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**WELLNESS PROGRAMS AND MANAGEMENT OF HEALTHCARE COSTS IN NAIROBI  
WATER AND SEWERAGE COMPANY, KENYA**

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**ABSTRACT**

*This study determined how wellness initiatives affect the control of healthcare expenses at Nairobi Water and Sewerage Company in Nairobi, Kenya. Work/Family Border Theory and Spillover Theory served as the study's guiding theories. The study used a descriptive research approach and focused on all 404 employees working in the functional departments of the Nairobi County headquarters. The departments were; Human Resource department, Finance, Operations, and Commercial. There were 121 responders in the sample. The respondents were chosen using a stratified sample method. Data was gathered both directly and indirectly. Semi-structured questionnaires and likert scales were used to collect the study's primary data. At Nairobi Water and Sewerage Company in Nairobi, Kenya, secondary data was gathered from the publications on human resources that were readily available. To ensure the instrument's validity and reliability, the researcher conducted a pilot study. The closed-ended questions yielded quantitative data, whereas the open-ended questions yielded qualitative data. Qualitative data was analyzed using thematic analysis, and results were presented in a narrative format. The Statistical Package for Social Sciences (SPSS version 22) was used to analyze quantitative data using inferential and descriptive statistics. Frequency distribution, mean, standard deviation, and percentages are all examples of descriptive statistics. The results were presented in tables, graphs and pie-charts. Majority of the respondents moderately agreed that NCWSC had adequate laboratory equipment that deal with Diabetes check, Liver and kidney functions check, breast/prostate/cervical cancer screens at reasonable price. Majority of the respondents agreed that there were flexible work arrangements programs in NWSC. The results indicated that NWSC had conducted workshops for staff on health matters, staff were always encouraged to attend conferences on management of health costs, NWSC company conducted campaigns that educate staff on management of health costs and experts were the ones who conduct seminars for staff. Majority of the respondents agreed that Nairobi Water and Sewerage Company provided fairly effective counselling and therapy services. The study concluded that annual medical check-up, work-life balance, health education seminars and employee assistance programs had significant effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. The research revealed that wellness programs play a crucial role in enhancing the management of health costs. Consequently, water companies should prioritize the improvement of wellness program offering and use as a strategic approach to promote employee performance.*

**Key Words:** Employee Assistance Programs, Work-Life Balance, Educational Seminars, Medical Exams

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## INTRODUCTION

Many forward-thinking firms have been developing employee wellness programs for years in an effort to reduce the risks of rising healthcare expenditures. Naturally, the underlying assumption behind the strategy is that healthier workers incur less medical costs, which in turn results in lower healthcare costs, which eventually lead to cheaper, more stable insurance premiums. Adams, (2016). However, employers have discovered that these initiatives not only enhance employee morale and productivity but also improve health and reduce healthcare expenses. Here are a few things to consider if you want to add a wellness program to your benefit offerings this year.

Alternative or complementary medicine systems frequently highlight the idea of wellness since it is seen as separate from the ideas of illness prevention and treatment. Wellness, according to Ardell (cited by Conrad 2), is "a conscious and deliberate approach to an advanced state of physical and psychological/spiritual health." Consider Brown (2014) when describing how Micozzi<sup>3</sup> defined wellness as "a focus on engaging the inner resources of each individual as an active and conscious participant in the maintenance of his or her own health."

China's medical and health sector started implementing market-oriented reform in the 1990s. After that, China's hospital cost control system has quickly advanced. However, there are still some pressing issues with hospital expenditure control in China as a result of various variables, such as the complexity of managing medical costs, a lack of growth time, and a shaky foundation. The tools for managing hospital finances are largely ineffective under the planned economic structure in place prior to the change. The only method to organize and manage the cash spent and controlled by the hospital through the year is by means of extensive budget oversight.

In Kenya, Musome (2018) identified the factors associated with outpatient expenses by households in Kenya. They conducted a cross-sectional analysis on households in Kenya using data from the 2018 Kenya Household Health Expenditure and Utilization Survey. The study applied the generalized estimating equations method to determine the best subset of predictors of outpatient care cost. The results showed that age, wealth index, and household head's education level are the best indicators of outpatient care costs in Kenya. Correspondingly, there were no differences regarding age in the mean spending on outpatient care. Moreover, we found that the cost of outpatient care changes with age in a sinusoidal manner. We observed that rich households spent more on outpatient care, mostly owing to their financial ability. Households whose heads reported primary or secondary school education level spent less on outpatient costs than households headed by those who never went to school.

Ngeno and Muathe (2014) state that the purpose of wellness programs is to help workers recognize their health risks and adopt healthy habits to reduce those risks. These programs may focus on behavioral health like smoking cessation, substance abuse counseling, and psychological screening, primary care promotion, and lifestyle management with a focus on weight loss, fitness, and nutrition. They may also screen for elevated cardiovascular disease risk factors like elevated cholesterol and blood pressure. The goals of these programs include lowering the need of more expensive medical services, such as ER visits, hospital stays, surgeries, and specialist visits, as well as lowering absenteeism, boosting productivity, and improving quality of life.

The Nairobi City Water & Sewerage Company was established in May 2004 as a private company limited by shares under the Company's Act (CAP 486) with the goal of offering inhabitants of Nairobi and the surrounding areas high-quality water and sewerage services. The Nairobi County Government (NCG) serves as the trustee for the shares. The Service Provision Agreement (SPA) that the Company and the Athi Water Services Board (AWSB) signed grants it a license. The Water Act of 2002, which was later revised to become the Water Act of 2016, established the parameters of the SPA at that time. According to the provisions of a signed SPA, the Company took over this service from the former City Council of Nairobi (CCN) and is now managed by the Athi Water Services Board (AWSB). The goal is to provide a sufficient and high-quality water supply, reasonable prices, and ongoing maintenance and development of the water and sewage infrastructure.

Nairobi is home to more over three million people, according to NCWSC. By using its resources wisely and effectively, the corporation succeeds in reaching its goal. Despite being wholly owned by the NCC government, it has operational independence to operate effectively and unhindered. The business has an independent Board of Directors (BOD) made up of qualified people who are drawn from the corporate sector, professional associations, the non-profit sector, and the local government of Nairobi. Since the beginning, the company has encountered a number of issues, such as obligations, more than 2000 additional employees that were inherited from CCN, a six-month backlog in consumer billing, and a database of clients that hadn't been updated in several years.

In accordance with government rules and in a financially viable way, the Company is required to supply inhabitants of Nairobi City County with clean water and sewerage services. The City is expected to have a population of 4.39 million by 2019, and the Nairobi County Integrated Development Plan (CIDP) 2018–2022 predicts that number would increase to 5.9 million by 2022. By adhering to the Kenyan Constitution of 2010; the National The water Master Plan 2030, developed in 2013 by the Government of Kenya, determining key multi-sectoral projects and programs to ensure feasible availability and handling of sanitation and water services for all; the Kenyan the economy blueprint, Vision 2030's under MTP III; and Nairobi Integrated Urbanism, NCWSC has kept working to improve the delivery of services. The Nairobi City Water and Sewerage Company is dedicated to making sure the water entering the consumers is of the best quality and that everyone involved receive water routinely and effectively.

### **Statement of the Problem**

The primary duty of the Nairobi City Water and Sewerage Company is to fulfill and surpass the expectations of its customers while also providing water and sewerage services that are affordable by making effective, efficient, and sustainable use of the resources at its disposal (Nyamu, 2017). According to a research by Mulwa (2013) on the company's strategic solutions, the Nairobi Water and Sewerage Company faces a variety of difficulties, including those that are staff-related, political, legal, financial, and economic. Concerning staff-related issues, it was noticed that although the staff had wellness initiatives in place, they were not effective, which made it difficult to inspire workers to perform effectively and offer assistance to Nairobi City County (Nkubuni, 2017). In addition the costs involved in management of health was unmanageable.

In recent years, there has been an abundance of research on wellness programs for workers. The influence of wellness initiatives on worker happiness at colleges and universities was examined by Needham and Richmond (2020), who discovered a link between genders and satisfaction with work. In Gauteng, Madikologa (2014) looked into how the ministry of roads and transportation managed its employee wellbeing program. The study found that management did not support or participate in the program's execution.

According to research done by Modogo (2011) at the Standard Chartered Group Limited, managerial support, resource availability, worker mindset and responsibility, turnover of staff, legal considerations, and labor unions were the main influences on the implementation of wellness initiatives for employees. The aforementioned research concentrated on employee wellness initiatives, but none made a connection between the topic and healthcare expense control. Therefore, a conceptual and Contextual gap arises which this present study sought to fill by investigating the effects of employee wellness programs on management of healthcare costs in Nairobi water and sewerage company limited, Nairobi City County Kenya.

### **Objectives of the Study**

The study was guided by the following research objectives;

- To determine the effects of Employee Annual Medical checkups and management of healthcare costs in Nairobi water and sewerage company, Kenya.
- To assess the effects of Work life balance on management of healthcare costs in Nairobi water and sewerage company, Kenya

- To examine effects of health educational seminars on management of healthcare costs in Nairobi water and sewerage company, Kenya
- To assess the effects of Employee assistance programs on management of healthcare costs in Nairobi water and sewerage company, Kenya

The study was guided by the following research questions;

- How does Annual Medical checkups on employee health affect management of healthcare costs in Nairobi water and sewerage company, Kenya?
- How does Work life balance effects management of healthcare costs in Nairobi water and sewerage company, Kenya?
- To what extent does health educational seminars affect management of healthcare costs in Nairobi water and sewerage company, Kenya?
- How does employee assistance programs affect management of healthcare costs in Nairobi water and sewerage company, Kenya?

## **LITERATURE REVIEW**

### **Empirical Literature Review**

#### **Management of healthcare Costs**

Employers have explored a variety of strategies in recent years to reduce the steadily growing costs of medical insurance for staff members (Agdeng 2017). providing fresh hires protection that is lower than that provided to current staff members, needing increased sharing costs from every one of the health plan subjects, and combining third-party suppliers or combining insurance risks to achieve savings of scale are all actions that can result in cost savings relatively quickly. Long-term health cost containment strategies includes wellness initiatives and other ways to increase employee accountability for their own well-being and medical decisions. (2016) Akapfa.

Making plan members responsible for more and larger percentages of their own health care expenses is a key trend in controlling employers' health care expenditures. You can achieve this by increasing the costs of deductibles and deductibles for medical services, requiring members to pay bigger premium shares, and boosting the expenses associated with choosing out-of-network healthcare providers over in-network ones. Employers need to strike a balance between this strategy with the ACA 2015 act's cost criteria.

According to a 2020 poll by the Kaiser Family Foundation on wellness programs, salaried workers on average paid 27% of the premiums for family coverage and 17% for single coverage. The report also revealed that through higher deductibles and outside of the network co-pays, companies are transferring expenses to workers.

#### **Wellness Programs**

Wellness initiatives or Wellness at work became a top issue for employers in the 1990s, notably in the US, signaling a shift from the conventional workplace safety and health to a focus on the prevention of illness and injury. Around 80 to 90 percent of medium and large-sized U.S. organizations currently have programs in place to support employee health and wellness (Aldana, 2001). With benefit coverage reductions as an alternative, most businesses are driven to reduce or limit the growing cost of medical insurance. Some businesses see these initiatives as supporting an employee-friendly culture. The basic goal is to increase production less often (Powell 1999; Leonard 2001). According to Taylor & Don (2010), wellness initiatives should focus more on maintaining good health than on improving it. They include health initiatives, leisure activities, social gatherings, and programs for mental and spiritual growth. These initiatives have an influence on the bottom line of the business since employee wellbeing is thought to have a significant impact on productivity as a whole (Naydeck & Pearson, 2009).

Since a number of the concepts have specific fields, such as health care for workers, workplace security, and company assistance, and because they have been caused in by outside the companies, they have largely remained fragmented and isolated operations with no real link to everyday operations of various work places, according to Himmel, Thorne, Warren, and The fiber handler (2009). Worksite wellness initiatives are crucial for the business, according to Miller and Harlem (2009), as they reduce absenteeism and job turnover. According to research by Kamau, Tuwai, and Kuria (2015) on workplace wellness in Kenyan commercial banks, there is a significant link between physical wellbeing and worker productivity.

Nowadays, it's usual for businesses to provide their employees some kind of wellness program that offers a range of advantages for their physical and emotional health. Additionally, it is becoming more typical for the classes that are given to only provide knowledge on fitness and health awareness. Today's characteristic advantages for wellness involve preventive practices like fitness classes or gyms, vaccinations, and medical screenings; psychological and occupational healthcare practices like managing stress training; and physical health initiatives like nutrition directs and applications and other initiatives that promote a healthy way of life. While some programs provide discounts for mental health treatments, meditation applications, and other stress-relieving tools, others offer obstacles to exercise with incentive for employees to enhance their physical health. Employers may contribute to the fight against the problems with employees' physical, mental, emotional, and financial health by adopting an integrated approach to wellness at work.

### **Annual Physical Checkup and Cost of healthcare management**

Through preventative treatment, a wellness check-up aims to encourage maintaining a healthy way of life. The examination includes a discussion of your current well-being and past medical conditions, advice on how to improve your health, a detailed health study, and the following screening tests.

A yearly physical sans medical coverage costs an average of Kshs. 20,000, according to The Kenya Healthcare Spending Panel Survey (2021). However, this may change based on your age and other underlying health problems. A doctor who provides primary care (PCP), a nurse practitioner (NP), or physician's assistant (PA) can do your exam. According to data, annual physical examinations with PCPs often cost more (\$10,600) than those with PAs or NPs. Before setting up an appointment, it's crucial to consider your alternatives and your budget. Although the majority of insurance companies pay for yearly visits, some could charge for exams.

According to Bhelji (2019), taking regular exercise, maintaining healthy lifestyle choices (avoiding risk factors), and eating well are the major aspects that lead to a healthy physique. It is reasonable to assume that not everyone will be able to keep these desirable traits, much less sustain them throughout the course of a lifetime. This is why it's crucial to get your health checked every year. Knowing how your body is functioning might help you see any anomalies before they become worse, show symptoms, or become a serious issue. Identification of problems enables timely treatment, which lowers complications that might result in fatalities and lowers your medical expenses. People should aim to have a health checkup at least once a year if there are no symptoms of sickness. Depending on the patient's age and the disease's risk factors, different testing and diagnosis techniques will be used. An individual's lifestyle choices, medical history, and family history can all be used to determine this. This is particularly true for diseases that have obvious risk factors, such as genetic predisposition, stress exposure, and smoking, to mention a few (Akaraphan, 2021).

### **Work life balance and management of healthcare costs**

Work-life balance refers to the interplay between an employee's obligations outside of work and how they affect one another. Work-life balance, according to Crooker et al. (2002), "is the stability characterized by the balancing of an individual's life complex and dynamic along with external as well as private assets such as loved ones, neighborhood, employer, occupation, geography, knowledge, the field of economics personality traits, or values".

Programs that promote a balance between work and personal life are quickly gaining traction in wealthy nations, according to Tavassoli (2015). Programs that support employees in finding methods to balance their professional and personal lives are referred to as work-life balance initiatives. In other words, work-life balance initiatives employ a two-pronged strategy to help individuals achieve both meaningful success and satisfaction in their daily lives. Flextime, on-site childcare, gyms, concierge services, and paid time off are just a few examples of the numerous types of balance between work and life programs available (Haar, 2013). Work-life balance initiatives are implemented for a variety of reasons, the most popular of which being that they boost employee loyalty and productivity. Despite the fact that each of these arguments is legitimate, work-life balance programs do come at a price. Do the advantages of work-life balance programs thus outweigh the disadvantages? Further, should the company see these initiatives as an investment or a cost to it? 2003 (Greenhaus & Powell).

### **Health Educational Seminars and management of healthcare cost**

According to (Schechtman, 2003), even though 75% of CEOs worldwide say that a skilled, educated, and adaptable workforce should be a government/business priority<sup>2</sup>, there's a growing lack of experienced and well-trained staff in the healthcare environment in many regions around the globe. To buck this tendency, it's important to spread the message that schooling doesn't stop once a person enters the middle of a professional career. Technologies that are now thought of as efficient methods in the healthcare sector may radically alter in only ten years due to the industry's ongoing evolution. Because of this, healthcare professionals must constantly update their knowledge and skills in order to provide patients with excellent treatment (Forsetlund 2003). As a result, ongoing instruction is not just a nice-to-have but a prerequisite for all healthcare professionals.

The benefits of investing in ongoing education are clear, according to Grimshaw (2004): highly qualified personnel, excellent staff retention, a stellar reputation, optimum financial success, improved outcomes for patients, and fewer medical malpractice claims. The drawbacks are also obvious: Medical institutions run the danger of losing their expertise to competing companies if they don't make people investments. Furthermore, missing out on significant information gains can result in ineffective utilization of systems, irritated users, and unsatisfied patients, which can raise expenses, squander time, and damage a company's reputation. Therefore, this begs the question: What isn't ongoing training being included into the daily quality environment at every healthcare institution? Perhaps because employees' absences, course fees, travel and lodging expenses, and other factors are still conceptually associated with continuing education.

### **Employee assistance programs and management of healthcare cost**

Employee support programs may focus on mental or psychological, physical, behavioral, or interpersonal and life-related issues. Less discomfort, better sleep, improved interaction, less stress, and greater enjoyment are some typical advantages of treatment. An Employee Assistance program (EAP) is organized by the organization to help workers in settling individual issues that might influence their work performance. These programs normally include counselling programs for relationships, physical, mental, emotional wellbeing of employees, drug and substance abuse. The principle objective of EAPs is to improve profitability, commitment, retention and help overall performance of the organization (Lyon, 2010).

Kepkemoi, Omollo and Oditi (2016) investigated the influence of employee assistance programs in Mumias Sugar Company. The research adopted a descriptive research design that targeted 1269 employees at Mumias Sugar Company, with sample of 297 respondents were selected using simple and stratified random sampling. The study used questionnaires as a data collection tool. Data were analyzed using multi regression analysis, and also using means as well as percentages, and the results were presented on bar graphs, tables and pie charts. The findings show that employee assistance programs have a significant effect on employee performance perform An Employee Assistance program (EAP) is organized by the organization to help workers in settling individual issues that might influence their work performance. These programs normally include counselling programs for relationships, physical, mental, emotional wellbeing of employees, drug and substance abuse. The principle objective of EAPs is to improve profitability, commitment, retention and help overall performance of the

organization (Lyon, 2010)ance in the banking sector in Kenya is highly influenced by family responsibilities, this shows that consideration of family responsibility characteristic of an employee can greatly determine employee performance (Kepkemoi, Omollo, & Oditi, 2016). The study filled the information gap as well contextual gap by examining more specific employee assistance programs such as employee counselling programs and childcare programs.

### **Theoretical Literature Review**

This study was guided by two theories.

#### **Work/Family Border Theory**

According to Clark's (2000) work family boundary theory, this study was inspired by it. The idea seeks to explain how people manage and negotiate the boundaries between the work and family domains in order to achieve balance. The core of the approach is the idea that "work" and "family" are two distinct domains or spheres that interact with one another. Although numerous elements of work and home are difficult to change, individuals can somewhat alter the nature of their professional and home fields as well as the boundaries and crossings between them to create the desired balance, according to Clark, who determines balance as happiness and good working at work and at residence with the least amount of role conflict. She points out that the work/family boundary theory differs from most of the research on job and family disputes, which believes that people are solely reactive to their circumstances, in that it emphasizes the proactive structuring of domains (work or home) by people. Work and family are viewed as two distinct worlds or realms with distinct laws, ideas, patterns, and behaviors. Borders serve as a dividing line between domains, showing where domain-dependent behavior can start and stop.

Nevertheless, there are actually three primary kinds of borders: physical ones (which allocate when assignments can be completed, e.g. established working hours), chronological borders (which allocate thinking structures, actions, or feelings such as thinking about family issues while at work), and psychological borders. Physical boundaries define where domain-relevant behavior can occur, including the location of paid labor. Work-family boundary theory differs from the theory of boundaries in that it acknowledges concrete (physical, temporary, as well as mental) barriers (Desrochers & Sargent, 2003). However, whilst work/family border theory is a useful way of conceptualizing wellness programs, it has been critiqued. The theory is largely gender blind as noted in study of gender and wellness programs amongst women and men in midlife (Jacobs & Gerson, 2004). He noted that the border between work and family may be of more importance to men than women and women may be more frequently border crossers than men when it comes to issues of caring for children and elderly relatives. With respect to outcomes of people's daily lives based on the concept of the border theory, some scholars have expressed concern about women's double burden due to the blurring of the boundary between work and family (Jacobs et al., 2004).

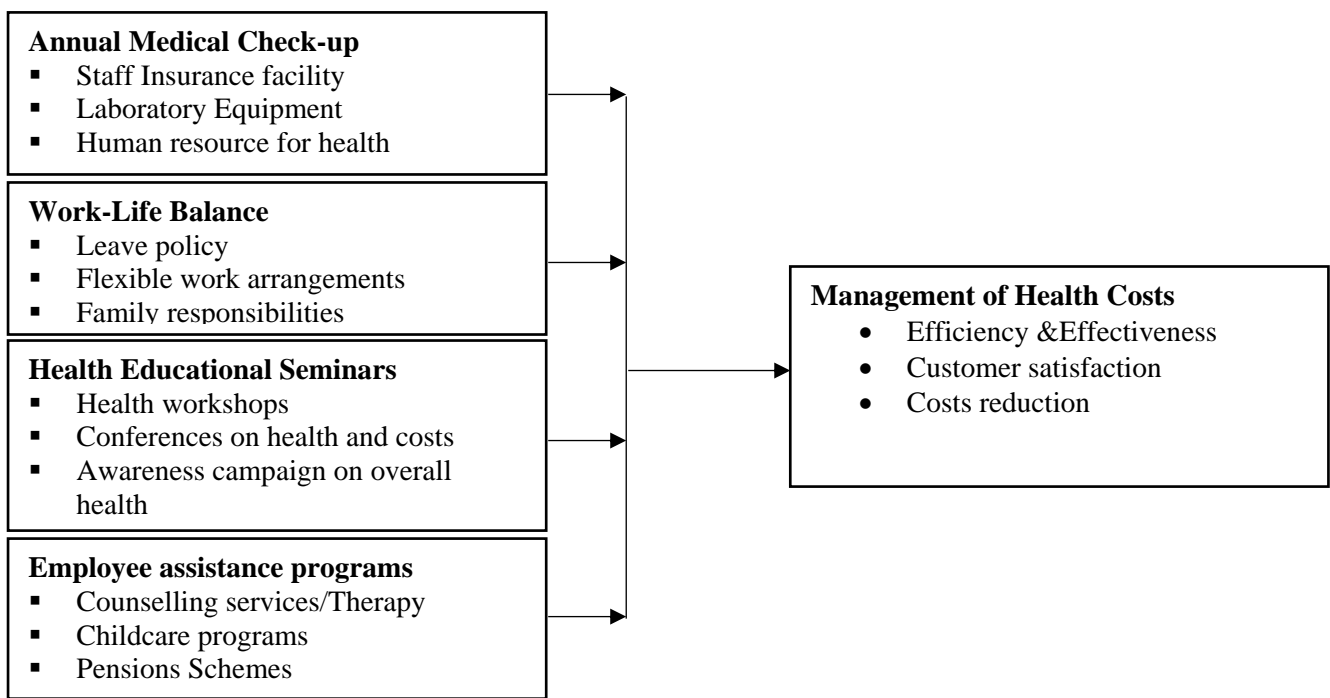
#### **Spillover Theory**

Guest (2002) claims that spillover model details situations under which spillover amid the micro family network and micro work network takes place: either negative or positive. Spillover concerning energy, behavior, and time is unfavorable if the work-to-family relations are firmly designed for both space and time. Conversely, positive spill over instrumental in attaining healthy WLB takes place when there is flexibility that allows people to integrate and overlap family as well as work responsibilities. Both the home and the workplace settings contain elements that might impact work-life balance (Guest, 2002). The pressures of both job and home life are only a few examples of background variables. Persona, age, life the stage, professional stage, race, personal coping and oversight, energy level, and job orientation are examples of personal aspects. Delivery of services and scheduling of leaves are two background characteristics that are included in the study's criteria. The demand for services is the job, but the culture of the workplace is its leave policies (Dixon & Sagas, 2007). 9 The concept of balancing work and life may be subjective and factual.

While objective indications can involve hours of leisure or committed time outside of work and hours of commitment or labor, subjective indicators are essentially the condition of imbalance and balance. In the words of Guest (2002), a condition of balance is reached when either work or home predominates intentionally or when both are given equal weight. When one area of life interferes with other areas, a spillover is reported. It is also common when there are many consequences of WLB including the performance at home and work, influence on family, friends and at work, the general life at home and workplace, as well as personal welfare and satisfaction (Hyman, & Summers, 2004). This theory is relevant to this study project since companies are required to embrace positive policies of work-life balance that enables the staff to gain a positive WLB that made them be fully committed to attaining institutional goals (Dixon & Sagas, 2007).

**Conceptual Framework**

A conceptual framework is an investigative tool with various contexts and variations, which is employed to organize ideas and develop conceptual distinctions. It explains the interconnections that exist between variables and elaborates on how those variables address the issues of how and why a relationship is expected to exist (Mathooko, 2011). The relationship is diagrammatically presented below, where the directions of the arrows show the interrelationships between the dependent variable, which is management of health costs, and the independent variables, as shown, will be the key driver of the dependent variable, which are annual medical check up, work life balance, Educational seminars and employee assistant programs a training practice, reward practice, and recruitment practice.



**Independent Variables**

**Dependent Variable**

**Figure 1: Conceptual Framework**

**METHODOLOGY**

A descriptive research approach was used in this study to determine the connection between both dependent and independent variables and to ascertain whether there is any correlation between the variables. According to the NWSC report (2021) the company had a population of 404 staff who are permanent. This study focused on functional departments which included Human Resource, Operations, Finance and Commercial. These groups



were targeted by the researcher as they were the key persons in management of health costs and also houses many staff.

The researcher focused on 30% of the target population in this study, which brought the number of respondents to a sample size of 121. Also, the research utilized a stratified random sampling technique since the target population was heterogeneous; this ensured each subgroup receives proper representation in all departments within the population (Mugenda et al., 2006). The desired sample is determined by first grouping the 404 employees into the various departments. The researcher ensured the inclusion of various population characteristics of NCWSC. Cooper et al. (2009) noted that when the population of the study is below 10,000, it is recommended to draw a sample size of 10% to 30%, which is a suitable representation of the targeted population and adequate for carrying out a comprehensive analysis.

The research gathered data from primary sources so that it can be used in the research effectively. It was the researcher's role to develop a research instrument concerning the study objectives. Primary data was crucial as it provided first-hand information; Consequently, it was gathered by means of surveys. The survey itself was divided into two parts: the initial part will collect demographics and general information, and the subsequent one was asked for details on the study's goals. The replies scored on the basis of a Likert scale with a maximum of five points. Five was the highest number on the number pad, and one was the lowest. Five (SA), four (A), three (UD), two (D), and one (SD) are strongly in agreement.

The data obtained from the completed questionnaires was edited, coded, classified on a similarity basis and entered into SPSS V21 Software for analysis. The quantitative information was analyzed to get descriptive statistics for presenting and summarizing statistics using central tendencies (mean and standard deviation) and percentages where figures and tables were used to represent data. Multiple linear regression analyses was used to determine the connection between the dependent as well as independent variables of the study.

## RESULTS

### Annual Medical Check-ups

The section presents the rate on how the respondents agreed or disagreed with certain assertions regarding the impact of yearly physicals on the control of medical expenses at Nairobi Water Sewerage Company in Nairobi County, Kenya.

**Table 1: Annual Medical Check-ups**

	Mean	Std.Dev
NCWSC has adequate laboratory equipment that deal with Diabetes check, Liver and kidney functions check, breast/prostate/cervical cancer screens at reasonable price	3.023	.604
There is an insurance facility offered to staff to access medical check-up from other Health facilities at affordable fee	3.472	.474
I go for routine physical check-ups annually	3.892	.685
There is adequate human resource for health at the facility	3.244	.465
NCWSC has machines that deal with BMI and diabetes	3.013	.684
<b>Aggregate Score</b>	<b>3.3288</b>	<b>0.557</b>

Source: Researcher (2023)

Majority of the respondents moderately agreed (M=3.023) that NCWSC had adequate laboratory equipment that deal with Diabetes check, Liver and kidney functions check, breast/prostate/cervical cancer screens at reasonable price with a standard deviation of 0.604 implication of low variation rate. The study revealed that there was a moderate insurance facilities offered to staffs to access medical check-up from other Health facilities at affordable fee (M=3.472, std Dev=0.474). However, majority of the respondents indicated that they go for routine physical check-ups annually (M=3.9, std Dev=0.69). Additionally, the study indicated that the

respondents agreed that there was moderately adequate human resource for health at the facility and NCWSC had inadequate machines that deal with BMI and diabetes as reflected by a mean of 3.2 and 3.0 respectively. Though annual check was found to be a good practice, it was evident that NWSC was not doing enough to ensure employees were checked frequently. Through preventative treatment, a wellness check-up aims to encourage maintaining a healthy way of life. The examination includes a discussion of your current well-being and past medical conditions, advice on how to improve your health, a detailed health study, and the following screening tests (Kenya Healthcare Spending Panel Survey, 2021).

According to Bhelji (2019), taking regular exercise, maintaining healthy lifestyle choices (avoiding risk factors), and eating well are the major aspects that lead to a healthy physique. It is reasonable to assume that not everyone will be able to keep these desirable traits, much less sustain them throughout the course of a lifetime. This is why it's crucial to get your health checked every year. Knowing how your body is functioning might help you see any anomalies before they become worse, show symptoms, or become a serious issue. Identification of problems enables timely treatment, which lowers complications that might result in fatalities and lowers your medical expenses. People should aim to have a health checkup at least once a year if there are no symptoms of sickness. Depending on the patient's age and the disease's risk factors, different testing and diagnosis techniques will be used. An individual's lifestyle choices, medical history, and family history can all be used to determine this. This is particularly true for diseases that have obvious risk factors, such as genetic predisposition, stress exposure, and smoking, to mention a few (Akaraphan, 2021).

### Work Life Balance

The section presents the rate at which respondents agreed or disagreed with assertions regarding how the work-life balance of employees affects the control of healthcare expenses at Nairobi Water Sewerage Company in Nairobi County, Kenya.

**Table 2: Work Life Balance**

	Mean	Std.Dev
My company has leave policy that is fair and followed appropriately	3.862	.554
There is flexible work arrangements programs in my organization	4.111	.492
I experience job stress as a result of long working hours and job schedules	3.939	.544
I handle my responsibilities on the task at a time to avoid job pressure	3.914	.567
My supervisors prepare work schedule without my input	3.838	.477
<b>Aggregate Score</b>	<b>3.9328</b>	<b>0.527</b>

**Source: Researcher (2023)**

The aggregate mean of 3.93 corresponds to “agree” in the likert scale. The respondents agreed that NWSC company had leave policy that was fair and followed appropriately (M=3.862). majority of the respondents agreed that there was flexible work arrangements programs in NWSC (M=4.111, Std dev=0.492). However, it was evident that the employees experienced job stress as a result of long working hours and job schedules (M=3.9). Moreover, majority of the respondents agreed that employees handle their responsibilities on the task at a time to avoid job pressure (M=3.9). The results indicated that majority of the supervisors prepare work schedule without the employee’s input (M=3.8). Work-life balance refers to the interplay between an employee's obligations outside of work and how they affect one another. Work-life balance was characterized by the balancing of an individual's life complex and dynamic along with external as well as private assets such as loved ones, neighborhood, employer, occupation, geography, knowledge, the field of economics personality traits, or values. It was evident that programs that promote a balance between work and personal life were quickly gaining traction in wealthy in Nairobi Water and Sewerage Company.

Flexitime, on-site childcare, gyms, concierge services, and paid time off are just a few examples of the numerous types of balance between work and life programs available (Haar, 2013). Work-life balance initiatives

are implemented for a variety of reasons, the most popular of which being that they boost employee loyalty and productivity. Despite the fact that each of these arguments is legitimate, work-life balance programs do come at a price (Greenhaus & Powell, 2013). Work-life balance programs also help to create a better relationship between employer and employee that can be mutually beneficial (Brough et al., 2007). One of the main sources of workplace stress is unreasonable demands made on employees' time. Thus, programs that assist employees to better manage their time lead to greater job satisfaction. This is evident in the healthcare industry where employees have to work alternative hours in a very stressful and emotionally draining environment (Carlson et al., 2009). Work-life balance programs in the healthcare industry like wellness programs and child care facilities bring balance and perspective to the lives of employees. This leads to greater productivity, lower job turnover and absenteeism, greater esprit-de-corps and more loyalty towards the employer. In terms of operating costs, retaining employees reduces the cost of training new employees and the time it takes to train new staff to be competent. In fact, there is some evidence to support the argument that companies that offered work-life balance programs outperformed those that did not, (Peters & Heusinkveld, 2010).

### Health Educational Seminars

The result in this section presents the rate respondents agreed agree/disagreed with assertions regarding how the work-life balance of employees affects the control of healthcare expenses at Nairobi Water Sewerage Company in Nairobi County, Kenya.

**Table 3: Health Educational Seminars**

	Mean	Std. Dev
My company has Conducts workshops for staff on health matters	4.043	.442
Staff are always encouraged to attend conferences on management of health costs	4.012	.445
My company conducts campaigns that educate staff on management of health costs	3.999	.544
Experts are the ones who conduct seminars for staff	4.000	.591
<b>Aggregate Score</b>	<b>4.275</b>	<b>0.506</b>

**Source: Researcher (2023)**

The variable aggregate mean of 4.275 indicated that the respondents agreed with the statements relating to health education seminars. This was supported by the results that NWSC company had conducted workshops for staff on health matters, staff were always encouraged to attend conferences on management of health costs, NWSC company conducted campaigns that educate staff on management of health costs and experts were the ones who conduct seminars for staff. The findings were supported by high mean of 4.043, 4.012, 3.999 and 4.000 and low standard deviation below the recommended value of 2.0. According to Schectman (2003) it's important to spread the message that schooling doesn't stop once a person enters the middle of a professional career. Technologies that are now thought of as efficient methods in the public sector may radically alter in only ten years due to the industry's ongoing evolution. Because of this, professionals must constantly update their knowledge and skills in order to provide patients with excellent treatment (Forsetlund, 2003).

The benefits of investing in ongoing education are clear, according to Grimshaw (2004): highly qualified personnel, excellent staff retention, a stellar reputation, optimum financial success, improved outcomes for patients, and fewer medical malpractice claims. The drawbacks are also obvious: Medical institutions run the danger of losing their expertise to competing companies if they don't make people investments. Furthermore, missing out on significant information gains can result in ineffective utilization of systems, irritated users, and unsatisfied patients, which can raise expenses, squander time, and damage a company's reputation. The nature of learning meetings varies greatly in terms of the topics covered, the number of attendees, the level and style of interaction, the duration, the regularity, and the practices that are intended to be covered (Jamtvedt, 2006).

## Employee Assistance Programs

The section presents agreement/disagreement with the assertions on how assistance programs for employees affect the control of healthcare expenses at Nairobi Water Sewerage Company in Nairobi County, Kenya.

**Table 4: Employee Assistance Programs**

	Mean	Std. Dev
My employer provides very effective counselling and Therapy services	3.722	.567
My employer provides satisfactory childcare programmes	3.943	.455
My supervisor recommends training programmes that improve my knowledge of healthcare costs	3.802	.547
Staff welfare programmes are effective especially during sickness and grief	3.855	.534
Staff are entitled to annual leave to rest	4.522	.409
Staff are encouraged to join pension scheme	4.434	.427
<b>Aggregate Score</b>	<b>4.361</b>	<b>0.465</b>

**Source: Researcher (2023)**

The study findings agreed that employee assistance programs in NWSC were effective (Mean=4.361, Std Dev=0.465). Majority of the respondents agreed that Nairobi water and sewerage company provided fairly effective counselling and therapy services (M=3.7). The study found that NWSC provided satisfactory childcare programmes (M=3.9). Additionally, Majority of the respondents agreed that the supervisor recommended training programmes that improved knowledge of healthcare costs (M=3.802). Moreover, staff welfare programmes were effective especially during sickness and grief (M=3.855, Std Dev=0.534), staff were entitled to annual leave to rest (M=4.522) and that staff were encouraged to join pension scheme (M=4.4, std Dev=0.427). Employee support programs may focus on mental or psychological, physical, behavioral, or interpersonal and life-related issues. Less discomfort, better sleep, improved interaction, less stress, and greater enjoyment were some typical advantages of treatment. An Employee Assistance program (EAP) is organized by the organization to help workers in settling individual issues that might influence their work performance. These programs normally include counselling programs for relationships, physical, mental, emotional wellbeing of employees, drug and substance abuse (Lyon, 2010).

Kepkemoi, Omollo and Oditi (2016) agreed that employee assistance programs have a significant effect on employee performance. An Employee Assistance program (EAP) is organized by the organization to help workers in settling individual issues that might influence their work performance. These programs normally include counselling programs for relationships, physical, mental, emotional wellbeing of employees, drug and substance abuse.

## Management of Healthcare Costs

The section presents results relating to assertions regarding the Nairobi Water Sewerage Company's handling of healthcare expenses in Nairobi County, Kenya.

**Table 5: Management of Healthcare Costs**

	Mean	Std. Dev
The company has created a system for disease management	2.862	.481
NWSC Provides guidance and support to its employees when it comes to matters health and wellness	3.273	.490
NWSC has Instituted lifestyle-management solutions to its staff	3.009	.588
Staff are encouraged to enroll to NHIF Scheme	3.206	.576
Focus on education	2.338	.485
Access to health care services at the company is equitable and sustainable, based on need and not ability to pay	2.378	.462
<b>Aggregate Score</b>	<b>2.844</b>	<b>0.515</b>

**Source: Researcher (2023)**

The aggregate mean of 2.8 and standard deviation of 0.515 indicates that the respondents agreed that NWSC was not doing fairly well to manage the health and health costs of employees. The study indicated that NWSC had no effective system for disease management (M=2.862, Std Dev=0.481). Additionally, the results indicated that NWSC moderately provided guidance and support to its employees when it comes to matters health and wellness (M=3.273, Std Dev=0.490). There was a moderate instituting of lifestyle-management solutions to NWSC's staff (M=3.009), moderately staff were encouraged to enroll to NHIF Scheme (M=3.2), focus on education was very low (M=2.338) and access to health care services at the company was not equitable and sustainable, based on need and not ability to pay (M=2.378, Std Dev=0.462).

### Inferential Analysis

This section presents the correlation and regression analysis results based on 95% confidence interval.

### Correlation Analysis

The correlation results were based on Pearson Correlation. The correlation coefficient ranged from +1 to -1. The values close to +1 indicated a strong positive correlation between variables and the values close to -1 indicated a strong negative correlation between variables. The values close to zero (0) indicated a weak or no correlation between variables. The interpretation of the results were based on 5% significance level.

**Table 6: Correlations**

		Annual Medical Check-up	Work-Life Balance	Health Educational Seminars	Employee assistance programs	Management of Health Costs
Annual Medical Check-up	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	89				
Work-Life Balance	Pearson Correlation	.731**	1			
	Sig. (2-tailed)	.505				
	N	89	89			
Health Educational Seminars	Pearson Correlation	.258*	.416**	1		
	Sig. (2-tailed)	.515	.500			
	N	89	89	89		
Employee assistance programs	Pearson Correlation	-.169	-.074	.530**	1	
	Sig. (2-tailed)	.114	.492	.404		
	N	89	89	89	89	
Management of Health Costs	Pearson Correlation	.753**	.756**	.713**	.670**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	89	89	89	89	89

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

**Source: Researcher (2023)**

The correction was used to test the relationship between the variables. The results also replicated that the correlation between annual medical check-up and management of health costs indicates that there is positive significant correlation between the two variables with coefficient correlation of 0.753. The results shows that the correlation between work-life balance and management of health costs indicates that there is a positive significant correlation between the two variables with coefficient correlation of 0.756. The results shows that

the correlation between health educational seminars and management of health costs indicates that there is a positive significant correlation between the two variables with coefficient correlation of 0.713. The results showed that the correlation between employee assistance programs and management of health costs indicates that there is a positive significant correlation between the two variables with coefficient correlation of 0.670.

### Regression Analysis

A multiple linear regression analysis was done to examine the relationship of the independent Variables with the dependent variable. The R was the correlation coefficient and it explained the nature and strength of relationship between wellness programs and management of healthcare costs in Nairobi Water and Sewerage Company, Kenya. The R<sup>2</sup> was the coefficient of determination which explained the variability of the dependent variable when the independent variables changes.

**Table 7: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.967 <sup>a</sup>	.934	.931	3.31644

a. Predictors: (Constant), annual medical check-up, work-life balance, health educational seminars, employee assistance programs

**Source: Researcher (2023)**

The model summary table shows that four predictors (annual medical check-up, work-life balance, health educational seminars, employee assistance programs) can explain 93.1% of change management of health costs implying that the remaining 6.9% of the variation in management of health costs could be accounted for by other factors not involved in this study. This shows that the variables are very significant therefore need to be considered in any effort to improve on management of health costs.

**Table 8: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13139.542	4	3284.886	298.660	.000 <sup>b</sup>
	Residual	923.896	84	10.999		
	Total	14063.438	88			

a. Dependent Variable: management of health costs

b. Predictors: (Constant), annual medical check-up, work-life balance, health educational seminars, employee assistance programs

**Source: Researcher (2023)**

The Analysis of Variance (ANOVA) statistics in Table 8 measure whether the variability observed between the variables was significant. The ANOVA results were, F = 298.660, p 0.00 < 0.05), meaning that the variance was significant which means that the model proposed is significant in explaining the relationships. Therefore, the adopted Multiple Linear Regression model well predicted the dependent variable and fits to model the data.

**Table 9: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.304	1.843		9.930	.000
	Annual Medical check-up	1.399	.108	.540	12.976	.000
	Work-life Balance	.777	.130	.264	5.959	.000
	Health Educational Seminars	1.038	.140	.291	7.425	.000
	Employee assistance Programs	.932	.103	.326	9.037	.000

a. Dependent Variable: Management of Health Costs

**Source: Researcher (2023)**

The regression model was represented below;

$$Y = 18.304 + 1.399X_1 + 0.777X_2 + 1.038X_3 + 0.932 X_3 + \varepsilon$$

The results indicated that annual medical check-up had positive significant effect on changes in management of health costs ( $P=0.000<0.05$ ). The findings indicated that taking all other independent variables to zero, a unit increase in annual medical check-up will lead to 1.399 unit changes in management of health costs in Nairobi Water and Sewerage Company, Kenya. The study results indicated that work-life balance had a significant positive effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. The result indicated that 0.777 unit changes in management of health costs in Nairobi Water and Sewerage Company, Kenya were as a result of a unit change in work-life balance.

The result indicated that health education seminars had a significant effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. The result indicates that a unit change in health education seminars will lead to 1.038 unit changes in management of health costs in Nairobi Water and Sewerage Company, Kenya. Additionally, the study results indicated that employee assistance programs had significant effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. A unit increase in employee assistance programs resulted to 0.932 unit increase in management of health costs in Nairobi Water and Sewerage Company, Kenya.

## CONCLUSIONS AND RECOMMENDATIONS

Majority of the respondents moderately agreed that NCWSC had adequate laboratory equipment that deal with Diabetes check, Liver and kidney functions check, breast/prostate/cervical cancer screens at reasonable price. The study revealed that there was a moderate insurance facilities offered to staffs to access medical check-up from other Health facilities at affordable fee. However, majority of the respondents indicated that they go for routine physical check-ups annually. Additionally, the study indicated that the respondents agreed that there was moderately adequate human resource for health at the facility and NCWSC had inadequate machines that deal with BMI and diabetes. Though annual check was found to be a good practice, it was evident that NWSC was not doing enough to ensure employees were checked frequently.

Majority of the respondents agreed that there were flexible work arrangements programs in NWSC. However, it was evident that the employees experienced job stress as a result of long working hours and job schedules. Moreover, majority of the respondents agreed that employees handle their responsibilities on the task at a time to avoid job pressure. The results indicated that majority of the supervisors prepare work schedule without the employee's input. Work-life balance refers to the interplay between an employee's obligations outside of work and how they affect one another. Work-life balance was characterized by the balancing of an individual's life complex and dynamic along with external as well as private assets such as loved ones, neighborhood, employer, occupation, geography, knowledge, the field of economics personality traits, or values. It was evident that programs that promote a balance between work and personal life were quickly gaining traction in wealthy in Nairobi Water and Sewerage Company.

The results indicated that NWSC had conducted workshops for staff on health matters, staff were always encouraged to attend conferences on management of health costs, NWSC company conducted campaigns that educate staff on management of health costs and experts were the ones who conduct seminars for staff. It's important to spread the message that schooling doesn't stop once a person enters the middle of a professional career. Technologies that are now thought of as efficient methods in the public sector may radically alter in only ten years due to the industry's ongoing evolution. Because of this, professionals must constantly update their knowledge and skills in order to provide patients with excellent treatment.

Majority of the respondents agreed that Nairobi Water and Sewerage Company provided fairly effective counselling and therapy services. The study found that NWSC provided satisfactory childcare programmes.

Additionally, Majority of the respondents agreed that the supervisor recommended training programmes that improved knowledge of healthcare costs. Moreover, staff welfare programmes were effective especially during sickness and grief, staffs were entitled to annual leave to rest and that staff were encouraged to join pension scheme. Employee support programs may focus on mental or psychological, physical, behavioral, or interpersonal and life-related issues. Less discomfort, better sleep, improved interaction, less stress, and greater enjoyment were some typical advantages of treatment.

The study concluded that annual medical check-up had positive significant effect on changes in management of health costs. The study concluded that work-life balance had a significant positive effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. The study concluded that health education seminars had a significant effect on management of health costs in Nairobi Water and Sewerage Company, Kenya. The study concluded that employee assistance programs had significant effect on management of health costs in Nairobi Water and Sewerage Company, Kenya.

Based on the results of the study, many suggestions may be derived from the different components of the research. The research revealed that wellness programs play a crucial role in enhancing the management of health costs. Consequently, water companies should prioritize the improvement of wellness program offering and use as a strategic approach to promote employee performance.

The implications of the findings for future research and practices suggest that Nairobi Water and Sewerage Company should implement policies that incentivize employees to engage in healthy behaviors, such as regular exercise. Additionally, Nairobi Water and Sewerage Company should restructure their wellness initiatives to promote positive behaviors rather than focusing on punishing negative ones. Moreover, employers should involve employees in the design of wellness programs. This approach can be beneficial for organizations of all sizes, including Nairobi Water and Sewerage Company, as it can encourage employee participation and facilitate lifestyle changes.

Furthermore, fostering a culture of wellness within the organization, where healthy lifestyle choices are encouraged by top management, can motivate employees to prioritize their personal health improvement. It is important to recognize that holistic wellness encompasses more than just physical health. Organizations should also prioritize the mental, social, and spiritual well-being of their employees.

The preservation of workers' personal well-being is often seen as a formidable task in light of the conflicting demands of the workplace, familial commitments, and other societal responsibilities. Nevertheless, the adoption of healthy practices not only mitigates the likelihood of acquiring debilitating or potentially fatal illnesses and their corresponding financial burdens, but also enhances the overall quality of daily life. Employers can reap numerous advantages from the implementation of workplace health or wellness programs. These benefits include a reduction in healthcare and disability expenses, an improvement in employees' productivity, a decrease in absenteeism rates, a decline in illness and injury rates within the organization, an enhancement of corporate image, an uplift in employees' morale, an improvement in recruitment and retention of employees, and an increase in organizational commitment, ultimately fostering a culture of health.

### **Suggestions for Further Study**

The study was based in Nairobi Water and sewerage company. Further, studies should consider carrying out studies in other sectors such as service provision companies to compare the results. The study was a case study and therefore policy and recommendations may not be duplicated to other sectors. A study of various company in one sector was therefore recommended.



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