

EMPLOYER HEALTH BENEFITS

2013 ANNUAL SURVEY

Wellness
Programs and
Health Risk
Assessments

SECTION

12

WELLNESS PROGRAMS AND HEALTH RISK ASSESSMENTS

A MAJORITY OF FIRMS OFFERING HEALTH BENEFITS OFFERS SOME TYPE OF WELLNESS PROGRAM, WITH LARGE FIRMS (200 OR MORE WORKERS) BEING MORE LIKELY THAN SMALLER FIRMS (3–199 WORKERS) TO DO SO. THIRTY-SIX PERCENT OF LARGE FIRMS AND 8% OF SMALL FIRMS OFFERING AT LEAST ONE WELLNESS BENEFIT OFFER FINANCIAL INCENTIVES TO EMPLOYEES WHO PARTICIPATE IN WELLNESS PROGRAMS. TWENTY-FOUR PERCENT OF FIRMS OFFER EMPLOYEES THE OPPORTUNITY TO COMPLETE HEALTH RISK ASSESSMENTS, WITH SOME OF THESE FIRMS TYING FINANCIAL PENALTIES OR REWARDS TO EMPLOYEES WHO DO SO. DISEASE MANAGEMENT PROGRAMS REMAIN COMMON AMONG FIRMS OFFERING HEALTH BENEFITS WITH OVER HALF OF THESE FIRMS AND MORE THAN THREE-QUARTERS OF LARGE FIRMS (200 OR MORE WORKERS) HAVING AT LEAST ONE OF THE SPECIFIED PROGRAMS.

WELLNESS BENEFITS

- ▶ For a variety of reasons, including efforts to improve health and lower costs, many employers and health plans offer wellness programs. Wellness programs may range from classes in nutrition or healthy living to a wellness newsletter.
 - Seventy-seven percent of firms offering health benefits offer at least one of the following wellness programs:
 - Weight loss programs
 - Biometric screenings
 - Gym membership discounts or on-site exercise facilities
 - Smoking cessation program
 - Lifestyle or behavioral coaching, classes in nutrition or healthy living
 - Web-based resources for healthy living
 - Flu shot or vaccinations
 - Employee assistance program (EAP)
 - Wellness newsletter
 - In the 2012 survey, offering firms were not asked if they offered an “EAP” or “flu shots and vaccinations”. Excluding these two categories, 69% of all firms offering health benefits also offered one of the listed wellness programs in 2013, similar to the amount in 2012 (63%).
- Large firms (200 or more workers) offering health benefits are more likely to offer each of the listed wellness programs than smaller firms. In addition, large firms (200 or more workers) offering health benefits are more likely to offer at least one of the listed wellness programs than smaller firms (99% vs. 76%) (Exhibit 12.2).
- About half of firms offering health benefits offer flu shots or vaccinations (54%), a wellness newsletter (48%) or web-based resources for healthy living (47%). The offer rate for each type of wellness benefit included in the survey is presented in Exhibit 12.1, Exhibit 12.2 and Exhibit 12.3.
- Forty-eight percent of firms offering health benefits and at least one wellness benefit offer wellness benefits to spouses or dependents. Large firms (200 or more workers) offering at least one wellness benefit are more likely than smaller firms to offer wellness benefits to spouses or dependents (65% vs. 47%) (Exhibit 12.4).
- Among firms offering health benefits and at least one wellness program, 80% report that most of the wellness benefits they offer are provided by the health plan (Exhibit 12.4).¹ Small firms (3 to 199 workers) are more likely than larger firms to report that most wellness programs are provided by the health plan (81% vs. 56%) (Exhibit 12.4).

NOTE:

¹ The survey asks firms offering at least one wellness program if most of the wellness benefits are provided by the health plan or by the firm.

INCENTIVES FOR WELLNESS BENEFITS

- ▶ In order to encourage participation in wellness programs, firms may offer financial incentives to employees who participate.²
 - Eight percent of firms offering health benefits and at least one of the listed wellness programs offer gift cards, travel, merchandise, or cash to workers who participate in wellness programs. Large firms (200 or more workers) are more likely to offer these incentives than smaller firms (26% vs. 7%) (Exhibit 12.5).
 - A small percentage of firms offering health benefits and at least one of the listed wellness programs offers lower worker premium contributions (3%) or cost sharing (such as lower deductibles) (1%) as an incentive to encourage employees to participate. Among firms that offer a high-deductible health plan paired with a HRA or HSA, one percent offers workers who participate in wellness programs higher HSA or HRA contributions (Exhibit 12.5).
- ▶ Employers use a variety of strategies to promote wellness programs. Large employers (200 or more employees) offering health benefits and at least one wellness program are more likely than smaller employers to use one of the following strategies to promote wellness (79% vs. 55%) (Exhibit 12.11):
 - Assigning an employee to promote wellness
 - Access to a benefits counselor
 - Incentives
 - Personalized communication
 - Team competitions
 - Social media tools
- ▶ Nearly half of large firms (200 or more workers) offering health benefits and at least one wellness program use personalized communication (49%) or assign an employee (45%) to promote wellness programs.

- ▶ Employers use a range of strategies to evaluate wellness programs. Seventy-two percent of large firms (200 or more workers) offering health benefits and at least one wellness program and 34% of smaller firms use at least one of the following evaluation methods (Exhibit 12.12):
 - Return on investment
 - Health outcomes
 - Employee retention
 - Employee participation
 - Employee satisfaction
- ▶ For large firms (200 or more workers) offering health benefits and at least one wellness benefit, employee participation is the most common metric (65%) (Exhibit 12.12).

HEALTH RISK ASSESSMENTS

- ▶ Some firms give their employees the opportunity to complete a health risk assessment to identify potential health issues. Health risk assessments generally include questions about medical history, health status, and lifestyle.
 - Overall, 24% of firms offering health benefits ask their employees to complete a health risk assessment. Large firms (200 or more workers) are more likely than smaller firms to offer employees this option (55% vs. 23%) (Exhibit 12.6).
- ▶ Some firms offer financial incentives to encourage employees to complete health risk assessments.
 - Fifty-four percent of large firms (200 or more workers) offering health benefits and health risk assessments give financial incentives to employees who complete a health risk assessment.
 - Five percent of large firms (200 or more workers) who offer health benefits and health risk assessments require employees to complete a health risk assessment in order to enroll in a health plan.

NOTE:

² Firms that offer only web-based resources or a wellness newsletter were not asked questions about any financial incentives provided.

- Nine percent of large firms (200 or more workers) that offer health benefits and provide employees the opportunity to complete a health risk assessment penalize employees with identified health risks factors who do not complete a wellness program (9%) (Exhibit 12.7).

BIOMETRIC SCREENING

Biometric screening is a health examination that measures an employee's risk factors, such as cholesterol, blood pressure, stress, and nutrition. Biometric outcomes may include meeting a target body mass index (BMI) or cholesterol level. Twenty-six percent of small firms (3 to 199 workers) and 55% of larger firms offering health benefits offer biometric screenings as a wellness benefit (Exhibit 12.1).

Firms which offer their employees biometric screenings may include additional incentives for those employees who complete screenings. Among large firms (200 or more workers) offering health benefits and biometric screenings, eleven percent reward or penalize employees for meeting biometric outcomes and eleven percent require employees to complete biometric screenings in order to enroll in a health plan (Exhibit 12.14).

DISEASE MANAGEMENT

- ▶ Disease management programs try to improve the health of and reduce the associated costs of people with chronic illnesses by teaching patients about their disease, suggesting treatment options, and assessing the treatment process and outcomes.

- Fifty-seven percent of firms offering health benefits offers one or more of the following disease management programs in their largest plan³ (Exhibit 12.8):
 - Diabetes
 - Asthma
 - Hypertension
 - High cholesterol
 - Lower back pain
 - Depression
 - Obesity
- Large firms (200 or more workers) offering health benefits are more likely than smaller firms to have a disease management program (77% vs. 57%) (Exhibit 12.9). Seventy-three percent of large firms offering health benefits have a disease management program for diabetes.
- To encourage participation, two percent of firms offering health benefits and at least one of the specified disease management programs also offer financial incentives to employees who participate in these programs (Exhibit 12.10). Large, offering firms (200 or more workers) that offer disease management programs are more likely than smaller firms to have an incentive for participating in a disease management program (8% vs. 2%).

NOTE:

³ In 2013, firms were asked if they offer each of the specified disease management programs. In previous years, firms were asked if they offered a disease management program and then were accordingly asked about specified programs. For this reasons, the estimate of the number of firms offering a disease management program in 2013 is not comparable to the estimates from 2010 and 2008.

EXHIBIT 12.1

Among Firms Offering Health Benefits, Percentage Offering a Particular Wellness Program to Their Employees, by Firm Size, Region, and Industry, 2013

	Gym Membership Discounts or On-Site Exercise Facilities	Smoking Cessation Program	Web-based Resources for Healthy Living	Wellness Newsletter	Lifestyle or Behavioral Coaching	Biometric Screening [^]	Weight Loss Programs
FIRM SIZE							
3–24 Workers	15%*	36%*	41%*	44%*	30%*	24%	29%*
25–199 Workers	42*	49*	64*	59*	40	33	39
200–999 Workers	67*	69*	76*	60*	54*	52*	56*
1,000–4,999 Workers	75*	76*	87*	61*	69*	67*	67*
5,000 or More Workers	84*	91*	93*	66*	78*	77*	82*
All Small Firms (3–199 Workers)	21%*	39%*	47%*	47%*	33%*	26%*	31%*
All Large Firms (200 or More Workers)	69%*	71%*	78%*	60%*	57%*	55%*	58%*
REGION							
Northeast	35%*	41%	44%	48%	37%	23%	42%
Midwest	28	30	51	58	32	30	33
South	14*	38	46	40	33	24	26
West	17	51	49	48	32	31	29
INDUSTRY							
Agriculture/Mining/Construction	17%	25%	31%	46%	25%	10%*	23%
Manufacturing	20	35	46	25*	21	14*	21
Transportation/Communications/Utilities	15	25	41	75*	69*	20	16
Wholesale	17	68	62	39	28	10*	56
Retail	35	30	59	53	17	16	50
Finance	22	61	86*	63	53	77*	36
Service	23	40	48	47	37	32	33
State/Local Government	18	35	27	45	8*	8*	14*
Health Care	30	44	32	53	25	21	32
ALL FIRMS	22%	40%	47%	48%	33%	27%	32%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different within type of wellness program from estimate for all other firms not in the indicated size, region, or industry category ($p < .05$).

[^] Biometric screening is a health examination that measures an employee's risk factors such as cholesterol, blood pressure, stress, and nutrition.

Note: The offer rates for additional types of wellness programs are presented in Exhibit 12.2.

EXHIBIT 12.2

Among Firms Offering Health Benefits, Percentage Offering a Particular Wellness Program to Their Employees, by Firm Size, Region, and Industry, 2013

	Employee Assistance Program (EAP)	Flu Shots or Vaccinations	Class in Nutrition/Healthy Living	Offer at Least One Specified Wellness Program ‡	Other Wellness Program
FIRM SIZE					
3–24 Workers	15%*	48%*	17%*	72%*	9%
25–199 Workers	45*	68*	30*	89*	13
200–999 Workers	77*	86*	48*	99*	26*
1,000–4,999 Workers	87*	91*	56*	99*	26*
5,000 or More Workers	95*	96*	72*	100*	33*
All Small Firms (3–199 Workers)	22%*	53%*	20%*	76%*	10%*
All Large Firms (200 or More Workers)	79%*	87%*	50%*	99%*	26%*
REGION					
Northeast	34%	48%	28%	70%	15%
Midwest	19	56	21	82	13
South	22	46	13*	71	10
West	20	67	26	84	5
INDUSTRY					
Agriculture/Mining/Construction	28%	39%	25%	62%	3%
Manufacturing	19	51	11*	61	11
Transportation/Communications/ Utilities	21	72	14	97*	5
Wholesale	14	59	15	80	4
Retail	18	74	26	91*	5
Finance	41	69	37	96*	8
Service	23	46	21	72	12
State/Local Government	12	36	8*	78	26
Health Care	27	83*	21	95*	12
ALL FIRMS	23%	54%	21%	77%	10%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

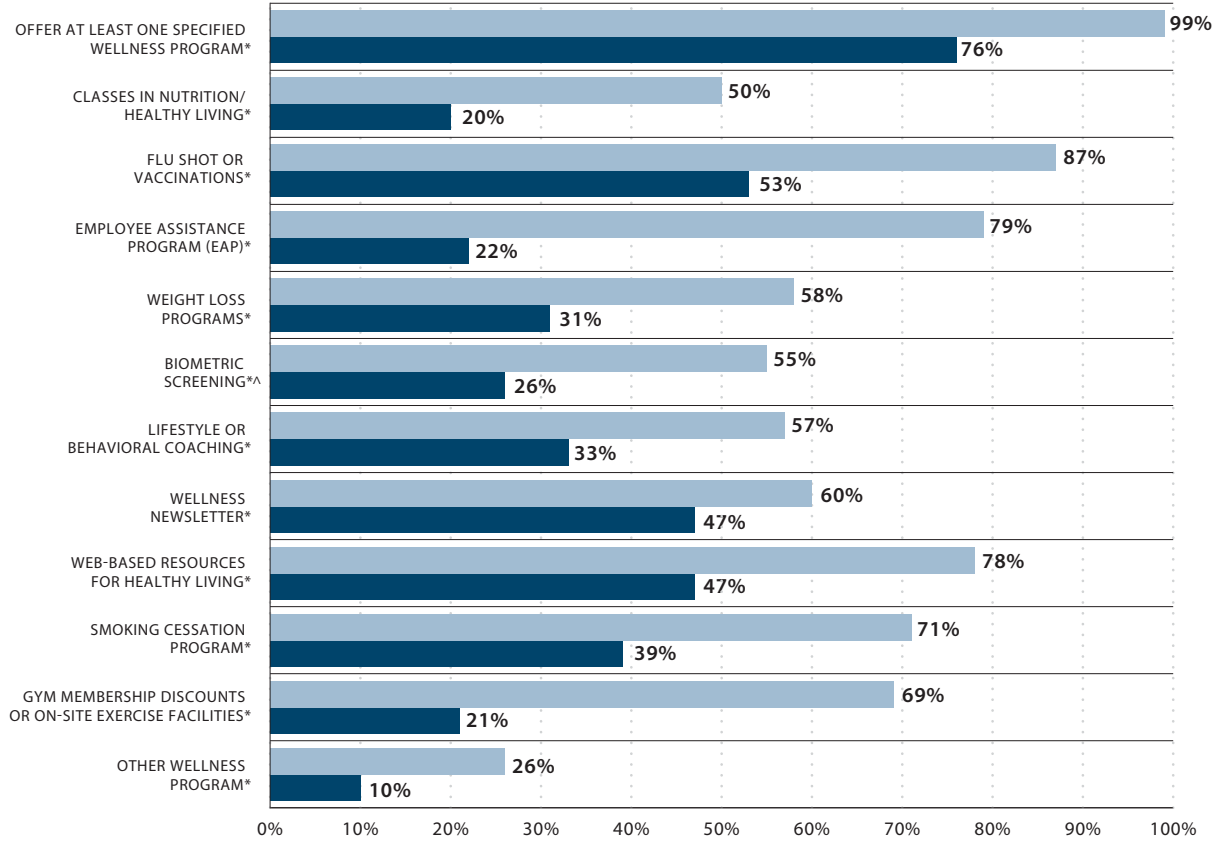
* Estimate is statistically different within type of wellness program from estimate for all other firms not in the indicated size, region, or industry category ($p < .05$).

‡ Includes the following wellness programs: weight loss programs, biometric screenings, gym membership discounts or on-site exercise facilities, smoking cessation program, lifestyle or behavioral coaching, classes in nutrition or healthy living, web-based resources for healthy living, flu shot or vaccination, employee assistance program (EAP), or a wellness newsletter. Respondents were given the option to reply that they offer another type of wellness benefit through an open-ended question. In 2012 firms were not asked if they offered an EAP or flu shots and vaccinations. Excluding these two categories 69% of all firms offered one of the listed wellness programs in 2013.

Note: The offer rates for additional types of wellness programs are presented in Exhibit 12.1.

EXHIBIT 12.3

Among Firms Offering Health Benefits, Percentage Offering a Particular Wellness Program to Their Employees, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

ALL LARGE FIRMS (200 OR MORE WORKERS)
ALL SMALL FIRMS (3-199 WORKERS)

* Estimate is statistically different between All Small Firms and All Large Firms within category (p<.05).

^ Biometric screening is a health examination that measures an employee's risk factors such as cholesterol, blood pressure, stress, and nutrition.

EXHIBIT 12.4

Among Firms Offering Health and Wellness Benefits, Percentage of Firms with the Following Features of Wellness Benefits, by Firm Size and Region, 2013

	Wellness Benefits Offered to Spouses or Dependents	Most Wellness Benefits Are Provided by the Health Plan
FIRM SIZE		
3–24 Workers	42%*	85%*
25–199 Workers	61*	71*
200–999 Workers	64*	59*
1,000–4,999 Workers	65*	46*
5,000 or More Workers	73*	44*
All Small Firms (3–199 Workers)	47%*	81%*
All Large Firms (200 or More Workers)	65%*	56%*
REGION		
Northeast	59%	89%
Midwest	67*	76
South	35	74
West	36	86
ALL FIRMS	48%	80%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different from estimate for all other firms not in the indicated size or region ($p < .05$).

Note: The survey asked these questions to firms offering at least one of the following wellness programs: “weight loss programs,” “gym membership discounts or on-site exercise facilities,” “smoking cessation programs,” “personal health coaching,” “classes in nutrition or healthy living,” “biometric screening,” “flu shots or vaccinations,” or “Employee Assistance Programs”.

EXHIBIT 12.5

Among Firms Offering Health and Wellness Benefits, Percentage of Firms That Offer Specific Incentives to Employees Who Participate in Wellness Programs, by Firm Size and Region, 2013

	Workers Pay Smaller Percentage of the Premium	Workers Have Smaller Deductible	Receive Higher HRA or HSA Contributions [†]	Receive Gift Cards, Travel, Merchandise, or Cash	Any Financial Incentive to Participate in Wellness Program ~
FIRM SIZE					
3–24 Workers	2%	<1%	0%*	4%*	5%*
25–199 Workers	4	2	2	16*	19*
200–999 Workers	10*	2*	5*	24*	32*
1,000–4,999 Workers	22*	5*	19*	34*	53*
5,000 or More Workers	27*	6*	26*	38*	64*
All Small Firms (3–199 Workers)	3%*	1%*	1%*	7%*	8%*
All Large Firms (200 or More Workers)	12%*	3%*	8%*	26%*	36%*
REGION					
Northeast	2%	<1%*	1%	10%	11%
Midwest	8	1	2	15	19*
South	1	1	1	3*	4*
West	2	<1	<1	4	6
ALL FIRMS	3%	1%	1%	8%	10%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different within type of incentive from estimate for all other firms not in the indicated size or region ($p < .05$).

~ Any financial incentive indicates firms that offer employees who participate in wellness programs one of the following incentives: smaller premium contributions, smaller deductibles, higher HRA or HSA contributions, or gift cards, travel, merchandise, or cash.

† Only firms that offer an HDHP/HRA or HSA-qualified HDHP were asked if participating employees receive higher HRA/HSA contributions as an incentive to participate in wellness programs.

EXHIBIT 12.6

Among Firms Offering Health Benefits, Percentage of Firms That Offer Employees the Opportunity to Complete a Health Risk Assessment, by Firm Size, Region and Industry, 2013

	Offer Employees Opportunity to Complete Health Risk Assessment
FIRM SIZE	
3–24 Workers	21%*
25–199 Workers	32*
200–999 Workers	49*
1,000–4,999 Workers	75*
5,000 or More Workers	81*
All Small Firms (3–199 Workers)	23%*
All Large Firms (200 or More Workers)	55%*
REGION	
Northeast	19%
Midwest	28
South	19
West	33
INDUSTRY	
Agriculture/Mining/Construction	13%
Manufacturing	30
Transportation/Communications/Utilities	23
Wholesale	37
Retail	17
Finance	48
Service	21
State/Local Government	8*
Health Care	31
ALL FIRMS	24%

SOURCE:

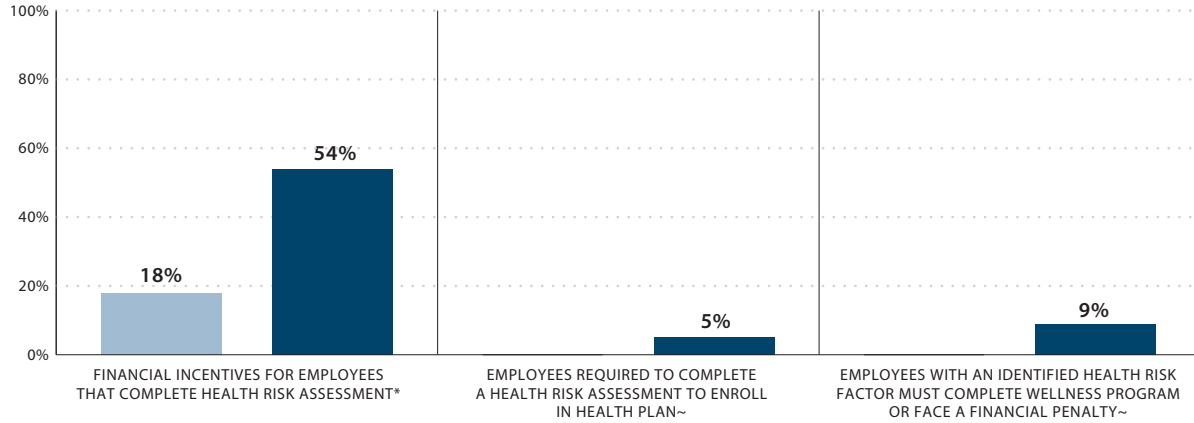
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different from all firms not in the indicated size or region category ($p < .05$).

Note: A health risk assessment or appraisal includes questions on medical history, health status, and lifestyle and is designed to identify the health risks of the person being assessed.

EXHIBIT 12.7

Among Firms That Offer Health Benefits and Provide Employees the Opportunity to Complete a Health Risk Assessment, The Percentage of Firms who have Incentives and Penalties for Various Employee Actions, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

■ ALL SMALL FIRMS (3-199 WORKERS)
■ ALL LARGE FIRMS (200 OR MORE WORKERS)

* Estimate is statistically different between All Small Firms and All Large Firms within category (p<.05).

~ All Small Firms are not shown due to large relative standard errors, indicating a high level of variability.

Note: Twenty-four percent of firms which offer health benefits offer their employees the opportunity to complete a health risk assessment (See Exhibit 12.6).

EXHIBIT 12.8

Among Firms Offering Health Benefits, Percentage with a Particular Disease Management Program, by Firm Size, Region, and Industry, 2013

	Diabetes	Asthma	Hyper-tension	High Cholesterol	Lower Back Pain	Depression	Obesity	Any Disease Management Program~
FIRM SIZE								
3–24 Workers	38%*	32%*	24%*	33%	24%	31%	28%	54%
25–199 Workers	51	43	43*	41	26	37	37	65
200–999 Workers	71*	58*	63*	59*	23	39	44*	75*
1,000–4,999 Workers	81*	71*	73*	67*	31	45*	51*	84*
5,000 or More Workers	88*	75*	77*	67*	46*	45*	54*	88*
All Small Firms (3–199 Workers)	41%*	35%*	29%*	35%*	25%	32%	30%*	57%*
All Large Firms (200 or More Workers)	73%*	61%*	66%*	61%*	25%	40%	46%*	77%*
REGION								
Northeast	55%	32%	39%	40%	25%	33%	32%	70%
Midwest	48	40	36	46	30	32	37	62
South	33	33	16*	27	21	28	20*	49
West	38	37	33	34	25	38	36	53
INDUSTRY								
Agriculture/Mining/Construction	40%	31%	17%	9%*	9%*	13%*	11%*	68%
Manufacturing	22*	29	11*	21	32	18	22	40
Transportation/Communications/Utilities	27	27	16	22	14	20	16	36
Wholesale	49	63	62*	58	16	52	50	70
Retail	54	49	58*	67*	34	59*	54	79*
Finance	68	57	51	56	65*	55	74*	88*
Service	41	33	26	37	22	31	27	54
State/Local Government	49	48	44	50	35	47	22	60
Health Care	48%	24%	34%	29%	22%	31%	34%	56%
ALL FIRMS	42%	36%	30%	36%	25%	32%	30%	57%

SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

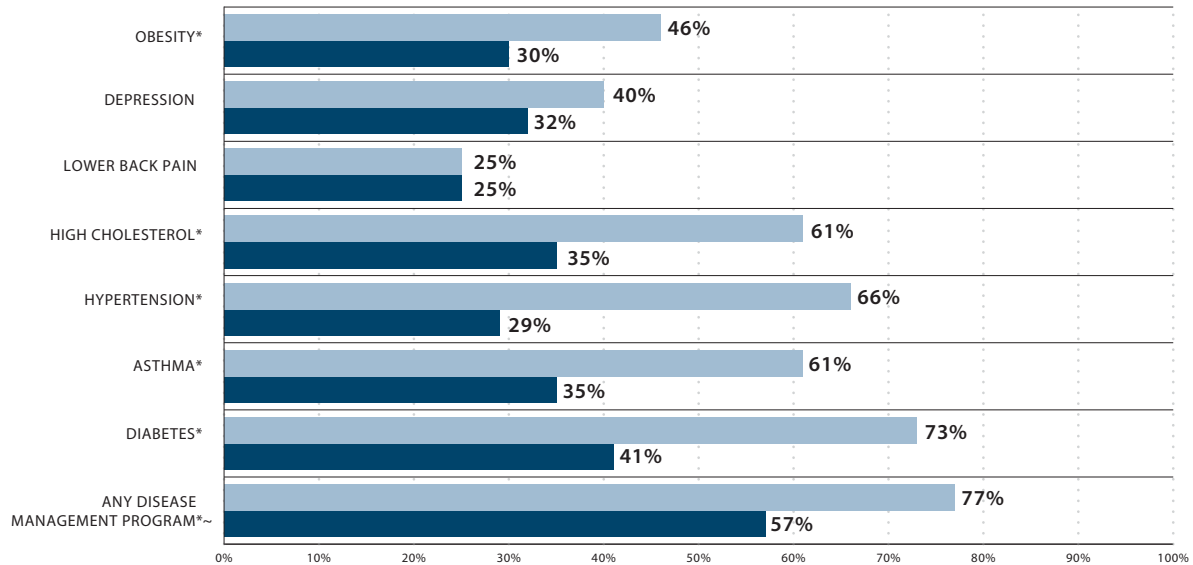
* Estimate is statistically different within type of disease management program from estimate for all other firms not in the indicated size, region, or industry category ($p < .05$).

~ Includes firms which offer any of the listed disease management programs.

Note: In 2013 firms were asked if they offered any of the listed disease management programs. In previous years, firms were asked if they offered a disease management program before being asked about particular programs.

EXHIBIT 12.9

Among Firms Offering Health Benefits, Percentage of Firms with a Particular Disease Management Program, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

ALL LARGE FIRMS (200 OR MORE WORKERS)
ALL SMALL FIRMS (3-199 WORKERS)

* Estimate is statistically different between All Small Firms and All Large Firms within category (p<.05).

~ Includes firms which offer any of the disease management programs indicated in this exhibit.

EXHIBIT 12.10

Among Firms Offering Health Benefits and a Disease Management Program for Their Plan with the Largest Enrollment, The Percentage of these Firms Offering Financial Incentives to Participate, by Firm Size, 2013

FIRM SIZE	Firm Offers Financial Incentives to Participate in a Disease Management Program
200–999 Workers	5%
1,000–4,999 Workers	17*
5,000 or More Workers	27*
All Small Firms (3–199 Workers)	2%*
All Large Firms (200 or More Workers)	8%*
ALL FIRMS	2%

SOURCE:

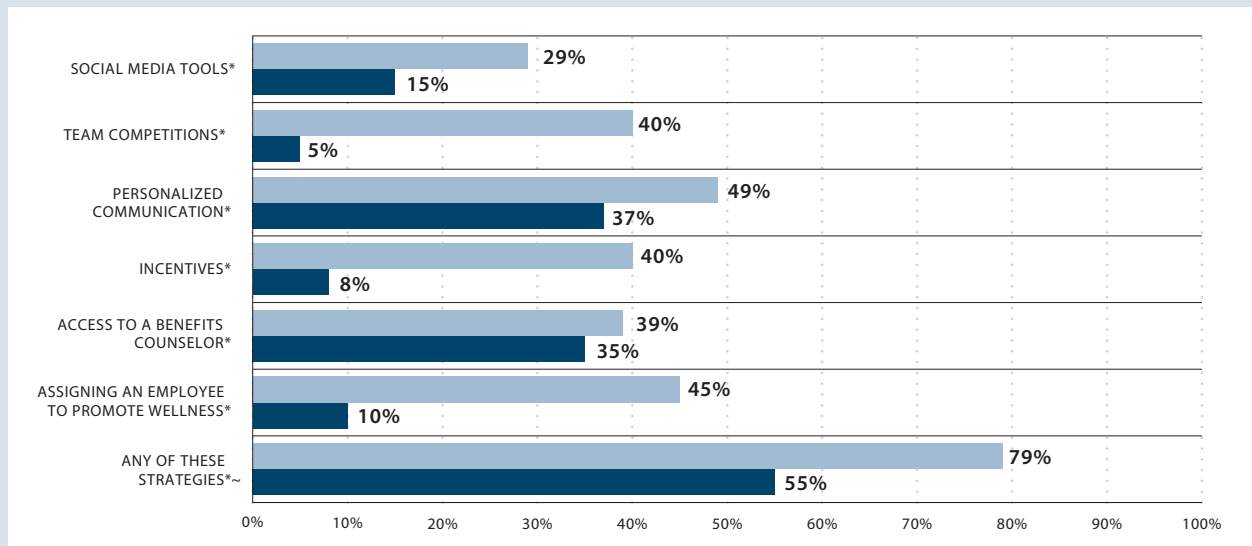
Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

* Estimate is statistically different from all firms not in the indicated size category (p<.05).

Note: The standard error for All Small Firms is 1.1% indicating considerable volatility around the estimate. See Exhibit 12.9 for information on the percent of firms offering a disease management program.

EXHIBIT 12.11

Among Firms Offering Health Benefits and Wellness Programs, Percentage Using the Following Strategies to Promote Wellness Programs, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

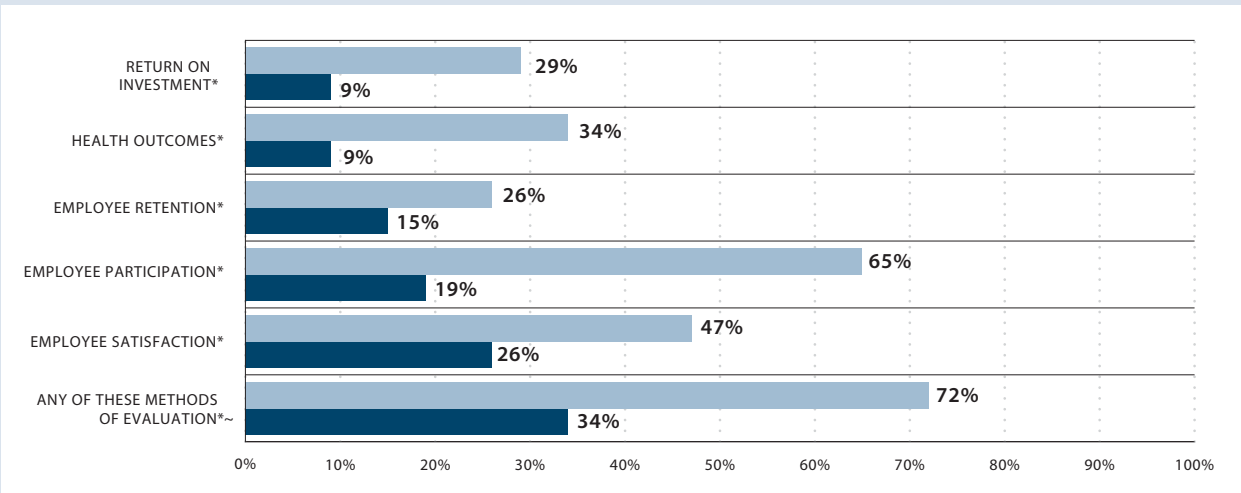
■ ALL LARGE FIRMS (200 OR MORE WORKERS)
 ■ ALL SMALL FIRMS (3-199 WORKERS)

* Estimate is statistically different between All Small Firms and All Large Firms within category (p<.05).

~ Includes firms that use any of the strategies indicated in this exhibit.

EXHIBIT 12.12

Among Firms Offering Health Benefits and Wellness Programs, Percentage of Firms Using the Following Methods to Evaluate Wellness Programs, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

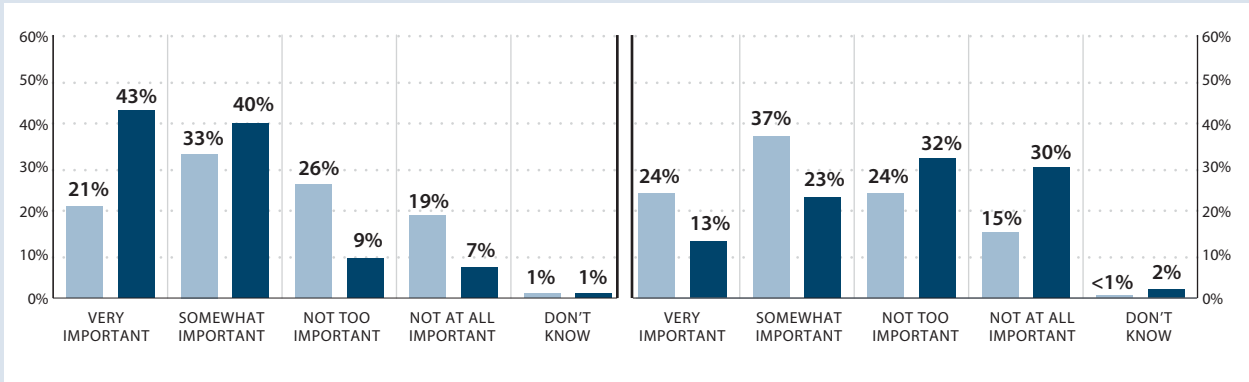
ALL LARGE FIRMS (200 OR MORE WORKERS)
 ALL SMALL FIRMS (3-199 WORKERS)

* Estimate is statistically different between All Small Firms and All Large Firms within category (p<.05).

~ Includes firms that use any of the methods of evaluation indicated in this exhibit.

EXHIBIT 12.13

Among Firms Offering Health Benefits, Importance of Selecting a Plan that Includes a Wellness Program, by Firm Size and Whether Firm Offers Wellness Programs, 2013



ALL SMALL FIRMS (3-199 WORKERS)
ALL LARGE FIRMS (200 OR MORE WORKERS)

OFFERS AT LEAST ONE WELLNESS PROGRAM~
DOES NOT OFFER AT LEAST ONE WELLNESS PROGRAM

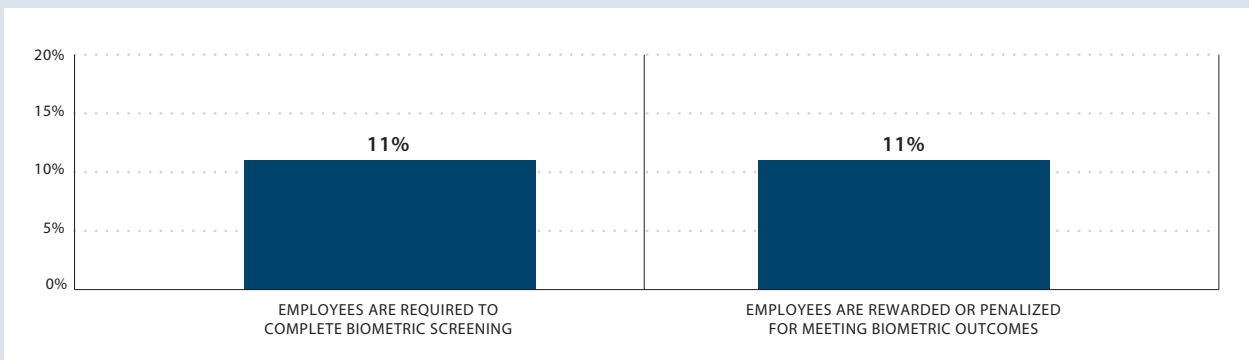
SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

~ Firms offering at least one of the following wellness programs: "weight loss programs," "gym membership discounts or on-site exercise facilities," "smoking cessation programs," "personal health coaching," "classes in nutrition or healthy living," "biometric screening," "flu shots or vaccinations," or "Employee Assistance Programs".

EXHIBIT 12.14

Among Large Firms (200 or More Workers) Offering Health Benefits and Biometric Screenings, the Use of Incentives or Penalties for Various Activities, by Firm Size, 2013



SOURCE:

Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2013.

ALL LARGE FIRMS (200 OR MORE WORKERS)

Note: Biometric screening is a health examination that measures an employee's risk factors. Biometric outcomes could include meeting a target body mass index (or BMI) or cholesterol level but not goals related to smoking. Twenty-six percent of Small Firms and 55% of Large Firms offer biometric screening as a wellness benefit (Exhibit 12.1). The small firm estimates for the percent of firms which rewarded employees for meeting biometric outcomes has a standard error of 2.4% indicating a high level of variability.