



# Voluntary Preventive Benefits: Better Care, Lower Costs



CHARGE  
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# The Challenge: Skyrocketing Costs

Chronic disease intersects all segments of the working population. They cause pain and discomfort for employees while creating astronomical costs for employers. But does it have to be this way?

Many factors contribute to rising healthcare costs including a growing number of people with chronic disease, higher premiums, patients avoiding care, and increasing costs for medical services, caused by both a growing and aging population. Chronic disease not only exacts a heavy toll on the health of employees, its economic burden on employers is enormous.

For employers, the best solution for mitigating healthcare costs is to utilize voluntary preventive benefits within evidence-based wellness programs to target chronic conditions. For individuals, the primary way to reduce costs is to maintain a healthy lifestyle, eat well, get plenty of activity, and stay up-to-date with recommended health checkups and screenings.

CHARGE mitigates health care costs for employers by remedying traditional, costly care pathways. The end result is simple: improved patient health at reduced costs for the employee and employer alike.

## The Numbers

- 72 percent of adults in the United States have a BMI that qualifies them as overweight.<sup>1</sup> The annual health care cost per employee with a normal BMI is \$7,500, while the cost of an overweight BMI is \$13,000.<sup>2</sup>
- 48 percent of Americans have some form of heart disease.<sup>3</sup> In 2016, related costs were \$555 billion. By 2035, costs will grow to \$1.1 trillion.<sup>4</sup>
- 10.5 percent of Americans have diagnosed diabetes, 4.5 percent are living undiagnosed, and a staggering 33 percent have prediabetes.<sup>5</sup> Annually, each case of undiagnosed, diagnosed, and prediabetes costs an estimated \$1,744, \$6,649, and \$443, respectively.<sup>6</sup>

## The Big Question

In this report, we'll explore how CHARGE answers the billion-dollar question: How can employers shape preventive wellness programming in a way that both improves patient outcomes and is also cost effective for the organization?

# The Five Keys to Success

## 1. Qualified Providers

By pairing employees with registered dietitians as the first step in their care journey, CHARGE provides the ongoing support needed to achieve sustainable, life-changing results. Through customized, one-on-one visits, registered dietitians help employees improve the modifiable lifestyle factors that are proven to decrease the risk of chronic conditions, such as diet, exercise and stress management.

Registered dietitians are the most qualified health care professionals to tailor safe nutrition interventions because they have a complex understanding of human physiology as it relates to nutrition and disease.<sup>7</sup> They are held to strict standards in training, evidence-based practice and continuing education, ensuring the highest quality of care and safety.<sup>8</sup>

Studies show the highest possible results come from custom tailored nutrition plans delivered in a clear, effective format.

- Registered dietitians have been identified as the best source of guidance for weight loss.
- People want individualized support from experts to achieve sustainable results.
- Individuals that work with a registered dietitian are more likely to lose weight.

## 2. Personalization

Registered dietitians are trained in counseling and motivational interviewing, enabling them to promote sustainable behavior change rather than quick fixes or fad diets. In each initial nutrition visit, employees review their personal health history, common food choices and preferences, as well as their personal health goals. The schedule for follow up meetings is based on the employee's specific objectives and accountability needs.

This preventive and personalized approach cuts the excesses associated with more invasive (and costly) care approaches, like surgeries and pharmaceuticals. Along the way, employees are provided with evidence-based, yet customized solutions, that lead to better outcomes.

### 3. Data Analysis

Participating employees are thoroughly screened for underlying health issues and risk factors at each visit. They also have the option to have their biometrics recorded including weight, BMI, body fat percentage, muscle mass percentage and blood pressure. This allows the registered dietitian to track the employee's progress and make adjustments to their health goals based on data. The resulting data can be compiled into an aggregate company-wide health report.

### 4. Ease of Access

For any program to ensure broad use, it is key to make it convenient and easy to get started. When employees are met with obstacles for new models of care, they default to what is simple and known, often seeking immediate relief through primary or urgent care. With on-site and tele-health service options, CHARGE extends the reach of high-quality care to make it easier for all employees to participate, including those employees who find it challenging to travel to appointments due to comorbidities, busy travel schedules, or work and family demands.

With CHARGE, clients can start right away using their smartphone via HIPAA compliant interactive software – no waiting for devices or equipment in the mail. CHARGE's client cohort shows a high demand for immediate access.

Convenience, access, and ample appointment availability result in a gradual shift in employee behaviors as they seek care earlier on in their health journey; leading to fewer employees with chronic conditions.

### 5. Sustainability

Active treatments that pair goal setting with recurring visits and ongoing feedback leads to more effective interventions and lasting outcomes.

Registered dietitians guide employees through the process of setting realistic and measurable goals throughout their treatment. These goals are consistently reassessed in follow-up visits, which typically occur every 4-6 weeks. This process allows them to make step-by-step changes in their habits that last a lifetime.

Motivating employees to take charge of their health all the way through to the end of treatment ensures lasting results. When employees are encouraged to set — and keep — realistic goals the result is a higher participation rate for follow-up visits.<sup>9</sup>

# Case Study

## Background

From 2016-2019, CHARGE partnered with a manufacturing company to offer onsite nutrition counseling for 1,500 employees. The demographic breakdown was mostly male, 20-60 years old, and about 75 percent of employees were of Latino descent. Education level and income status ranged widely amongst employees.

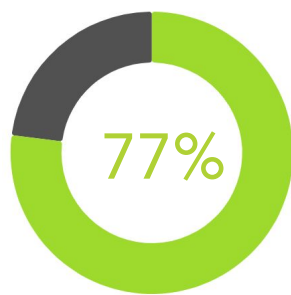
## On-Site Program

All employees were eligible to participate in the nutrition program. Spouses were also eligible to participate after a health risk assessment. Participants met one-on-one with a CHARGE registered dietitian once a month for 10 visits. Each visit was up to 40 minutes long during regular work hours. After 10 visits, the employee was moved to a quarterly maintenance schedule. Spanish language visits were available upon request.

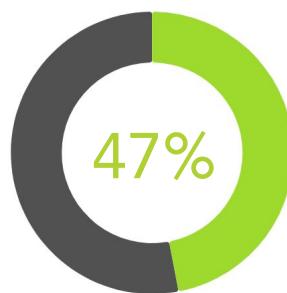
From 2016-2019, 285 employees were enrolled in the nutrition program. To track progress, anthropometric data was recorded in each visit including weight, BMI, body fat percentage, and muscle mass percentage.

## On-Site Results

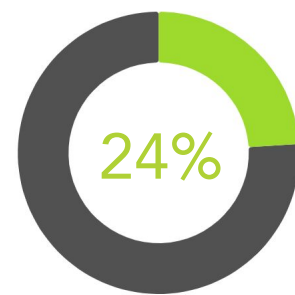
170 participating employees began the nutrition program with a self-identified goal of weight loss. This cohort was tracked throughout the duration of the 10-month program. After 10 visits, the results were: 77% of participants lost weight, 47% lost over 5 pounds, and 24% lost over 10 pounds.



Lost Weight



Lost > 5 pounds



Lost > 10 pounds

### On-Site Results (Continued)

For all employees that lost weight:

- **6 lbs** – Average weight loss
- **3%** – Average reduction in body weight

For employees that lost over 10 pounds:

- **18 pounds** – Average weight loss per person
- **8%** – Average reduction in body weight
- **3 points** – Average reduction in BMI
- **4%** – Average reduction in body fat
- **2%** – Average gain in muscle mass

### Telehealth Program

From 2018-2019, the manufacturing company expanded the nutrition program to include 150 remote employees. Employees connected with their registered dietitian via CHARGE's secure online health platform through a computer provided by CHARGE. CHARGE also made one annual visit to this particular site to meet new program participants and present to all employees at an annual benefits meeting.

### Telehealth Results

From 2018-2020, 60 employees enrolled in the telehealth program and 37 of those employees had a self-reported goal of weight loss. After completing their first 10 visits:

**70%**

Lost Weight

**4 lbs**

Avg. Weight Loss

**16%**

Lost > 10 pounds

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