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**FIRST OF ITS KIND HEALTH BROKER SURVEY AFFIRMS VALUE OF WELLNESS
& PREVENTION; SHOWS SMOKING CESSATION COVERAGE LACKING
2009 IOWA HEALTH BROKER WELLNESS & PREVENTION STUDY FINDINGS GIVE INSIDER
LOOK AT HEALTH BENEFITS COVERING IOWA'S WORKFORCE**

DES MOINES – Health insurance brokers -- the agents Iowa employers utilize to design and procure employee health benefits -- were surveyed to gain insight into their opinions on wellness & prevention and smoking cessation benefits in Iowa.

"This study is a first of its kind in Iowa and nationally. We wanted to share the unique perspective of the health insurance broker on wellness & prevention with employers across Iowa to help encourage further adoption of these important benefits," said Dr. Tom Evans, Chairman of Iowans for Wellness & Prevention and President of the Iowa Health Care Collaborative.

Health insurance brokers, or underwriters, have a unique perspective as the go-between for employers and insurers. Brokers have never before been surveyed as a group on wellness & prevention at this scale and depth.

"While brokers overwhelmingly agree wellness & prevention and smoking cessation are valuable to their clients, significant room for improvement exists for adoption of these programs and insurance benefits," stated Eric Kohlsdorf, President of the Iowa Association of Health Underwriters (the state affiliate of the National Association of Health Underwriters).

Among the study's findings:

- Nearly 2 out of 3 Iowa employers offering smoking cessation benefits have coverage inconsistent with Center for Disease Control & Prevention guidelines.
- Although 55% of brokers agree or strongly agree that the public smoking ban spurred more employer interest in smoking cessation, less than 1 in 4 brokers has actively marketed smoking cessation benefits to their clients as a result of the cigarette tax increase and the public smoking ban.
- Nearly 71% of brokers support tax incentives to help employers offer wellness & prevention and smoking cessation benefits.

- Brokers report the primary concerns of their clients who do not offer wellness & prevention benefits are program costs and the ability to first offer general medical coverage.
- Brokers rank the most important reason for offering wellness & prevention benefits is their belief in the wellness & prevention philosophy and not for financial reasons.
- About 2 out of 3 brokers surveyed work in firms offering wellness & prevention benefits to their clients.
- 80% of large and 50% of small brokerage firms offer wellness & prevention programs. Half of small firm agents actively work with their clients to adopt wellness & prevention compared to 90% of agents at larger firms.

Kohlsdorf warned against saying bigger is better, "Clearly there are a number of small firms that are not as engaged in wellness & prevention, but there are a number of small firms that are leaders and real innovators on this front. It's more about the sophistication of the individual broker firm and the clientele they serve."

Dr. Evans voiced concern over smoking cessation benefits, "Only about 1 in 4 Iowa employers offer smoking cessation benefits. It's troubling to find that 2 out of 3 of them are falling short of the CDC guidelines. There is clearly opportunity to improve the quality of smoking cessation benefits offered to Iowa's workers and increase the number of employers offering these important benefits."

"Brokers can and should be the drivers to help Iowa employers adopt benefits to capitalize on the state and federal cigarette tax increases and Iowa's smoking ban to help more workers quit," added Kohlsdorf.

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About the survey:

The survey and results, conducted by Data Point Research, Inc., were ascertained by a scientifically representative sample of Iowa's health insurance underwriters. The overall results are accurate to within +/-5.5% with a 95% confidence interval. The opinions of 277 health underwriters were collected in August & September 2009.

About the National Association of Health Underwriters:

The Iowa affiliate of the National Association of Health Underwriters represents licensed health insurance agents, brokers, consultants and benefit professionals across Iowa. IAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage.
www.eiahu.org

About Iowans for Wellness & Prevention:

Iowans for Wellness & Prevention is a non-partisan, 501c4 not-for-profit organization dedicated to raising awareness about the benefits of wellness and prevention initiatives. IWP's goal is to promote a public discussion on these important issues and advocate for public policy solutions that encourage a focus on preventive health care. www.iowans4wellness.org