



Cookie Monster

Moderation, schmoderation. Can Zoe Finch Totten's whole-foods-only wellness system attack companies' health-care costs through employees' stomachs?

BY ELAINE APPLETON GRANT

★ **ZOE FINCH TOTTEN** wants you to put down that Oreo. For good. “We’re out to change public health,” says the willowy 47-year-old entrepreneur. “And we won’t change it unless we reeducate people about the power of food to improve their health.”

She thinks she has found a lever to do it: your boss. Reeling from health-care sticker shock, 60% of big employers now offer wellness benefits, hoping to

make workers healthier and cheaper to insure. (One insurer estimates that an employee with a body-mass index [BMI] over 30 adds \$2,500 annually to a company’s health-care bill on average.) With studies showing that wellness plans provide ROIs of up to seven to one, the National Business Group on Health predicts that all large companies will jump on the wellness bandwagon by 2012. Finch Totten’s new company, the Full Yield, is the first wellness program that urges employees to eat only whole, unprocessed foods. And while Finch Totten says her goal is to make people healthier, not thinner, replacing chips with chickpeas can do both.

Until now, most corporate wellness plans have focused on smoking cessation, stress reduction, and exercise. Diets are

tougher to change. Yet much of America’s \$2.5 trillion annual health-care bill goes to treat type 2 diabetes, heart disease, and obesity, ailments which are largely preventable with changes in diet and exercise. Finch Totten believes that you have to alter a person’s world—from health plan to cafeteria to supermarket—to get him to eat right. So, ambitiously, the Full Yield attempts to do it all. The company teaches people how to choose and cook everything from Swiss chard to pinto beans; produces a line of prepared meals sold in supermarkets; and gets retailers to promote whole-foods eating.

Finch Totten has partnered with Harvard Pilgrim Health Care, a Wellesley, Massachusetts, insurance company that has signed up 350 of its own employ-

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NEXT Health

ees as well as clients at John Hancock, the City of Boston, and Draper Laboratory. And with investors that include \$20 billion global food company Danone, Finch Totten says she has the capital she needs to expand nationally: "I have had only good experiences raising money, which I know is unusual." Within five years, she plans to have programs in each of the nation's 50 largest cities. And she hopes to spawn imitators. "We alone will never improve public health," she says. "It has to be everyone working together."

The Full Yield, which costs \$750 per enrollee, works like this. A new participant commits for three months to eating only whole foods. She completes a health-risk assessment and a food survey and has her cholesterol, lipid levels, BMI, and other biometrics measured.

Then, in the first of several phone meetings with a coach, she sets health goals. She'll receive a pedometer, an activity plan, and access to a Web site with 1,000 recipes and a community forum where the chocolate-starved can commiserate. Finally, in Roche Bros. supermarkets around Boston, she can buy the Full Yield's first 15 packaged offerings, from yogurt parfaits to Asian noodle salads. "If I could wave a magic wand, there would be no need for prepared food," Finch Totten says. "But we're a long way from a world in which everyone cooks."

Finch Totten knows her business model seems complex. "Ninety-five percent of the reaction I get is, 'What an amazing mission you have.' And 'Wow, that just seems like a business that has too many moving parts.'" She counters that the program isn't confusing, but flexible. She'll custom-

ize it for any organization that buys into her mission.

Fortunately for her, enough of the people she has wooed—and some she hasn't—love her ideas. Peter Hayes, a Scarborough, Maine, health-care consultant and former Hannaford Bros. health-and-wellness director, says the company's nutrition focus is groundbreaking. "This could have far more impact on making health care more affordable than the health-care bill that passed in Washington," he says.

But expanding nationally has its challenges. To break into a new market, the Full Yield needs a major institution (Finch Totten calls it an "anchor tenant") with access to thousands of people, such as an insurance carrier. But institutions won't sign on unless nearby grocery stores do, and vice versa.

This chicken-and-egg obstacle doesn't faze the optimistic CEO. Finch Totten says she's close to signing the anchor tenant in her next market. And she believes momentum will build quickly once she demonstrates that participants are getting healthier. She and Harvard Pilgrim plan to collect data (those lipid levels and BMIs) on 2,000 participants. Harvard Pilgrim VP of medical management Judith Frampton predicts, "We're going to see people's biometrics improve in a way that's sustainable because they will have learned new behaviors."

It hasn't taken data to convince Harvard Pilgrim employee Sarah Miles that the program works. In just three months of trading cinnamon buns for nuts and brown rice, the 29-year-old recruiter has lost 10 pounds. "I feel good," she says. "There's a euphoria that comes with eating well and exercising."

To Finch Totten, that's real health reform.

The New (Food) Math

These companies are taking innovative steps to slim down America's workers and trim health-care costs.



Whole Foods

Its "Health Starts Here" program, started in January, encourages employees and shoppers to follow a 28-day whole-foods, low-fat plan, complete with an online personal nutrient assessment.

Safeway

FoodFlex mines data about shoppers' typical grocery purchases from their loyalty cards. The online program then suggests healthy alternatives.

Hannaford Bros.

"Guiding Stars," this grocery chain's nutrition-rating system, started in 2006 and has been a big hit among shoppers who don't know the difference between peanut and olive oils, whole-grain crackers and saltines. But only 28% of analyzed foods merit any stars.