

**Q: How do you stop wasting your money?**  
**A: Healthcare Productivity Management.**

**Presenteeism**

AON Consulting describes presenteeism as “a relatively new term used to describe workers who remain on the job but who are not as productive as usual due to stress, depression, injury, illness, or something as simple as a migraine headache.”

Presenteeism is invisible to and unmanaged by plan sponsors and leads directly to increased group plan costs, absenteeism, short term disability and even long term disability.

The medical issues driving presenteeism are numerous and relatively minor. Typically they are ongoing in nature, and consist of repetitive/abusive para-medical visits and consumption of pharmaceuticals. The negative impact of these issues on productivity is compounded by long medical wait times and the aging of the worker population.

Plan sponsors and group plan consultants (agents, brokers, designers, etc.) are resorting to shopping and chopping group benefits – shopping carriers and chopping benefits.

Issues prompting presenteeism range from simple back pain to cancer cases for plan beneficiaries or even their spouses.

Equipping employees with a confidential resource to address medical problems early, at the onset of the problem, pays the employer dividends in reduced plan usage and cost as well as increased productivity.

**Absenteeism**

Intuitively, when one thinks of employee healthcare problems one immediately thinks of absenteeism due to serious illness. Serious

illnesses like cancer, heart disease and stroke are the drivers of cost in the public healthcare system. Their relative low frequency in the working population means that they do not create significant ongoing costs for corporations nor do they cause widespread productivity losses.

Poor treatments, under treatment, over treatment, deterioration or disease progression are the common causes of absenteeism. Absenteeism management programs, triggered by a pre-determined number of days of absence, have been put in place to prevent abuses and to provide case management resources. This is often after:

- Substantial productivity losses
- Exhausting multiple paramedical benefits
- Multiple prescription drug claims
  - Sporadic absenteeism falling below the trigger threshold
  - Loss of worker initiative and moral

In these types of cases traditional absenteeism management is initiated after the issue has escalated and consequently has a greater impact, both on productivity and cost of resolution.

**Healthcare Productivity Management**  
 MANAGING HEALTHCARE ISSUES THAT MOST IMPACT PRODUCTIVITY.

HPM manages the apparent causes and brings to the foreground the invisible causes of presenteeism before they escalate into absenteeism, disability claims and health plan

overuse.

**Healthcare Productivity Management;**

- Controls corporate healthcare costs
- Returns on investment in group plan spending
- Manages and reduces presenteeism
- Offsets the impact of cost shifting benefits by providing substantial perceived value to employees

