



The Power of Preventive Health

A Guide to Incentivizing Preventive Health Activities

An E-Book from IncentFit

Why Preventive Health Matters

Preventive health isn't just about avoiding illness, it's about creating a healthier, more productive workforce while reducing long-term healthcare costs for employers. [Preventable chronic diseases](#) account for 90% of the nation's \$4.1 trillion in annual healthcare spending. Yet, many employees delay preventive care due to lack of awareness, cost concerns, or scheduling conflicts.

For employers, the key to making preventive health a priority is incentivizing participation and integrating these activities into a broader workplace wellness strategy.

This guide will walk you through [why preventive health is essential, how it impacts workplace success, and best practices for implementation](#).



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The True Cost of Preventive Care vs. Reactive Care

The cost of healthcare isn't just rising. It's becoming a growing burden on employers and employees alike. While many businesses focus on addressing health issues as they arise, this reactive approach often leads to higher costs and more complex treatments. Preventive care, on the other hand, helps detect health risks early, reducing the need for expensive emergency treatments and long-term medical interventions.



Reactive Care refers to medical treatment after symptoms appear or a condition worsens. This includes ER visits, surgeries, and hospitalizations, often leading to costly claims and higher insurance premiums. Estimates show that reactive health accounts for more than 75% of [healthcare spending](#) in the U.S..



Preventive Care focuses on early detection, screenings, and lifestyle interventions to prevent diseases before they require intensive treatment. Research shows that patients who build strong relationships with their primary care provider are more likely to engage in preventive care, potentially [reducing](#) overall healthcare costs by up to 30%.

Economic Cost Benefit of Preventive Care

The Cost of Reactive Care

The direct healthcare treatment costs for chronic diseases exceeded \$1 trillion, with conditions like diabetes, Alzheimer's, and osteoarthritis being the most expensive. When accounting for lost economic productivity, the [total cost](#) of chronic diseases rises to \$3.7 trillion, nearly one-fifth of the U.S. economy.

Benefits of Preventive Care

Primary preventive measures such as daily aspirin use and screenings for alcohol and tobacco use have been estimated to yield [net savings](#) of nearly \$1.5 billion. However, some secondary preventive services, like mammograms and depression screenings, may result in net costs of almost \$2 billion.

Key takeaway: Shifting focus from reactive healthcare (treating illness after it develops) to proactive care reduces claims, lowers insurance premiums, and keeps employees healthier and more engaged.



Key Preventive Health Activities Every Workplace Should Promote

Encouraging employees to take part in preventive health activities not only lowers healthcare costs but also improves workforce well-being. Companies that integrate preventive care into their wellness programs see higher engagement and healthier employees.

- **Annual Wellness Visits**

Annual physicals are critical in catching health concerns early. These visits give employees the opportunity to establish a strong relationship with their healthcare provider, ask questions, and receive personalized recommendations, leading to higher adherence to medical advice and better health outcomes.

- **Employee Health Screenings**

Routine biometric screenings for blood pressure, cholesterol, glucose levels, and BMI help detect early signs of chronic disease. These screenings provide employees with critical health insights and allow them to take preventive measures before issues escalate.

- **Cancer Screenings and Preventive Exams**

Early detection of diseases like breast cancer, colon cancer, and skin cancer significantly increases survival rates and reduces treatment costs. Workplace wellness programs that offer employer-sponsored screenings see higher participation rates, making life-saving exams more accessible.

- **Vaccinations and Flu Shots**

Routine vaccinations, including annual flu shots, help reduce the spread of illnesses and decrease absenteeism. Workplaces that offer on-site flu clinics or incentives for vaccination participation see fewer sick days and improved productivity.

- **Lifestyle-Based Preventive Health Initiatives**

Wellness isn't just about screenings, it's about daily habits. Employers can support long-term well-being through programs that encourage physical activity, stress management, and healthy eating habits, ultimately reducing the risk of chronic disease.

- **Healthy Aging Support**

As the workforce continues to age, employers must provide resources that support long-term well-being. Initiatives focused on heart health, cognitive function, mobility, and chronic disease prevention can enhance workforce longevity and reduce long-term health expenses.



Step-by-Step Guide to Implementing a Workplace Preventive Health Strategy

For employers looking to improve participation in preventive health activities, a structured approach ensures success. Below is a step-by-step roadmap to designing and implementing an effective strategy.



- 1. Assess Workforce Health Needs:** Before implementing a preventive health initiative, it's important to understand the specific health risks within your workforce.

- ☐ Review healthcare claims data to identify trends in chronic conditions.
- ☐ Conduct employee health surveys to gather insights on common barriers preventing employees from participating in screenings or check-ups.
- ☐ Assess demographics such as age groups as they have different health priorities (younger employees may need mental health screenings, while older employees may need colonoscopies or heart health checks).

- 2. Choose Key Preventive Health Activities:** Once workforce health risks are identified, prioritize specific preventive services.

- ☐ Annual physicals and biometric screenings
- ☐ Cancer screenings such as mammograms, colonoscopies, and skin checks
- ☐ Vaccination drives
- ☐ Lifestyle-focused initiatives such as nutrition coaching, tobacco cessation, and fitness challenges

- 3. Design an Incentive Strategy to Drive Engagement:** Incentives play a crucial role in getting employees to participate in preventive health activities.

- ☐ Direct Financial Incentives: Offer monetary rewards for activities such as bonuses, stock options, or payroll incentives.
- ☐ Non-Financial Incentives: Recognize employees through social incentives, flexible work arrangements, or wearable technology such as a smart watch.
- ☐ Tiered Incentives: Employees earn more rewards based on the number of screenings or health actions they complete (e.g., earn \$50 for a biometric screening, \$100 for a full preventive check-up).

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4. **Communicate and Promote Preventive Health Initiatives:** Even the best-designed program will fail if employees don't know about it.

- ☐ Multi-channel communication: Use email, Slack, posters, webinars, and company meetings to spread awareness.
- ☐ Manager involvement: Equip managers with talking points so they can encourage their teams to participate.
- ☐ Clear, actionable messaging: Instead of just stating "Get your annual check-up," use a message like: "Complete your annual wellness exam by September 30th and earn a \$100 HSA contribution!"

5. **Measure Impact and Program Success:** Track participation rates and health outcomes to determine program success through Key performance indicators (KPIs).

- ☐ Screening completion rates – Compare participation rates year over year.
- ☐ Claim cost reductions – Track savings associated with preventive care investments.
- ☐ Employee feedback surveys – Collect qualitative feedback to refine the program.



Common Barriers to Preventive Health Programs

Even with the right strategy, employees may still face challenges in completing preventive health activities. Below are the most common barriers and practical solutions to address them.



Barrier 1: Lack of Awareness

Many employees don't realize the importance of preventive care or may not know what's covered under their health plan. Automated reminders, simplified educational materials, and real-life testimonials can help bridge this gap by keeping preventive care top of mind and demonstrating its real-world impact.



Barrier 2: Cost Concerns

Even when covered by insurance, employees may hesitate due to concerns about co-pays, deductibles, or hidden costs. Employers who cover these costs or offer financial incentives, such as HSA contributions, see significantly higher screening rates, making preventive care more accessible and appealing.



Barrier 3: Time Constraints

Busy schedules often prevent employees from prioritizing health screenings, as they struggle to find time for appointments. Bringing screenings on-site, offering paid time off for preventive care, or promoting telehealth options removes these barriers, making it easier for employees to participate without disrupting their workday.



Barrier 4: Fear or Discomfort with Screenings

Fear of medical procedures or anxiety about screening results can also lead employees to avoid preventive care altogether. Creating a supportive environment through wellness workshops, providing alternative screening methods like at-home kits, and sharing success stories about early detection can help ease concerns.

Addressing the challenges of preventive health participation isn't just about offering benefits, it's about making them **accessible**, **understandable**, and **convenient** for employees. A wellness program that lacks awareness, financial support, or flexibility will struggle to drive engagement.

Employers who proactively remove barriers, by **improving communication**, **covering costs**, and **integrating flexible scheduling**, see higher participation rates, improved employee well-being, and long-term cost savings. When preventive care becomes an embedded part of company culture, it leads to a healthier, more productive workforce and a stronger bottom line.



How to Incentivize Preventive Health Activities for Maximum Engagement

While the benefits of wellness activities are greatly recognized, without discipline or motivation, people will often take alternative, easier actions to gain the same dopamine. Incentivizing healthy behaviors motivates employees to adopt positive lifestyle changes that not only improve their health and wellness but also enhance the overall bottom line of an organization.

Make Incentives Meaningful

For wellness incentives to be truly meaningful, they **must resonate with employees on a personal level**. Many traditional wellness programs fall short by offering generic, uninspiring rewards such as company-branded swag, parking privileges, or simple bragging rights. Even point systems, designed to encourage participation, often end up leading to underwhelming rewards that fail to excite or motivate employees. Accumulating points for something as unappealing as a water bottle, tote bag, or keychain does little to inspire long-term engagement. While these incentives might appeal to some, they often fail to engage employees with different interests and goals.

For incentives to be meaningful, they should align with employees' values, needs, and goals. Here are a few examples:

Direct Financial Incentives

- Direct deposit rewards
- Payroll-integrated wellness bonuses
- HSA or HRA contributions
- Paid time off for completing preventive health activities
- Charitable contributions on behalf of employees

Non-Financial Incentives

- Subsidized gym memberships
- Professional development stipends
- Flexible work arrangements (remote work options, compressed workweeks)
- Workspace upgrades (ergonomic furniture, modern technology)
- Experience-based rewards (concert tickets, wellness retreats)

The Power of Timing

Timing is everything when it comes to wellness incentives. Rewards that are given promptly after the desired behavior are far more effective than those that are delayed. [Immediate rewards](#) create a stronger connection between the behavior and the incentive, reinforcing the desired action. For example, offering incentives right after an employee completes an annual physical or attends a health seminar can significantly boost engagement.

Moreover, timely incentives help **maintain momentum and keep employees motivated**. When employees see that their efforts are recognized and rewarded quickly, they are more likely to continue participating in wellness activities. This continuous engagement is crucial for the [long-term success](#) of any wellness program.



Creating a Culture of Prevention

Preventive health is not just about reducing healthcare costs, it's about fostering a workplace culture that **prioritizes well-being, supports employees, and drives long-term engagement**. By integrating strategic incentives, effective communication, and accessible wellness programs, employers can remove barriers to preventive care and empower employees to take charge of their health.

Organizations that actively invest in preventive health programs experience lower absenteeism, reduced healthcare claims, and increased employee satisfaction. A proactive approach to wellness strengthens company culture, improves workforce productivity, and enhances recruitment and retention efforts.

Speak with a Wellness Expert

Want to learn how IncentFit can help design, track, and incentivize preventive health activities for your employees?

Contact our benefits specialists today to explore solutions tailored to your organization's needs.



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