The ABCs of Employee Benefits
Technology: Thinking Beyond the Portal

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Beyond the Portal

- Opportunities
- Strategy
- Goals
- Applications
- Concerns
- Measurement
Opportunities

• Many opportunities to use technology in benefits
  – Administration
  – Communication
  – Employee engagement
  – Data aggregation
Opportunities

• Administration, communication and engagement
  – Online enrollment (including beneficiary designation where permitted by law)
  – Email, Yammer, Slack, Instagram, Snapchat, Twitter, Facebook
  – Social media-style news feeds in portals
  – Alexa supporting benefit plans
  – YouTube
Strategy

• Consider technology when designing benefit strategy
  – Should plans include technology?
  – What does “technology” mean for you?
  – How can technology be used as a tool to support
    • Administration?
    • Communications?
    • Engagement?
When using technology, don’t let the tail wag the dog!

- Figure out who your key stakeholders are and engage them
- Make sure everyone knows what to do and how
- Know what success looks like and continuously measure it
Goals

• Engage
  – Need buy-in and understanding by all stakeholders
  – Know your audience and work with them

• Act
  – Know what you want to achieve
  – Make sure users (and others) know what to do

• Measure
  – Define success metrics
  – Not one-and-done; adjust as needed
Applications

• Ever-expanding list of technology options available

• Employee engagement tools
  – Medical “appliances”
  – Virtual physician services
  – Apps (mental health, fitness, CBT)
  – Podcasts
  – Data aggregators
Applications—Medical Technology

- New physical technology
- Improve mobility
- Reduce stigma
- Improve self image
- High(er) cost
- Tech as a benefit
Applications—Medical Technology

• Digital technology for management of chronic illness
  – Heart patients monitored from home
  – Continuous glucose monitors for diabetes (phone apps for parents)
  – Neuro stimulation for rheumatoid arthritis
  – Smart medication bottles

• Improved health outcomes
• Are plan members covered? Who pays?
Applications—Virtual Physician

• Speak with a doctor without going to an office
  – Online chat
  – Video consultation
  – App interface

• Reduces waiting times for care, and lost time for appointments
  – Same-day appointments common
  – Reduce ER visits for routine matters
Applications—Virtual Physician

- Ideal for minor ailments and script refills
  - Some providers offer access to psychologists and counsellors
- Several providers in Canada
- Slow to take off—fee for service model
- Other virtual/online services offer:
  - Physician referrals
  - Medical records management
Applications—Apps

• Increasing variety of apps exist to help with range of health and wellness issues
• Two main categories:
  – Lifestyle
  – Disease management
• Some products offer aspects of both (e.g. Merck Live it)
Applications—Apps

• Lifestyle apps encourage exercise and improve overall health, including mental health
  – Sleep Cycle: Analyses sleep patterns and sets optimal wake-up times

• Disease management apps help manage chronic conditions
  – Pain Diary: Lets users chart and score pain and track other disease symptoms
Applications—Insurer Apps

- Free for plan members (Drug Hub free for all)
- Variation across carriers
- Support range of initiatives, mainly reflecting plan sponsor goals
- Limited data provided to plan sponsors
- May be “better than nothing”
- Not driving carrier selection by plan sponsors
Sample Lifestyle App

How Sleep Cycle works

Waking up easy is all about timing. Sleep Cycle alarm clock tracks your sleep patterns and wakes you up during light sleep. Waking up during light sleep feels like waking up naturally rested without an alarm clock.

Stages of sleep
During sleep, you usually go through five stages of sleep. Simplified, stages 1-2 are light sleep, 3-4 deep sleep, and the fifth stage is REM sleep, also referred to as rapid eye movement sleep. The dream state.

The first is light sleep and in this stage, you drift in and out of sleep. Your eyes move slowly, your muscle activity is slow, and you would be easy to wake up.

In the second stage, your body starts preparing for deep sleep. Eye movements and brain waves slow down, your body temperature drops, and your heart rate slows down.

Examples of sleep graphs generated by Sleep Cycle alarm clock:

Example 1 - regular sleep
This graph shows peaks about 90 minutes apart. The peaks represent sleep cycles, including all deep phases described above. This is a great example of a deep graph showing regular sleep patterns.

Example 2 - irregular sleep
This graph shows more irregular sleep cycles, where the user probably didn't sleep as well as in our first example. Even peaks about 90 minutes apart is a good indicator of consistent sleep.

Example 3 - intracked sleep
Sample Disease Management App
Applications—Gamification

- Using game characteristics to solve problems
  - Points
  - Badges
  - Leaderboards
  - Performance graphs
  - Meaningful stories
  - Avatars
  - Teammates
Applications—Gamification

- Available for both lifestyle and disease management apps
  - Fitocracy: Gamified health and fitness
  - Happify: Activities and games designed to improve happiness and mental health
  - More Stamina: Gamified MS management
- Limitations to application of gamification to disease management
Sample Gamified Lifestyle App

How Does Fitocracy Help Me?

GET YOUR VERY OWN PERSONAL TRAINER THAT PROVIDES EVERYTHING YOU NEED TO GET IN THE BEST SHAPE OF YOUR LIFE

FITNESS ASSESSMENT
Your expert coach will take you through an assessment in order to create your personal plan for success. Whether you’re a beginner or an experienced athlete, we have a coach for you.

NUTRITIONAL SUCCESS
You’ll get a personalized nutrition plan built specifically for your needs. No more guesswork, no more stress. You’ll learn how to eat on your own terms while establishing healthy habits.

WORKOUTS
We build the workouts for you, follow them and get results. The Fitocracy mobile app will take you through each expert-built workout, set by set.

MOTIVATION & ACCOUNTABILITY
Your coach works with you on a daily basis to keep you motivated and on track. They’re your secret weapon to hit any goal, no matter what it is.

Download Fitocracy
Free on the App Store
Download Fitocracy
Free on the Google Play Store

8D-20
Sample Gamified Lifestyle App
Applications—Gamification Benefits

• Can increase electronic/mobile health engagement and adherence
  – Greatest benefits for users without pre-existing motivation

• Interaction with existing wellness offerings—
  – Limited potential for data collection
  – May not be accessible to all employees
Applications—App Effectiveness

- Disease management apps typically more effective than life style apps
  - More conducive to typical measurement metrics
- Data to support effectiveness of lifestyle apps growing
  - MB Teacher’s Society
  - McGill/Merck study
Applications—App Benefits

• Used effectively, apps can improve
  – Engagement
  – Wellness
  – Job satisfaction

• Can also positively impact claims experience/costs
  – Need appropriate tracking/measurement to validate
Beyond the Portal—Podcasts

• If you can imagine it, there is probably a podcast about it
  – Wellness, disease management, mental health, fitness, management, career development . . .
  – Some employers have their own podcasts

• Can help support health and wellness efforts
  – Consider providing list of podcasts that support other program offerings
Concerns

- Engagement
- Privacy
- Discrimination
Concerns—Engagement

• Choose appropriate technologies for your workforce
  – Demographics
  – Access to technology
• Provide appropriate training and support
  – Champions across all levels
• Consider incentives
  – Can use a carrot, not a stick
Concerns—Privacy

- Massive amounts of data collected
  - Concerns about ownership, usage, access and disclosure
- User agreements with service providers
- Privacy legislation
  - Health privacy legislation
  - Data privacy legislation
  - Personal information (PI) legislation
Concerns—Privacy

- How PI is collected, used and disclosed, especially to third parties by
  - Vendors
  - Insurers
- How and where PI is stored
  - Server locations
  - Cybersecurity protocols
- Employers should only ever receive aggregate or anonymized data
Concerns—Discrimination

• When does ‘help’ become discrimination?
  – Limits on the use of data
    • Pre-hire screenings
  – Application of human rights legislation
    • Discrimination based on age, disability, genetic characteristics, etc.
    – Incentives vs. penalties
• Are programs accessible to all employees?
  – Accommodation
## Concerns—Potential Uses of Data

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<th>Vendors</th>
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Measurement

- Key metrics collected
- Intervention implemented
- Key metrics revisited
Measurement—Data Aggregators

- Multiple databases in HR and benefits
- Key metrics come from multiple sources
- Ensure anonymity
- Health claims information from insurer, absence information from payroll
- New tools can combine information to break down silos
  - E.g. impact of drugs and/or app(s) on absence
There’s More Than Meets the Eye

- Medical Plans
- Incentives
- Performance Management
- Financial Counseling
- Financial Model
- Resilience Resources
- HRIS
- Payroll
- Medical Spending Accounts
- Stock plans
- Time and Attendance
- Medical Plans
- Total Rewards
- EAP Provider
- Wellness Programs
- Succession Planning
- Engagement Survey
- HRA/HSA
- Transactional/Administration Systems
- Retirement Vendor
- Benefit Providers
- Financial Education
- Wellness Programs
- FSA
- Savings Plans
- Compensation Planning
- Learning Management
- Events/Challenges
- Sales Compensation

8D-34
Total Number of Employees Globally

Employee Count

51,069

Employee Distribution

USA: 53%
GBR: 25%
IND: 13%
Others: 10%

Number of Employees By Sector

Employee Count

8D-35
Measurement—Data Aggregators

Measure
- Health claims
- Absences
- Reason for Absence
- Duration of Absence

Launch Intervention

Remeasure
- Health claims
- Absences
- Reason for Absence
- Duration of Absence
Measurement—Success Metrics

- Utilization rate of tools
- Outcomes
- Employee satisfaction (reduced turnover, reduced absences)
- Customer satisfaction
When using technology, don’t let the tail wag the dog!

- Figure out who your key stakeholders are and engage them
- Make sure everyone knows what to do and how
- Know what success looks like and continuously measure it
Key Takeaways

- Technology has changed everything
- Major advancements in communication and health
- Portals are only the beginning
- Data collection and interpretation is key
- Properly managed can be all things—eventually will be all things