Driving Benefits Engagement

Strategies to Optimize Employee Health and Well-Being Programs

2018 Large Employer Survey: The results are in!
Executive Summary

U.S. employers are increasingly driven by the desire to have their workforce focus more on achieving and maintaining good health – physical, mental and financial. In other words, the focus is on overall employee well-being.

A major motivation for focusing on overall well-being is the substantial cost of illness and stress in the workplace, reflected by lost productivity and increasing benefit costs. The key (and challenge) to achieving employee well-being and its resulting benefits is an engaged population that is ready to take charge of their health.

The following survey analyzes responses from large employers nationwide, diving into best practices to drive and sustain employee engagement in health and well-being.

Key findings include:

• Benefits fragmentation and confusion are the leading issues contributing to lack of engagement

• High-touch support is critical to balance high-tech offerings

• Personalizing programs to meet the needs of each employee increases effectiveness

Read on to learn more.
Why focus on engagement?

As so many HR and benefits leaders understand, engagement is much more than just participating in benefits programs. Rather, engagement is defined as the extent to which employees are taking responsibility for their own health, are aware of all the benefits programs offered, and know how to access them to their full advantage. Programs that effectively engage employees in their health and benefits offerings are more likely to demonstrate value, contributing to improved health and well-being, increased productivity, and reduced costs for both individuals and their organizations.

The challenges of fragmentation and its impact on engagement

That confluence of employer and employee interest in good health and cost control can create an opportunity for employers to add an increasing array of support programs, with additional benefits for employees. While choice is always good, the emerging mix of programs often brings undue complexity of health and related benefits for employees as they strive to become more savvy healthcare consumers.

Despite the best of intentions by employers, employees remain “lukewarm” about what they have seen so far. According to the 2017/2018 Global Benefits Attitudes Survey from Willis Towers Watson (WTW), while employers are responding with a plethora of programs that support physical, emotional, financial and social well-being, employee engagement in those programs remains low. In fact, only four out of every ten U.S. employees believe their overall benefits package offers sufficient choice and flexibility.

The risk is clear: Many employers have made large investments in a diverse selection of workplace health and well-being programs, yet that investment isn’t paying off with sustained engagement among employees. The primary factor for lackluster engagement is that a multitude of programs can often be disjointed, confusing, difficult to access and navigate, or worse, flatly fail to meet employee needs.

Organizations want to engage employees in order to positively impact care and costs, but are facing tough challenges due to the complexities associated with administering multiple benefits programs.
About this survey

In order to better understand how to address this ongoing issue, Heath Advocate surveyed HR and benefits professionals to gain more in-depth insights into the strategies U.S. employers are deploying to raise employee engagement with their benefits. The survey sought to discover what drives employees to become engaged in their own health and wellness planning and make a true impact on outcomes and costs. What truly “moves the needle?” And, conversely, what doesn’t work?

Survey participants made it clear that fragmentation is a major challenge, creating administrative headaches for HR and confusion for employees. Further, integrating and simplifying benefits programs enhances both access and utilization. Finally, while technology plays an important and growing role in today’s benefits programs, the human touch is still critical for success.
Incentives

Current Approaches to Drive Engagement

Generally speaking, when asked what approaches benefits leaders currently used to optimize employee engagement in health and well-being benefits, about a quarter mentioned a unified integrated benefits management platform, while another 25% specifically said mobile applications and social media were starting to play a larger role than in previous years. The majority cited more conventional approaches including regular communications (mainly employee newsletters and blogs), events/meetings (e.g. benefit fairs), contributions to FSA/HSA/HRA (health reimbursement arrangement), and incentives. Incentives most commonly used to encourage engagement included: HSA contributions (49%), reduced insurance premiums (44%) and cash/gifts (39%).

Not surprisingly, the programs employers incentivized the most were wellness programs at 73%, retirement benefits (e.g. 401(k)s) at 48% and biometric screenings at 45%.

Financial wellness, pricing transparency and disease management were examples of benefits employers don’t currently incentivize but want to.

While the use of social media and mobile apps continues to grow, these channels are frequently used to enhance, not replace, more traditional modes of communication.
“The more, the merrier” does not apply when it comes to benefits, especially if it results in confusion and low employee engagement.

A key survey question was posed: **If you currently work with multiple partners/vendors, what are your biggest challenges?**

At the top of the list at 44% was “disjointed, confusing for employees.” Next, at 43%, was fragmentation of vendor/partner/internally developed tools, with several numbers to call. Another problem, said 40%, was the lack of utilization, and 35% felt technology issues with integrating systems was a challenge.

Clearly, there are a number of contributing factors, making it complicated for benefits managers to manage the mounting confusion. **Some organizations mitigate this by having one expert or one number to call to help navigate the various benefits from a multitude of vendors.** This expert would have to be educated on all of an employee’s options in order to effectively help them get the right help when they need it.

Challenges Facing Employees: Multiple Vendors Create Multiple Problems

- **44%** Disjointed, confusing for employees
- **43%** Fragmentation of vendor/partner/internally developed tools
- **40%** Lack of utilization
- **35%** Technology issues with integrating systems

Streamlining programs through a single platform or vendor can mitigate these problems and promote engagement.
The Human Touch Is Critical

In last year’s communications survey, we found despite employees’ growing dependence on technology in their work and personal lives, most employees polled still value the human touch. And when it comes to navigating the often tricky and sensitive nature of health and wellness benefits, the importance of relying on and interacting with another person – rather than a screen – can’t be underestimated or understated. Benefits professionals couldn’t agree more: in this year’s survey, eight out of ten confirmed that having some level of high-touch support increases employee engagement with their benefits. In fact, a majority (78%) offer employees access to live support to help with health goals and benefits navigation.

The Large Employers’ 2018 Health Care Strategy and Plan Design Survey from the National Business Group on Health (NBGH) confirmed that organizations are increasingly turning to high-touch, personalized, live-expert support services. Why? Employers are seeking strategies, services and tools to help their employees both maximize their benefits and more easily access high-value care. Organizations surveyed by the NBGH indicate these program offerings will increase this year: 66% of companies will offer medical decision support and second opinion services in 2018 and 36% of companies will offer high-touch concierge services, up from 28% in 2017. These services positively impact both employees and organizations as the healthcare system and employee benefits continue to become more complicated.

Further, in today’s technology-driven world, email burnout is a real thing. Consequently, print is making a comeback. When asked which channels an organization (or its vendor/partner) uses to communicate benefits information, email was the clear-cut dominant method at 91%. Interestingly, physical flyers, brochures and handouts still scored a relatively high 72%.

82% said high-touch support is integral to a successful strategy
of survey respondents use physical flyers, brochures and handouts to communicate benefits information

of survey respondents offer employees access to live support to help with health goals and benefits navigation

Eight out of ten benefits professionals confirmed that having some level of high-touch support increases employee engagement with their benefits

Why targeted communications deserve a second look

In ranking the reasons why some employers avoid targeted communications, “administrative complexity” sits at the top at 46%. However, employers in that group may not know that utilizing a single platform where employees can access all of their benefits in one place should mean the vendor works on the client’s behalf in a completely compliant way.

For both the HR/benefits professional and the workforce, engagement has to be easy or the platform won’t be used. The “if you build it, they will come” adage won’t work here.

The best platforms are truly intuitive; they present important information up front and minimize the need to hunt around for relevant details. Well-designed portals cleverly present the same information in multiple relevant places to reinforce messages without seeming redundant. And incentivizing portal access is a tactic that works to increase employee engagement with their benefits.

The benefit to the employer is clear: By reducing the amount of effort required on the part of the employee to access programs and information, the more likely the employee is to engage in their health and take advantage of the programs available to them.
Technology Plays a Complementary Role in Driving Engagement

Technology continues to play an increasingly important role in employee benefits, with the near-constant introduction of new wearable devices, interactive software programs, mobile apps and online trackers, just to name a few. In fact, 54% of survey respondents reported using a series or mix of separate benefit tools, with separate user interfaces requiring separate logins.

However, when you consider that the key to having a successful benefits program is the ability to personalize and simplify the experience for each member based on their individual needs, relying on a mix of separate tools with separate interfaces can create challenges.

To address this issue, more companies are considering transitioning to a single platform where employees can easily access all of their benefits in one place, whether online or via a mobile app. Yet questions remain as to the value of this model.

When asked about the biggest advantages of using a single unified platform to manage benefits engagement, the picture became clearer. Nearly 60% of respondents said that a single platform “presents each employee with a single point of contact that is personalized, intuitive and interactive.” Fifty-six percent noted that it “ties programs together and integrates offerings into one experience,” and 46% said it “improves employee engagement with benefits.”
To be effective, it’s critical that the platform unifies data from as many sources and programs as possible, enabling the information provided to be personalized to each user. It should also offer access to the entire suite of benefits, services and resources the employer offers – from health advocacy and decision support, to wellness competitions and incentives. This includes integrating pricing and quality of care information, and allowing users to track HSA and deductible balances in real time.

The platform should also allow the user to schedule an Employee Assistance Program counseling session, biometric screening and health coaching sessions, arrange for a second opinion, and contact the telemedicine service. Offering a single platform with multiple entry points ensures employees can access their benefits whenever and wherever they are.

Although this information is available online or through a mobile app, to truly enhance the employee experience, employees should have the autonomy to access their benefits through the communications channel to best fit their needs. That means the portal should be an extension of expert, live support that users can access by online chat, email, or phone to get the answers they need, even if they aren’t quite sure of the right questions to ask. Giving employees choices lets them customize their experience, rather than be pigeonholed into a generic customer category. And because this solution includes live support, experts can follow up with users and help them take the next step toward better health.

Further amplifying the need to incorporate high-touch support, complex or personal issues may not be easily addressed via technology alone. As indicated in Health Advocate’s 2017 survey, 60% of employees prefer to speak to a live expert about certain health and benefits issues.

Take the example of a single mother who has received questionable results on a mammogram. She may have a variety of support needs, including medical advice about necessary follow-up treatment. She may need access to her Employee Assistance Program or back-up child care benefits to alleviate stress around additional specialist appointments or procedures. She may not know what she needs and may rely on the expertise of a live expert to help navigate a complex benefits scenario.
High-touch, personalized support remains critical to assisting employees as they navigate the often confusing healthcare system."
As our latest survey responses clearly indicate, conventional approaches to optimizing employee engagement in workplace benefits are still the norm, though digital tools are starting to gain traction. Employers are beginning to appreciate how a holistic health and well-being benefits management approach, buoyed by an integrated online employee experience and data analytics, streamlines access to all workplace health programs. It also increases appropriate utilization of workplace benefits to improve workforce population health, while lowering medical and administrative costs for employers. Having benefits programs that communicate and work with each other is ideal. And while having best-of-breed technology is great, integration is even better.

However, as with email burnout, employers need to be cautious about overly relying on platforms and apps to engage employees. Although technology plays an increasingly important role, the ideal interaction is a hybrid, combining digital navigation and live personal support from an expert. By balancing emerging technologies with high-touch personalized support, employee needs are effectively met in the way that works best for them.

Having an expert available to help remains critical to assisting employees as they navigate the often confusing healthcare system. By incorporating these services into existing benefits offerings, organizations can achieve “the healthcare trifecta”: increased productivity, managed costs and improved health outcomes.
About West's Health Advocate Solutions

West’s Health Advocate Solutions makes healthcare easier for over 12,000 organizations and their employees and members nationwide.

Our solutions leverage a unique combination of personalized, compassionate support from healthcare experts using powerful predictive data analytics and a proprietary technology platform including mobile solutions to provide clinical support and engage members in their health and well-being.

Our members enjoy a best-in-class, personalized concierge service that addresses nearly every clinical, administrative, wellness or behavioral health need. Our clients benefit from high levels of engagement, improved employee productivity and health, and reduced medical costs, while simultaneously simplifying and upgrading their health benefits offerings.

Methodology

West’s Health Advocate Solutions’ Driving Benefits Engagement survey received responses from more than 300 HR and benefits managers about the state of their efforts and strategies in getting the most employee engagement related to health and well-being benefits from their workforce. The survey was fielded online between Nov. 28-Dec. 15, 2017.
We can work together to drive your employee engagement.

Contact us for more information.

866.799.2655

info@HealthAdvocate.com

HealthAdvocate.com