

# Redefining Wellness with an Array of Choices

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Denise O'Malley founded You Define Wellness, a new wellness model that recently debuted in Madison, because she found a fatal flaw in the corporate approach to the well-being of employees.

O'Malley, a former insurance agent, has developed a model that emphasizes many different paths to wellness, and she takes this approach because the traditional medical model was far too limiting. So limiting, in fact, that employers, no matter how creatively they designed wellness programs under the traditional model, expressed frustration with low (24 percent on average) participation rates.



Sensing that a departure was necessary, O'Malley has developed a comprehensive wellness model that emphasizes more than 130 individual medical service choices and combines them with educational guidance. This wellness buffet, part of You Define Wellness' employee benefit plan, includes acupuncture, chiropractic, mental-health services, and so forth.

“We bring in the buffet,” O’Malley states. “There are eight dimensions of wellness, and traditional wellness providers focus on perhaps just two or three of those dimensions such as physical or emotional health. We’re bringing in all eight, and that includes environmental, occupational, social, and spiritual.

“That’s what’s really important to have success in a wellness program — to cover the whole sphere,” she adds. “There is something for everyone in the program that we bring in, and that is highly unusual.”

## **Definition of wellness**

You Define Wellness is provided separately from an employer’s medical insurance in much the same way vision and dental plans are, and O’Malley reasons that she’s offering something that employees are already paying for. “There is a statistic that says 59 million Americans are spending \$30.2 billion a year out of their pockets on things not covered by their medical insurance plan,” she notes. “A lot of them are joining Weight Watchers or gyms, so this is a way to have it subsidized by the employer and combine that with the education they may need.”

There are a lot of health conditions that hinder the human condition, and traditional wellness addressed only a handful of them. For O’Malley, the obvious downside risk is that her model is too complex for some consumers; however, putting the a la carte before the horse could be just what the doctor ordered for employees who don’t see a solution to what ails them.

“There is ‘overwhelm’ that is going to take place for a number of employees,” O’Malley acknowledges. “The employees go into two different groups. There are the people who know exactly what they are going to do. They plan out their entire year of services that they are going to be getting. We don’t have to work with them.”

This wellness model is for a second group of people who are searching for solutions. O’Malley cites the example of a woman who came into a wellness meeting and quietly said, “I want counseling.” Counseling was a part of her employer’s medical insurance plan, but fearing negative employment repercussions, she didn’t want to go through her medical insurance because she didn’t want to file a claim due to her particular condition — anxiety. “So, she saw our model as a way to pay for the counseling she needed, and she got really overwhelmed by our provider directory, but it’s set up so that you eventually can click on something that addresses what’s going on with you.”

It's this in individual tailoring that could set O'Malley's model apart. "It all boils down to individual choice," she states. "We combine access to the services of choice with education, so we are bringing in speakers to help employees realize there are different paths to wellness. There are so many employees who have never done anything that wasn't part of their medical insurance plan, so we're introducing them to other options and routes to pursue in their quest for living a happy, healthy, and thriving life."

## **Provider networking**

You Define Wellness started in Colorado, and it has a handful of providers in eight other states. In Madison, the local network launched during the recent Well Expo, and the Madison directory's list of providers had grown to 20 by late January, but the service has a group of people that can work with anyone, anywhere in the world. It doesn't have a physical office in Madison because its website serves as an online store and provider partners have their independent locations. Nationwide, it has about 260 provider locations in nine states, representing close to 700 health and wellness professionals.

O'Malley is a self-described "reformed insurance agent," having worked for the likes of The Equitable (now part of AXA Financial) and Aflac, and as an independent agent representing the products of every major health insurance company. While You Define Wellness is completely separate from employer medical insurance, O'Malley would love her wellness option to be offered as a rider.

If someone doesn't use the services that an employer has purchased, one half of the value of the unused services will go back to the employer and the other half will support nonprofit partners in the community.

"We took the insurance model and turned it upside down," O'Malley states. "Let's face it — insurance is nothing more than a funding mechanism. It's a funding mechanism for the caregiver and the care receiver in order to pay for those services, and so we put those two people first and foremost."