

SOLVING EMPLOYEE HEALTHCARE BENEFIT CHALLENGES:

A more holistic approach

Introduction

HR benefits leaders at employer organizations have set their sights on implementing programs that improve employee retention and health outcomes while bending the healthcare cost curve. But these goals often get derailed by challenges associated with treating chronic conditions, rising prescription prices, high cost claimants and a lack of employee engagement.

A new health and benefits strategy is emerging that can help organizations give their employees the personalized support they need to make better healthcare decisions and change their behavior over time — resulting in healthier, happier and more engaged employees, as well as materially lower healthcare costs.

What is this approach and how can benefits and HR professionals put it to work at their organizations? Accolade recently sponsored a webinar, “Solving employee healthcare benefit challenges: A more holistic approach,” hosted by *Employee Benefit News* and SourceMedia Research, to answer this important question.

The program featured presentations from Dana Jackson, vice president of research at SourceMedia, and Andy Rosa, director of human resources, benefits and workforce health at AmeriGas. *Employee Benefit News* Contributing Editor Lynn Gresham moderated the discussion.

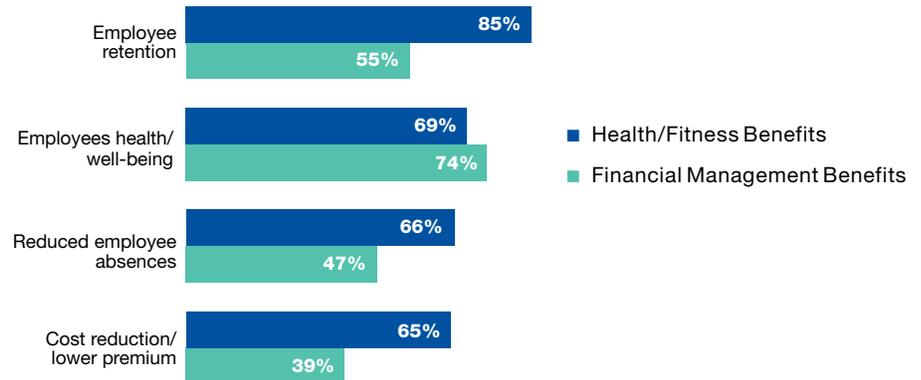
Employers Struggle to Meet Goals With Employee Benefits Programs

According to a survey of 313 human resources managers and executives at organizations with more than 5,000 employees, the most important objectives of their health and wellness benefits programs are to retain employees, as 85% of respondents indicate, and to help employees improve their health and well-being, as 69% of respondents indicate.

Employers can realize benefits from adopting a population health view of their workforce – if they take advantage of advances in how it’s applied.

Fig. 1: What are your organization’s objectives for offering each of the following types of benefits to employees?

n=Variable (Base=Employers offering these types of benefits)

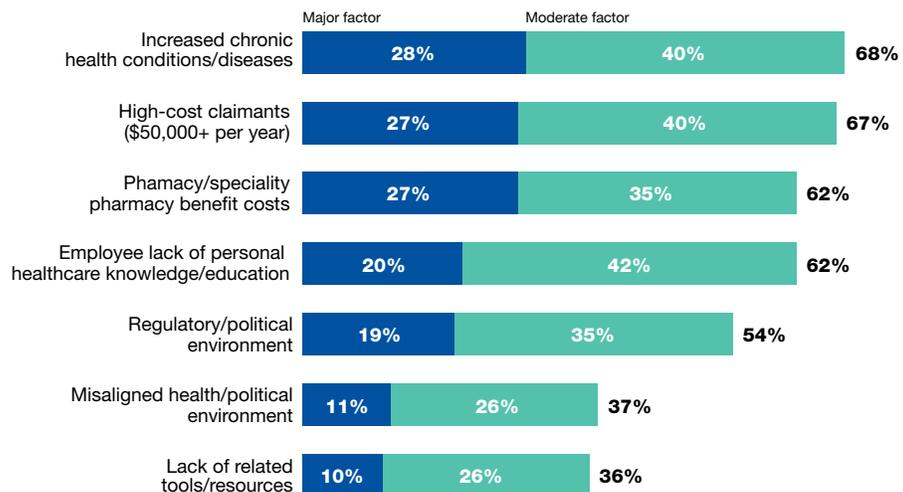


The number-one thing for employers is keeping the talent – and keeping that talent healthy and well,” Jackson said. “Employers are using benefits to do that.”

Achieving those goals is proving difficult; employers who participated in the survey rank an increase in chronic conditions and high cost claimants as major challenges.

Fig. 2: How much of a factor is each of the following in contributing to the challenges your organization faces in offering healthcare benefits to employees?

Select one for each



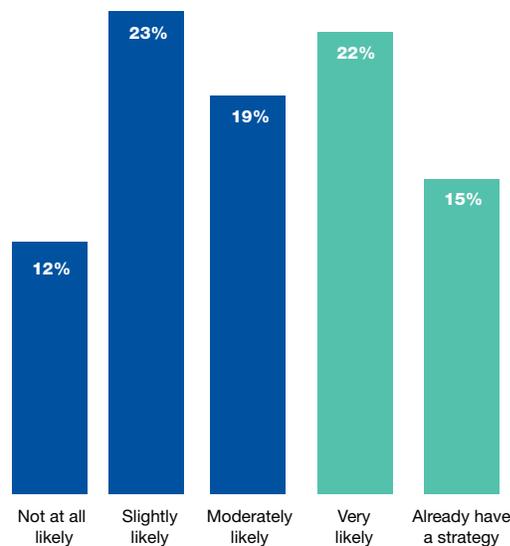
% of respondents indicating each is a major or moderate factor

The new approach emphasizes personalized care by considering the whole person and focusing on their unique needs as an individual.

To address these issues, some employers are looking to implement population health programs, with 37% of respondents, representing a range of industries including healthcare, retail, manufacturing, and education, indicating that they are either already conducting population health programs or will be in the next 12 to 18 months. Another 19% are moderately likely and 23% are somewhat likely to adopt a program.

Fig. 3: How likely is your organization to adopt a population health strategy for employees in the next 12 to 18 months?

n=313 (Base=All Employees)



That's not surprising, given the rise of value-based care models and the potential benefits employers can reap by improving the overall health of their entire member population. But realizing the value of population health depends on taking advantage of advances in how it's applied.

Getting Population Health Right at AmeriGas

Keeping employees healthy is especially important for AmeriGas, a Pennsylvania-based company that supplies propane to commercial and residential customers across the country. The company typically only has "three or four people at a location, which means that if one person is out, that dramatically impacts the productivity of our business," Rosa said.

The care for a life-threatening condition cost the employer less than if it had not been diagnosed and treated expediently.

Like many other employers, AmeriGas had already attempted to address chronic conditions, lifestyle issues and wellness in an attempt to keep employees healthy and on the job.

“We had a number of different programs in place to support employees but people were not engaging. So we had the box checked, but it wasn’t getting the engagement and outcomes we wanted,” Rosa pointed out.

At the same time, AmeriGas was dealing with a number of employees who had become high cost claimants. “About 2% of our employees were driving over half of our costs. It’s very complicated to get these employees the right care that they need and make sure they’re using it wisely,” Rosa said.

Fortunately, AmeriGas leaders discovered that they could better meet employee retention and health goals by implementing a non-traditional population health program with the help of Accolade. The new approach emphasizes personalized care by taking a “holistic look at the whole person and focusing our benefits programs on their needs at an individual level, as opposed to just a macro level across the organization,” Rosa said.

Doing so makes it possible for AmeriGas to engage with its employees “in a positive way by not forcing or incenting them to do things just for the sake of doing them” but instead by providing personalized care guidance that helps each employee make truly meaningful decisions.

How the Program Works

More specifically, the program enables AmeriGas to offer personalized healthcare support to employees who are struggling with costly chronic conditions. AmeriGas works directly with Accolade to provide each employee with a trusted, highly trained Health Assistant who serves as “a single point of entry for everything health- and benefits-related. This is the one person employees can call for everything they need, whether an administrative request or ‘Hey, I have been diagnosed with a condition and I need to know more about it because I didn’t get to ask all the questions that I wanted to in the doctor’s office,’” said Rosa.

What makes this personalized support possible? The Accolade platform brings together a wide range of personal health information — claims and utilization management data, lab results and biometric data, claims data, benefits and eligibility data, risk scoring, digital health data and notes from interactions — to create a complete 360-degree profile of each member. Combined with intelligent technology and analytics, this profile serves as the foundation for engaging with members early and often, and for influencing healthcare decisions every step of the way.

Taking a new approach to population health can help employers retain employees, while also improving their health — and ultimately reducing costs.

In addition, the Health Assistant can draw on the expertise of a deep, multidisciplinary team of Accolade nurses, doctors, pharmacists, behavioral health clinicians and other specialists. Together, and with the support of intelligent technology, the Accolade Health Assistants and clinical team bring a highly personalized healthcare experience to employees and their families.

Personalized Healthcare Support that Gets Results

Consider the following scenario: An employee calls her Health Assistant to say that she is thinking about becoming pregnant and wants to know what benefits AmeriGas offers. The Health Assistant not only informs the employee about specific benefits but also provides advice based on the employee's profile derived from an analysis of data.

The Health Assistant "might already know that the employee is likely to have a high-risk pregnancy based on her age and health conditions," Rosa pointed out. The Health Assistant then directs the employee to specific prenatal health programs to help her better manage a potential pregnancy.

A real-life example underscores the benefit Rosa sees in the trusted relationships AmeriGas employees develop with their Health Assistants. An AmeriGas employee's family member was experiencing pain while traveling, and consulted the family's Accolade Health Assistant. Based on an analysis of the family member's health data and history, the Health Assistant determined that an immediate MRI was needed. The results of the MRI did not reveal anything, but the family member continued to experience pain after returning home.

The family member and Health Assistant continued their dialogue, and the Health Assistant insisted more needed to be done. They coordinated with the regular doctor over the phone, ordering a follow-up MRI to be completed immediately, as opposed to waiting an additional week to 10 days. The second test revealed a significant issue that required immediate, life-saving treatment.

The Health Assistant's intervention ensured that the right service was provided quickly. As a result, the individual not only survived a life-threatening incident but also had a positive experience of both her treatment and AmeriGas. The care cost AmeriGas less than if the condition had not been diagnosed and treated so expediently.

"Not only did we have the right healthcare outcome, we now have a positive employee experience. They understand that AmeriGas provides this benefit for them, and that goes a long way to not only retaining employees but also getting the best out of employees," Rosa said.

Creating this goodwill among employees is just one of the benefits AmeriGas has seen from its personalized approach to population health. After just a year, the company is seeing:

- 99% employee satisfaction
- 65% percent employee engagement
- 18% reduction emergency department visits
- 10% increase in telehealth usage
- 9% increase in prescription compliance
- 14% cost savings

Conclusion

Employers have an opportunity to personalize the approach to population health. By combining high-touch and high-tech, they can provide the health and benefits support that truly promotes meaningful employee engagement. Addressing the unique needs and concerns of each person in the population can help employers improve the health and satisfaction of their workforce, which not only supports employer retention goals, but also reduces healthcare costs.

About the Research

Accolade commissioned SourceMedia Research/*Employee Benefit News* and *Employee Benefit Adviser* to conduct the research study. A total of 313 human resources managers and executives at organizations with 5,000 or more employees responded to the June 2017 online survey.

Webinar Panel



Moderator
Lynn Gresham
Contributing Editor
Employee Benefit News



Presenter
Dana Jackson
Vice President,
Research
SourceMedia



Presenter
Andy Rosa
Director of Human
Resources
Benefits & Workforce
Health at AmeriGas