



A WELCOA  
Case Study

# Borislow Insurance

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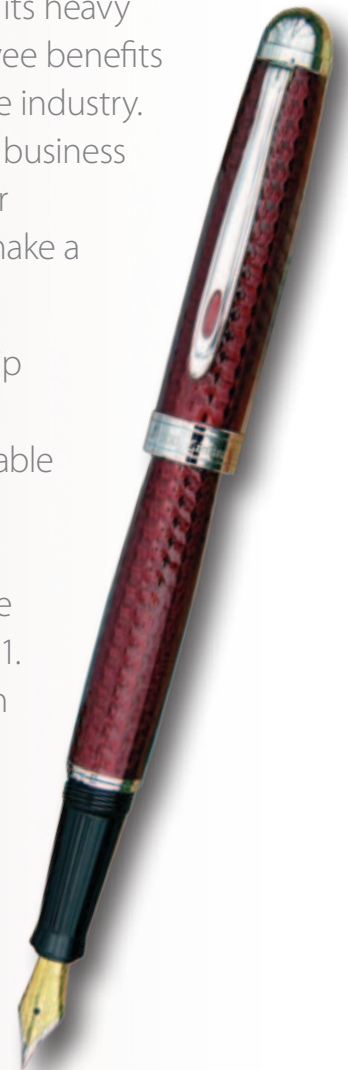


# B o r i s l o w I n s u r a n c e

On August 23, 1982, Jennifer A. Borislow founded Borislow Insurance (BI) to serve the insurance needs for individuals, primarily in the area of life and disability. Her goal was to provide clients with a combination of products and services that protected them and their families from life's unexpected challenges. Her approach was unique because it was personal, and certainly set her apart from traditional insurance brokers. Over 27 years later, BI has grown into an employee benefits solutions firm that partners with its clients to build strategies that save time and money.

In 2004, Jennifer reached the "ceiling of complexity" and made a life-changing decision—she brought in an equity partner to help her grow the business and manage its heavy demands. Mark S. Gaunya joined BI in 2005 and brought with him an employee benefits background and more than 20 years of experience, primarily in the healthcare industry. Mark's corporate experience and entrepreneurial roots, along with his strong business acumen, complements Jennifer's personal touch. Together, Mark and Jennifer collaborate with their incredible team of employee benefit professionals to make a difference in the lives of our clients.

When they are not serving their clients' needs or providing vision and leadership to their team, Jennifer and Mark give back to the insurance industry and the communities they serve. They are both members of the Million Dollar Round Table (MDRT), the premier association of insurance and financial professionals with over 40,000 members from 83 countries worldwide. Both serve MDRT through committee work, and Jennifer was recently named to the Executive Committee and will become only the second female president in its 85+ year history in 2011. Mark was recently elected president of the Massachusetts Association of Health Underwriters (MassAHU) and will begin his 2-year term in 2009. Jennifer and Mark also serve on several major insurance carrier broker advisory councils, including the MA Commonwealth Connector to represent their clients' interests. Additionally, as industry leaders they volunteer their time to speak on a broad range of topics nationally and internationally.



## **N**early 28 years ago, Jennifer Borislow had a vision to build a client-centered employee benefits brokerage and consulting firm.

This client service orientation kept the organization connected to challenges that clients were having. Together, Jennifer and her business partner, Mark Gaunya, could see that the pressure being placed on businesses by the rising cost of healthcare would eventually lead companies to wellness as a possible solution. They also knew that if companies adopted wellness as a business strategy, they would need consultative help. Thus, Borislow Insurance became one of the first employee benefits firms in New England to offer wellness to their clients. Today, they remain one of the biggest wellness advocates in the region.

When they first introduced wellness as a service offering, one of their goals was to make sure that the wellness services they offered had the same “personal touch” they were known for in all of their other services. They realized very early in the process that they could better help their clients adopt wellness if they “walked the talk” so they decided to launch an employee wellness initiative of their own. This began by seeking out the wellness expertise they did not have. They needed a charismatic, passionate, self-motivated and hard working leader who could first build wellness at Borislow Insurance (BI) then do the same for their clients. This leader would have to be experienced in both clinical and business settings, and share the BI customer service philosophy. They found Karen Kelly, an experienced nurse and clinical consultant who was passionate about health and wellness.

Karen quickly found a home at BI. She said: “Borislow Insurance is unique in that they really pride themselves on having the personal touch. They provide the level of service needed to get to know their clients at the personal level, so they can take care of the individuals. They do whatever it takes to get the job done right for the client. When I left the large corporate environment, I was looking for a change. I was looking for a meaningful place. Borislow Insurance was that change.”

### **The First Steps**

Karen’s first charge as the new “Health Information Consultant” was to get BI on board with wellness. In order to help their clients, BI knew they would need a model to follow. Karen’s assignment was to create that model.

Karen decided that before recommending a solution, she would have to learn about Borislow Insurance. Her goal was to observe, gather data, and assess. She turned to WELCOA and the CDC for tools to help her gauge employee interests and needs. In addition, she developed a method to assess office environment and policies. She learned from studying the WELCOA 7 C’s and from talking with wellness experts that work environment and culture would play a big role in the success and sustainability of any wellness program.

Karen’s research led her to a few important conclusions about BI. First, their employees worked in a fast-paced environment and ate lots of fast food. In addition, donuts, cookies, and muffins were regularly provided by vendors, making the break room a popular but not a particularly healthy place. Finally, the employees were feeling both the physical and emotional effects of not getting enough physical activity either at the office or at home. Like most corporate settings, there was definite room for improvement.

### **About WELCOA**

The Wellness Council of America (WELCOA) was established as a national not-for-profit organization in the mid 1980s through the efforts of a number of forward-thinking business and health leaders. Drawing on the vision originally set forth by William Kizer, Sr., Chairman Emeritus of Central States Indemnity, and WELCOA founding Directors that included Dr. Louis Sullivan, former Secretary of Health and Human Services, and Warren Buffet, Chairman of Berkshire Hathaway, WELCOA has helped influence the face of workplace wellness in the U.S.

Today, WELCOA has become one of the most respected resources for workplace wellness in America. With a membership in excess of 3,200 organizations, WELCOA is dedicated to improving the health and well-being of all working Americans. Located in America’s heartland, WELCOA makes its national headquarters in one of America’s healthiest business communities — Omaha, Nebraska.



Log on to [www.welcoa.org](http://www.welcoa.org) to learn more.

## Finding A Wellness Vendor

Building a wellness program for Borislow Insurance employees while working with clients proved challenging. For the first few campaigns, Karen and her wellness team used national initiatives as an aid. Her committee helped distribute materials, display posters, and communicate with employees about these campaigns. These initial efforts were well received, but all of this took time away from work. Karen and her committee knew that their busy schedules would make it hard to keep producing quality campaigns that would move the program forward. They could see it was time to get a vendor who could help them raise the bar. With the blessing of the leadership team at BI, Karen began her next step: the search for a vendor.

Karen realized that as the wellness expert for BI, she would need to become knowledgeable about the vendor landscape. The first thing she did was develop a list of vendor qualifications which included, first and foremost, shared values—especially those related to customer service. Essentially, they needed a vendor who could become an extension of the Borislow Insurance team and who could grow synergistically with BI as their wellness offerings grew.

After weeks of research, she had selected several vendors to interview. During the interview process, three things eliminated most of the vendors: some were trying to do too much, others were doing too little, and some did not seem to be doing the right things at all.

A few companies stood out after the interview process, but Karen kept returning to WellSteps because they just seemed to be the best match. Karen said, “I kept coming back to WellSteps because their approach hit home. They weren’t restrictive like other vendors I interviewed. Their approach seemed applicable in real life, they didn’t have a clinical feel, and they included the family. They were so passionate about health and wellness and they really wanted to help. I knew they weren’t out there just to make money, and their customer service component just felt right.”

She also liked the fact that WellSteps positioned itself as a wellness company with simple solutions that promoted sustainable behavior change as a way to reduce costs. She thought they had fun, engaging campaigns that would challenge but not overwhelm the already very busy employees at Borislow Insurance. It was a perfect fit.

## The WellSteps Solution

Part of the WellSteps implementation process includes a 90-day communication and marketing plan. This helps create awareness and sets employee expectations. As WellSteps started this process at BI, they were surprised by how quickly employees engaged. The WellSteps team credits Karen and her team for their early preparation and for their dedicated leadership in the marketing process. WellSteps account manager Ann Earl said: “Our initial engagement numbers with Borislow Insurance were off the charts. They would not have been anywhere near as high, had it not been for the foundation that was laid by Karen and her wellness team.”

As part of the implementation process, WellSteps also helps their customers form a worksite wellness committee. The wellness committee is absolutely essential to the WellSteps delivery model because the committee helps with the delivery of marketing and campaign materials as well as selecting the campaigns based on aggregate health assessment data. Committee members also provide insights into the company culture by completing the “Checklist to Change,” a health culture

audit tool designed to help them identify targets for culture change initiatives. A WellSteps account manager called a “Guide” then walks the committee through a process called Culture Change Consulting™ to help them set goals and work toward changing worksite culture.

Because of Karen’s leadership and solid management backing from the Principals, not only did Borislow Insurance have a wellness committee, they also had completed a culture audit of their own and applied some of the evidence-based culture change strategies recommended by the Checklist to Change before ever meeting with WellSteps.

Ann Earl, their WellSteps Guide, commented on BI’s initiative: “We were so impressed with Borislow Insurance. The committee completed the Checklist to Change but we had a hard time finding things to improve in their culture! We finally decided they could ask their vendors to send healthier gifts to the office. Karen and her team had worked hard to make their workplace healthy before they hired WellSteps.”

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### A Life-Changing Program

With the planning done and the program in place, Karen was ready to hand off some of her responsibilities to the WellSteps team. “We needed a partner who would alleviate a lot of the administrative burden. I’m sure they hear it every day, people saying, ‘I have no time.’ We are all so busy, and WellSteps did exactly what we needed. They took over all the heavy lifting and made it so easy for us. There is still a need for lots of communication, but I no longer feel it’s a burden.”

In June 2007, the WellSteps program was introduced to BI employees with a Kick-Off webinar. During the webinar, the WellSteps team explained to employees how to register by completing the online Personal Health Assessment (PHA). The PHA was designed by WellSteps to assess modifiable behaviors and then measure change year by year. It provides WellSteps customers with aggregate data so companies can see their biggest risks and therefore select which campaigns to choose. Employees also received immediate feedback on what they were doing well and where they could improve. For example, BI’s aggregate data showed a need for more physical activity, better dietary habits and lower stress.

During the webinar, WellSteps also announced BI’s first campaign, “The Culprit And The Cure.” Based on a book written by WellSteps CEO Dr. Steve Aldana, this campaign creates a case for healthy lifestyle and motivates participants to make lifestyle changes. Its premise, “A healthy lifestyle can offer 10-20 more years of quality living with no negative side effects” provided the perfect foundation for participation in other campaigns throughout the year.

Using the aggregate data from the PHA, Borislow Insurance also selected the “Move It!” campaign for physical activity, “Food Makeover” for nutrition, and “Stress Free” for better stress management. With the campaign schedule set, Borislow was ready for the next step: behavior change.

#### The Facts...

More than 400 large, medium, and small-sized companies have achieved a Bronze, Silver, Gold, or Platinum-level designation for their workplace wellness initiatives. To learn more simply visit <http://www.welcoa.org/wellworkplace/index.php?category=19>



### Borislow Statistics

Results-oriented wellness programs are all about, well, results. To be sure, Borislow has demonstrated a number of significant outcomes with respect to employee health and well-being. Below are listed some of the metrics and the changes that occurred over the course of a year.

	THIS YEAR	LAST YEAR
Exercise Minutes	Company Ave = 193.93 Minutes of exercise per week	Company Ave = 110.17 Minutes of exercise per week
Sleep	Company Ave = 4.5 Nights of restful sleep per week	Company Ave = 3.13 Nights of restful sleep per week
Fruit Intake	Company Ave = 2.29 Daily servings of fruit	Company Ave = 1.87 Daily servings of fruit
Alcohol Intake	Company Ave = 1.86 Alcoholic beverages consumed per day	Company Ave = 2.91 Alcoholic beverages consumed per day
Depression	Company Ave = 0.64 Depression during past 3 months	Company Ave = 0.59 Depression during past 3 months
Stress	Company Ave = 2.79 Stress during past 3 months	Company Ave = 3.27 Stress during past 3 months
Loneliness	Company Ave = 0.29 Loneliness during past 3 months	Company Ave = 0.5 Loneliness during past 3 months
Job Satisfaction	Company Ave = 8.57 Percent satisfied	Company Ave = 7.91 Percent satisfied
Blood Pressure	Company Ave = 0.29 Blood pressure rating	Company Ave = 0.27 Blood pressure rating
Cholesterol	Company Ave = 0.29 Total cholesterol rating	Company Ave = 1.04 Total cholesterol rating
Blood Glucose	Company Ave = 0.57 Blood glucose rating	Company Ave = 1.33 Blood glucose rating



To learn more about WellSteps  
visit [www.wellsteps.com](http://www.wellsteps.com).



“The WellSteps approach shows people that behavior change does not have to be complicated to be effective. Small, consistent change in the right direction can lead people to a higher quality of life.”

### Ready For Results

Over the two years that followed, 10 behavior change campaigns were delivered. Each four to eight week campaign targeted a specific behavior with educational video, online materials, books, and calls to action that are both specific and simple. Employees participated weekly by completing simple tasks and reporting them in their online program center. The WellSteps approach shows people that behavior change does not have to be complicated to be effective. Small, consistent change in the right direction can lead people to a higher quality of life. This proved true at Borislow Insurance.

Below are some comments from a few of the campaigns:

“I loved this campaign. Grocery shopping has been taking a bit longer because I am reading more labels but it’s well worth the time. I have discovered that some of the foods I thought were ‘healthy’ are not... eye opening.”

“I really liked this campaign. I found the tips and hints extremely helpful and I really liked the videos.”

“For the first time ever I cooked fresh vegetables on the grill—never thinking my kids would like them—to my surprise it was a hit!”

“I thought this campaign was very educational. I didn’t realize that you could substitute baking ingredients to make your food healthier. It seems that there are a lot of ways to incorporate healthy eating into everything you do!”

“I think this campaign was really helpful in giving some new and effective ideas in coping with and managing every day stress. I learned a lot, and many of the tips I can pass on to others. Thanks!”



## Unique Company, Unique Needs

One of the reasons that Borislow Insurance selected WellSteps, was that the companies both share the value of personalized service. For WellSteps, this value is expressed in an unusual amount of program latitude to allow for unique company needs. This approach led to the selection of two fairly unique campaigns: “Good Night” and “Random Acts of Kindness.” These campaigns were well received by BI employees and were cited by employees as first year highlights.

The “Good Night” campaign was selected in response to the PHA results. The aggregate report showed that many employees were struggling with their sleep. Just like other WellSteps campaigns, “Good Night” focused on simple changes that lead to sustainable results. For BI, these small behavior changes worked! Since the completion of “Good Night,” there has been a 25% increase in those receiving 6-7 nights of quality sleep. In addition, it had one of the highest participation rates of any campaign. Employees loved it!

Here are some comments on the “Good Night” campaign:

“This campaign was a nice refresher on all the sleep techniques that we should follow. It was a good reminder and something that I could focus on daily and it truly did help.”

“I believe that this campaign was one of the most important ones we have participated in. Most people know that you need to exercise and eat fruits and veggies in order to stay healthy—but it’s surprising how many people do not realize that routine stable sleep is just as important to your health as well. I learned many new techniques that I have incorporated into my sleep routine and I have to say it has really helped!”

“Excellent! As a result of this campaign I have increased the hours of sleep I am getting and I feel more rested when waking. Thank you!”

The “Random Acts of Kindness” campaign was selected by Karen and her committee. They knew their employees would love it because it was consistent with their culture of volunteer service. For example, BI leaders routinely serve in their community and they also give each employee \$100 during the holiday season to do an extraordinary kind act for someone else.

Here are some comments about “Random Acts of Kindness”:

“My favorite WellSteps campaign. Feels great!”

“I really enjoy this campaign as it shows each of us the things everyone else does to help out. I enjoy hearing how we touch others lives.”

“This is one of my favorite campaigns, and I think it should be done separate from this ‘holiday’ time of year—these are things we should be remembering to do all year round!”



“Trying to change company culture and employee behavior is not easy. However, Borislow Insurance demonstrated that by applying evidence-based wellness strategies, even smaller companies can make positive changes in a relatively short period of time.”

### WellSteps Works

It has been satisfying for Karen to hear positive comments and see changes around the office. She said: “People are a lot more thoughtful about what they are choosing to order for lunch. We are not seeing cookies and candy as much as we used to, and vendors shower us with healthy gifts now. In fact, we just got a crate of grapefruit! They understand what we are doing and they want to support us in our values and desires to change behaviors. It’s starting to change the vendors’ behaviors too!”

Karen also noticed that as a result of some of the nutrition campaigns, employees started making the recipes provided in the online WellSteps program center. This was especially gratifying for Karen because it meant that not only were they influencing employees, they were influencing the families of employees as well.

“WellSteps was the only vendor I interviewed that focused on families and home environment in addition to changes at work. It was one of the things that drew me to them in the beginning.”

The changes at home also fueled even more changes at work. Here are a few changes initiated by these “health conscious” employees:

- ▶ Bringing in a weekly fruit basket as a vending machine alternative
- ▶ Organizing regular potluck salad bars for lunch
- ▶ Hosting fruit smoothie sampling events
- ▶ Putting a copy of WellSteps “Fast Food Guide” in their Take Out Menu binder
- ▶ Stocking the refrigerator with more flavored water options and less soda

In addition to dietary changes, Karen reports that three employees have stopped smoking, and a group of female “non-runners” successfully completed Boston’s Tufts 10K for Women. What’s more, the annual PHA aggregate report showed improvements in exercise, sleep, diet, job satisfaction, cholesterol and blood glucose. Employees are just making better choices.

### Learning As They Go

Progress is often accompanied by setbacks and for Borislow Insurance this was manifest in sporadic participation. Like any insurance group, they face long hours during the insurance renewal period. Participation during these periods was not as good. Data collected by WellSteps indicated that BI employees wanted to participate but felt they did not have time.

WellSteps is working with Karen and her team to schedule campaigns more strategically and to improve communication about the minimal time demands of campaign participation. Karen reports: “When the participation numbers were

WellSteps



low it was frustrating, but we just tried different strategies until we saw participation rise. This is one thing that really sets WellSteps apart. They worked with us to solve problems so we could get better results. They always looked at our unique needs to see how they could help us specifically. It's made a huge difference for us."

One thing that has helped with participation is the recent introduction of a new WellSteps activity and incentive tracking tool called myWellRewards. This tool gives busy employees a more flexible way to participate and it has helped more BI employees engage. myWellRewards allows the wellness committee the flexibility to build their own activity menu. Completed activities earn employees monthly points and yearly rewards. The simplicity and flexibility of the myWellRewards solution removed a measure of stress because employees were able to participate according to their schedule and desire.

In addition to myWellRewards, WellSteps has made other adjustments to help with participation. These have included sending more frequent email reminders and scheduling the more time intensive campaigns at less busy times of the year.

### Through Thick And Thin


There is no question that the WellSteps model has been a critical component of the successes at Borislow Insurance. More important though, has been the support of company leaders Jennifer Borislow and Mark Gaunya. Karen said, "I have been so encouraged and impressed by the faithful engagement of both Mark and Jen. Not only did they fund the program, but they have personally engaged in practically every campaign! They have truly led by example." Knowing that the Borislow Insurance wellness initiative is important to their leaders has motivated the entire team.

### Benchmarks Of Success

All in all, Borislow Insurance has made remarkable progress in a short period of time. Their desire to improve worksite culture and encourage healthy behavior has been recognized by more than just their employees. Their efforts have recently earned them WELCOA's "Well Workplace at the Small Business Level" award for 2009. They were one of only 15 companies nationwide to receive this award, and the only one in New England. Karen and her associates were honored by this distinction and feel the award will add momentum to their efforts to become a healthier company.

Karen remains BI's internal wellness champion and she is still responsible for extending wellness to all Borislow Insurance clients. However, growing demands have necessitated additional help. Karen credits Melanie Dion and Debbie Mitchell with expanding the Borislow Insurance Wellness Vision. Over 50 BI clients now participate in wellness at some level with even more preparing to engage soon.

Karen's early experience has been invaluable as she and her committee have introduced wellness to her clients. When customers express doubts or concerns like "we don't have time," she just shares the BI story. Said Karen, "Our clients need wellness and they want it, but they don't know how to get it. All I do is show them our situation and how we did it. They are encouraged because we have been successful."

Wellness may not seem feasible for smaller companies. Trying to change company culture and employee behavior is not easy. However, Borislow Insurance demonstrated that by applying evidence-based wellness strategies, even smaller companies can make positive changes in a relatively short period of time. 

# WHY LIFESTYLE IS THE CULPRIT

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