

EMPLOYER WHITEPAPER

The 4 Pillars of Employee Engagement

How health plans can drive employee
engagement and better health outcomes.



Employee Engagement
Key Findings



Multiple studies have shown employees who are actively engaged in their health care are more likely to:

- Seek preventive care
- Get regular checkups and immunizations
- Engage in healthy behavior
- Have better health outcomes¹

It's a fact: engaging employees in their health care drives better health outcomes, boosts productivity, and saves money for employees and employers alike.

In today's world of value-based health care, health insurers and employers are more focused than ever on engaging employees in the active management of their health care, and the thoughtful management of their health plan benefits.

The business benefits of health plan engagement are real:



Engaged employees add value.

Increasing employee engagement by just 10 percentage points can produce significant value to companies, reducing the need for care and boosting productivity.²



Engaged consumers have lower medical costs.

Engaged health care consumers are more likely to have optimal medication use, less likely to have hospitalizations, more likely to exercise regularly, and are better at managing chronic conditions—all of which means lower medical costs.³

1. Hibbard, J. (2012) What The Evidence Shows About Patient Activation: Better Health Outcomes And Care Experiences; Fewer Data On Costs. Health Affairs.org 2, 3. Veriff, D. (2017). The Multi-Million-Dollar Value Behind Member Engagement Programs. Welltok.

Your health plan should be your partner in employee engagement, making it easier for you to educate your employees about their plan benefits and empower them to take ownership of their health and wellness.

The best health plans understand and employ these **4 pillars of member engagement:**

	Page
1. Communication and education	4
2. The right digital engagement tools	6
3. Personalized, one-on-one support	8
4. Comprehensive wellness programs	9



1. Communication and education

Communication and education about health plan benefits correlate directly with employee satisfaction:



81% of employees who rate their benefits package as “excellent” or “very good” also rate their employer as an excellent or very good place to work.⁴

Employees can’t fully engage in their health care unless they understand their plan benefits and can easily get the answers they need about their care.

But lack of education remains a major barrier to engagement:



32% of insured Americans say they don’t understand how to navigate their health benefits or the health care system, according to Employee Benefit News.⁵



41% of employees say their top complaint about their employer’s benefits program is that communication is too infrequent.⁶



In a recent survey, employees said they’re more likely to ask about medical costs if their employer provides resources on how to navigate the health care system.⁷

4. Unum. (2014). Study Points to Importance of Employee Benefits Education, Voluntary Benefits. 5. Davis, A. (2016). Employees Want One-On-One Benefits Support. Employee Benefit News. 6. Health Advocate. (2016). Striking a Healthy Balance: What Employees Really Want Out Of Workplace Benefits Communication. 7. Benz/Quantum. (2014). Employees Want One-On-One Benefits Support.

1. Communication and education

Employees who are engaged in their care say they are able to make better decisions for themselves and their families. According to a recent survey from Forrester Consulting, 79% of those engaged with their care say they can correctly identify premiums, deductibles, and co-pay levels of coverage, and 82% say they feel more confident in their ability to make the right choices for themselves and their family when it comes to their coverage and benefits.⁸

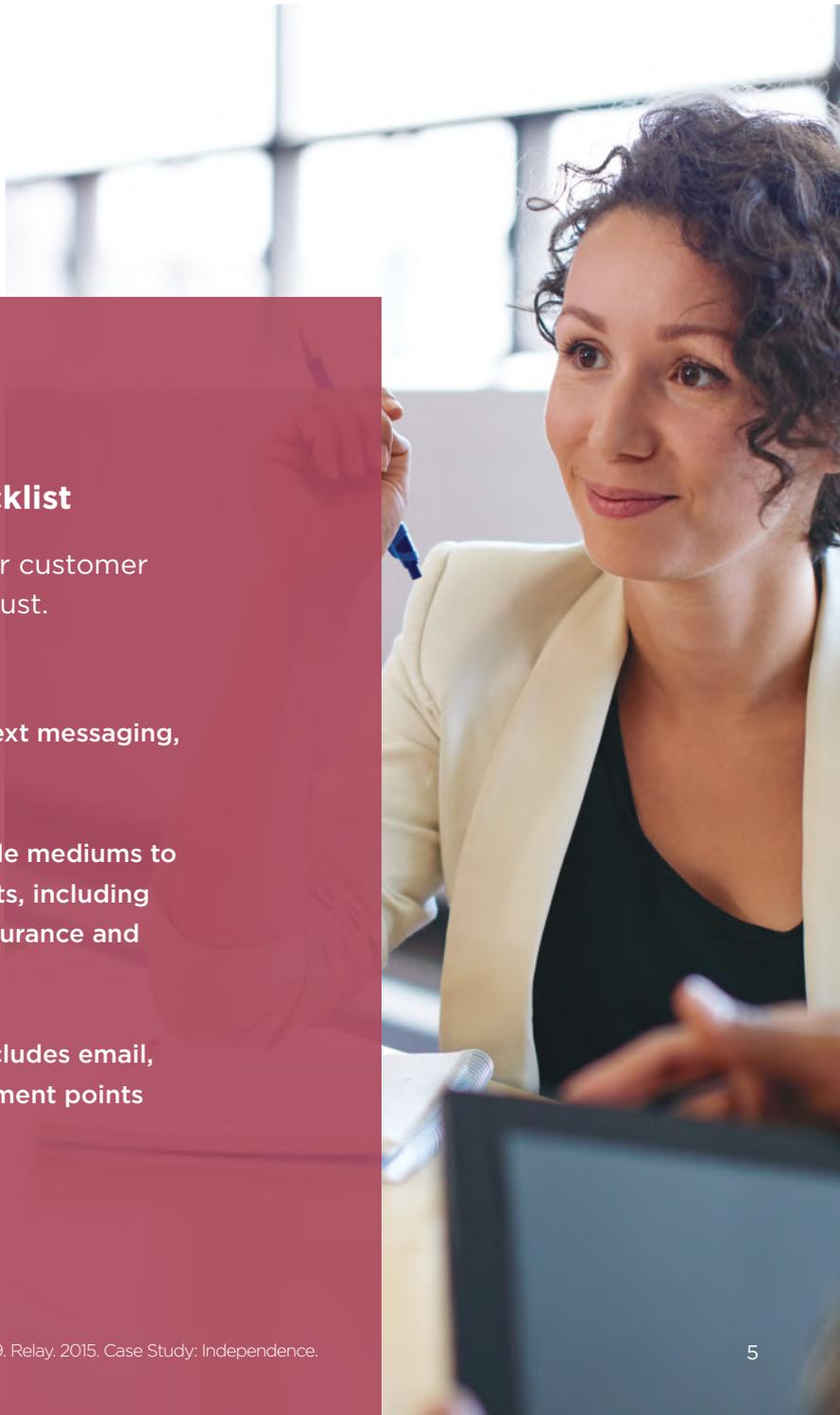
The best health plans take a proactive role in educating employees about their benefits, creating personalized communications that reach members where they are, when they need the information.

One way health plans are stepping up their communication and education efforts is through technology collaborations with providers like Relay Network who can provide personalized mobile customer experiences. One study showed this kind of personalized mobile customer service yielded a 60% increase in preventive screenings, a 57% decrease in care gaps, and made members 175% more likely to review plan information.⁹

The communication and education checklist

Ask your health plan how they differentiate their customer experience to drive member engagement and trust. They should provide these 3 things:

- A digital customer experience that includes text messaging, mobile apps, and a responsive website.
- Educational resources available across multiple mediums to explain the what, why and how of plan benefits, including commonly used terms like deductibles, co-insurance and out-of-pocket maximums.
- A multi-channel communications plan that includes email, print, and direct mail outreach at key engagement points throughout the year.



2. Digital engagement and experience

Employees expect outstanding digital experiences from their health plans. Member portals and mobile apps empower employees to engage with their plan and get the right information at the right time. In a recent study, **84% of health plan members said that if a transaction can be done digitally, that's how they want to do it.**¹⁰

And more and more health care leaders believe in the power of texting (70%) and wearables (68%) as being effective in driving patient engagement.¹¹

What's more, the employees who are most engaged in their health care are also using digital tools—77% are using health insurance websites and 46% of those most engaged are using mobile apps to manage their health plan.¹²

Mobile-first digital experiences

Employees want mobile-first digital experiences that offer a “one-stop-shopping” destination for managing their health care, including:

Access to Care

Access member information, locate health care, (e.g. find a provider or pharmacy), and view and schedule appointments.¹⁶

Financial Capabilities

Access to member benefits, coverage, claims, copay, deductible information, treatment cost estimators, and the ability to make a premium payment.¹⁷

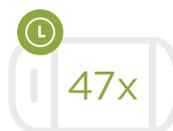
Shop for Plans

Ability to compare and shop for a plan online instead of interacting with agents or brokers.¹⁸

Our Mobile Lives



43% of consumers look at their phones within 5 minutes of waking up.¹³



The average consumer looks at their phone 47 times a day.¹⁴



62% of consumers say they're interested in wearables.¹⁵

Health and Wellness Tools

Access to Personal Health Records, integrated health and wellness rewards, symptom lookup, and social media integration.¹⁹

Provider Ratings

Online tools to compare and evaluate providers on various quality ratings and reviews.²⁰

Wellness Incentives

More than half - 60% - want to choose their own wellness/fitness incentives.²¹

10. Cognizant. (2016). The Digital Mandate for Health Plans. 11. NEJM. (2017). NEJM Catalyst Insights Council Survey on Patient Engagement. 12. Forrester's North American Consumer Technographics® Healthcare Survey, 2015. 13. 14. 15. Deloitte. (2016). 2016 Global Mobile Consumer Survey. 16. 17. 19. Elevar. (2017). Health Plan Mobile Apps: The Future of Member Engagement. 18. 20. 21. Shea, W. (2016). What Consumers Want Online from Their Health Care Plans. Harvard Business Review.

2. Digital engagement and experience

Telehealth

As a lower-cost alternative to emergency room or physician office visits, telehealth has the potential to deliver more than \$6 billion a year in health care savings to U.S. companies.²² More health insurers offer coverage for telehealth services, and it's expected that nearly every large employer will have a telehealth benefit by 2018.



In the past year 56% of employers have bolstered their telehealth benefit to include telemental health.²³

For employees, accessing care via telehealth is convenient and cost-effective. Telehealth users have saved, on average, up to \$420 using telemedicine, translating up to 80% savings in prescription costs, a 20% reduction in medical claims and up to 15% savings per medical procedure.²⁴

Access to telehealth care boosts employee satisfaction—it means access to care when they might otherwise go without, either because they live in a rural area or because they're just too busy to get to the doctor.²⁵ In 2015, there were over 1.25 million telemedicine visits in the United States, and that's expected to grow to more than 7 million in 2018.²⁶

Patient engagement technology tools

Beyond mobile, website portals, and telehealth, the use of patient engagement technology tools is growing. Most health care leaders and clinicians believe these tools are most effectively used to manage chronic conditions and improve health behaviors.

Tools like biometric measurement devices (e.g. wireless scales) are gaining acceptance from patients and providers alike as they could fill the gap between patient visits, even decreasing ER trips and eliminating unnecessary hospitalizations. In a recent study of clinicians and health care executives, over 50% believed patient engagement technology tools will help clinicians better predict health outcomes and allow for early intervention, resulting in better care.²⁷

The digital experience checklist

Ask your broker or health plan about their digital experience offerings to ensure they're focused on the right tools to bolster employee **engagement**:

- Mobile-first, robust digital experiences that make it easy for members to access benefits information, manage claims and prescriptions, and more.**
- Telehealth offerings that make it more convenient for employees to access care when they need it, where they need it.**
- Patient engagement technology tools are a part of their future coverage plans.**

22. Towers Watson. (2014.) Current Telemedicine Technology Could Mean Big Savings. 23. National Business Group on Health, (2016). Large Employers' 2018 Health Care Strategy and Plan Design Survey. 24. Olson, C. (2017). Healthcare app offers personalized assistance for employee medical decisions. 25. Heath, S. (2016). How Telehealth, Convenient Care Improve Patient Experience. 26. Oscar. 5 consumer health care trends that impact your employee benefits . 27. NEJM. (2017). NEJM Catalyst Insights Council Survey on Patient Engagement.

3. Personalized, one-on-one support

Beyond digital tools, beyond push communications like posters and emails, there are some employees who can benefit from direct personalized support. This is especially true for employees with complex medical needs and chronic conditions.

The benefits of personalized, one-on-one support

Employees who experience a positive emotional relationship with their health insurance provider are more likely to engage with digital tools on their insurer's website or mobile app. And they're more confident in their own health care decisions, feeling empowered to manage and improve their health.²⁸

And while employees like having the digital self-service options, the majority prefer live-person conversations to discuss health care cost and administrative information, personal or emotional wellness issues, and managing chronic conditions.

Consumers also want customized support that's relevant to their particular health needs and concerns, rather than one-size-fits-all, blanket information: 40% of employees cite the lack of "communication personalized to my specific health needs" as a flaw in their organizations' wellness initiatives.²⁹

Health plans that are serious about keeping members healthy make a point of directly engaging those with chronic conditions or other risk factors. One-on-one coaching and conversations between nurses, physicians and health plan members help to move members toward appropriate care, medication, and healthy lifestyle choices.

The personalized, one-on-one support checklist

Does your health plan offer the kind of personalized support your employees need to make better health care decisions?

Ask them if they:

- Offer responsive customer service: look for high rates of first-call resolution and fast average call answer times.
- Will offer your employees health and wellness communications specific to their individual needs.
- Have dedicated care managers that will identify and reach out to members who can benefit from dedicated, one-on-one support, helping them navigate their care, connect and communicate with providers, and make treatment and lifestyle choices for optimal health.

Call Me!

Consumers prefer phone calls over digital channels in these circumstances:³⁰

73% to discuss health care cost and administrative information

71% to discuss personal or emotional wellness issues

66% to get help managing chronic conditions

28. Lai, A. (2015). The Data Digest: Health Insurers Must Ensure Satisfaction. Forrester. 29. Health Advocate. (2016). Striking a Healthy Balance: What Employees Really Want Out Of Workplace Benefits Communication. 30. Shutan, B. (2017). Employees Want Human Touch in Healthcare Communication. Employee Benefit News.

4. Comprehensive wellness programs

Wellness programs continue to be an effective way to engage employees in their health and wellness, with more companies offering them every year. Evidence increasingly points to the effectiveness of wellness programs for inspiring healthy choices, fostering employee loyalty, improving productivity, and reducing health care costs.

- About four in five companies report their wellness programs have positively impacted workers' health and productivity, and about seven in ten have seen a positive impact on company health care costs.³¹
- 60% of workers with access to a workplace wellness program are inspired by their company culture to make healthy choices. Without a workplace program, just 15% are similarly inspired to make healthy choices.³²
- A study by Willis Towers Watson and the National Business Group on Health shows that organizations with highly effective wellness programs report significantly lower voluntary attrition than do those whose programs have low effectiveness (9% vs. 15%).³³
- Participation in a wellness program over five years is associated with lower health care costs and decreasing health care use.³⁴

But not all wellness programs are created equal:

Programs that offer health risk assessments or surveys without offering ways for employees to track their behavior and progress or short-term wellness campaigns won't have much impact.³⁵ The most successful wellness programs are created to establish a healthy workforce culture. They go well beyond healthy snacks and lunchtime yoga, and take a holistic view of employees' health needs, including their financial well-being, work-life balance, and the overall workplace environment.

The comprehensive wellness program checklist

Ask your broker if your health insurance plan has a comprehensive approach to wellness programs that includes:

- Partnering with you to design and promote an effective, holistic wellness program—more than just providing a program on a website.
- Measuring ROI and value with healthier, happier, more fit employees.
- Offering ways for employees to actively engage in the program, track their wellness progress and goals, and addresses lifestyle factors like financial stresses, housing, and work-life balance.³⁶ The best health plans will work together with you to design the right plan for your employees.

31. Olsen, C. (2017). Disconnect Between Employers, Employees over Wellness, Health Plan Satisfaction. Employee Benefit News. 32. Benz/Quantum. (2014). Employees Want One-On-One Benefits Support. 33. Berry, L. (2010). What's the Hard Return on Employee Wellness Programs? 34. Rand Corporation. (2013). Workplace Wellness Programs Study. 35. Torre, H. (2016). How to Design a Corporate Wellness Plan That Actually Works. Harvard Business Review. 36. Torre, H. (2016). How to Design a Corporate Wellness Plan That Actually Works. Harvard Business Review.



Real Engagement Drives Better Outcomes and Productivity

Engaging your employees in their health has the potential for huge rewards when it comes to fostering the health and satisfaction of your workforce—and saving you money. Your health plan can and should be your partner in engagement, helping you to communicate with and empower your employees to take charge of their health.

Ask your broker to help you find a health plan that employs the 4 pillars of employee engagement:

1. Communication and education
2. The right digital engagement tools
3. Personalized, one-on-one support
4. Comprehensive wellness programs