

FIVE WAYS TO PROMOTE CONSUMERISM THROUGH COMMUNICATIONS

CONTENT:

1. HEALTH CARE CONSUMERISM: WHAT'S IN IT FOR EMPLOYEES?	3
2. TALK TO YOUR EMPLOYEES YEAR ROUND	4
3. COMMUNICATE IN TERMS YOUR EMPLOYEES WILL UNDERSTAND	5
4. MEET YOUR AUDIENCE ON THEIR TERMS	6
5. SHOWCASE OTHER PEOPLE USING BENEFITS AND WELLNESS PROGRAMS SUCCESSFULLY	7

FIVE WAYS TO PROMOTE CONSUMERISM THROUGH COMMUNICATIONS

As consumerism becomes increasingly prevalent in health care, employers are scrambling to keep employees informed and help them to adopt a consumer mindset when it comes to their benefits. Yet employees have been slow to embrace the concept.

In fact, current research shows that nearly one-third of insured Americans are uncomfortable with what they know about their benefits and how to navigate the health care system. This is higher than the percentage of people who say they are uncomfortable buying a home (25 percent), or car (15 percent). Their main concerns? Choosing (50 percent) and using (30 percent) their benefits.¹

This leaves employers needing to answer a simple yet formidable question: Why? Further evaluation traces the problem back to one thing: poor employee education. The role of consumerism in health care is simply not being communicated effectively, leaving employees feeling confused and employers feeling frustrated.

Employers are learning that the once-a-year approach to employee benefits communications that may have served them well in the past is no longer adequate. Today's employees are asked to take more accountability for their spending and, as such, need more tools and information than ever before. Employers need to solve the problem and fast—especially considering that by 2018, 75 percent of them will offer a consumer-driven health plan.

Unfortunately, making changes to their communications strategy isn't simple or intuitive for those employers who lack the time, resources, and expertise necessary to rise to the challenge. After all, empowering employees with the knowledge and resources they need to be smart consumers requires careful strategy, thought, and craft.

That's where this white paper can help. What follows are five tips to help you guide your employees on the path to becoming savvy health care consumers:

1. Show employees how adopting consumer behaviors when it comes to choosing and using their health plans can benefit them and their families
2. Communicate often
3. Use language employees can understand
4. Present information in a way that gets employees' attention and meets them where there are
5. Give them meaningful examples and showcase success stories

¹ MetLife 12th Annual U.S. Employee Benefit Trends Study, 2014.

1. HEALTH CARE CONSUMERISM: WHAT'S IN IT FOR EMPLOYEES?

When communicating about health care consumerism, look beyond your perspective as an employer and put yourself in your employees' shoes. Your team relies on you to bridge the gap between them and the benefits world. This is your opportunity to help them identify why they should care about health care consumerism by promoting "what's in it for me (WIIFME)". So show them how a consumer mindset allows them to:

- **Take more ownership of their health care choices and spending and reap the benefits.** Employees can apply consumer behaviors from other areas of their lives (e.g., when buying a car, house, or major appliance, etc.) to making the best choices for their health.
- **Control costs:** Online pricing tools allow employees to shop around, compare pricing and procedures, and track their expenses. After all, providers can charge vastly different prices for common services like x-rays and lab tests.
- Some things for your employees to consider when "shopping":
 - Network provider options
 - Network hospital and medical facility locations
 - Quality measurements and provider outcomes
 - Deductibles both in- and out-of-network
 - Annual maximum out-of-pocket costs
- **Use spending and reimbursement accounts to mitigate deductibles:** Some employees find the higher deductibles and coinsurance payments of consumer-driven health plans intimidating, despite the lower premiums. If your plan offers a health savings account (HSA), health reimbursement account (HRA), or medical flexible spending account (FSA), promote how these accounts may be leveraged to offset those deductible and coinsurance payments. Explain the tax benefits. And if you're contributing to an HRA or HSA, remind employees not to leave money on the table.
- **Use a holistic approach to getting the most value out of their benefits package.** Emphasize how other benefits such as accident, critical illness, and hospital indemnity policies, if available, can work with the medical plan to provide comprehensive coverage without the price tag of a traditional plan.

Did you know? Unnecessary medical care is becoming increasingly evident and particularly harmful to patients' physical and financial wellbeing. According to *The New Yorker*, researchers revealed that 25% - 42% of Medicare patients received at least one of 26 tests or treatments deemed "useless"². The good news is employees have the ability to take charge and make decisions based on their own personal needs and preferences, optimizing how they use the health care system!

2 Overkill. Gawande, Atul. May 11, 2015. *Annals of Health Care*. The New Yorker

According to *Forbes Magazine*, there are about 90 billion business emails sent every day.⁴ If email is one of the strategies you'll be utilizing, make sure your message doesn't get lost in the shuffle!

TARGET YOUR MESSAGES

Capturing the attention of all of your employees may not work if you don't consider the various segments of your population (by age, gender, role, location, etc.) and target your messages accordingly. After all, we will soon have five generations in the workforce and each has their own unique needs and challenges. For example, did you know that younger generations prefer digital communications? And it's not just how you deliver the message that varies among different groups, but the message itself. More mature workers, for instance, are more likely to appreciate the ability to use an HSA to pay for health care expenses in retirement, while their younger counterparts may be more attracted to these accounts for their portability. That's why it's important to be aware of these differences when developing your communications plan.

2. TALK TO YOUR EMPLOYEES YEAR ROUND

This point may sound obvious; but too many employers are holding on to the once-a-year, only-during-open-enrollment approach. A recent MetLife survey reveals that 63 percent of employees want benefits information year-round, not just during enrollment,³ pointing out the ineffectiveness of a "once and done" approach.

You must also avoid the woodpecker effect—robotically producing the exact same sound (or, in this case, message) over and over—by keeping communications timely and fresh. While repetition is key for employees in terms of learning, the challenge is repackaging your messaging so it remains useful and compelling for your audiences.

Here are a few more tips for communicating successfully throughout the year:

- **Stay Relevant:** Piggyback your efforts onto other events, like traditional holidays and designated health months (e.g., February is National Wise Health Consumer month, as well as American Heart month).
- **Keep It Short and Sweet:** Don't weigh down communications with ambiguity or too many words; get right to the point. Today's employees are looking for trimmed down information. Instead of giving them page after page of text (which they likely won't read), condense the meat of your message into a few bullet points or simple sentences. This saves your employees time and energy and increases the chances that your message will be read. And if you can't boil it down to something brief, use good design, bullets, and headlines to keep things scannable.

³ MetLife 12th Annual U.S. Employee Benefit Trends Study, 2014.

⁴ 5 Ways Email Makes Your Employees Miserable. Morgan, Jacob. October 15, 2013. www.forbes.com, accessed April 11, 2016

3. COMMUNICATE IN TERMS YOUR EMPLOYEES WILL UNDERSTAND

If you walked around your office and asked employees to define terms like coinsurance, copay, and deductible, could they? The truth is that to most employees health care and insurance terms are like a foreign language, especially if they don't know the basics. This is an important consideration when crafting content. Avoid using jargon that may make it difficult for them to understand the takeaways. Instead, use everyday language to explain unfamiliar concepts as well as what actions employees need to take.

Consider these tips for getting—and keeping—your audiences' attention:

- **Make It Personal.** Use real-life examples and stories to connect with your readers and/or viewers. Showcase success stories that illustrate how company-sponsored benefits have served other employees well. People like to read about other people and a personal story can help them see how they can benefit as well.
- **It's as Easy as 1, 2, 3!** Rather than sending wordy messages, you can communicate clearly and concisely through numbers. Break it down for employees by giving them a list of "5 Things to Keep on your Radar during Open Enrollment", for example, or provide interesting statistics to clearly and quickly drive home your point.
- **Picture This!** Use graphic elements to tell the story, including eye-catching photos, charts, graphs, or tables. Try converting a statistic about the difference in costs among different plan options into a color-coded bar graph or create an animated infographic mapping out the process of being an effective health care consumer.

FOUR THINGS CONSUMERS LOOK FOR NO MATTER WHAT THEY'RE BUYING

Did you know that the qualities consumers seek from other industries apply to health care? It's true! Whether buying a new car or a home, planning that perfect vacation, or even dining out, your employees already know how to be active consumers; it's just a matter of encouraging them to apply that smart-shopper mentality to health care.

According to a 2015 McKinsey survey, the top four qualities consumers look for are:⁵

1. **Providing great customer service**
2. **Delivering on expectations**
3. **Making life easier**
4. **Offering great value**

⁵ Debunking common myths about healthcare consumerism. Cordina, Kumar and Moss. December 2015, www.mckinsey.com, accessed April 5, 2016

Survey Says: As an employer, you might think you know what your employees are thinking, but you could be in for a surprise. To find out for sure, ask them. Conduct an employee poll and ask them what they value in a benefits package, where they need help understanding how to choose and use their benefits, and how they prefer to receive information.

WHAT'S IN IT FOR THEM?

Instead of reinventing the wheel, we say build on it. Focus on highlighting the ways your employees can get all of these desired qualities out of their benefits package by adapting a consumer mindset:

- **Great customer service:** Make sure your employees know where to go when they have questions or need more information. If possible, consider creating a benefits page on your intranet, or even a benefits mini-site, as a “one-stop-shop” for employees to access. If you offer a patient advocacy program, make sure employees know about it and how to use it.
- **Delivering on expectations:** Employees need to understand that it takes time and effort on their part to be a smart health care consumer. But in the long run, the time spent is well worth it in terms of their health and their pocketbooks.
- **Making life easier:** In addition to secure member websites, most carriers now have free mobile apps that members can use to access their benefits on the go. Be sure to tell employees about all the convenient tools and resources they have available at their fingertips.
- **Great value:** Remind employees to take advantage of available tools to help them research providers and outcomes, estimate costs, and track their health care spending. Point them to tools that help them compare plans and prices to see what will be the best fit for both their health and finances.

4. MEET YOUR AUDIENCE ON THEIR TERMS

Find out where your employees go for information (e.g., intranet, home mailbox, email, social media sites, etc.) and meet them there! Thanks to technology, people are used to having information readily available, wherever they are. Remember too, that people receive and retain information differently (some like to hear it, while others need to see it or touch it to understand it), so develop your communications plan accordingly. The goal is not to reach everybody in one place, but rather, communicate across different media so you reach people where they're most comfortable.

DIVERSITY IN COMMUNICATION CHANNELS

Try packaging your communication through some or all of these channels:

- **Email**
- **Print:** Desk drops, flyers, postcards, posters and infographics, brochures, newsletters, benefits guides, etc.
- **Direct Mail:** Allows you to reach spouses who may be responsible for making health care decisions.
- **Webinars or on-demand narrated video presentations:** Email a link, post on your company intranet, or mail a postcard with a QR code to a pre-recorded event.
- **Social Media:** Maintain a presence on one or more social media outlets such as LinkedIn, Twitter, Google+ and/or Facebook—or, take advantage of a social intranet with poll questions, forums, and special events.
- **Video:** Use narrated video presentations that can be stored easily in the cloud and accessed by any device to appeal to visual learners.
- **Face-to-face:** Host “Lunch and Learn” sessions where human resources or employee benefits representatives can provide information and employees can get answers to their questions in an organized, interactive setting.

5. SHOWCASE OTHER PEOPLE USING BENEFITS AND WELLNESS PROGRAMS SUCCESSFULLY

There’s power in personal stories, so use them. The emotional aspect of storytelling has been proven to resonate with audiences. For this reason, it’s important to include real-life examples of relatable experiences, testimonials, and examples illustrating how others continue to benefit from being a good health care consumer.

For instance, many people are willing to share their personal stories to help others. Giving a real-life example of a colleague, especially a leader, who realized that s/he had a health risk as a result of a biometric screening, and then took steps to lower and improve that risk, speaks volumes to employees. If the individual took advantage of free health coaching or other benefits you provide to make those improvements, be sure to highlight that as well, as a way to reinforce the value of your benefits package.

Remember, consumerism represents a significant shift in the way employees use their benefits. We can’t expect them to embrace it overnight. After all, it took years of work among benefits teams, executives, carriers, and other stakeholders for many employers to adopt the concept. With that said, ongoing communication efforts that put the employee first can help to turn the tide and truly position a consumer mindset in employee benefits.



For more information about how to best communicate with your employees, visit www.TrionCommunications.com or contact your Trion representative.

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