Health Risk Assessments – The Basics

A Health Risk Assessment (HRA) is a tool that helps determine existing disease and the potential risk that someone with certain characteristics will develop a disease. Employers can use HRA’s to identify at-risk employees and to target strategies to increase or maintain good health. This strategy can be used to reduce health care costs.

The benefits of deploying an HRA include:

- They are relatively easy to complete and generally are popular with employees
- They may increase an individual’s motivation and participation in workplace wellness programs because the uncover health risk.
- Some HRA’s provide aggregated group data that can be used by the employer to identify major health problems and risk factors that can be addressed in wellness initiatives.
- Employers can drive acceptance and participation through various incentives such as: cash, gift cards, prizes, or medical premium reductions

What Are The Components of A Health Risk Assessment?

In general, there are three components of an HRA:

1. Questionnaire (this may be paper or electronic).
2. Risk Calculator. This may be an advanced predictive model or a simple comparison to national health benchmarks.
3. Educational Reports. Most HRA’s provide a confidential individual report to employees and an aggregate report (de-identified) to the employer.
What Are The Common Risk Factors Included in HRA’s?

While some HRA’s gather data through biometric screenings (blood draws, blood pressure checks), many rely on employee’s self-reported data. Data points common to most HRA’s are:

✓ Blood Glucose
✓ Blood Pressure
✓ Stroke Conditions
✓ Body Mass Index (BMI)
✓ Cholesterol
✓ Coronary Disease
✓ Demographic Information
✓ Stress
✓ Physical Fitness
✓ Tobacco and Alcohol Use

Compliance and Legal Issues with HRA’s

There are several federal laws that have implications for HRA’s, including:

• The Americans with Disabilities Act (ADA)
• Health Insurance Portability and Accountability Act (HIPAA)
• Genetic Information Non-discrimination Act (GINA)

Employers should be familiar with these laws to ensure that their programs are in compliance. Typical legal concerns regard employee privacy and the use of incentives or penalties.

Selecting an HRA Vendor

Many health insurance carriers offer free HRA’s for their clients. Local hospital systems and some primary care providers also offer this resource to employers. Questions to ask a potential vendor:

✓ How long has your company been in business?
✓ What other types of employers use your services?
✓ What is the price of your services?
✓ Can you provide references of employers who use your services?
✓ Are you involved, or have you ever been involved, in litigation against your company relating to your HEA tools?
✓ Are you HIPAA compliant?
✓ Where will my company’s data be stored?
✓ Is your HRA GINA compliant?
✓ What resources and customer service tools will be available to my employees?
HRA and Wellness Resources:

- **www.welcoa.org**

  The Wellness Council Of America – a national not-for-profit organization that has over 3,600 member organizations dedicated to promoting workplace wellness. WELCOA provides a large number of resources and connections to wellness vendors, consultants and programs.

- **www.nyhealth.gov/prevention/worksite/how_to_plan.htm**

  New York State Department of Health – this site provides information on how to set up a wellness program.

- **www.sbwi.org**

  Small Business Wellness Initiative – Located in Texas, this organization is dedicated to promoting workplace wellness. This site offers advice, guidance and wellness resources for small business owners.

- **www.prevent.org/Topics.aspx?eaID=1&topicID=52**

  Partnership For Prevention - A nonpartisan organization of business, nonprofit and government leaders working to make evidence based disease prevention and health promotion a national priority.

- **www.healics.net**

  Healics Preventive Care Program – a Health Risk Assessment and Biometric Screening provider.

- **www.midlandhealth.com**

  Midland Health – an onsite screening and Health Risk Assessment provider