

# How Vision Can Curb Costs and Create Value for Employees

by *Steven H. Johnson*

**H**ave you been hearing your clients' cries for relief? You're not alone; brokers across the country are hearing the wails, too. The elephant in the room – rising healthcare costs – is bellowing for attention. Industries too numerous to name are bracing for the impact of healthcare reform with traditional tactics: benefit reductions, mandatory furlough days coupled with layoffs, and product/service price increases. But our clients need 2010 to reveal a clean canvas of new benefit plans and strong-performing options to improve their bottom line. They are looking to you for the answer.

Smart brokers see the opportunity to send the elephant packing by using the healthcare crisis to leverage their experience and offer creative solutions. Now is the time to show your clients how offering workplace health management and wellness solutions, combined with an underutilized low-cost benefit – vision healthcare – can curb costs and create value for employees.

## **Decrease diabetes, increase bottom line**

What contributes to serious health complications, including heart disease, stroke and kidney failure, and can even make employees more susceptible to diseases like the flu? Diabetes is one of the biggest health concerns among today's employers. Costly to manage, diabetes accounts for over \$100 billion in healthcare costs annually; that's 20% of healthcare dollars and has a direct impact on employee productivity and absenteeism. Fifteen percent of the costs of treating diabetes is related to eyes, so it's easy to see why vision healthcare plays a critical role in diabetes management. Diabetic retinopathy, glaucoma, cataract – any of these serious and costly eye diseases associated with diabetes – can cause vision loss or blindness if untreated by a professional. Diabetics are also more prone to eye damage from ultraviolet (UV) light and tend to be more light-sensitive, which is where UV- and glare-blocking eyewear available through a vision plan, such

as photochromic lenses, can help.

As for the 57 million Americans with pre-diabetes, the costs associated with diabetic care may be avoidable. Since blurred vision is often one of the first signs of diabetes, pre-diabetic employees may head to their eyecare professional before a general practitioner, making the eyecare professional often the first health practitioner to diagnose the disease. And pre-diabetes can often be reversed.

Forty percent of diabetics and over 50% of non-diabetics who could be at risk fail to get an annual eye exam. Worse yet, half of people with Type 2 diabetes are unaware they are Type 2-positive. Show your clients how a low-cost, comprehensive vision healthcare program, paired with education can, play a critical role in early detection), the employee's health, and subsequently, their bottom line.

## **High Costs of Hypertension**

Hypertension is one of employers' top three healthcare concerns—resulting in \$250 billion in medical expenses and \$247 annually per employee. One in four Americans has hypertension, commonly known as high blood pressure. Earning its label as “the silent killer,” hypertension is undiscovered in one in three Americans until bigger health problems arise. Without treatment, hypertension can lead to heart disease, kidney failure, strokes, and heart attacks. African Americans, women, and the elderly are at higher risk and the problem is compounded when diabetes is present. Regular eye exams play an important role in prevention and detection. During a routine eye exam, eye care professionals can see signs of hypertension, such as blurred vision, eye damage, and vision loss. Since certain medications, used to treat hypertension, can increase light sensitivity, employees can get the vision wear they need to help them see comfortably and perform their best.

As with diabetes management, early detection can prompt lifestyle changes. Just how much is this benefit worth? Plenty; on average, employers can gain a half-day's worth of productivity every month for each employee

who properly manages their hypertension.

## **Up in Smoke**

Fortunately, the health repercussions a smoker faces are not hereditary, ethnic, or unavoidable. In fact, health risks attributable to smoking are entirely avoidable with prevention. Recently, smoking cessation programs have been added to workplace wellness programs. Even so, although smoking rates have declined over the past few decades, declines have stalled over the past five years and rates have slowly risen since 2007. Many employers realize that smoking will inevitably increase health claims, lower productivity, and increase absenteeism among employees. By offering incentives through wellness programs and corporate culture, employers can help persuade employees to kick the habit that harms nearly every organ in the body and contributes to cancer, heart disease, strokes, and is responsible for one in five deaths in the U.S. However, many people don't realize that eye health is equally affected by smoking, with smokers at higher risk for developing eye diseases, such as cataract, age-related macular degeneration and diabetic retinopathy. It is critical to use regular eye exams to address any existing or emerging vision issues that may have developed over the course of the habit. Educate your clients on how comprehensive vision healthcare and wellness programs can make the difference in their employee's health and help keep profits from going up in smoke.

## **An Apple a Day**

Nutrition: it's one of the most basic wellness concerns. Four of the top 10 causes of death in the U.S. – cancer, heart disease, diabetes and stroke – are associated with diets high in “bad” fats and sodium and low in calcium and fiber. The USDA estimates healthier diets could lead to a savings of \$71 billion each year in reduced medical costs, decreased productivity loss, and the prevention of premature deaths.

Stemming from poor nutrition and low physical activity, the increasing national obesity rate is a bigger problem than ever. California's obesity rate was just under 24% in

2005, well above the previously set Healthy People 2010 goal of 15%. It makes sense that a diet high in saturated fat and sugar is also bad for your eyes, increasing the risk of eye disease. For instance, a diet rich in refined carbs, like white flour, may increase risk for age-related macular generation.

A healthy diet also leads to better eye health. Antioxidants reduce the risk of developing cataracts and macular degeneration; vitamin A protects against blindness; and vitamin C plays a role in the prevention and management of glaucoma. Zinc has been shown to protect against macular degeneration and night blindness. And essential fatty acids can help with eye health issues, such as age-related macular degeneration and dry eye.

Regular eye care goes hand in hand with good nutrition to identify nutritional deficiencies and monitor eye health; it keeps employees seeing and performing their best. It's just one more way a vision benefit can be a strong performer in wellness and health management programs that are popular among employees.

### **Redirect Your Clients' Focus With Vision Healthcare**

Employers spend just \$70 to \$80 a year on premium vision benefit compared to \$4,246 for medical premiums. Eight out of 10 employees say a vision benefit is important to them (according to a survey by Transitions Optical), can employers really afford not to take advantage of a vision healthcare plan as an effective wellness tool? To help you share some of these insights with your clients, organizations like Transitions Optical (HealthySightWorkingForYou.org), are offering content on the value of a vision benefit for employers.

Smart brokers are emphasizing the value of creative, long-term solutions through comprehensive vision healthcare, coupled with wellness programs and education. Send the elephant packing, you've got the solution your clients need in 2010. □

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