

# Comcast's Shawn Leavitt & Accolade's Tom Spann on Improving the Employee Health Benefits Experience



**Shawn Leavitt**  
Senior Vice President of Global Benefits,  
Comcast



**Tom Spann**  
Founder & Vice Chairman,  
Accolade



As the Senior Vice President of Global Benefits for Comcast — which includes Comcast Cable, NBCUniversal, and Spectacor — Shawn Leavitt leads a team responsible for delivering programs that support the company's 139,000 employees. Since 2009 the company has worked with Accolade, a fast-growing, technology-enabled consumer engagement services company, to improve the health benefits experience of employees. The potential for Accolade was so compelling that Comcast Ventures, the venture capital affiliate for Comcast Corporation, invested in the company back in 2010. Oliver Wyman Associate Terrance Wallace caught up with Leavitt and Accolade Founder and Vice Chairman Tom Spann at the October 2015 Oliver Wyman Health Innovation Summit to find out how their partnership has evolved.

**Terrance Wallace:** Tom, can you provide us with an overview of the Accolade story and solution?

**Tom Spann:** Accolade was started with the idea that if you got your arms around the entire healthcare problem for consumers, you would get very different health outcomes. We've now redefined the consumer experience of healthcare and effectively tackled some of the biggest issues in healthcare. We've addressed the fragmentation of healthcare delivery and programs, reducing the 30-40% waste in the system caused by unnecessary or unproductive care. We do this by offering every family a personal contact — an Accolade Health Assistant — who's on their side, helping them navigate their healthcare journey. And we combine this 1-to-1 human relationship with advanced technology and analytics. We built out this model with Comcast and other large employers that have a strong commitment to helping their employees get the right healthcare and are now serving families through health plans. What we've found across all populations we serve is that our model helps our customers save money because people get the right healthcare the first time. And it really makes these families happy, more confident healthcare decision makers.

**Terrance Wallace:** Shawn, you've worked with Tom and the team at Accolade for a number of years now. Is there anything that you'd add from a client's perspective?

**Shawn Leavitt:** I'd add that a really important part of the Accolade story is that members — our employees or the employees of other companies that are Accolade customers — really appreciate the Accolade support. It's an independent third party; it's someone who fixes problems. They solve problems. That's a really powerful thing. With Accolade, whatever your problem is, they listen. Whatever the hassle is, they go and take care of it for you. Because of that, members build a very strong level of trust with Health Assistants and they become trusted partners. That is certainly not what you would get with a traditional healthcare help line.

**TW:** Most people know Comcast from their TV screen. Shawn, can you tell us more about some of the interesting behind the scenes work as it relates to employee benefits and wellbeing?

**SL:** The team I lead, the Global Benefits Team at Comcast, is on a mission to support our employees and their

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families along their physical, emotional, and financial wellbeing journeys. We have 139,000 employees and we spend \$1.2 billion on benefits and wellbeing. Our strategy is to provide employees with the best possible benefits experience, including helping them find the right benefit products and services, at the right time and place, and for the right value. Historically, our biggest concern has been that healthcare is challenging and complicated for people to navigate. At our core, we believe employees don't have time to become experts in benefits and so our model aims to create a support system which includes providing dedicated assistance and personalized tools to make the benefits experience more accessible and cohesive. We've embedded Accolade to simplify things and create a better experience for our employees. So when you get your ID card, Accolade is on the back of the ID card. They have access to the health plan system; they can look up your claims and have a sense for what's going on when they have a conversation with you. The impact for us has been real. We have seen a reduction in hospital days per thousand; a reduction in re-admissions; we've had positive impact on ER usage; and the list goes on. All of the things that we would consider problems with our claims – we've seen Accolade have a positive impact on.

**TW: Accolade is the consumer-facing entity that members interact with when they call in for help. You work closely with health plans and have access to their data, but I imagine that the Health Assistants are able to capture really powerful insights during their interactions.**

**TS:** We need to be voracious consumers of health plan data, but we enhance that with what we've learned about the consumer through our personal interactions. We think about 50% of the information that we use is not even in the claims data yet; that's the contextual data and information that we capture through our high-touch approach. It's the person telling our Health Assistant that they want to lose weight, or they are depressed or the woman that has discovered a lump in her breast and there's nothing in the claims about it. We're there for the whole journey. We use the claims data, but we add a lot of data to that. There is a lot of contextual information related to finances or other issues that impact healthcare. We also have process integration with the health plans. Sometime they just make a mistake and the claim isn't paid correctly. When the member has an issue they just call us and we work through that issue for them. Now health plans are getting to a point where we have access to the system and can just go in there and fix the issue.

**SL:** From our perspective, we believe that no one should be required to be an expert in healthcare. In fact, we found that many people aren't, with millions of U.S. adults having basic or below basic health literacy skills. We are realistic and know that not every consumer can become an expert in their health plan, as they have jobs to do and

lives to live. But we also know there is a direct connection between people's health literacy and their overall health and wellbeing, which is why we feel finding a solution is so important. Our model is based on providing employees support and assistance in making the right decisions for themselves and their families. Employees should not feel alone, confused, and overwhelmed when it comes to understanding and selecting their benefits. We are looking to build a support system that provides the assistance, tools, and services to help employees feel empowered to take control of their health and wellbeing.

**TW: Right, and it seems that an important part of empowering an employee is helping them to navigate those contextual barriers. Having one person, an Accolade Health Assistant, who is there for you and has the expertise and the ability to help navigate these barriers is critically important.**

**SL:** The whole concept of contextual barriers that Tom just mentioned is a very important one. This is what differentiates Accolade and why their services are so valuable. There is research that looks into the number of times that physicians actually catch a contextual barrier to a person treating the disease or following the physicians' orders. For instance, a person goes into the doctor and during the visit mentions that they are out of a job at the moment, but the physician doesn't pick up on that, and doesn't have processes to take that into account when developing the treatment plan. There are all types of contextual barriers and there are studies that show what percentage of those physicians are able to catch and deal with them in the 8-minute window that they have with patient; the number is fairly low. Whereas the Accolade Health Assistants are catching 80-90% of these contextual situations and are putting in solutions to address the issues. That's huge. When we really think about it, are we trying to take care of the narrow aspect of the disease that someone presents us with, or are we trying to recognize that they are an entire person and understand their context in life. You're unlikely to be able to influence their behavior and ensure that they get the right outcome if you don't understand this dynamic.

**TW: You both mentioned that you are helping to change our mental models and rethink how we enable empowered healthcare consumers. What does that mean to you?**

**SL:** To me it means that there has been a migration toward consumerism. This idea that if we just make really good consumers out of people who are sick that they will become much better about making decisions. Many employers are now pointing towards consumer-directed health plans as a way to drive more accountability to the consumer and decrease cost. If you look at other examples of "consumerism" you can see this model does

not always work out. For example, am I really on the right cell phone plan? Do I have a credit card that gives me the most rewards? There are so many examples from our everyday lives that fly in the face of accountability alone ensuring a good decision. When it comes to something like healthcare, we shouldn't leave it up to the consumer on their own to become an expert and make the right decisions – it's too important. The mental model for me is that in today's system the incentives are misaligned. Recognizing that those incentives are misaligned is critical to helping an individual who isn't feeling well walk into the healthcare system and navigate questions: What do I do? Where to get care? Who should I see? What's the right amount to pay? All of these really difficult questions. You need an expert to help you along that path.

**TS:** We're trying to use modern behavior to change and influence science. A lot of the consumerism in healthcare is based on classical economics; what should people do. Behavioral economics looks at why people do what they do. Even just the fact that Accolade is the phone number on the back of the health insurance card puts into play things like the principal of reciprocity. We're getting their bills fixed, so they might do us a favor and go to the doctor. We change behaviors with our consistency. We do one thing after another for them and that allows us to help them with other things that are ultimately good for their health. It comes back to this notion of trust and relationships — you get to a place where incentives are aligned. Shawn wants his employees and their families to get the right care the first time, and those families want to get the right care the first time. When you have a system that enables and facilitates that alignment, you can drive lower costs because now people are taking their medications when they need to and are going to the doctor.

**TW: I know many others would love to hear you both comment on how to lead and help an organization evolve in a way that's consistent with the pace of market change.**

**SL:** Tom and I were actually just talking about this at dinner the other day. To me it's fascinating that healthcare is one of these fields where it takes new technology, or treatments, or practices, to become best practice. At Comcast we don't just think of ourselves as a global employer who is dipping our toes in this. We are constantly evolving to stay ahead of market change. We've been in the business of health content for a while, and we're good at it. Helping lead innovation, particularly in the area of health, is of strategic importance to our benefits vision and how that impacts our employees. We have the courage that's needed to drive real innovation through technology, that is scalable, that can create momentum — one that is built for people. As a leader, one of the things about change that you always need to think about is how

to bring your people along. Whenever we put a new tool or process in place through Accolade, it is a seamless transition for our employees. They are getting the most up to date answers and technology without us having to go to all of our employees and say, we're doing this new thing and we're going to need you to do all of these other things differently. It's not a revolving door of a change that our employees have to keep up with, and that's the power of this.

**TS:** When we're doing our job, we're making it really easy for Shawn's team to plug and play different solutions and learn quickly. When you're leading, you have to make decisions and you want to be able to try things, measure outcomes, and learn quickly. For my team internally, I just try to lead by keeping them focused on the members and families that we serve. Those people deserve the best of Accolade and when we're not moving fast enough we aren't doing the right thing by those clients and are therefore not earning their trust, which is the most important thing.

**TW: Do you ever find situations where your team is recommending that a client move faster and adopt a certain technology or solution but the client is resistant to change? How do you navigate that?**

**TS:** It helps when we make change as easy as possible. The thing that HR/benefits teams worry about is, 'oh my, that's going to be a lot of work,' so we make it as easy as possible for them. It's also great to have clients who are trying a lot of innovative things, and we can go and say, 'look we've done this at Comcast and this is how it turned out.'

**SL:** I think the biggest challenge facing the industry is that they need to understand how to take calculated risks. I would argue that that's not a prevalent skill set within the benefits world. But you have to think about this as a business. I run a \$1.2 billion dollar business and that's the way I look at it. Within that business, I have to take some risk. I look at a lot of things and analyze them without getting into analysis paralysis. I go and try a few things on a small scale to see what works. If it works, great, if not you pull that back and try something new. If you get to a place where you are constantly being reactive instead of proactive, that's one of the most dangerous places to be.

**TS:** I agree. As a leader you can't be afraid of failure. You have to figure out a way to fail fast and learn. You can't just do nothing.

### **About the Interviewer**

Terrance Wallace is an Associate in Oliver Wyman's Chicago office. He has received numerous honors and awards for his clinical expertise and scholarship in geriatrics. He now brings this perspective to strategy work in healthcare.