

## A Look at Current Trends and Headlines - by Anne Howard

“Employer to Fine Unhealthy Workers”: That headline in a [workforce.com](http://workforce.com) newsletter caught my attention. Besides the typically Canadian reactions it inspired: that is mean (the typical Canadian), that’s not fair (human rights) and how do they know who is healthy or not anyhow (privacy laws), I wondered what sense it made.

It turned out that Clarion, an Indianapolis based health company, is applying the letter of the rules issued by the U.S. federal government in December 2006 in regard to the American Health Insurance Portability and Accountability Act of 1996. They will be charging employees with lifestyle related health problems (overweight, smoking, high cholesterol) that are not treated more for their health insurance.

Clarion is probably a leader in the new reality of health insurance costs in the U.S. In a survey conducted by PricewaterhouseCoopers indicated 62% of top executives surveyed expressed a belief that employees who smoke or are overweight should be expected to pay more for their healthcare.

Some little thoughts crossed my mind: Being too thin is at least as unhealthy as being too heavy. There was a time when the governments promoted smoking as a way to calm nerves and relax (during WWII).

Another headline I read within a fairly short time afterward got me thinking more about this: “Stress Hormone Linked to Obesity”. Scientists have found a direct link between obesity and stress<sup>1</sup>. What those scientists learned is that when under stress a hormone released into our system unlocks the door to our fat cells pumping energy into them.

From working with all sorts of different organizations, I believe that workplace related stress is a significant factor for many people. If stress and obesity are connected and the workplace is responsible for stress, there is a problem with the logic being used by Clarion Health and the executives in the PWC study. Naturally for me, this created a need to pursue further the whole idea of organizations penalizing employees.

The first step was easy. There is a connection between overweight and health problems. The World Health Organization (WHO) estimates there are 1.6 billion overweight adults in the world. The WHO website provides details on the ill effects of both smoking and overweight<sup>2</sup>. Some of the facts included are that obesity and overweight are linked to chronic diseases including Type 2 diabetes, cardiovascular disease, hypertension and stroke and certain forms of cancer.

The second step was to look at workplace stress. To say there is a tremendous amount of research on stress in the workplace is an understatement. One could (and many do) spend a lifetime reviewing the material.

A study “Organizational Injustice and Psychological Strain”<sup>3</sup> conducted by Francis (Saint Mary’s University) and Barling (Queen’s University) into the effects of three types of workplace injustice provides insight into the causes of workplace stress:

When employees are treated unfairly by their supervisors and other employees (interactional injustice), rewarded unfairly (distributive injustice) and/or if the way decisions were made (procedural injustice) was unfair, people suffer from stress.

People who feel like they are being treated unfairly suffer from the highest levels of stress and strain.

While sensitivity and resilience<sup>4</sup> both play roles in individual responses to workplace injustice, there is consistency in the personal and organizational outcomes of stress.

A study by Kelloway, et al. in 2005 “Handbook of work stress”<sup>5</sup> discusses the outcomes of job stress identifying four overlapping and inter-related categories: psychological, physical, mental and organizational.

A simple example of psychological outcomes that in my view gets to the heart (yes – pun is intended) of the matter: a person looks to ‘comfort food’ as a way to feel better when stressed. We now know that stress releases a hormone that causes energy to race to fat cells. The consequence for the individual is weight gain, overweight people are more likely to suffer from cardiovascular disease - and potentially punitive action by the employer who has contributed to the very problem for which that person is being punished.





The myriad of individual consequences to stress and strain include: depression, anxiety, sleep disturbances, elevated blood pressure, cancers, alcohol and drug abuse, eating disorders and family violence.

The organizational consequences include increased absenteeism, decreased productivity, increased rates of accident and turnover.

There might not be any promises that life (or work life) will be fair. But, if organizations endeavor to create a workplace perceived by employees to be fair<sup>6</sup> the health of their employees is likely to be much better. With healthier employees, the organization will then not need to punish employees for the ill-health the organization has helped to develop. The organization can also expect to benefit from the positive impacts of more productive workers, fewer accidents, lower turnover and absenteeism. All of which result

in improved profitability – not just reduced costs.

One final comment: It is only fair to note that while Clarion Health will be charging their unhealthy employees more for health insurance they also has a wellness program that includes wellness coaching and other supportive resources for their employees.

#### Footnotes:

1. The research was a collaborative effort between Garvan Medical Research Institute, Sydney, Georgetown University in Washington and Slovak Academy of Sciences in Bratislava.
2. See WHO [website](#).
3. Strain is defined as the consequence of long-term exposure to stress. Stress is an individual's internal response to stressors and stressors are external objectively verifiable events that result in a negative emotional response. The study can be found in the Canadian Journal of Behavioral Science. 37:4. 250-261. 2005.
4. There is a long history of assigning the responsibility for “managing workplace (and all other) stress” to the individual. Organizations still have trouble - despite knowing that healthy workplaces are rare and are workplaces of choice – accepting and dealing effectively with creating healthy workplaces – but that is another story.
5. Kelloway, Sivanathan, Francis, Barling (2005) Thousand Oaks CA. SAGE Publications.
6. Yet another story: safe, respectful, interesting challenging work, balance between work and the rest of life.