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Cover Story
Getting results

How Jim Pshock is helping companies and their employees get healthy with Bravo Wellness

Smart Business Akron/Canton | September 2010

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Insurance premiums are rising steadily, putting a strain on employers and their employees. Jim Pshock wanted to help, so he created Bravo Wellness, a company that offers result-based incentive plans. Employees who work to achieve and maintain a healthier lifestyle pay less for their health coverage. Employees who do not take steps toward a healthier lifestyle will pay higher premiums.



Pshock, founder and president, tells people to look at it much like car insurance. Drivers who get into wrecks often or who pile up traffic tickets must pay more for coverage. However, insurance companies reward safe drivers with lower prices. The plan is not applicable to employees who have pre-existing conditions, which prevent them from displaying healthier habits. Employees must undergo regular wellness screenings to measure areas like cholesterol, body mass index and tobacco use. Results are confidential. The employer will know if an employee did not pass his or her blood pressure screening but not by how much. The results help determine how much that employee must pay for his or her health care coverage.

The program also offers coaching to encourage employees to live healthier lifestyles. Bravo Wellness is the result of a void that Pshock noticed in the insurance industry. Affordable coverage is a problem for many employers, but few people were developing the results-based approach. He works closely with the Department of Labor, the Internal Revenue Service and the Centers for Medicaid and Medicare to make sure Bravo Wellness and partnering companies follow all HIPAA laws. Employers save money because the extra cost of premiums shifts to employees who refuse to play an active role in their health.

The company's model has attracted several large companies that now rave about the results they have seen. Towlift Inc. says its claims costs were reduced by 26 percent per capita. Most companies participating in the program see 92 percent participation from employees. The program, which began in 2008, now employs 26 people. Sales are already between \$5 million and \$10 million. By helping people take an active approach to their health, Pshock not only intends to reduce the burden on employers but to also create a healthier work force overall.

How to reach: Bravo Wellness, (440) 934-2090 or www.bravowell.com

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