

Discourage substance abuse with drug-free programs

Drug abuse issues cost businesses \$364 million a year

Drug-Free Work Week is a timely opportunity each year to highlight the benefits that drug-free workplace programs create for employers, workers and communities.

As the nation prepares for this fourth annual event, Birmingham area businesses should not only designate Oct. 19-25 as Drug-Free Work Week, but plan activities throughout the month.

Why is promoting a drug-free workplace important? Quite simply, chemically dependent employees are a drain on the bottom line. They currently use 300 percent more health care benefits, are one-third less productive, have excessive amounts of absenteeism and tardiness and substantially increase workers' compensation claims. As a result, the Office of National Drug Control Policy estimates that illicit drug and alcohol use is costing American businesses \$364 billion annually.

In Alabama, heroin use is significantly on the rise. Methamphetamine, for the second year, remains our most significant drug threat. And, marijuana continues to remain the most widely abused and available illegal drug in the state. Within the past year, raids of indoor pot farms

in Birmingham and Hoover resulted in almost \$250,000 of marijuana being removed from our communities.

And if national statistics hold true in the Magic City, approximately one in 10 of your employees has a problem with substance abuse.

To deal with this growing problem, companies should review business plans annually with an eye on promoting the safety, health and well-being of all employees through drug-free workplace programs. The following steps highlight what employers can do to celebrate Drug-Free Work Week.

1. Implement a Drug-Free Workplace program. This is the perfect time to launch a comprehensive substance abuse testing program if your company does not already have one. Companies like Safety First provide assistance with policy development, laboratory accounts and medical review of all specimens for testing, including pre-employment, reasonable suspicion and random testing.

2. Promote your program. If your company already has a program in place, promote it to all employees throughout the week. Hold open forums to discuss the program and answer employee questions. Explain the purpose of the program and the results your company have achieved. Include payroll staffers educating employees about your drug testing policies.

3. Educate and train employees and supervisors. It is absolutely critical for any drug-free workplace program to edu-



MANAGING MENTAL HEALTH

ERLE MORRING

cate and train employees and supervisors about the dangers related to drug and alcohol use and its negative impact on workplace safety and productivity. The corporate policy should be discussed in detail so everyone knows the process of testing and how to refer someone for assistance. Education and training can occur at a safety toolbox meeting, brown bag lunch and learns or Internet-based webinars for remote employees.

4. Include an employee assistance program. Identifying substance abusers through drug testing is one component to a comprehensive drug-free workplace, but getting help for those affected individuals is the most important step. An EAP is a professional service which provides assessment, referral and short-term counseling services for employees and their dependents for behavioral health-related problems, including substance abuse. The EAP should be an integral part of your program and should be vigorously promoted to all company employees.

5. Offer health screenings and publicize local resources. Use this week to encourage employees to conduct private

screenings to assess if he or she might have a problem with substance abuse. Provide health care professionals to consult with employees about test results. Through the company intranet, e-mail or newsletter, publicize local programs where individuals can get help for substance abuse.

6. Review your health benefits. Employees are more likely to seek professional help with a health care plan that covers substance abuse treatment. Review your plan. With the new mental health parity act going into effect in October, now is a good time to determine if your benefit plan fully supports both mental health and substance abuse care. Discuss your options for coverage with your benefit provider.

7. Hold an alcohol and drug-free social event. This type of event reinforces the importance of being drug-free by having a safe workplace. It further drives home the point that alcohol is not necessary to have fun, unwind and relax. As the holiday season approaches, host substance-free parties for employees and their families.

As we continue to evaluate how to keep our work force drug-free, remember that your programming efforts might save a life, cause a person to seek treatment or prevent another workplace accident – all while helping your bottom line stay in the black.

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TOPIC

Health Reform Legislative UPDATE- Will We Actually See Any Reform?

ADVICE

Congress has already trashed the concept of actuarial science, but the Democrat's pressure to remove the individual mandate or ease any penalties for not getting coverage kills the entire shared-risk concept of insurance (and self-funding). The brewing perfect storm is this: A person would have no or little requirement or incentive to get health coverage. Pre-ex would be eliminated, and there would be guaranteed issue. So, all you need to do is call to start insurance as you are on the way to the hospital for a very expensive treatment, and then cancel when you are finished.

The Senate Finance Committee version is the apparent front-runner. Even if it ran flawlessly for 10 years, it would still leave **25 million people uninsured (about 1/3 illegal aliens)** as of 2019. So, even in a best-case scenario, \$829 billion (or whatever actual cost) would have been spent, and there would still be more than half of the "uninsured" still uninsured.

As we predicted back in March, unions and other Democrat core groups have some great benefits packages, so they are pressuring their Congressmen not to have **any taxes** arising from their Cadillac coverage. **So, the Democrats have more and deeper sharp divisions & pressures. It is far from a unified group. The taxes are the juice that powers health reform. If you remove it, it will stop.**

Every member of the House is up for re-election next year (only 1/3 of Senators), so EVERY House member has to constantly calculate how his actions on Health Reform will impact his reelection chances.

Back to the timing & prospects:

As I have said before, the constant hype that this is some unique time to pass health reform and that it is nearer to becoming law than any previous health reform is total baloney. Hillary Clinton, Patient Protection, and many others were far further along in the process. They had some bipartisan support; they had much higher public support and they all failed when common sense finally hit that the actual outcomes of the law would be far different from the wishful-thinking rhetoric.

There will be short bursts of hyped statements that the Obama bill is on the fast track. The hype will be when Sen. Reid announces his melded Senate version + when/if the Senate does anything + when Speaker Pelosi announces the House version + when/if the House votes anything. Even then, any legislation faces the extremely tough Conference process & subsequent votes (the cemetery of many legislative efforts).



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TOPIC

Flushing the Financial Toilet

ADVICE

A little over a year ago our national economic toilet overflowed. It caused a big mess, and we realized that we had a problem. The wad of paper, we suspected, was subprime mortgages, so we plunged the financial system with TARP. That stopped the overflow, at least, but the toilet still wouldn't flush. So we augured it with more bailouts and stimuli, and even poured in some subsidy drain-o for good measure. Now we're looking at an empty bowl.

The question is, is the problem fixed?

Let's assume, for a moment, that simply depressing the lever a couple more times will push the clog through. Some economic indicators (e.g., unemployment trends, productivity increases, factory order increases, housing turnovers) suggest that this is the case. If indeed it is, what does it mean for you, the real estate investor?

It means that you need to capitalize on the recovery. Full analysis of your entire portfolio needs to be done now so that you can (1) maximize the value of your current holdings, (2) prepare for tax increases (someone has to pay the plumber), and (3) present an attractive package to lenders as soon as the credit spigot is turned back on. Interest rates are at historic lows, but they will not remain there for long. Be prepared to act quickly whether you are refinancing or snatching up a new deal.

Beware, though, that the financing packages you've used in the past will no longer suffice. Lending standards have tightened, and they will not be loosened just because credit is flowing again. Memory is short, but not that short. All parties must have confidence in the deal. An objective third party with the expertise in presenting all the relevant information in an understandable manner will be the determining factor in getting approved.

But what if that wad of paper snags on the toy that the three-year-old flushed when no one was looking? Or what if the clog runs into a root in the waste line and starts backflowing into the entire house? . . .

(This is the final run of this column. To view the remainder this article and to receive The Elyton Insider in the future, visit www.elytonsolutions.com/news.)



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