

Happy Holidays

i n P U R S U I T
C O N S U L T I N G

The Cost of an Unhealthy Workforce

With the health of the U.S. economy so much in the news these days, it seems natural to also analyze the health of the average U.S. worker, considering how much influence the latter has on the former. That analysis, considering the current state of the national healthcare system, does not paint a pretty picture.

There are two sides to this issue. The first is the more obvious of the two: the actual **cost of healthcare**. During the past decade, that cost has skyrocketed in relation to other business costs. In fact, it's skyrocketed in relation to just about any other product or service, with the possible exception of oil and college tuition. Every year, businesses and corporations have passed more of the cost of their health insurance programs on to their employees. Despite all of this, politicians have been unable to hammer out a workable solution.

But at this point, that's only one half of companies' worries in regards to the cost of an unhealthy workforce.

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Are Healthcare Costs Affecting Your Employees Health?

If the Job Could Talk

What would a job say to us about superior performance if it could talk? Would it tell us both what hard and soft skills we would need for top performance? Would it describe the necessary behaviors? How about what attitudes or values are required to excel in the position? Even IQ and EQ (Emotional Intelligence) should be discussed.

We all know “jobs” can’t talk... but we can talk to superior performers in the job. The key is to know what questions to ask. The latest issue gaining attention is the difficulty of finding technical talent with “**people skills.**” The leading experts are strongly suggesting that organizations review all existing job descriptions and conduct a thorough job analysis on which defensible hiring decisions can be made. They are also suggesting that organizations take a good look at their needs for management skills versus leadership skills for all management positions. Today, “behavioral interviewing” is being used in the hiring process by more and more organizations.

Top management is now talking about the value of “soft skills.” Peter Drucker’s latest book is pushing “managing one’s self.” Coaching continues to grow worldwide and corporations are talking about managing human assets. Can you imagine how to manage your human assets *without* understanding first what truly makes a human an asset? A good start begins with benchmarking the job, not the people. Human asset management needs to be job-related, not yours or someone else’s opinion of what they think the assets are.

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There's another facet to the issue, one that can be just as costly, if not more so.

Counting the cost

This second facet involves the cost of **lost productivity** – in other words, the cost of millions of employees who are too sick to work. These workers fall into three distinct categories, which are listed below:

- *Those who do not work at all due to the fact that they suffer from an illness or disability*
- *Those who miss time from their jobs because of a health problem (or multiple problems)*
- *Those who don't miss time from work, but still experience a loss of productivity due to a health ailment or one suffered by a member of their family*

Examining the results of the Commonwealth Fund Biennial Health Insurance Survey can bring the picture more into

focus and help determine exactly how many Americans fall into one of these three categories. For



example, according to the survey, an estimated 18 million Americans between the ages of 19 and 64 are not working and have a disability or chronic disease or do not work because of health reasons.

Then there's the issue of sick days and/or time off work. The survey data indicated that 69 million workers took sick days in 2003. In addition, 64% of respondents said they had missed at least one day of work in the past year because of their health problems or a family member's health problems. This time off translates directly into lost productivity.

Also hampering productivity are those employees who come to work even though they're sick or a member of their family is sick. This "presenteeism" (as opposed to "absenteeism") has a profound effect on both individual companies and the economy overall.

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According to the Commonwealth survey, 55 million workers reported that they were unable to concentrate on the job because of illness, either theirs or a family member's. As you might imagine, those workers without paid sick leave are more likely to show up for work when they're sick or ill.



Prevention as an investment

So – what's the bottom line? A lot of money is being lost, for one thing. The amount lost in 2003 alone was **\$260 billion**. And if you're to believe news headlines from the past five years, the overall health of Americans has been getting worse. As a result, that number, more than likely, has risen every year since then.

The key, as is almost always the case in regards to healthcare and healthy living, is **prevention**. For companies looking to increase productivity – and profitability – they must help their employees take those preventative measures. Although during these uncertain economic times, corporations are tempted to cut costs any way that they can, including by trimming health benefits, providing employees with what they need in order to stay healthy is of paramount importance. What employees need are two things:

1. *Affordable and comprehensive health insurance coverage*
2. *Paid time off when they're sick or when they need to see a physician*

These shouldn't be viewed as costs, but rather as an **investment**. When you consider how much it costs when employees (or their family members) are unhealthy, it's an investment that's well worth it in the long run.

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Life is like a ten-speed bike. Most of us have gears we never use.

– Charles Schulz, cartoonist

I take nothing for granted. I now have only good days, or great days.

– Lance Armstrong, Tour de France winner

Continued from page one – **Job Talk**

To benchmark a job, we must look at the job from three views: behavior, attitude and skill required. Then you can look at people currently performing these jobs to clarify the performance correlations. Only by comparing factors of the job to the same factors on people will we be able to identify the real performance issues.



The most progressive organizations have human resource strategies that call for competency-based (skill) selection and performance management systems. These organizations understand the importance of hiring the right people, placing them in the right position and managing them effectively in order to gain a competitive advantage.

One difficulty organizations have in implementing effective HR strategies is defining the selection criteria most important for performance in positions. Before an organization can design selection systems aimed at hiring top performers, they must first identify what it takes to achieve superior performance in a position. In many of today's flatter, leaner organizations, soft skills have become at least as important, if not more important than technical skills. Look for competency-based position analysis that will help your organization define the soft skills or core competencies required for top performance.

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Airline Traveler Beware

Don't fly within 12 hours after dental work – the change in atmospheric pressure can cause severe pain.

You shouldn't pay the 8% federal tax on airfare if you're flying from one US city to another US city in order to catch a flight to another country. You may have to show the agent the foreign ticket.



Don't buy travel insurance at airports. Coverage is much more expensive and rates vary from city to city. Buy directly from an insurance company.

Confirm airline reservations when the small box in the center of the airline ticket is marked "RO". It indicates that the travel agent has only requested a seat, and wait status is a possibility. A confirmed reservation is indicated by an "OK" on your ticket.

People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily.

– Zig Ziglar



ONE MINUTE IDEAS

The 2008 Statistical Abstract

The National Data Book

What is the Statistical Abstract?

The Statistical Abstract of the United States, published since 1878, is the authoritative and comprehensive summary of statistics on the social, political, and economic organization of the United States.

Use the Abstract as a convenient volume for statistical reference and as a guide to sources of more information both in print and on the Web.

Sources of data include the Census Bureau, Bureau of Labor Statistics, Bureau of Economic Analysis, and many other Federal agencies and private organizations.

Check it out at:

www.census.gov/compendia/statab/



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Confusion – Time to Refocus!

Our world seems confused right now! Should we move forward or stay right where we are? Who knows the answers? Confusion is an opportunity to stop and refocus. It is a warning signal our mind sends us saying "HELP! Do something different!" So what does our brain want and how can we refocus?

Here are 7 steps to assist this process.

1. **STOP** – The definition of insanity is doing the same thing over and over and expecting different results. So STOP the insanity!
2. **WRITE** – Put all the scrambled thoughts onto paper. Would you rather be swept up in the churn of the tornado or safely watch the event from the next town? By writing your thoughts, you remove yourself from the "churn" and can look at the confusion from a safe distance.
3. **IDENTIFY** – Now you can safely look at your thoughts and begin to identify categories that are creating the confusion. Often it is not as daunting a list as we think it is when we stop the "churn."
4. **RATE** – Take each area and rate it based on your ability to impact the outcome. In other words, by taking action, are you in charge of creating the results you desire or does someone else hold the power? You will find that some areas are in your control and some are not.
5. **CHOOSE** – Choose an area you can control and then develop a plan of action.
6. **DO** – Implement your plan. By taking steps in one area you may find that results happen in other areas. It is almost magical!
7. **EVALUATE** – Once you are on your way, you can go back and chose another area OR recognize the success you achieved and what you have learned to make the process better next time.



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In Pursuit

A publication of inPURSUIT CONSULTING, LLC
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