Between 2000 and 2010, average health insurance premiums for the private sector more than doubled. Across the country, thousands of companies, and tens of millions of employees, face higher health costs every year.

Hernando, Mississippi, is an exception. This year, the town of 14,000 has lowered its health insurance costs by 15 percent — without reducing benefits. The savings come to $130,000.

“For us, that’s a lot of money,” said Hernando Mayor Chip Johnson.

Over the past five years, Hernando has developed a comprehensive wellness program for its 115 workers. Employees receive free screenings for hypertension, diabetes, and other chronic ailments. They can get free help to quit using tobacco. They are encouraged to exercise regularly. Johnson thinks the wellness program likely played a large role in the rate reduction.

That’s not all. Hernando employees signed a pledge agreeing not to smoke at all during work hours, even on breaks. In exchange, the city’s insurance company lowered rates by another $21,000. Johnson said the pledge is simply good business. “I saved our taxpayers $21,000,” he said. “I can’t picture taxpayers wanting to pay that kind of money so our employees can smoke at work.” Johnson said that so far, three employees have stopped using tobacco as a result of the policy.

A Model For Active Living

The city is doing more than lowering its premiums. Over the past five years, Hernando has become a model for how a city can encourage residents and workers to improve their health — and improve economic prospects at the same time.

Leading this effort has been Mayor Johnson, an energetic Republican who owns a carpet cleaning business. Before becoming mayor, he wasn’t particularly interested in prevention or public health. But six years ago, just after being elected for the first time, he was asked to serve on a regional health group trying to reduce obesity. Soon after, he attended a conference on obesity in the South.

As he listened to speaker after speaker describe the medical, social and economic damage wrought by the region’s weight problem, Johnson realized that obesity, and the chronic diseases linked to it, were major obstacles to the state’s health and prosperity. “That’s where I had my ‘aha’ moment,” he said.

Mississippi is among the least healthy states in the country. It has the highest obesity rate in the country; more than a third of its adults are obese, as are more than 20 percent of its children. It has the highest rates of hypertension, and of physical inactivity among adults. Almost 12 percent of the state’s adults have diabetes, the third highest rate in the country.

In 2008, the state spent more than a billion dollars on obesity-related health care. By 2018, those costs could quadruple, according to a recent report. “That would bankrupt the state. We need to deal with this. It’s a dollars and cents issue,” Johnson said. “Our state’s health is holding us back economically.”

“People don’t think of the economic impact of obesity and other chronic diseases,” said Mississippi State University researcher Judith Phillips, who has examined the economic and medical costs of obesity in the state. “But it’s a serious issue.”

In some ways, Hernando is not a typical Mississippi town. Over the past 20 years, it has increasingly become a bedroom community of Memphis, 20 miles to the north. As a result, Hernando has a relatively affluent, professional population, and, as a result, has more social and economic resources to support the creation of bike paths and playgrounds.

Even so, Hernando remains a thoroughly Southern place, and even if its obesity rates aren’t as high as some other Mississippi communities, it still has its fair share of fast food, Southern cooking, and sedentary living. The town doesn’t keep its own statistics on obesity, but it is part of Desoto County, where a third of adults are obese.
Exercise Without Planning

Johnson and other city officials have focused much of their work on making it easier for residents to be active within the context of everyday routines. Although the mayor himself often gets up at 4 a.m. to exercise, he realizes that this approach doesn’t work for everyone. Many experts argue that if people are to burn adequate calories, they must get activity by walking or biking to and from work, or around their neighborhoods.

Hernando began by introducing a design standard requiring sidewalks for all new, and some existing, commercial and residential developments. Research has shown that sidewalks can increase walking by giving pedestrians safe, clearly-marked space to stroll. The city repaired crumbling downtown sidewalks, and the design standard resulted in miles of new sidewalks in suburban developments that previously had none.

With encouragement from Johnson, the city also passed a Complete Streets law, which requires new road construction to include consideration of pedestrians and bicyclists. And the city is building almost a mile of sidewalks connecting a lower-income neighborhood to a nearby elementary school, so students can walk to the school more easily.

Since 2008, Hernando has striped bike lanes on several main streets and added new walking trails in existing parks. “The city has done a lot,” said Bo McAnich, a Hernando resident and bicyclist who helps manage the city’s bicycle club. “Anything to do with bicycling, they highly encourage. There’s been a big improvement since Chip has been mayor.” The mayor himself takes advantage of the new sidewalks and bike lanes: he often walks to work from his downtown home, and bikes around town.

In 2006, Johnson convinced city officials to create a parks department — Hernando didn’t have one. The new agency has revamped all seven of the town’s parks, adding modern playgrounds to several. KaBoom, a national non-profit group that works to increase children’s playtime, has recognized Hernando as one of the country’s most “Playful” cities, for improving its parks and playgrounds.

Three years ago, the city started a weekly farmers’ market, which offers fresh fruits, vegetables, and meats raised by approximately 65 farmers and vendors from North Mississippi. From March to November, about 400 people visit the market every weekend. This spring, to encourage lower-income families to participate, the market began accepting food stamps. The city started a community garden, which is cultivated by a range of community organizations, including churches and youth groups. Much of this produce ends up in the kitchens of Hernando’s lower-income residents.
Johnson sees healthy living as a mechanism to increase private investment. The city is now marketing itself as a site for corporate headquarters. The city’s efforts to improve health play a key role in that campaign, Johnson said.

“We want to recruit corporations to Hernando,” he said. “They’re not stupid. When they make their decisions, they look at health care costs.” In addition, he notes that in addition to helping people burn calories, new sidewalks and greenways also raise property values.

Over the past six years, Johnson himself has become a poster boy for active living. He regularly talks to public officials around the state and the country about Hernando’s efforts. His message is simple: Get started now, with the resources you have.

“We are doing the best we can without a lot of money,” he said. “I tell people to go out and do something, and do it now.” And he points out that for enterprising towns and counties, help is available: Hernando has worked with and received funding from a range of private groups, as well as state and federal agencies. Shelly Johnstone, Hernando’s director of community development, said that over the past six years, the city has received more than $800,000 from various sources for programs that encourage activity and healthy eating. Some local companies have also joined in. Williams, Pitts & Beard, a local accounting firm with 18 employees, has held two weight-loss contests for employees over the past three years. This year, one employee lost 25 pounds.

Johnson realizes that his policies and programs won’t reach everyone. “Your personal health is a personal choice,” he said. “My job is to create an atmosphere and an opportunity for good health. If you want to take advantage of it, that’s great. If you want to stay home on your couch, go ahead.”

But many residents have bought in. At Oak Hill Baptist Church in Hernando, Rev. Michael Minor persuaded his flock to start a walking club, and to measure a walking track in the church parking lot. With support from groups including the Robert Wood Johnson Foundation’s faith initiative, Rev. Minor started Healthy Congregations, which helps local churches set up programs to help members lose weight and improve their health. So far, more than 60 churches in North Mississippi have joined. He is also working with the National Baptist Convention to install “health ambassadors” in the group’s nearly 10,000 churches around the nation by September 2012.

“If we can do this in Mississippi,” said Minor, “then we can do it anywhere.”