

Advocating for a Healthier Workforce

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As employee well-being suffers during the COVID-19 pandemic, employers can respond by providing better education and communication on preventive care and chronic care management as well as policies around workhour flexibility and leave.



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Good health exists at the intersection of physical, mental, emotional and financial well-being. Maintaining well-being in all these areas has been challenging for employees during the COVID-19 pandemic, creating a need for employers to provide holistic support. This includes safety and prevention protocols for on-site workers, more options for virtual health care delivery and general health education to help people identify and deal with either existing or undiagnosed conditions. While the availability of vaccines for COVID-19 brings hope for the future, employers face many months of continued coping with the detrimental effects of the pandemic.

Many people have reduced their use of traditional medical services because of periodic lockdowns and uneven access to in-person health care, more financial anxiety and fear of contagion. Virtual care delivery has increased, successfully treating many health issues but, for others, that option can't replace actual physician examinations, testing and treatment to address urgent needs.

Employers and plan sponsors can't afford to ignore this issue and should consider taking a more active approach to promoting worker well-being, including:

- Addressing preventive care and chronic care management
- Communicating programs that help support overall well-being (physical, mental, emotional)
- Adjusting leave and flex-time policies.

Missed or Delayed Preventive Care

Missed preventive care brings cumulative risk that must be addressed. The encouraging news for employers is that they can put on the brakes and reverse course with aggressive intervention and by elevating health advocacy. Unlike direct COVID-19 treatment costs that primarily are driven by factors in the macro delivery system and community that are outside of an employer's control, employers can take the driver's seat on promoting proactive care and reducing unnecessary downstream costs of deferred care.

Data shows significant declines in cancer screenings, and early detection is proven to save lives, improve health outcomes and lower health care claims. Gaps in screenings were notoriously problematic even before the pandemic. Unfortunately, as the figure shows, there has been a stagger-

FIGURE

Cancer Screening Gaps

(Incurred data through September 2020)

Cervical cancer



Colorectal cancer



Breast cancer



- Screening as recommended
- Screening gap
- Additional pandemic screening gap

Source: Buck Global and Centers for Disease Control and Prevention.

ing decrease in screenings for breast, colorectal and cervical cancers.

These delays inevitably will lead to more high-cost claimants as a result of their cancer being identified at later stages, which will lead to poorer health outcomes for those patients and higher costs for employers and employees.

Chronic care management also is suffering. While telehealth is available and effective for certain conditions, it cannot serve as a full replacement for care. For example, diabetes may be effectively managed with lifestyle coaching, which can be facilitated through telehealth and prescription drugs. However, conditions such as chronic obstructive pulmonary disease (COPD) or congestive heart failure (CHF) require hands-on medical observation and intervention if warning signs are present. The consequences of not seeking treatment are high. Table I shows an across-the-board decrease in medical utilization for these conditions through September 2020 compared with the same months in 2019.

Employers likely need to advocate for medical intervention now to ensure plan members are getting the care they need to properly manage their conditions. Employers can have an impact on health care trends, but interventions must

happen quickly because risks and cost will continue to escalate as long as care delays persist.

Taking Action With Health Advocacy and Resources

Consumer-driven health care plans and wellness programs have long tried to engage employees in living a healthy lifestyle and using the health care delivery system effectively. The pandemic introduced a wild card. Essential workers had no choice but to go to the workplace—putting themselves and their loved ones at risk. In other types of jobs, employ-

ers sent millions of employees home—where many remain indefinitely.

Employees and their families have responded in a variety of ways—with fear, denial and, increasingly, fatigue. Meanwhile, pandemic stressors have spiraled due to fears and isolation. According to the American Mental Health Counselors Association, in 2019, 8% of people in the United States reported experiencing symptoms of anxiety, while 6% experienced symptoms of depression.¹ By fall 2020, more than 40% reported symptoms of anxiety and depression.

Research shows that employers that recognize the holistic challenges facing their workforce are more likely to succeed in achieving resilience and proactive health behaviors among employees. It starts with a fundamental message of caring, then advances with benefit designs, resources and education that reduce barriers to care. In addition to encouraging safety protocols to reduce the risk of infection and reducing barriers to obtaining COVID-19 testing or quarantining when necessary, tactics may include:

- Offering and increasing promotion and use of telehealth
- Providing on-demand virtual urgent care to reduce lower acuity emergency room and urgent care visits
- Exploring medical carriers' resources for care management, ensuring clinical expertise addresses individuals' medical, behavioral and psychosocial needs
- Mining claims data to better identify plan members at risk and prioritizing efforts to step up earlier interventions

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 Kevin Eikenberry and Wayne Turmel. 2018. Berrett Koehler.
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Create Your Own Employee Handbook: A Legal & Practical Guide for Employers
 Lisa Guerin, J.D., and Amy DelPo, J.D. 2019. Nolo.
 Visit www.ifebp.org/books.asp?9158 for more information.

TABLE I

Chronic Condition Claimant Utilization Trends

	Chronic Obstructive Pulmonary Disease (COPD)	Congestive Heart Failure	Hypertension	Diabetes
Change in medical utilization	32% decrease	9% decrease	32% decrease	29% decrease
Change in Rx utilization	10% decrease	39% decrease	10% decrease	7% decrease
Impact of missing in-person treatment	High	High	Medium	Medium

Source: Buck.

TABLE II

Strategic Tactics for Health Promotion

Objective	Suggested Tactics
Redefine personalized health management—in a digital environment.	<ul style="list-style-type: none"> • Promote and expand telehealth. • Integrate digital solutions into benefit programs. • Evaluate innovative solutions to address the emerging needs of employees. • Consider musculoskeletal personalized medicine vendors that address preventing disease progression via digital solutions to improve care access and compliance. • Explore digital addiction recovery voluntary benefits, which provide 24/7 content and activities of rehabilitation programs. • Evaluate circulatory system personalized medicine vendors that address preventing disease progression via digital solutions to improve care access and compliance.
Transform high-cost claimant outcomes and engage employees to use the resources available to them to navigate the care they need.	<ul style="list-style-type: none"> • Predictively model the top 5% of emerging risks for early intervention and work with carriers for shared accountability of health outcomes. • Conduct care coordination oversight to gain more clinical insight into how to help employees navigate to receive appropriate care. • Create a monthly “unable to contact” list to help acquire accurate employee contact information in order to engage them to use clinical and care management resources. • Increase the frequency of the prescription drug data feed to allow for early intervention.

- Stepping up support for high-cost claimants’ care management via early identification of needs and processes to facilitate targeted care and resources
- Considering programs from vendors that potentially can target and enhance care for unique needs, from behavioral health and resilience-building options to specialized partners on topics such as diabetes, heart health and musculoskeletal care.

Table II provides additional detail on some of these strategies.

Aggressively Communicating

These actions succeed only if communication efforts enhance employees’ pursuit and follow-through with need-

ed care. Table III shows some key objectives and suggested tactics for reaching them.

Promoting Needed Flexibility

Finally, it’s vital to support employee needs for flexibility in leave and time-off policies to enable employees to secure care, provide for the needs of family in their caregiver roles, find and use time to recharge and build resilience, and thereby support their health, productivity and retention. If there is one thing we’ve learned during this global pandemic, it’s that we are an innovative and resilient people.

A poll conducted by *The Washington Post* and the University of Maryland reported early in the pandemic that 88% of polled employees² rated

their employers’ overall response to the pandemic as “excellent” and “good.” One factor contributing to the high rating was the speedy action of employers that provided paid time off (PTO) to employees needing time to care for themselves or a family member and/or deal with child-care needs as schools and day-care providers intermittently closed or required at-risk employees to stay at home due to COVID-19.

Various surveys conducted throughout the pandemic indicate that an average of nearly 60% of responding employers have tweaked or added new leave policies in order to provide pay and job protection for reasons related to COVID-19, and some employers have provided these protections to em-

TABLE III**Health Promotion Communication Tactics**

Objective	Suggested Tactics
Build greater understanding of the health risks that can increase the likelihood of contracting COVID-19.	<ul style="list-style-type: none"> • Provide regular updates on the science of COVID-19 and mitigation measures, using communication tools such as education microsites and periodic internal news articles and briefings.
Reduce the stigma of mental and behavioral health concerns through acknowledgment of stressors.	<ul style="list-style-type: none"> • Build leader and manager advocacy and support for a culture that destigmatizes mental health issues and helps encourage use of related resources. • Invite testimonials of experiences in dealing with one's own or loved ones' behavioral health needs, especially in these pandemic times, and how resources helped provide support.
Focus on programs that provide ongoing consultation and skill-building in mental and emotional well-being.	<ul style="list-style-type: none"> • Inventory available programs and identify any gaps to be filled. • Emphasize examples such as holistic employee assistance program (EAP) guidance (from emotional to financial and legal help and more), mindfulness or resilience coaching resources, physical health activities such as yoga and regular exercise, and restorative sleep practices.
Reinforce age- and gender-appropriate preventive care screenings and their importance.	<ul style="list-style-type: none"> • Promote preventive care schedules periodically in push communications and make the lists readily accessible in online sources. • With health plan support, conduct outreach via email or text messages to remind participants when they reach ages at which screenings are recommended.
Reinforce programs that address prevention and early detection through better adherence to treatment protocols for care management.	<ul style="list-style-type: none"> • Actively communicate incentives for completing health risk assessment questionnaires and biometric screenings with a "know your numbers" focus. Ensure that the personalized results guide participants to targeted resources, such as directing prediabetics to programs supporting reduction in risk factors. • Educate employees on progress in vaccine distribution, reinforcing continued safety protocols and sharing employer plans, as they evolve, to help support rollout.
Build insight on the concept of "right care, right place, right time, right price"—Help employees match needs to facilities and be prepared to find quality, cost-effective options.	<ul style="list-style-type: none"> • Clarify that higher cost does not equate to higher quality care. • Give examples to match employee needs with resources, such as when nurse lines or telehealth can provide peace of mind vs. a visit with one's primary care physician, urgent care or the emergency room. • Highlight the continuum of potential urgency and the corresponding cost of the alternatives. • Use reminders such as magnets or wallet cards displaying phone numbers and websites or easy access to needed information on intranets and portals. Encourage participants to use their smartphones to save contact information for telehealth services and the nearest urgent care facility.

employees not previously covered, such as service workers, gig workers and part-time workers.

As the COVID-19 pandemic continues into 2021, employers should begin to think longer term with PTO strategies and workplace flexibility to ensure that employees can catch up with delayed treatments and address current health care and/or child-care and family care needs, especially as several emergency and pandemic paid leave ordinances ended on December 31, 2020, including protected leave for some employees under the Families First Coronavirus Response Act (FFCRA).

For many employers, providing more time off in 2021 following substantial workforce absences in 2020 will be challenging, especially as organizations try to normalize corporate productivity and attain revenue goals. While understood, the correlation between workforce health and productivity is widely known. Further, employers are cautioned to not risk employee burnout. Striking a balance is the key to success.

Paid-Time-Off Approaches

For employees with little or no accrued PTO, employers can consider increasing or permitting negative accrual balances, from 40 to 80 hours of PTO, for example; increasing or

adding the ability to buy more time off; granting additional days off; or allowing unpaid leave.

Other PTO approaches include implementing leave-sharing programs, remaining current on state and local mandated emergency leaves that may extend into 2021 under an executive order, and extending a company-provided pandemic/emergency leave program for the first few months of 2021—while keeping an eye on the progress of vaccines and their availability to determine when the leave will no longer be available to employees.

The key is to be aware that current policies may unintentionally limit employees' ability to take time off and to address those limitations to ensure the health of the population both emotionally and physically.

Flexible Working Approaches

Some employees simply need work schedule flexibility to care for personal needs during standard business hours of operation even when they work from home. In the current COVID-19 environment, working parents are balancing in-home child care and teaching due to day care and school closures with their work and personal needs. These employees are struggling and often not making their own health care needs a priority.

Due to the inflexible nature and punitive attendance policies associated with some jobs, employees often invoke job-protected leave, such as leave under the Family Medical Leave Act (FMLA), when a personal matter requires flexibility. Employers may reduce incidental absence by collaborating with employees to create flexible work teams and flexible workhours, for example, to change the current dynamic.

It's all about offering the right type of flexible work arrangement while maintaining and enhancing employee productivity and engagement.

Most importantly, it's critical to foster flexibility across the organization from the top. When leaders set a strong example and support various types of flexible arrangements, managers are more likely to embrace flexible working and policies, and employees are more likely to feel supported when requesting it.

Employers as a Trusted Advocate for Well-Being

The need for education and adaptation of old ways of working and living has been made clear. Employers can

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help ensure resilience by encouraging sufficient policy flexibility to support employees and their families. Holistic employer-sponsored advocacy can also help make employees more aware of and encourage them to use available and expanded health resources. 📍

Endnotes

1. See www.amhca.org/viewdocument/beyond-perfect-storm.
2. See <https://context-cdn.washingtonpost.com/notes/prod/default/documents/bab35974-526c-476f-89ce-8efe8508cb49/note/4321a64c-c764-490a-824f-d14fd767af86.#page=1/>.

takeaways

- Maintaining worker well-being has been challenging during the COVID-19 pandemic as employees reduced their use of traditional medical services while experiencing financial anxiety and fear of contagion.
- Employers can take an active approach to promoting worker well-being by addressing preventive care and chronic care management, communicating programs that support overall well-being, and adjusting leave and flex-time policies.
- Tactics for encouraging employees to get preventive care or address chronic issues include offering and promoting telehealth, analyzing claims data to identify at-risk members and employing point solutions from vendors for health issues such as diabetes, heart health and musculoskeletal care.
- Employers should begin to think longer term with paid-time-off (PTO) strategies and workplace flexibility to ensure that employees can catch up and address their health care needs.



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