inches for women) was also lower in 2014 (27%) than in 2010 (34%).

For physical activity, the percentage who reported low levels of exercise was lower in 2014 (29%) than in 2010 (47%), while the percentage who reported moderate levels of exercise was higher in 2014 (46%) than in 2010 (38%). The percentage who reported high levels of exercise also was higher in 2014 (26%) than in 2010 (16%).

Martin attributes much of the wellness program's success to MagMutual's strong leadership, senior management support, and champions on the wellness committee. Leadership sets an example for other employees. For example, the senior vice president wears a fitness tracking device to work every day. Martin said she believes that programs without supportive leadership can get support by using data (like return-on-investment numbers) and leveraging free resources.

The wellness champions in each office also bring ideas to the wellness committee and help keep the program moving when Martin's time and attention are limited. For example, the subsidy MagMutual gives to employees to participate in Weight Watchers at Work® is due to the persistence of one wellness champion.

"Our chairman of the board believing in this has made a huge difference to us."

—Julie Martin, MagMutual Benefits Manager

Recognition for Achievements

In early 2015, MagMutual was named one of Atlanta's Healthiest Employers among mid-sized employers with 100-499 employees. MagMutual was ranked 5th among all companies that participated in a survey conducted by a corporate wellness company from November 2014 to January 2015. Martin said that being recognized for its wellness activities was a goal the company had been striving to reach, and being selected for the list reinforced and validated its efforts.

Increased Use of Evidence-Based Strategies

Like all of the employers participating in the Work@Health® program, MagMutual used the CDC Worksite Health ScoreCard to assess the extent to which it had evidence-based health promotion strategies in place before and after the program. The ScoreCard is a free tool that employers can use to assess their health promotion and disease prevention programs, identify gaps, and set priorities across health topics. Strategies assessed by the ScoreCard include health promoting counseling services, environmental supports, policies, health plan benefits, and other worksite programs shown to be effective in preventing heart disease, stroke, and related health conditions.

MagMutual increased its total ScoreCard score from 170 to 216 out of a possible 264 points. The company showed the biggest improvements in the number of strategies it offered that focused on physical activity, depression, and stress management.

Examples of evidence-based strategies MagMutual put in place during its Work@Health® training using the ScoreCard that it did not have in place originally, included:

- Providing access to self-assessment depression tools.
- Providing educational seminars, workshops, or classes on preventing and treating depression.

Learning from Work@Health®

At the end of the online training, participants were asked to list the most important lessons they had learned. Martin said learning how to identify and tap into community resources and how to plan a wellness program were most important to her. However, she

- Providing training for managers on identifying and reducing workplace stress-related issues.
- Providing or subsidizing physical fitness assessments, follow-up counseling, exercise recommendations and self-management programs for physical activity.
- Making most (more than 50 percent) of the food and beverage choices available in vending machines, cafeterias, snack bars, or other purchase points healthy food items.
- Having a written policy or formal communication which makes healthier food and beverage choices available during meetings when food is served.
- Offering or promoting an onsite or nearby farmers market where fresh fruits and vegetables are sold.

MagMutual also nearly doubled its score in the Organizational Supports module, which assesses the extent to which organizations have a foundation in place to support and maintain a worksite health promotion program. Its wellness program now has an active health promotion committee, sets annual objectives for health promotion, and uses multiple data sources to conduct ongoing evaluation of its activities.

CDC Worksite Health ScoreCard Overall Score in Wellness Programming, 2014-2015



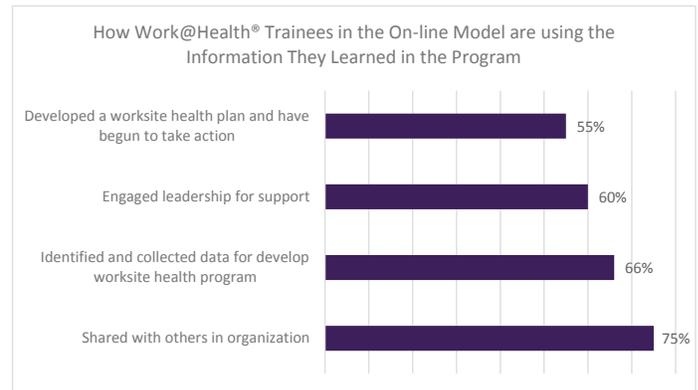
also felt that she didn't have enough time to absorb all of the materials in as much depth as she would have liked.

Martin said the training increased her knowledge of worksite health and wellness, and 95% of participants

also agreed with this statement. Martin felt that she understood how to apply what she had learned at the training to her job, as did 86% of the participants. She also thought that she would be able to use the information she had learned in the training, and like 81% of participants, she said she would recommend the training to others in her position.

At the end of the program, participants were asked what they had done with the information they had learned in the training. Seventy-five percent said they had shared the information with others in their organization. Sixty-six percent had identified and collected data to develop their own worksite health

program, and 55% had developed a worksite health plan and begun to take action.



Challenges

MagMutual's biggest challenge has been keeping employees involved in wellness activities because its staff is dispersed across six locations in ten states. The wellness committee has overcome this challenge by having champions in each office. This approach allows the committee to take the needs of employees at all offices into account when planning activities. The champions act as a presence for the wellness initiatives in each location.

Another challenge has been the strain on Martin's time, which makes it hard for her to keep up with the work required by the wellness program. Martin is the only employee dedicated to handling benefits

(retirement, health care, and wellness) for the company. She estimates that about 20% of her time is spent on wellness activities.

MagMutual nearly left the program before it had completed all of the milestones because of this problem. Fortunately, Martin has been able to continue with the program with the support of company leadership and by delegating more activities to the wellness committee champions. Her Work@Health® technical assistance provider also helped her set priorities, plan, and put into place effective strategies that could have a positive effect despite her limited time.

What's Next?

Over the next 12 months, MagMutual is planning the following activities for worksite health promotion:

- Conduct a fitness tracking challenge.
- Bring a nutritionist on site to hold one-on-one sessions with employees to discuss and set goals for nutrition and healthy eating.
- Organize a lunch and learn session on depression.
- Expand its tobacco policy to include lower insurance premiums for nonsmokers to encourage employees to stop smoking.
- Continue lunch-and-learn sessions and invite people working in naturopathic health to speak.
- Conduct surveys to find out if employees are interested in meditation and yoga classes.



The Work@Health® employer-training program is an initiative of the U.S. Centers for Disease Control and Prevention (CDC) to promote workplace wellness through employer education, training, and technical assistance. Work@Health® training provides employers with knowledge and tools through a comprehensive curricula to promote good health in their work places to prevent or reduce chronic illness and disability, and improve productivity.