

what's working

wellness coordinators put a face on the fund

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Between apprehension about what biometric screening results might show, challenging work schedules and possible confusion about the potential impact of screenings on their health insurance premiums, it's easy to see why some participants in one midwestern multiemployer health care fund put off or skipped these annual screenings.

To help put fears and confusion about the screenings to rest, the Heartland Health and Wellness Fund employs wellness coordinators who get to know plan participants—some on a first-name basis—and educate them about their benefits. Fund officials say the effort has resulted in increased participation in the screenings and improved utilization of health care benefits.

And the impact of the wellness coordinators has extended beyond that, fund officials say.

"They get to see my face, and they get to know me and where to go with questions," said Misty Kessler, one of the fund's six wellness coordinators. "There is a personal connection."

Pilot Program Proves Successful

Based in Dayton, Ohio, the Heartland Health and Wellness Fund provides benefits to members of the United Food and Commercial Workers (UFCW) union in ten states, mostly in the Midwest, and covers 55,000 participants and their beneficiaries. The majority of plan participants are employed as grocery store workers, and Kroger employs 87% of plan participants.

About seven years ago, the fund launched a pilot program with the goal of increasing participation in annual preventive wellness screenings for workers in a group of Indiana stores. The fund hired one wellness coordinator to visit those stores to explain the importance of screenings as well as to promote the benefits offered under the fund.

The thought was "if we get someone out in the stores whose sole job is to encourage and talk to people about their benefits, then maybe that will help people understand what their benefits are and what they're signing up for, and maybe it'll help them understand why these exams are important," said Eric Mueller, GBA, the fund's benefits director.

The fund saw an uptick in participation and began slowly expanding the program. The fund now employs six wellness coordinators who each cover about 100 stores and about 5,000 participants. Another coordinator will be hired this year.

Putting a Face on the Fund

Since the fund covers such a broad geographic area, "it was a way for us to put a face to the name of the fund in that local area and build some trust and comfort so that they understand that we're there for them," said Katy Gozalka, Ph.D., CEBS, the fund's chief executive officer.

In 2023, the fund transitioned to an administrative services only (ASO) model, where a third party is responsible for adjudicating claims. Having the wellness coordinators in place is an important part of ensuring that the fund provides good customer service and communication regarding how claims are processed, Gozalka noted. "Whenever you have a significant transition that really impacts the participants, having that communication out there in front is a significant value."

Ideally, the wellness coordinators visit three to five stores in a day and call on each store in their territory once within a six- to eight-week period. They also attend union events, such as membership picnics and health fairs, to build a relationship with the participants and to be available to answer questions about the fund benefits.

“Their role is to spend 30 to 40 hours per week with our participants in all of those stores. They’re talking to participants about their benefits, educating them about the different vendors that are available, discussing what preventive exams to get done during the year, how to find a doctor—all of these basic benefits subjects,” Mueller said.

Because the wellness coordinators come to them, plan participants don’t have to set aside personal time to deal with their benefits. “When you have that one-on-one interaction, even though it’s a quick one or two minutes, you’re able to resolve issues right there, right on the spot,” Mueller commented.

In the Stores

On a typical store visit, the wellness coordinator may move from department to department to check in with employees. During open enrollment season or when the coordinator has another specific task, they might set up shop in a breakroom so that participants can stop by with their questions or needs.

Benefits Enrollment

Enrolling new participants is a key task. The wellness coordinators receive a monthly list of workers who are newly eligible for benefits and will try to track them down during a store visit and assist them with enrollment.

That’s particularly important in an industry that experiences a lot of turnover and where it’s difficult to reach new employees about their eligibility for coverage.

Communication

The fund also has a coordinated communication plan, focused on a particular theme each quarter, that targets a specific set of benefits offered by the fund and the vendors that provide those benefits. For example, the coordinators focused on primary care and preventive services in late spring/early summer 2025. Other quarterly topics have included mental health and diabetes. The coordinators often personalize the theme to their population. For example, Kessler, who serves stores in Kentucky, used a Kentucky Derby theme during a campaign in May to promote engagement.

Building Relationships and Trust

The coordinators get to know members on a personal level. Kessler said that members have shared health stories with her, such as their cancer recovery, and personal details like the birth of a grandchild. “It builds trust—the more you build relationships and you put that work into it,” she explained.

That trust is of particular importance around health screening time. Because the participants know her, Kessler can allay fears that poor results from a screening would increase their health insurance premiums. She explains that because of negotiated benefits, participants can receive a premium discount for completing their recommended screenings.

In other instances, Kessler has been in stores when a plan participant has recently received news about a health-related issue or received a bill that they don’t understand. “It’s so great to be in the right place at the right time. I’m there to navigate this, like an advocate in some sense.”

Advice for Other Funds

Gozalka and Mueller suggested that funds interested in hiring wellness coordinators expand this type of program gradually. Because hiring wellness coordinators was a new expense, the fund started slowly by hiring just one coordinator to assess how the program would work and has added one or two coordinators annually.

Candidates who have a background in public health or health education are best suited for the job. “You have to find someone who’s empathetic, curious and a good listener,” Gozalka said.

The fund has also found that it’s important for coordinators to focus on one key message when they visit stores. Coordinators should meet regularly to discuss issues that arise from the in-person meetings as well as common questions they receive to help create a big-picture view of the workforce.

Impact on Member Health

The fund can point to several metrics as evidence that the wellness coordinators are helping members, including an increase in the number of people who sign up for the ben-

efits app and improved participation in biometric screenings. From 2023 to 2024, fund-wide utilization of primary care providers increased 7%.

However, Mueller noted that other impacts are difficult to measure. “There are pieces of it that I think are successful that we can’t put a number to,” he said. “If we can be of some benefit to them, whether it’s helping them navigate to the right doctor or the right resources or even educating them

on what high blood pressure is and why it’s good to know about it, that’s a win in and of itself.”

Fund officials and trustees view the program as a “healthy expense” because they’re getting more participants to seek preventive services earlier, which may help prevent a heart attack or detect cancer earlier. It’s difficult to quantify the impact on plan expenses, but “this is a good expense to have,” Gozalka said.

VIRTUAL CONFERENCE

Mental Health in the Workplace

October 9, 2025

11:30 a.m.-5:00 p.m. ET

*Free for members of the
International Foundation,
ISCEBS and Wellness Alliance.*

Register online at www.ifebp.org/MHVC

ED2512411



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