

### Abstract

The purpose of this study was to discover if law enforcement agencies that implement wellness programs report decreases in health insurance rates. Through analyzing data of 13 law enforcement agencies the author points out that the wellness program alone does not seem to have an affect. Much like businesses in the corporate world, the contributing factor in common for those agencies that report no increase in rates was that employees pay for a portion of their health insurance premium.

### Introduction

Health Care reform is highly debated in many forums. Health insurance rates continue to climb, affecting both private citizens and government workers. Law enforcement agencies, many experiencing extreme budget cuts, must find ways to continue to insure their members while maintaining rates at reasonable levels.

By the very nature of the job, law enforcement officers face health issues different from the general public. Officers have “an above average risk for heart attacks, obesity, arthritis, ulcers, and cancer while also prone to bouts of depression and suicide.” (Shell, 2005) Physical fitness programs, once popular in many agencies, have become subject to lawsuits by members challenging the validity of the programs ability to connect the exercise to job task duties of the position (Shell, 2005). As a result, many agencies do not have physical fitness standards that must be maintained over the officer’s career. This creates varying levels of physical fitness throughout an agency.

In the corporate world, studies suggest that a wellness programs lowers insurance rates. Including this type of program in a law enforcement agency may have the same result. The benefit would not only be for the department but for the overall health of the officer.

### Literature Review

A 2009 study by Aon Consulting predicted that health care cost will increase 10.5% over the next year. Attributing to this increase is poor lifestyle choices, the aging population, costly new technology and drugs, and over-treatment. Poor lifestyle choices account for the most serious and expensive health problems documented. These lifestyle choices include tobacco use, diets high in fat and sugar, inadequate physical activity, and drug and alcohol use. While health care issues have been in the forefront for many years, the shift of consumerism, making individuals accountable for their own health, is becoming popular (Sharon & Tacker, 2010). Research points to the fact that from 1993 to 2007, “70% or more of the total cost of health care” is linked to preventable illness (Buck, 2009).

In an attempt to stave off the rising health care cost, corporations have been including wellness programs as part of their benefit package. In some cases, penalties have been instituted for employees who continue to engage in unhealthy choices (Capps & Harkey, 2008). Many programs are a research-driven, cognitive-behavior model, instead of being

rooted in reflexive conditioning. In this particular model, participants are engaged in the total thought process of their choices and educated in correct choices. Incentives serve to reinforce positive behavior. Education alone is shown to motivate only a small percentage of participants while combined with incentives, a larger number of participants are motivated to make positive changes (Hall, 2008).

The most common incentive reported in 2007 was a reduction in the employee's health insurance premium. The least common included gift cards however by 2008, this trend shifted with gift cards becoming the top incentive offered. This can only be explained in the fact that it is unknown what works to better motivate employees to adopt healthier lifestyles (Capps & Harkey, 2008).

There is no cookie-cutter approach to a wellness program. Programs are tailored to the desires of the companies that promote them. In 2001, the most common programs included

- Health Related Education and Training
- Financial Incentives or Disincentives
- Disease Management Programs
- Health Risk Assessments
- Health Screenings
- Special Programs for Disease and Medical Management
- Other Health Promotion Activities (Shurtz, 2005)

A review, conducted in 2001, of nine large companies found a median return on investment of \$3.14 for each \$1.00 spent on the wellness program (Shurtz, 2005). By 2003, that return on investment rose to \$5.93 to \$1.00 ratio (Treacy, 2008). Wellness programs may decrease health insurance premiums, decrease absenteeism, and increase worker satisfaction. In 2007, Hattie Larlham, a nonprofit company, instituted a wellness program which combined education and financial incentives. The company has seen an overall decrease in premiums and a 25% decrease in large medical bills of \$25,000 or more (Powell, 2009). In 42 published studies on wellness programs, a "28% reduction in sick time, a 25% reduction in health cost and a 30% reduction in worker's compensation and disability management claims" were reported (Treacy, 2008).

In 1984, The Montana University System recognized a need to become a self-insured employer. The University instituted an Employee Wellness Program (EWP) including health screening and fitness programs with the goal of improving the overall health of their employees. Data on claims between the years 1993 to 1996 were collected from Blue Cross and Blue Shield. Analyzation of the data compared the self reported levels of fitness of the employee and the usage of the employee's health insurance. The results did offer "...evidence that the health insurance of individuals classified in the maintenance stage of exercise costs less than does that of individuals classified in other stages of exercise adoption." (Dunnagan, Hall & Smith, 2001) The study also found that there was no significant cost difference in the other stages of exercise between member participation in the EWP and those not participating (Dunnagan et al, 2001).

Law enforcement officers are charged with protecting and serving the public. To this end, officers should remain in a heightened state of physical and mental fitness. With increasing job demands, officers must be able to physically control situations, effectively deal with high levels of stress and respond quickly to stimuli. Research shows that upon comparing the physical abilities of convicts and police officers, convicts appeared to be physically more fit.

When given a physical fitness test using inmates mean score as a base, only 55 percent of the law enforcement officers passed the test (Copay & Charles, 1998).

Stamford et al, (1978) noted that recruits leaving the police academy had significantly improved their fitness levels; however, after one year active duty, their cardiorespiratory fitness and body fatness had reverted to their pre-academy levels and they had a significant loss of muscle strength (Copay and Charles, 1998)

A study that spanned 40 years, from 1950 to 1990, reported that the life expectancy of a retired male police officer in the United States was 66 years (Shell, 2005). This information suggests that while officers are learning about and complying with the physical fitness demands of the academy, these ideas do not have creditability as a lifestyle choice and can possibly lead to a shortened life span. Circuit weight training has shown to improve physical, psychological and work related dimensions for law enforcement officers as well as positive changes in self-reported hostility, physical symptoms and job satisfaction were noted in research completed in 1993 ( Norvell & Belles, 1993).

The review of literature seems to support the hypothesis that the inclusion of a wellness program will help reduce insurance cost, if there is buy in from the employer and employee. Further research will need to be conducted with agencies that have already taken this step to ascertain if the same results in the corporate world apply in law enforcement agencies.

## Method

The purpose of this research is to determine if the inclusion of a wellness program in law enforcement agencies affect insurance premium rates. Using a simple random sampling without replacement, twenty Sheriff's Offices in the state of Florida selected. The agencies selected were contacted and asked to complete an interview consisting of a twenty-three question survey. This instrument posted questions relating to the type of wellness program offered in the agency, is the program mandatory or voluntary, types of incentives for participation, penalties for not participating, insurance rate pre wellness program and insurance rate post program.

## Results

The 20 agencies included in the interview are shown below.

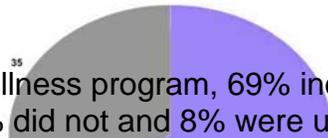
Alachua County Sheriff's Office  
Bay County Sheriff's Office  
Broward County Sheriff's Office  
Calhoun County Sheriff's Office  
Charlotte County Sheriff's Office  
Citrus County Sheriff's Office  
Clay County Sheriff's Office  
Columbia County Sheriff's Office  
Desoto County Sheriff's Office  
Escambia County Sheriff's Office  
Gulf County Sheriff's Office  
Hernando County Sheriff's Office

Indian River County Sheriff's Office  
 Lake County Sheriff's Office  
 Manatee County Sheriff's Office  
 Monroe County Sheriff's Office  
 Orange County Sheriff's Office  
 Palm County Sheriff's Office  
 Polk County Sheriff's Office  
 Seminole County Sheriff's Office

One hundred percent of the agencies selected in the sampling participated in the telephone interview, however not all questions in the interview were answered due to lack of data specific to certain questions asked.

Out of the 20 Sheriff's Offices interviewed, 65% included a wellness program while 35% did not.

Percentage of Sheriff's Offices with Wellness Programs



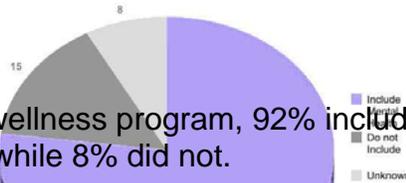
Of the 13 agencies with a wellness program, 69% included nutrition as a component of their wellness program, while 23% did not and 8% were unsure

Percentage of Programs that include Nutrition



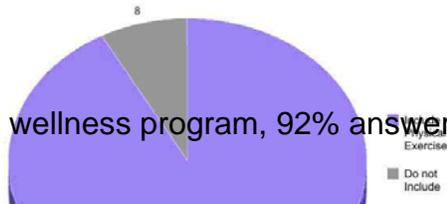
Of the 13 agencies with a wellness program, 77% included a mental health component as part of their program, 15% did not while 8% were unsure.

Percentage of Programs that include Mental Health



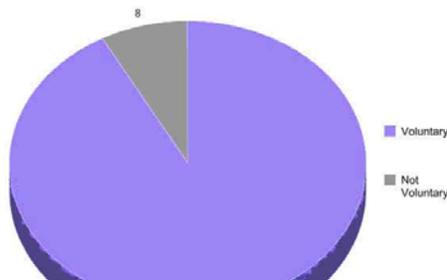
Of the 13 agencies with a wellness program, 92% included physical exercise as a component of their wellness program, while 8% did not.

Percentage of Programs that include Physical Exercise

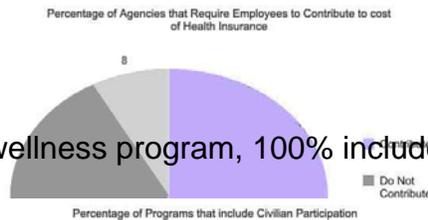


Of the 13 agencies with a wellness program, 92% answered that their program was voluntary while 8% were not.

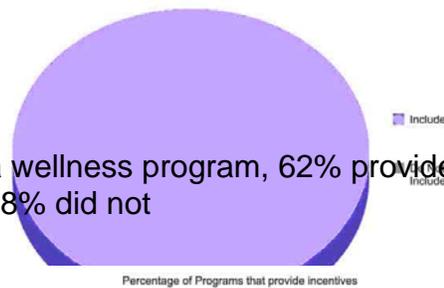
Percentage of Program being Voluntary



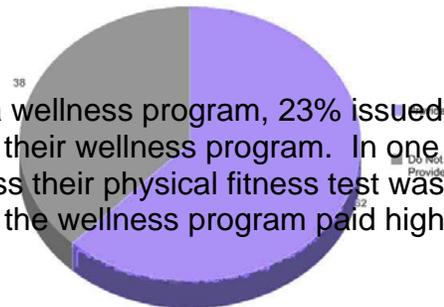
Of the 13 agencies with a wellness program, 54% answered that employees contribute to a portion of their health insurance premium, while 38% do not and 8% were unsure.



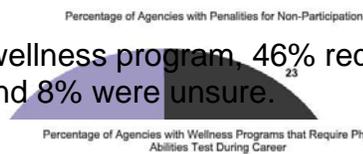
Of the 13 agencies with a wellness program, 100% included civilian personnel in the wellness program



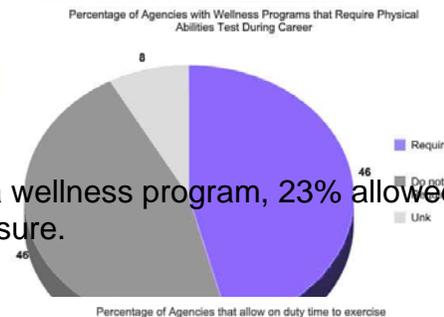
Of the 13 agencies with a wellness program, 62% provide an incentive for participation in the wellness program while 38% did not



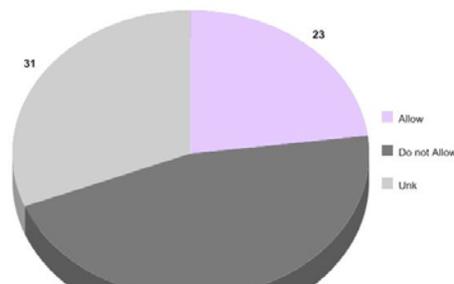
Of the 13 agencies with a wellness program, 23% issued penalties to their sworn members who did not participate in their wellness program. In one agency, the penalty for sworn members who did not pass their physical fitness test was termination. In two agencies, those who did not participate in the wellness program paid higher premiums or additional out of pocket expenses.



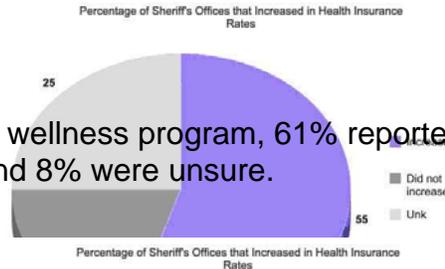
Of the 13 agencies with a wellness program, 46% required a physical abilities test during their career while 46% did not and 8% were unsure.



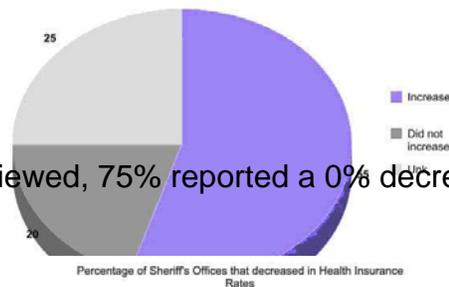
Of the 13 agencies with a wellness program, 23% allowed on duty time to exercise while 46% did not and 31% were unsure.



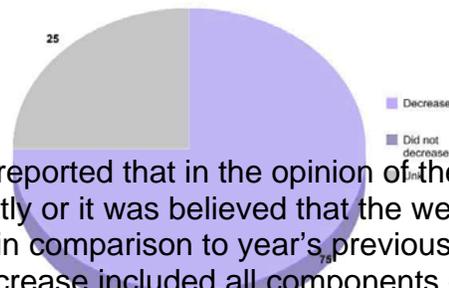
Of the 20 Sheriff's Offices interviewed, 55% reported an increase in health insurance rates, 20% had no increase while 25% were unsure.



Of the 13 agencies with a wellness program, 61% reported an increase in health insurance rates, 31% no increase and 8% were unsure.



Of the 20 agencies interviewed, 75% reported a 0% decrease in health insurance rates while 25% were unknown.



Five agencies overall reported that in the opinion of the interviewee, health insurance rates have only increased slightly or it was believed that the wellness program has helped in creating lower increases in comparison to year's previous increases. Each of these agencies that experienced a 0% increase included all components of a wellness program; physical exercise, nutrition and mental health. Incentives such as gift cards for participation, gym memberships, and money reimbursed to apply towards health insurance were provided. The agency with the longest consecutive years with no increase implemented the program in 2004 and has experienced a 0% increase in the last 3 years. The other agencies that have experienced no increase implemented their programs in 2008, 2000 and one was unknown. One agency, which implemented a wellness program in 1994, includes termination for failure to pass the Physical Abilities test as a penalty. This agency observed minor increases in health insurance rates. An agency that reported to have no wellness program experiences an 18% increase in health insurances rates from 2009-2010.

### Discussion

Research indicated that 61 percent of the agencies with wellness programs experienced an overall increase in their health insurance rates. In contrast, the literature review conducted showed that those businesses that included wellness programs experienced a positive rate of return and lower health insurance rates.

A factor to consider in the private sector is that employees often pay a portion of their health insurance premium, often referred to as health care consumerism. Traditionally, the law enforcement agency pays for the entire health insurance premium for the employee as a benefit. Three of the four agencies that experienced no increases reported that employees do pay a portion of their employee premium, much like the private sector.

Incentives such as gift cards, free gym memberships, fitness classes, and monetary awards to apply to basic health insurance premiums were common factors among those agencies that reported no increases. Paying high out of pocket cost as a penalty contributed to no increases in rates while on duty time to exercise and termination for failure to pass a PAT did not contribute to a decrease in rates.

### Limitations

Not knowing what claims contributed to the increase in insurance rates is a limitation to this study. There is a possibility that increase could have occurred due to issues that could not be prevented with the implementation of a wellness program. This study was limited by the small sample size. Better results could be analyzed if all law enforcement agencies were included in the data. During the interviews, several questions asked could not be answered or the data collected did not contribute to the overall suggestions in this research. These specific questions were numbers 6, 7, 8, 20, 21 and 23. See Appendix A for survey.

### Recommendations

In reviewing the data the following suggestions are recommended

- Agencies that currently included Wellness Programs should continue
  - Expand programs to include all components
- Agencies that do not included Wellness Programs should begin to implement a program
  - Consult with other health care provider for suggestions
- Agencies should consider the option of employees paying a portion of their health insurance premium

Law enforcement officers have a responsibility to the public they serve. To be able to professionally execute this task, officers should invest in their physical condition. When this is accomplished, the officer is healthier and may experience less health issues than that of an officer that has a lesser standard of physical conditioning. In turn, overall health insurance rates may be reduced.

Cinda Moore has worked in Law Enforcement since 1992 and has been working for the Hernando County Sheriff's Office since 1996. Cinda is currently a Lieutenant overseeing the Law Enforcement Support Division which includes Community Relations, Background Investigations, Crime Prevention, Training, Building and Grounds and Public Relations. Prior assignments include District Commander, Community and Personnel Services Commander, Administrative Sergeant, and Patrol. Cinda has a Bachelor's Degree in Psychology and a Master's Degree in Criminal Justice from St. Leo University.

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## Appendix A

### Wellness Interview

Name of Organization: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_

1. Does your agency have a wellness program?  
Yes or No
2. Is nutrition a part of your wellness program?  
Yes or No
3. Is mental health a part of your wellness program?  
Yes or No
4. Is physical exercise part of your wellness program?  
Yes or No
5. Is the program voluntary?  
Yes or No
6. What percentage of your agency participates?
7. How many sworn officers does your agency employ?
8. How many non-sworn does your agency employ?

9. Are civilians included in the wellness program?  
Yes or No
10. Do the agency employees contribute to the cost of their health insurance?
11. Are incentives provided for members that participate in the wellness program?  
Yes or No
12. What types of incentives are provided?
13. Are there any penalties for not participating in the wellness program?  
Yes or No
14. If yes, what are the penalties?
15. If yes, are penalties the same for sworn and non sworn?
16. Does your agency require a passing score on a physical fitness test to continue to be employed as a sworn law enforcement officer?  
Yes or No
17. Does your agency allow for time on duty to exercise?  
Yes or No
18. What year did your agency incorporate a wellness program?
19. In your opinion, did your insurance rates go down after the implementation of the wellness program?
20. Do you know the percentage of change (increase or decrease) in your insurance rates the year before instituting a wellness program? If yes, what was it?
21. Do you know what the percentage of change in your agencies insurance rates after the inclusion of a wellness program? If yes, what was it?  
Yes or No
23. Does your wellness program include the employee's spouse?

Yes or No