

FOUR LEARNINGS FOR HR

# What delayed care and cancer mean for your organization



# Employees need more support

During our recent <u>Delayed Care and Cancer:</u>
<u>Challenges & Strategies for HR Leaders webinar,</u>
we took a deep dive into data and insights from
<u>Business Group on Health's 2023 Large Employers'</u>
<u>Healthcare Strategy and Plan Design Survey.</u>

The survey revealed that cancer is now the leading condition that drives employers' healthcare costs, and 44% indicated they anticipate to see higher prevalence of late-stage cancers in their populations due to delayed screenings and 56% expect to see higher chronic condition management needs.

This places HR in a unique position. You can see what is coming and place solutions in the hands of employees right now to mitigate unnecessary risk.

In this guide we offer clear takeaways for how HR can get ahead of these trends and understand what to prioritizes when creating programs and policies that will help address delayed care, cancer, and chronic conditions for employees long-term.



#### Employees delayed care & impact to productivity



Of those who have a chronic condition have deferred care<sup>1</sup>



Of individuals have deferred their annual exam<sup>1</sup>



Productivity losses related to health problems cost per employee, per year<sup>2</sup>

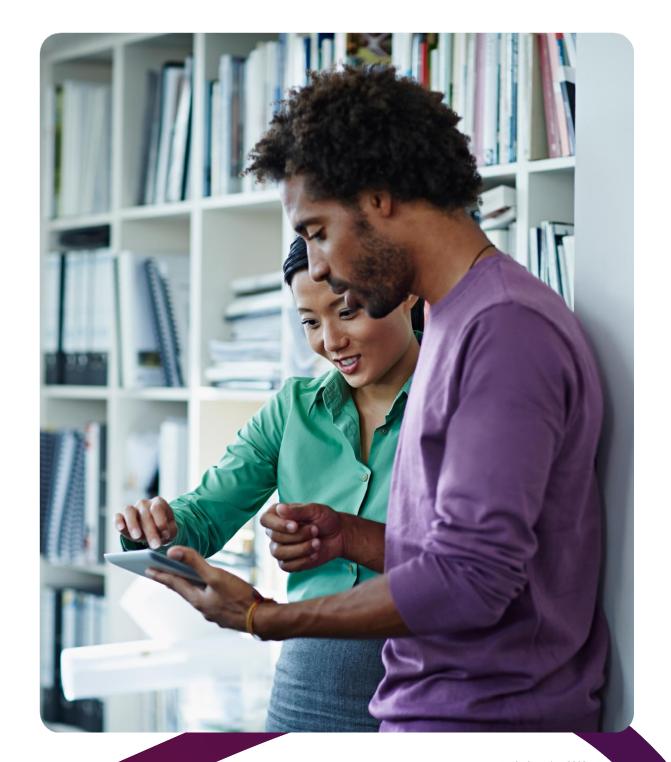
PWS Health Research – Medical Cost Trend: Behind the Numbers 2022 2CDC Worker Productivity Measures

# Step up healthcare navigation support

Employees are putting their health and wellbeing on hold as they make decisions, which could carry long-term implications for their physical, mental, and financial health.

To improve health outcomes from delayed care to cancer, employers can act in four areas:

- 1. Share resources for employees dealing with cancer
- 2. Provide support and tools for navigating healthcare
- 3. Implement new policies and practices to show your support
- 4. Step up preventative, episodic, and chronic health support



# Share resources for employees dealing with cancer

Support, encourage, and listen. When an employee shares their, or loved ones, cancer diagnosis, show your interest and concern. Focus on the employee and support their changing needs at work so they can prioritize their health with maintaining financial stability. Tips HR can use to help employees:

#### Listen and have empathy for their emotional state

This is life-changing – be understanding of the varied emotions they may be experiencing. When your employee talks to you about their cancer, listen and respond with empathy. One source of strain for people with cancer, or caregiving for someone with cancer, can be trying to balance work demands with treatment and recovery. Support from HR, managers, and co-workers can help employees perform their work and feel heard, seen, and listened to.

#### Comply with employment laws

Some people with, or caregiving for others with cancer continue to be as productive on the job as other workers. Still, your employees may need to modify their work schedule or responsibilities to take time off. Helping your employee find information about policies, accommodations, disability, paid family leave, Family and Medical Leave Act, and state and local resources helps both of you stay in compliance with employment laws.

#### Make a work plan

Throughout the cancer journey, employees may need help navigating the workplace so they can continue to take care of their health and the health of their family. By being flexible, you can help your employee stay in the workforce – while retaining your top talent.

#### **Share resources**

Connect employees to the specialized resources in your company or community. Some people look to HR as their first level of support in navigating healthcare coverage. Share employee assistance programs, employee resource groups, mental health and wellbeing resources, childcare services, social health resources, and health coverage benefits to reduce uncertainty and improve health and financial outcomes.

# Provide support and tools to help employees navigate healthcare

According to Business Group on Health, navigation offerings continue to play a role in employers' strategies, with concierge services and advocacy tools seeing a significant increase in 2023:



At best, healthcare is clunky and inconvenient. At worst, it is unapproachable and unknown – a black box that causes fear of financial risk and liability to get healthcare.

According to a <u>Mercer study</u>, insufficient healthcare benefits are one of the top reasons employees would consider leaving their organization, and 68% of employees say they have challenges getting the healthcare they need.

#### What HR leaders can do:

- Consider how employees will access these investments.
   Employees often don't bother fighting through the confusion to understand the options available to them, resulting in underused or underutilized benefits that could do more to support them and their families. Deploying benefits as part of a <a href="https://www.whole-person.ng/">whole-person.ng/</a> health, wellbeing, and healthcare navigation solution ensures accessibility in the moment of need.
- People delaying care is <u>at its highest point yet</u> 38%. And 27% of people reported delaying treatment for a "very" or "somewhat" serious condition or illness which means serious health implications and higher healthcare costs. Affordability and financial health support is critical to moving employees from passive healthcare consumers to taking charge of their health. HR leaders can support employees by <u>delivering benefits</u>, tools, and resources integrated within concierge services and advocacy tools to support whole-person needs.



# Implement new policies and practices to show your support

Health equity in the workplace means that all employees have a fair and just opportunity to be as healthy as possible. Black, Hispanic, Latino, Asian, and LGTQ+ individuals are less likely to report receiving the care they need, and more likely that the overall employee population to report considering switching employers for reasons related to benefits according to a McKinsey report.



#### 1 in 2

Employees feel <u>some stigma</u> taking time off to receive physical care; 61% for mental health care



#### 1 in 4

Private sector employees <u>have access</u> to paid family leave; dropping to 12% for <u>low-wage workers</u>



#### 2.4x

Employees with at least one unmet need are less likely to receive physical healthcare and missed more than six days of work in the past 12 months found McKinsey

#### What HR leaders can do:

- Re-evaluate policies and provide tools that enable employees to access preventive healthcare to improve health outcomes and reduce risk of late-stage cancers. HR teams recognize that emails about benefits often go unread, that employees may not have time to attend health appointments during work hours, that employees may not have access to internal systems outside of work hours, and that spouses may not have access to these systems at all, thus it is critical that benefits are easily accessible and support your entire population.
- Ensure all managers understand the importance of physical and mental healthcare and provide equitable access to flexible work or time off policies for employees to get care.
- Leverage policies, tools, and resources to get care as part of your talent retention and competitiveness package to set yourself apart in the job market.



# Step up preventative, episodic, and chronic health support

Virtual primary care services (beyond traditional telehealth), including virtual first is one of the fastest growing employer benefits strategies, with 69% expecting to implement in 2024/2025 compared to only 23% in 2022, according to <a href="Business Group on Health">Business Group on Health</a>.

#### How Virgin Pulse helps HR leaders support their population

Virgin Pulse supports the daily consumption of health. Our focus on personalization, SDOH, choice, and healthy habit building, plus our comprehensive solutions, enable us to effectively impact whole person health and engagement.

We support people preventive, episodically, and chronically because employees leverage Virgin Pulse's behavior change solutions daily, this enables a deep understanding of the individual and proactive guidance to the right benefits at the right time. Helping employees to get on the right care path fast, improving health outcomes and controlling costs.

Every organization is unique and wants to deliver experiences that resonate with its people. Depending on available and integrated benefits, <u>healthcare navigation solutions with advocacy</u> can support the full spectrum of accessibility and affordability needs.

This approach ensures employees have access to prescription affordability benefits, transportation and childcare services, on-site clinics and screenings, and specialty care such as <u>care management</u> <u>and coaching</u>, DTx, fertility, expert second opinion services such as those offered by <u>MORE Health</u>, and more as part of their always-on experience to deliver health outcomes that reduce healthcare costs.

For organizations, benefits navigation solutions also provide HR admin savings through time and effort. Virgin Pulse clients also see <u>cost</u> <u>savings in acquiring best-in-breed point solutions</u> integrated within <u>Virgin Pulse's Homebase for Health</u>.

Are you ready to help your employees engage more fully with their benefits? Watch a 2-minute overview of <u>Homebase for Health</u> to learn more.

# Your ally to navigate any journey ahead

VP Navigate supports members in personalized benefits navigation – seamlessly finding the right benefit within their Virgin Pulse experience at the right time.

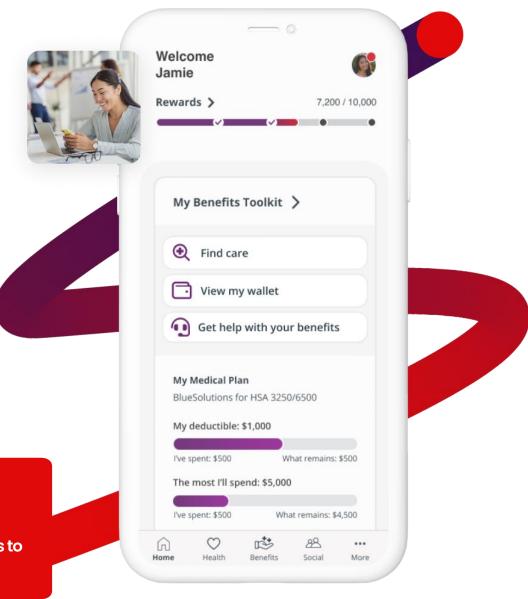
VP Navigate with advocacy includes a collection of digital tools and human touch when you need it to help members better understand their medical plan benefits, find higher quality, lower cost providers, and sort through all the benefit offerings they receive with smart searching and recommendations. VP Navigate features include medical plan details such as balances and accumulators, digital wallet, provider search, procedure search, steerage towards high-quality providers, cost transparency for procedures, and recent medical claims details.







Steer towards quality providers to achieve health outcomes



# Additional resources you may be interested in exploring:

Business Group on Health's 2023 Large Employers' Healthcare Strategy and Plan Design Survey:

Full Report (Business Group members only)
<a href="https://businessgrouphealth.org/en/resources/2023-plan-design-full-report">https://businessgrouphealth.org/en/resources/2023-plan-design-full-report</a>

#### **Executive Summary:**

https://businessgrouphealth.org/resources/2023-plandesign-executive-summary

Infographic: Cancer – Improve Quality, Reduce Costs <a href="https://www.businessgrouphealth.org/resources/2023-plan-design-cancer-infographic">https://www.businessgrouphealth.org/resources/2023-plan-design-cancer-infographic</a>

#### **MORE Health**

Learn More about Expert Medical Opinion Benefits: <a href="https://www.morehealth.com/expert-medical-opinion">https://www.morehealth.com/expert-medical-opinion</a>



### See the impact of Virgin Pulse on employee health and outcomes – and your bottom line.

Talk to an expert

#### **About Virgin Pulse**

Virgin Pulse is the leading digital-first health and wellbeing company that empowers organizations across the globe to activate populations, improve health outcomes, and reduce spending in an era of accelerating cost and complexity. Virgin Pulse's Homebase for Health® connects data, people and technology to deliver high-tech, human-touch experiences that engage and reward individual journeys. Virgin Pulse impacts over 100 million people across 190 countries by helping Fortune 500, national health plans and many other organizations change lives - and businesses - for good. For more tips and insights, connect with us on **Twitter** or **LinkedIn**.

