

# advocating for obesity care at work



Obesity is a chronic disease that has a significant physical, social and financial impact on women throughout their lives. Comprehensive obesity care is an important coverage benefit that can help those living with obesity manage their disease and prevent associated health complications. Unfortunately, many women face barriers—including with their insurance—when it comes to accessing the full range of obesity care options.

Obesity care can improve employee health and productivity, reduce healthcare costs for associated complications, and bring about positive change in your workplace. **You can help your employer understand that everybody living with obesity deserves coverage for care to protect their health—it's only fair.**

You can follow the **four steps** outlined below to make a difference:

- 1. Find out what benefits are covered under your insurance**
- 2. Engage your company's human resources (HR) or benefits team**
- 3. Craft a letter to your benefits leader**
- 4. Engage other employees**

## 1 find out what's covered

Check with your HR team or health plan to understand what obesity management tools are covered.

### comprehensive obesity care includes:

- ✓ Counseling or intensive behavioral therapy
- ✓ Obesity medications
- ✓ Weight loss surgeries
- ✓ Nutrition or dietician services

## 2 engage your company's HR or benefits team

HR and benefits teams regularly review and assess their benefits package. **Employee feedback is an important factor in driving what changes they consider**, so reaching out to this team is a critical way to support coverage of comprehensive obesity care in your workplace.

Every company or organization is structured differently. A company may have one HR professional or an entire department. Your employer's ability to influence the design of its health plan varies based on a range of factors, such as cost and availability of services. Contact your HR department to determine who makes the benefits decisions at your organization and when feedback can be provided.

Decisions about specific benefits or coverage changes can take time. While your company's benefits team may not be able to accommodate immediate changes, supporting an open and constructive conversation can bring about positive changes in the workplace. **Taking time to understand the decision-making process around benefits is an important step.** You know your workplace best and whether leadership will be receptive to this feedback.

## important notes about employer coverage

There are two primary ways that companies can provide health insurance coverage to their employees: **self-funded plans** and **fully funded plans**.

With a self-funded plan, a company pays for most or all of the employee health care claims directly. With a fully funded plan, an employer purchases health coverage from an insurance carrier and pays a fixed premium on behalf of each employee. Small businesses of less than 50 employees may provide health insurance through the Affordable Care Act (ACA) Health Insurance Marketplace.

Organizations that are self-funded generally have more flexibility to craft coverage that meets employee needs as compared to organizations who are purchasing health coverage from an insurance carrier. Large organizations often confirm plan contracts in 3-year intervals, but this varies by company and contract.

### 3 craft a letter to your benefits leader

At the end of this toolkit is a template letter you can use to advocate for comprehensive obesity care coverage with your organization's leadership. The letter can be downloaded [here](#).

#### consider sharing your personal story

Sharing your obesity journey can be vulnerable and scary, but it is a powerful way to help others understand the far-reaching impacts of this disease.

Including details about how obesity has impacted your health, work and everyday life can help your organization's leadership understand the real cost of not offering comprehensive obesity care.

**By telling your story, you can make a difference.**

### 4 engage other employees

One voice is powerful, but many voices can have an even greater impact. Access to obesity care coverage is not just about health—it is also about health equity and creating a more positive culture at your organization.

#### Reach out to other employees at your organization,

especially those who may be facing the same challenges. Even if they are not seeking obesity care for themselves or a loved one, they may still support your efforts to expand care. Let them know that you are sending a letter to your leadership and encourage them to do the same. Consider sharing your story with a group of colleagues or posting about your obesity journey on social media.

If you identify several employees who are also planning on sending a letter, you could coordinate and send them at the same time for greater impact. Be sure to collectively follow up with leadership to keep the momentum going!

#### more resources to explore

- [Obesity Care Coverage Facts for Employers](#)—EveryBODY Covered
- [Comprehensive Obesity Benefit](#) and [Checklist](#)—STOP Obesity Alliance
- [Employer Recommendations to Address Obesity Coverage](#)—National Alliance of Healthcare Purchaser Coalitions
- [Obesity Management Toolkit](#)—Midwest Business Group on Health

# template letter to organization leadership

Download [here](#)

Dear [HR Representative or Leader Name],

I have been a [position name] at [organization] for the past [X] years. [Insert any additional stories and details about the impact you have had on your organization here.]

**I am writing to ask you to consider including comprehensive obesity care in our company's health insurance coverage, particularly access to [the obesity care you are seeking that is not currently accessible].** Our organization does not currently cover this care.

I live with the disease of obesity. [Insert your personal obesity story here. Include details on the health and social impact, like any activities you are unable to do because of your disease or the treatment you've received from providers and others. Consider including information about any strategies you've tried to manage the disease without the insurance coverage you are asking for, or the possible impact of covered care.]

Obesity is associated with over [200](#) other health complications like heart disease, diabetes, cancer and fertility issues. **Leading [medical organizations](#) recognize obesity as a complex, treatable disease with causes outside of one's control.** It's also an important health equity issue, with a particular impact on women and women of color. Despite this, a misunderstanding of obesity has led many insurers and employers to place barriers on obesity care.

In 2023, obesity and overweight were estimated to have cost U.S. businesses and employers [\\$425.5 billion](#). Obesity is associated with higher rates of absenteeism and lower [productivity](#). However, **treating obesity may increase worker productivity and save costs** for employers due to reduced impacts of associated complications.

I encourage you to read more about the [impact of obesity on women](#) and the effect of [weight bias in the workplace](#), and consider guidance from leading [employer organizations](#) on how workplaces can improve health and reduce the impact of obesity through [benefit design](#).

I hope you will consider providing comprehensive obesity care coverage in our benefits offerings.

Thank you for your consideration,

[Name]

[Title]

[Email Address]

join the movement at  
[www.everyBODYcovered.org](http://www.everyBODYcovered.org)

follow the campaign



For more information, contact [info@everybodycovered.org](mailto:info@everybodycovered.org).