

2019 Emerging Trends in Health Care Survey

March 2019



About the survey

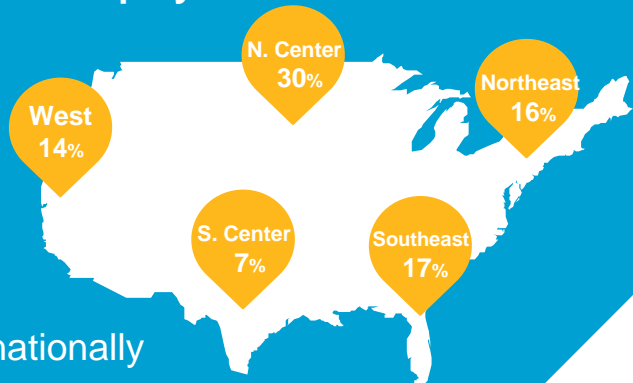
535

535 employers with at least 100 employees responded the survey in January, 2019

5.5M

Respondents employ 5.5 million employees, among which 4.4 million are full-time

Respondents have the largest number of benefit-eligible employees in:



15%

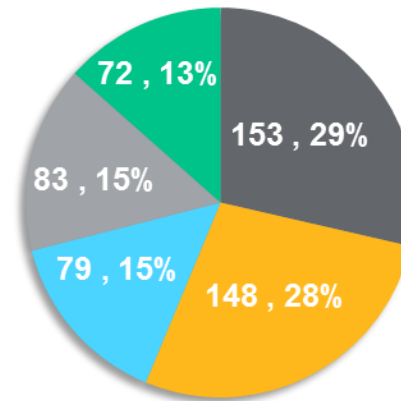
Dispersed nationally

Sample: Companies with at least 100 employees

Note: Sum may not equal to 100% due to rounding issue

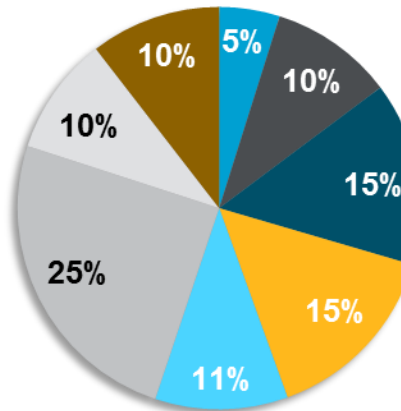
Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Employer size



- 100 to 999 employees
- 1,000 to 4,999 employees
- 5,000 to 9,999 employees
- 10,000 to 24,999 employees
- 25,000+ employees

Industry



- Energy & Utilities
- Financial Services
- General Services
- Health Care
- IT & Telecom
- Manufacturing
- Public Sector & Education
- Wholesale & Retail

Key themes



Employee Experience and Navigation

86% of employers will prioritize future efforts around enhancing the overall experience of their health and wellbeing programs

Education and communication continue to be the most prevalent way to support employee decision making



Inclusion and Diversity

Many employers are taking action to ensure specific benefit programs support inclusion and diversity objectives



Behavioral Health

Employers are largely not addressing the critical mental and behavioral health issues impacting today's workforce



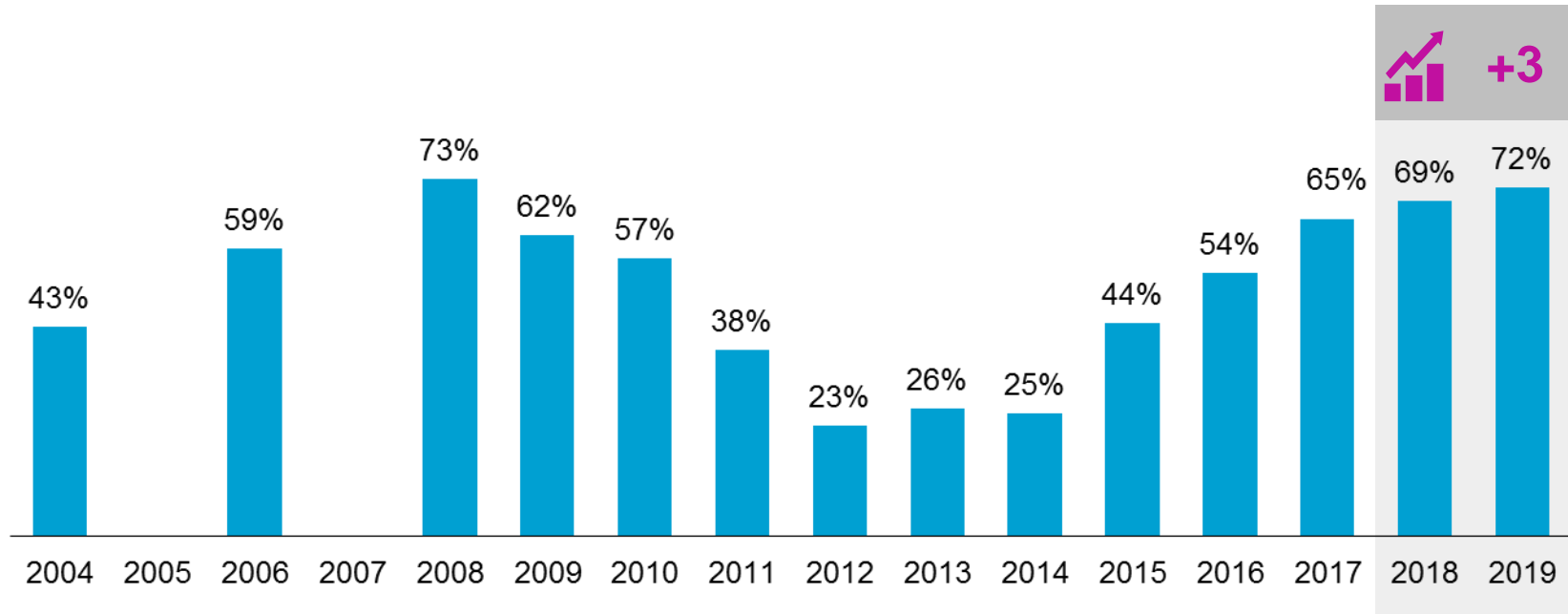
Emerging Health Policy

Not surprisingly, given that the individual coverage HRA regulations were proposed in January, employers indicate that the likelihood of deploying is currently quite low

Strategy and Planning

Employer confidence in sponsoring health care benefits over the next ten years is on a par with pre-ACA levels

How confident are you that your organization will continue to sponsor health care benefits to active employees in ten years? (Percent of "Very confident")



5-Year Confidence: 94% very confident, 6% somewhat confident, 0% not confident that the organization will continue to sponsor health care benefits in five years.

Sample: Companies with at least 1,000 employees

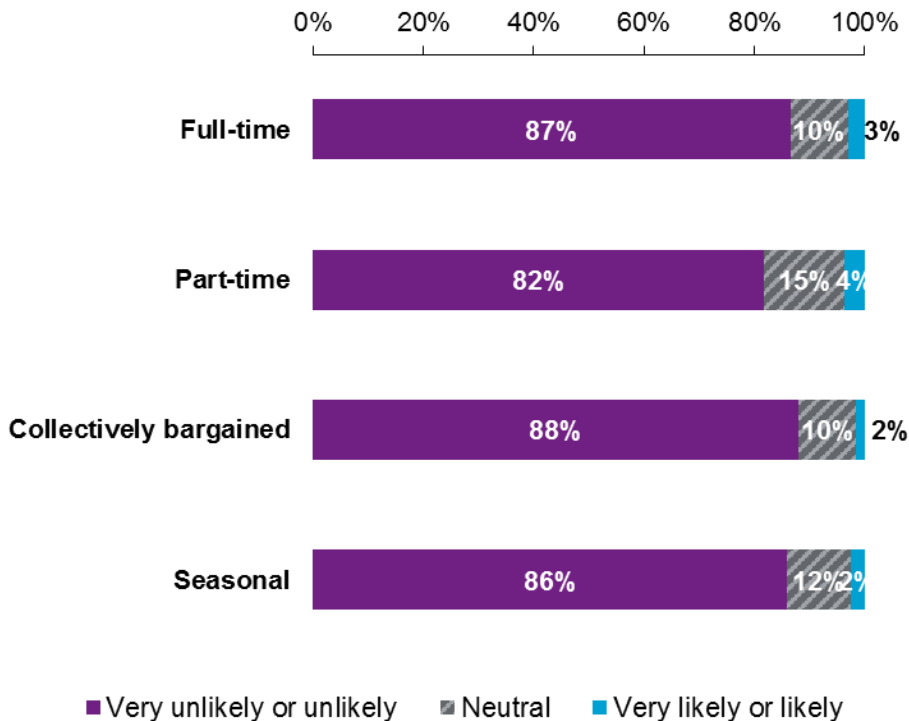
Note: High Confidence represents responses of "Very confident." Years 2004-2016 are based on prior years of the Willis Towers Watson Survey

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

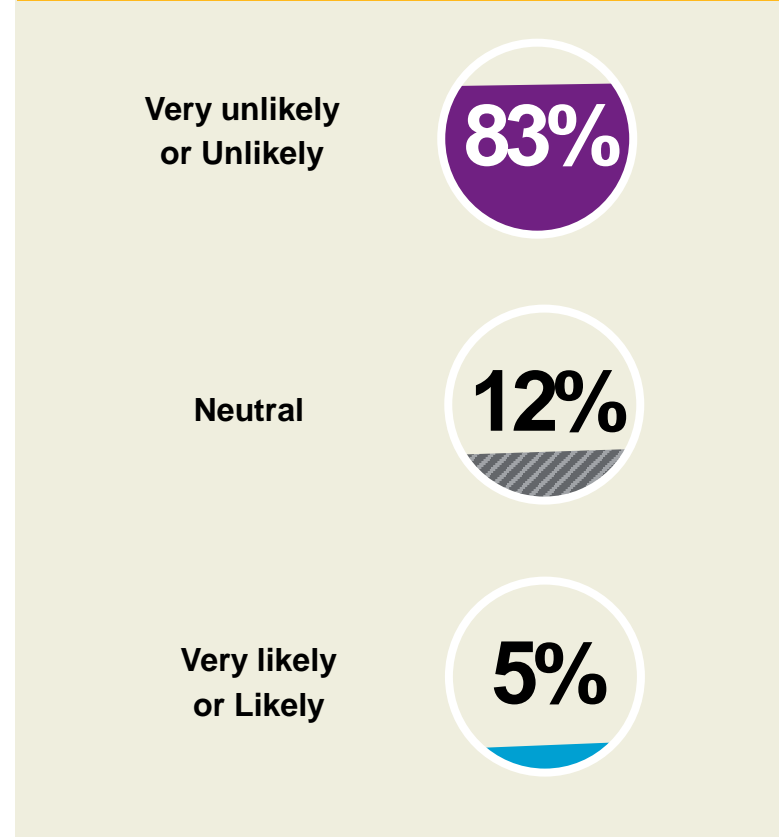
Individual coverage health reimbursement accounts (ICHRA) are too new an option for widespread employer consideration

How likely are you to adopt an ICHRA solution (and therefore not offer group health coverage) for each of the following workforce segments?

Note: "Not applicable" removed



How likely are you to adopt an ICHRA strategy in specific geographies?



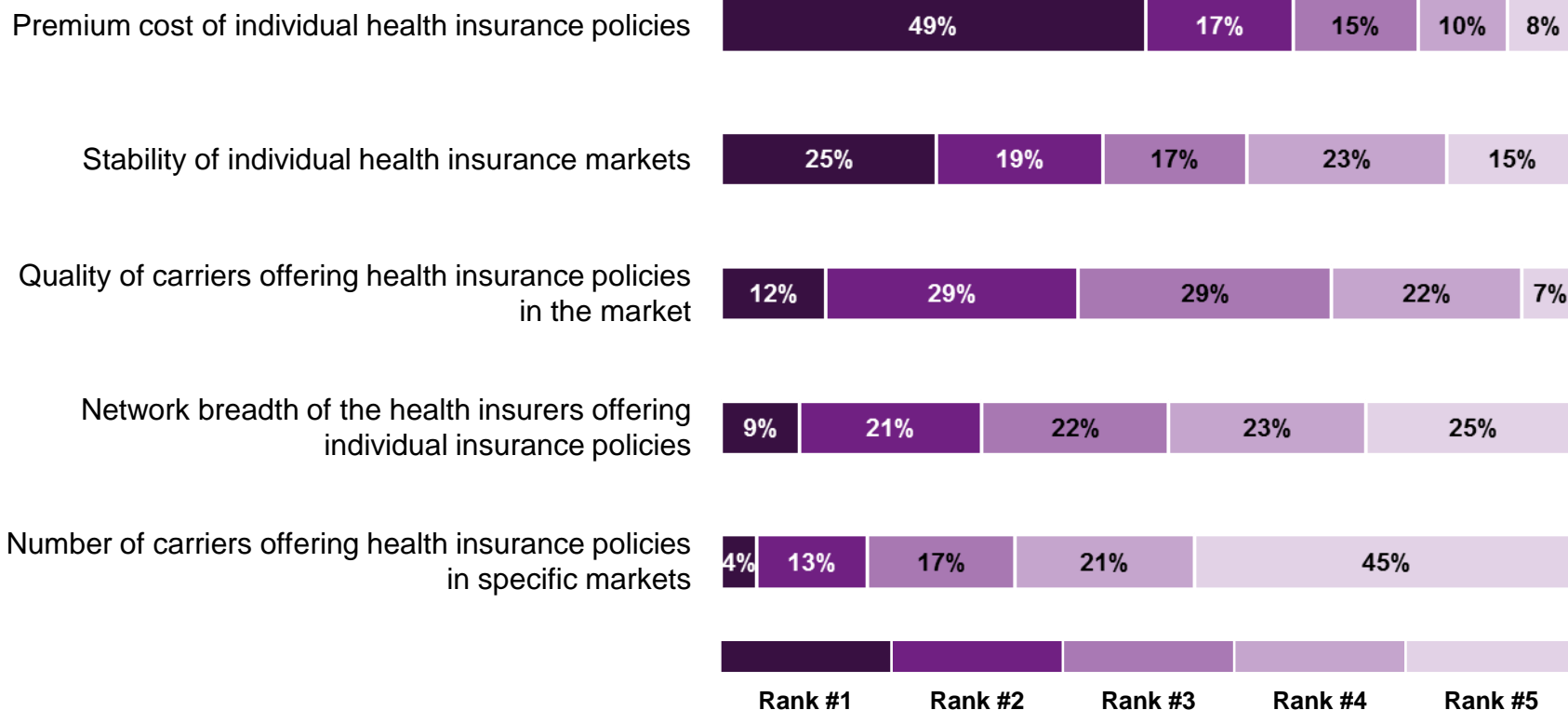
Sample: Companies with at least 100 employees

Note: Sum may not equal to 100% due to rounding issue

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Premium costs and market stability will be the most important factors for companies considering an ICHRA strategy

How do you rank the following characteristics of the individual health insurance landscape in your consideration of an ICHRA strategy for any of the above workforce segments?



Sample: Companies with at least 100 employees

Note: Sum may not equal to 100% due to rounding issue

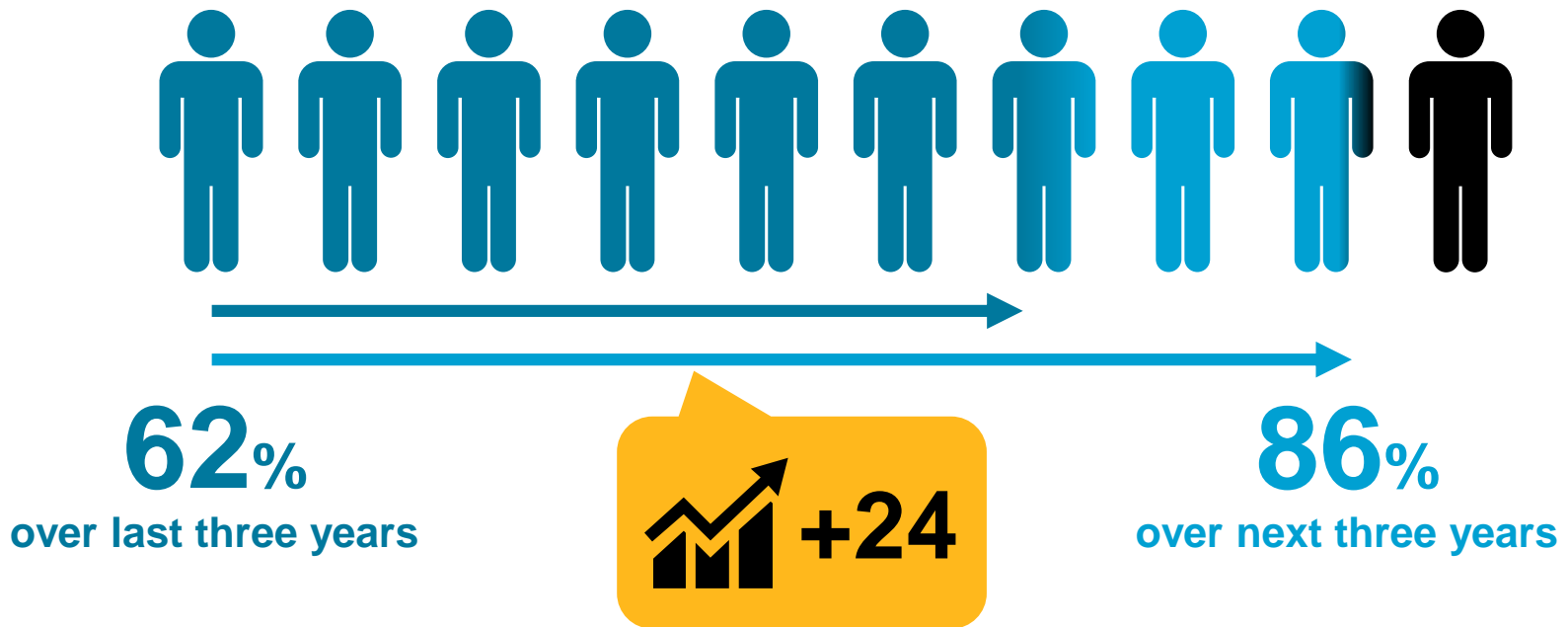
Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey



Employee experience

Employers increasingly believe the employee experience with their health and wellbeing programs is a strategic priority

To what extent has enhancing the employee experience with your health and wellbeing programs been an important priority to your organization over the last three years and will it be over the next three years?



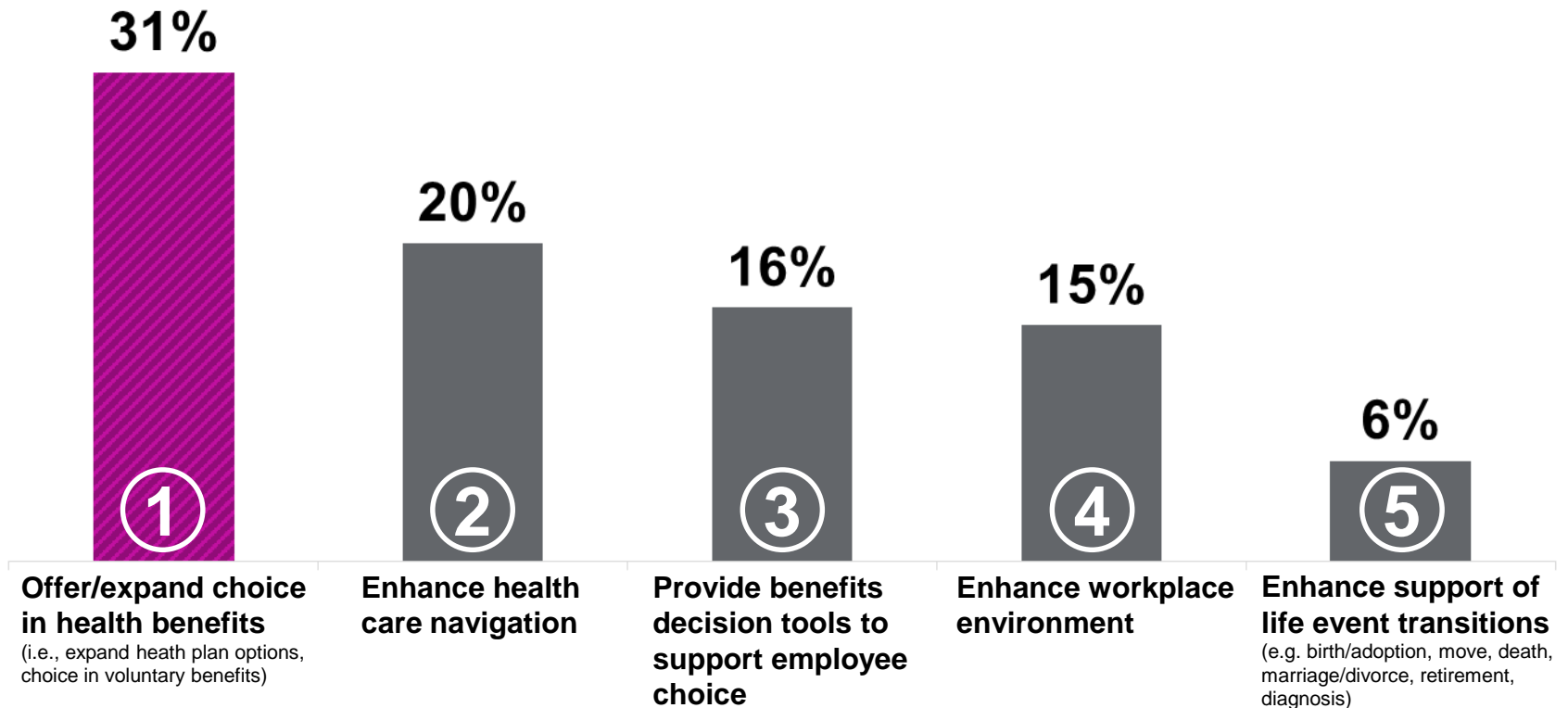
Sample: Companies with at least 100 employees

Note: Percentages indicate "To a great extent" or "To a very great extent"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Employers think it the highest priority to offer/expand choice over the next three years

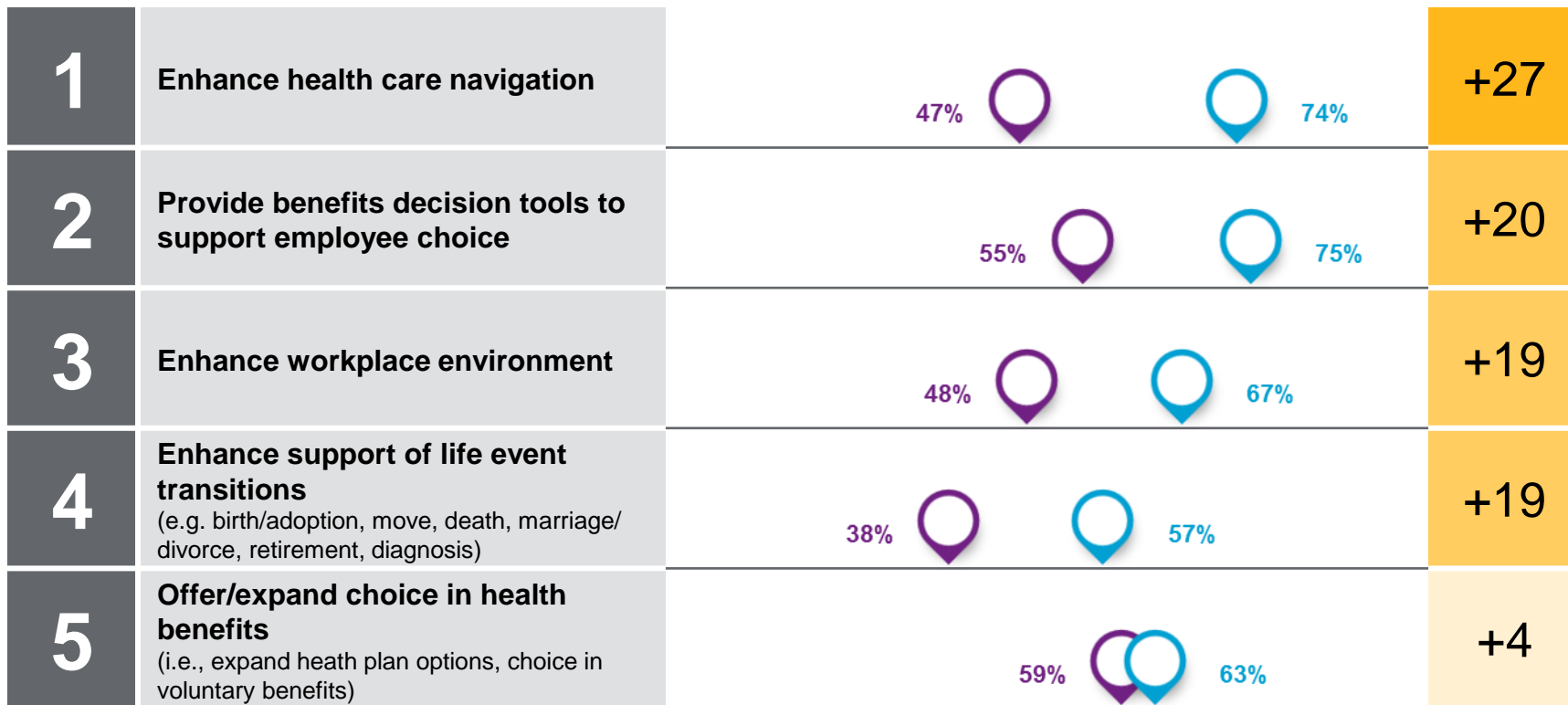
Please select your most important priority for your organization's health and wellbeing programs over the next three years



Sample: Companies with at least 100 employees
Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Yet, employers are also looking for other improvements in their health and wellbeing programs

To what extent has your organization taken actions to enhance any of the following features of your organization's health and wellbeing programs over the last three years? To what extent will the following be a priority over the next three years?



(Percent of "To a great extent" or "To a very great extent")



Actions taken **over last three years**



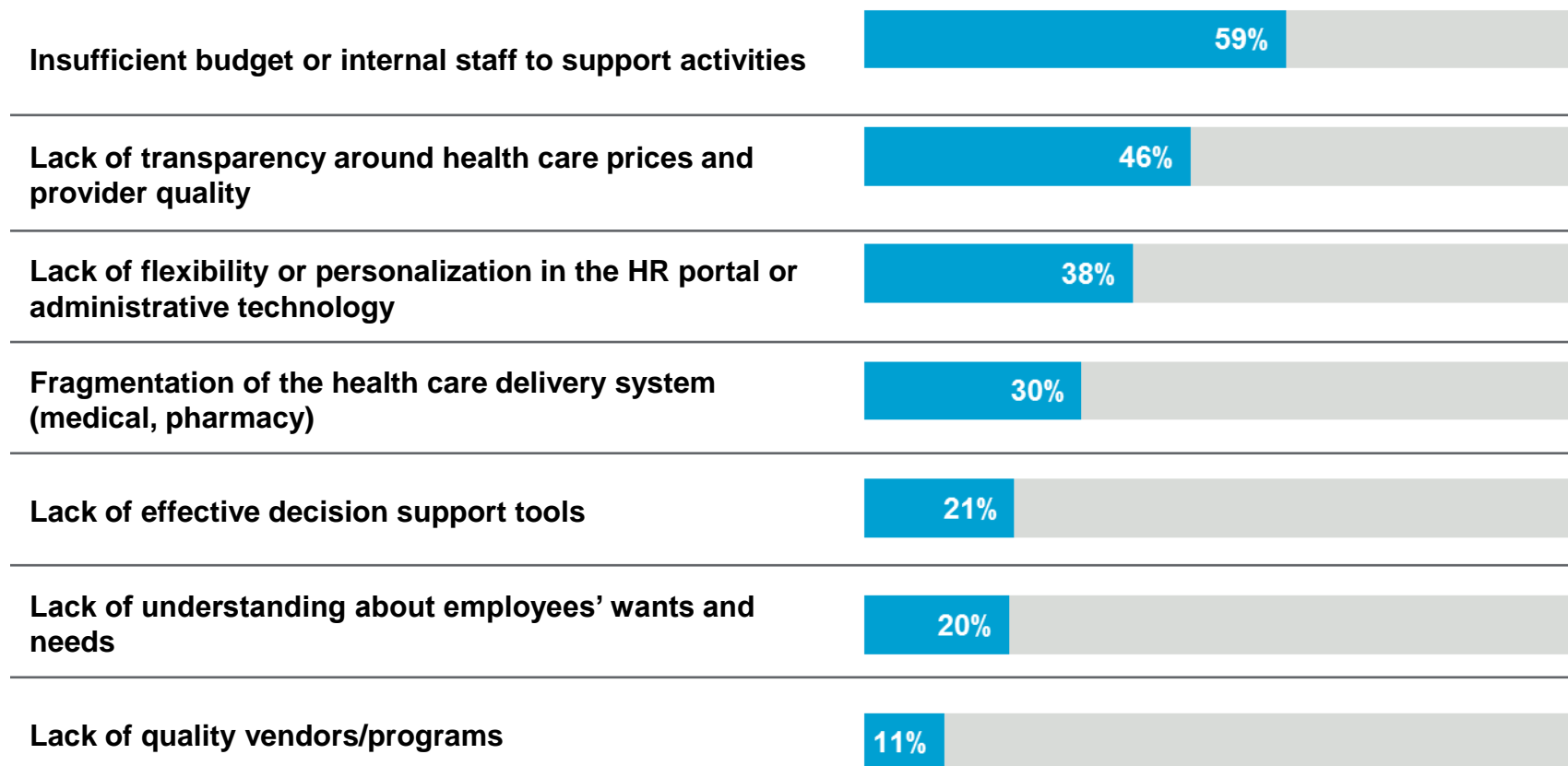
Importance **over next three years**

Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Barriers to improving the employee experience — too few resources and lack of price and quality transparency

To what extent are the following a significant barrier to improving the employee experience around your organization's health and wellbeing programs?



Sample: Companies with at least 100 employees

Note: Percentages indicate "To a great extent" or "To a very great extent"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Most employers believe they offer an appropriate amount of choice

Many also see opportunities to improve current decision-support tools

To what extent do you agree or strongly agree with the following statements?

Our organization offers an appropriate amount of choice – not too much or too little – in our benefits program

74%

Our organization understands our employees' needs as well as we understand our external customers' needs

60%

Our organization offers effective tools to help employees make informed benefits choices when enrolling in the health care programs

56%

Our organization has an effective listening strategy to understand the wants and needs of employees

46%

Workforce perks (e.g., child care services, volunteer time off, onsite conveniences, concierge services) are an essential part of the employee value proposition

45%

Our organization offers effective tools to help employees make informed decisions when using health care services

44%

Sample: Companies with at least 100 employees

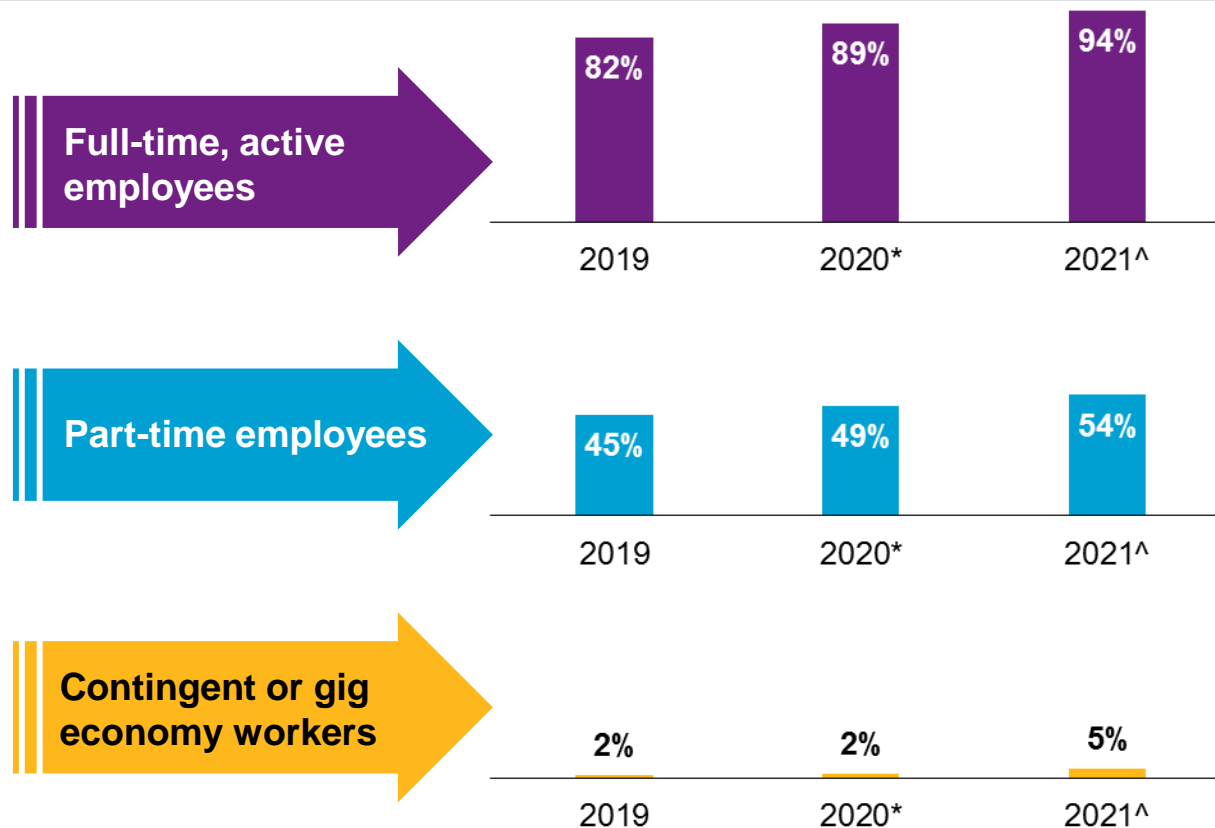
Note: Percentages indicate "Agree" or "Strongly agree"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Voluntary benefits continue to rise for full- and part-time employees

Few employers offer voluntary benefits to gig workers

Does your organization offer or plan to offer voluntary benefits to the following segments of your workforce?



Sample: Companies with at least 100 employees

Note: * "Planning for 2020", ^ "Considering in 2021"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Opportunity to enhance measurement approaches

Few employers are extensively using metrics to evaluate employee experience

To what degree does your organization use the following to evaluate your employee experience?

Employee satisfaction surveys specifically around benefits



Focus groups or virtual interactive sessions with HR/Benefits leaders



Glassdoor ratings or other similar external measures



Human centered design to evaluate the end-to-end employee experience



Vendor net promoter scores (NPS)



Employee net promoter scores (NPS)



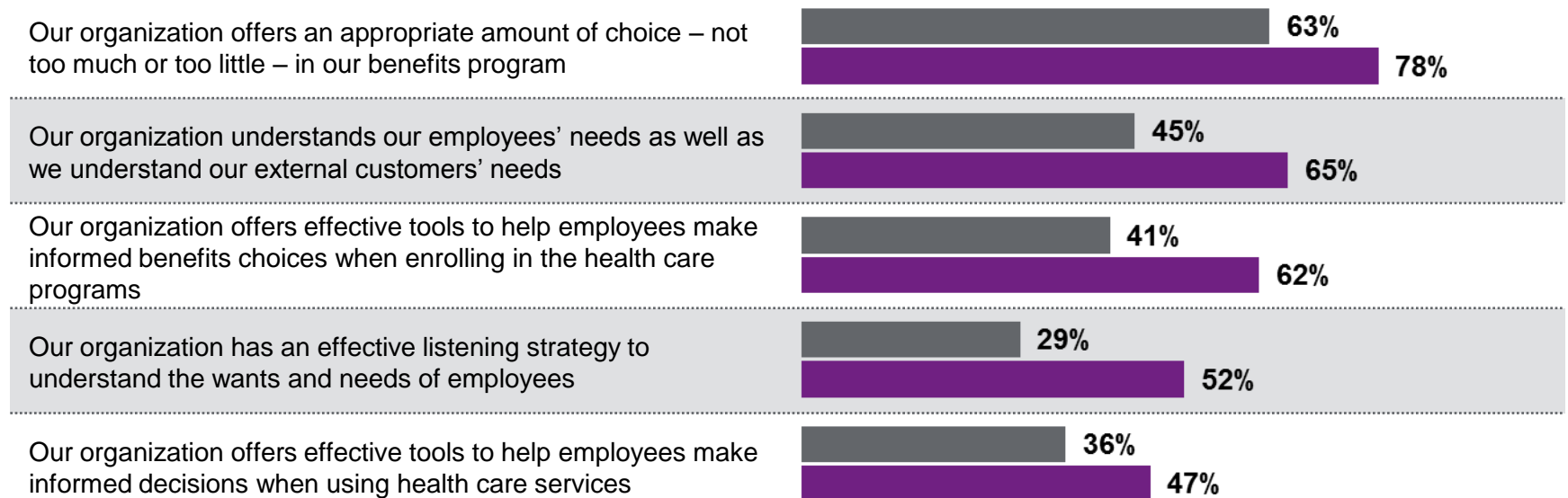
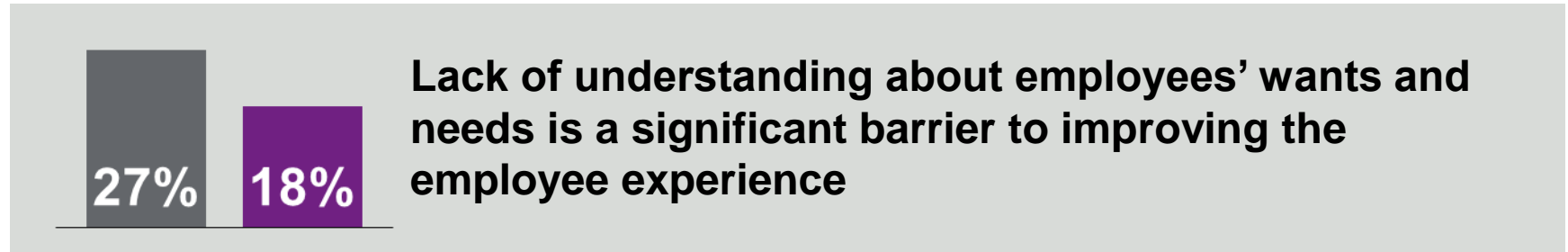
Extensively Somewhat Not at all

NPS is a metric used in customer experience programs that measures the loyalty that exists between a provider and a consumer. The provider can be a company or employer and the consumer is the customer or employee. An NPS can be as low as -100 (every respondent is a "detractor") or as high as +100 (every respondent is a "promoter"). A positive NPS (i.e., one that is higher than zero) is generally deemed good

Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Employers who evaluate the employee experience better understand their employees' needs



Use *focus groups* or *virtual interactive sessions*, *human centered design*, or *employee NPS* somewhat or extensively?

- None of the these
- Any of the these

Sample: Companies with at least 100 employees
 Note: Percentages indicate "Agree" or "Strongly agree"
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey



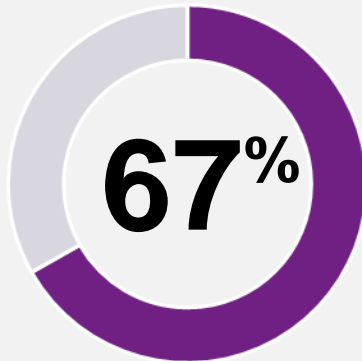
Decision-making support

Currently, employers emphasize education and communication to support informed benefits decisions

To what extent does your organization prioritize the following to help employees make informed benefits decisions?

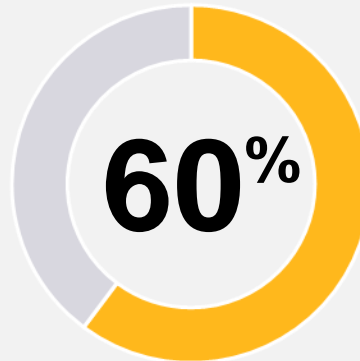
Education and communication

Offer online or in-person training, education, and provide personalized communication to make more informed decisions



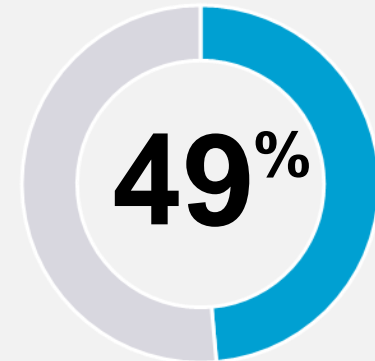
Product simplification

Limit benefits choices to a set of meaningful options based on the needs of the workforce



Decision support and navigation tools

Offer tools that support benefits choices and help make informed decisions when using health care services



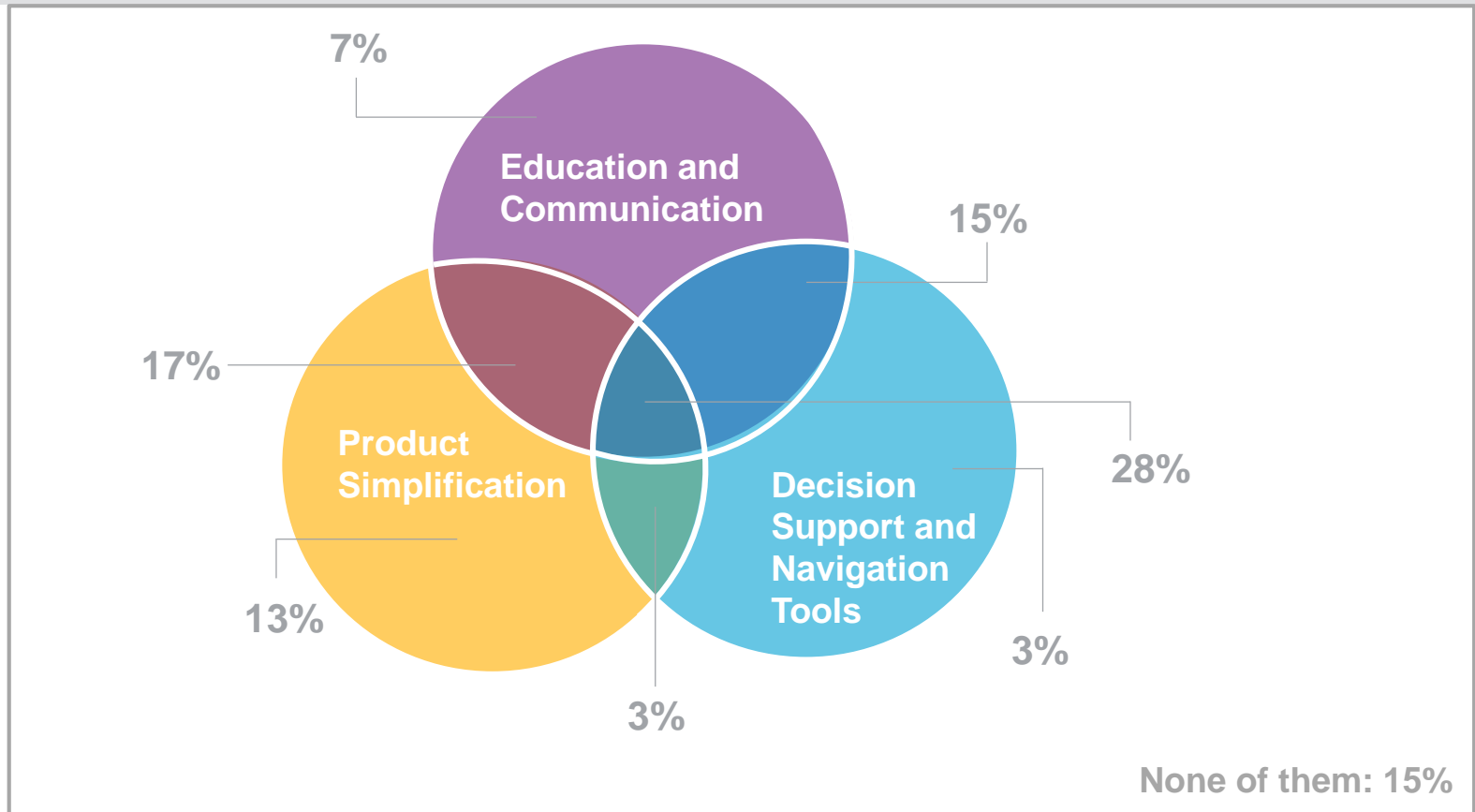
Sample: Companies with at least 100 employees

Note: Percentages indicate "to a great extent" or "to a very great extent"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

More than one quarter of employers take a holistic approach to helping employees make informed benefits decisions

To what extent does your organization prioritize the following to help employees make informed benefits decisions?



Sample: Companies with at least 100 employees

Note: Percentages indicate "to a great extent" or "to a very great extent"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Decision support and navigation tools gain traction over the next three years

Please rank the following in terms of your most important priorities over the next three years

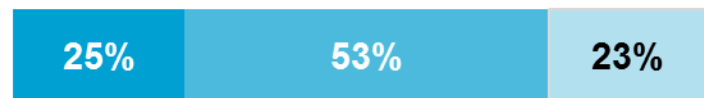
Education and Communication

Offer online or in-person training, education and provide personalized communication to make more informed decisions.



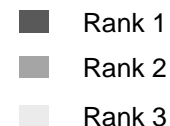
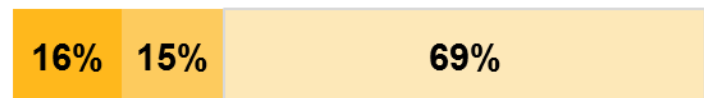
Decision Support and Navigation Tools

Offer tools that support benefits choices and help make informed decisions when using health care services.



Product Simplification

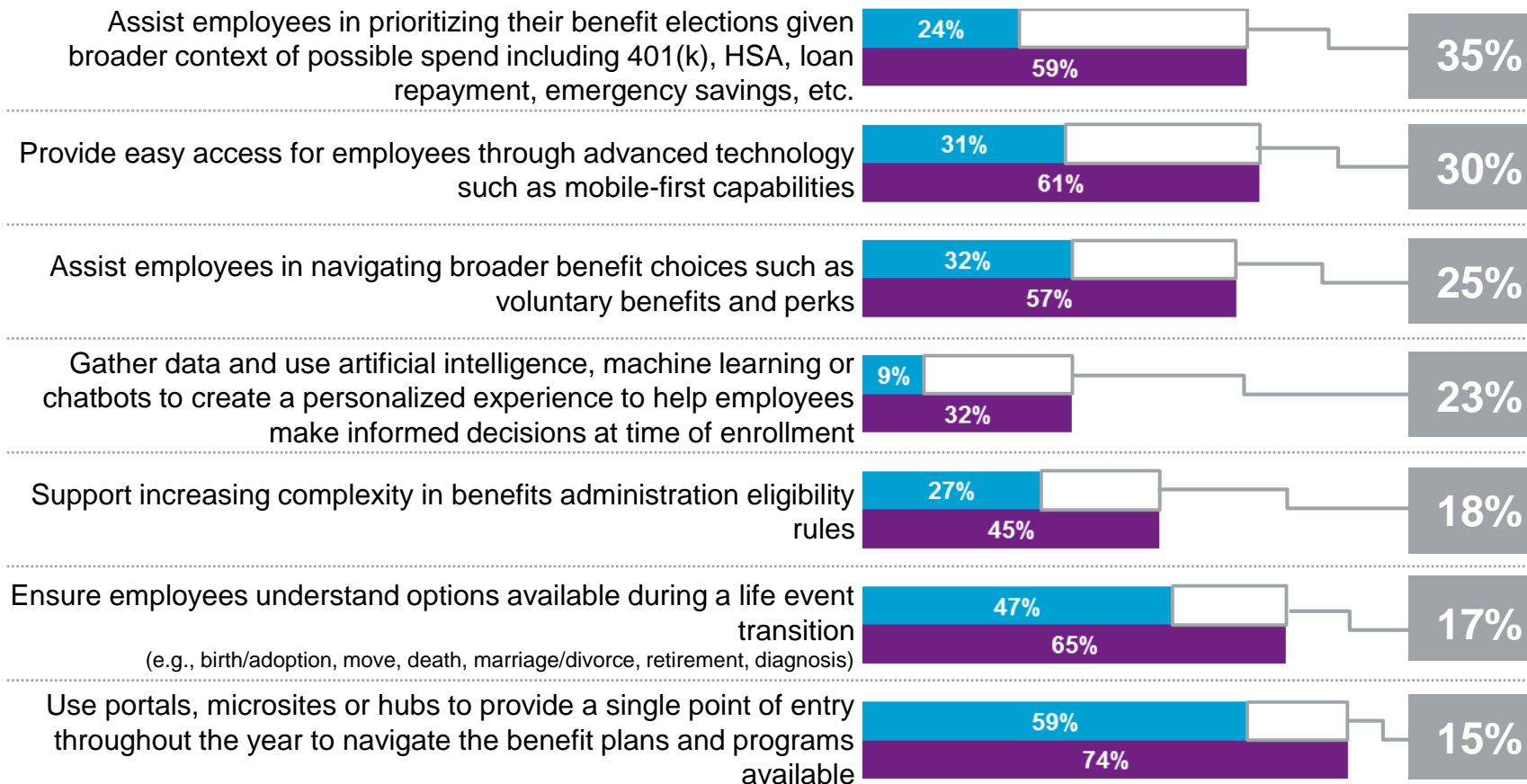
Limit benefits choices to a set of meaningful options based on the needs of the workforce.



Sample: Companies with at least 100 employees
Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Employers will take many more actions over the next three years to enhance various features related to decision support

To what extent has/will your organization taken actions to enhance any of the following features related to employee decision support over the last/next three years? (Percent of “To a great extent” or “To a very great extent”)



Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

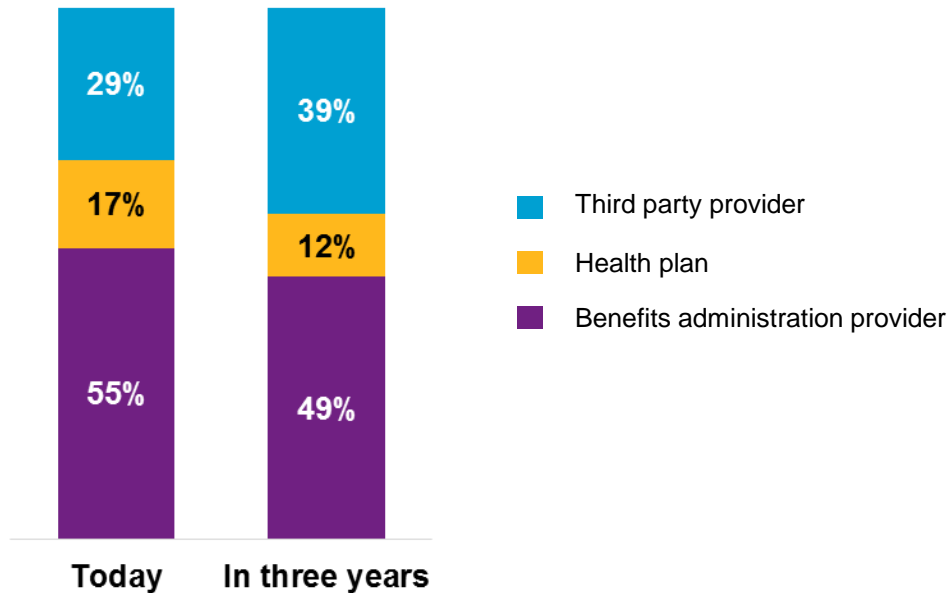
■ Last three years ■ Next three years

Today, employers partner with benefits administration providers to support enrollment choices and with health plans for navigation

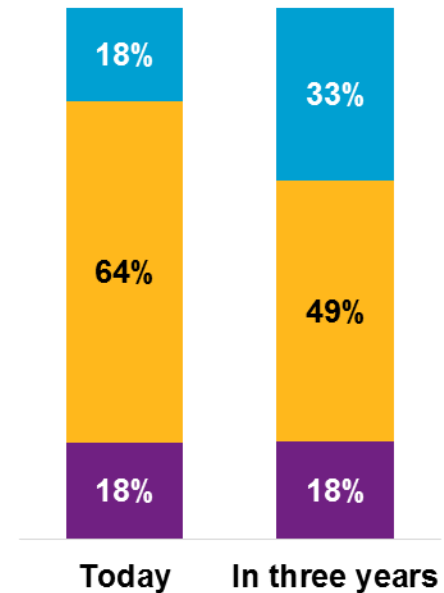
An increasing number of employers will partner with third party providers in three years

Who does your organization primarily partner with today to provide personalized tools to support benefits choices and decisions when using health care services? Who do you plan to partner with in three years?

Provide benefits decision tools to support employee choice at the time of enrollment



Enhance health care navigation when using health care services



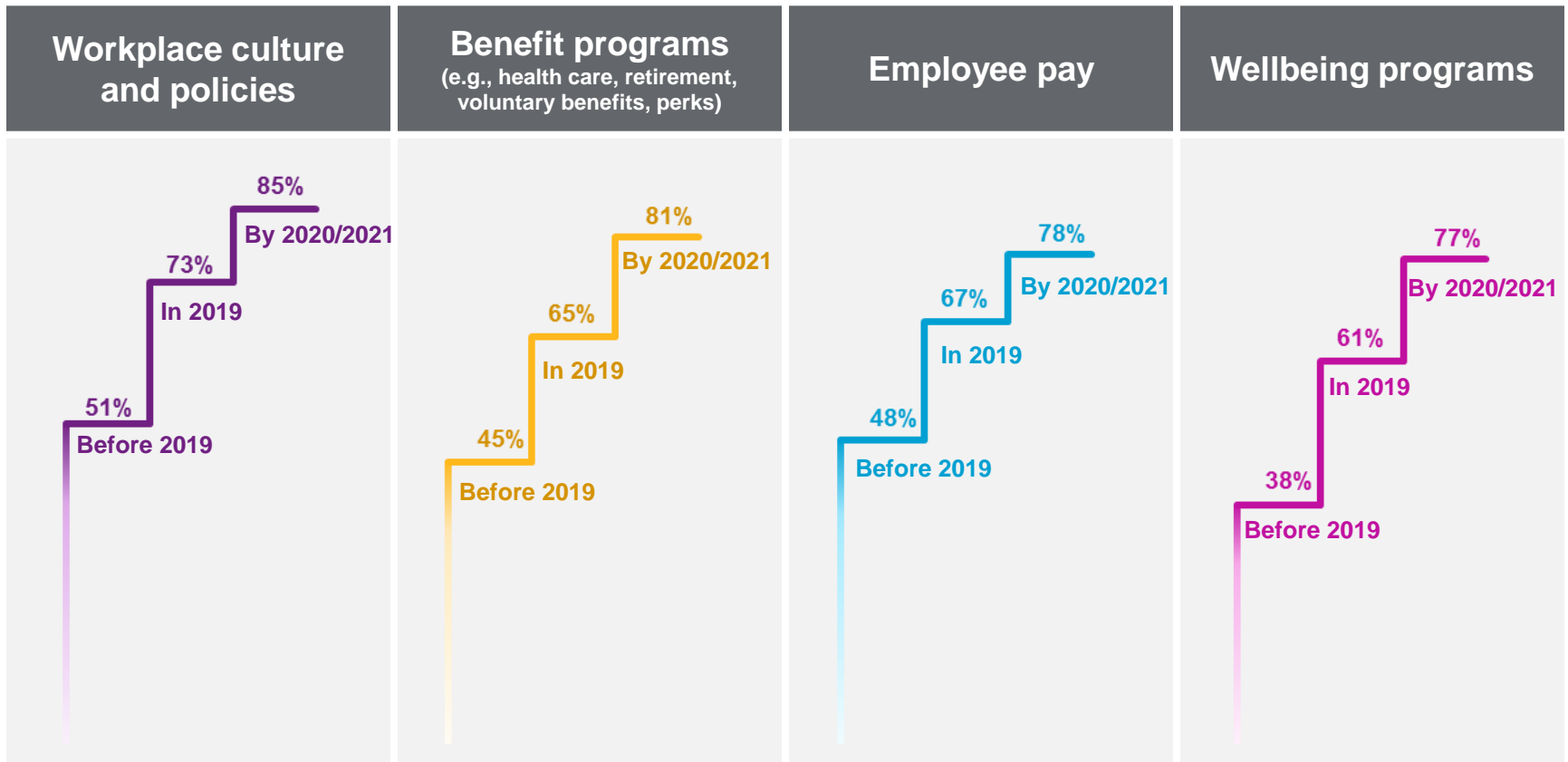
Sample: Companies with at least 100 employees
 Note: "Don't offer" removed
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

An aerial photograph of a tropical landscape featuring terraced rice fields. The fields are arranged in curved, concentric patterns on a hillside, with some sections appearing to be filled with water, reflecting the sky. The surrounding area is lush with green forest, including several palm trees. A small river or stream flows through the center of the image. The overall scene is vibrant and scenic.

Inclusion and diversity

The majority of employers have or will conduct assessments of their pay, benefits, and culture for their inclusion and diversity strategy

Has your organization conducted or does it plan to conduct an assessment to determine if the following are supportive of your inclusion and diversity strategy?

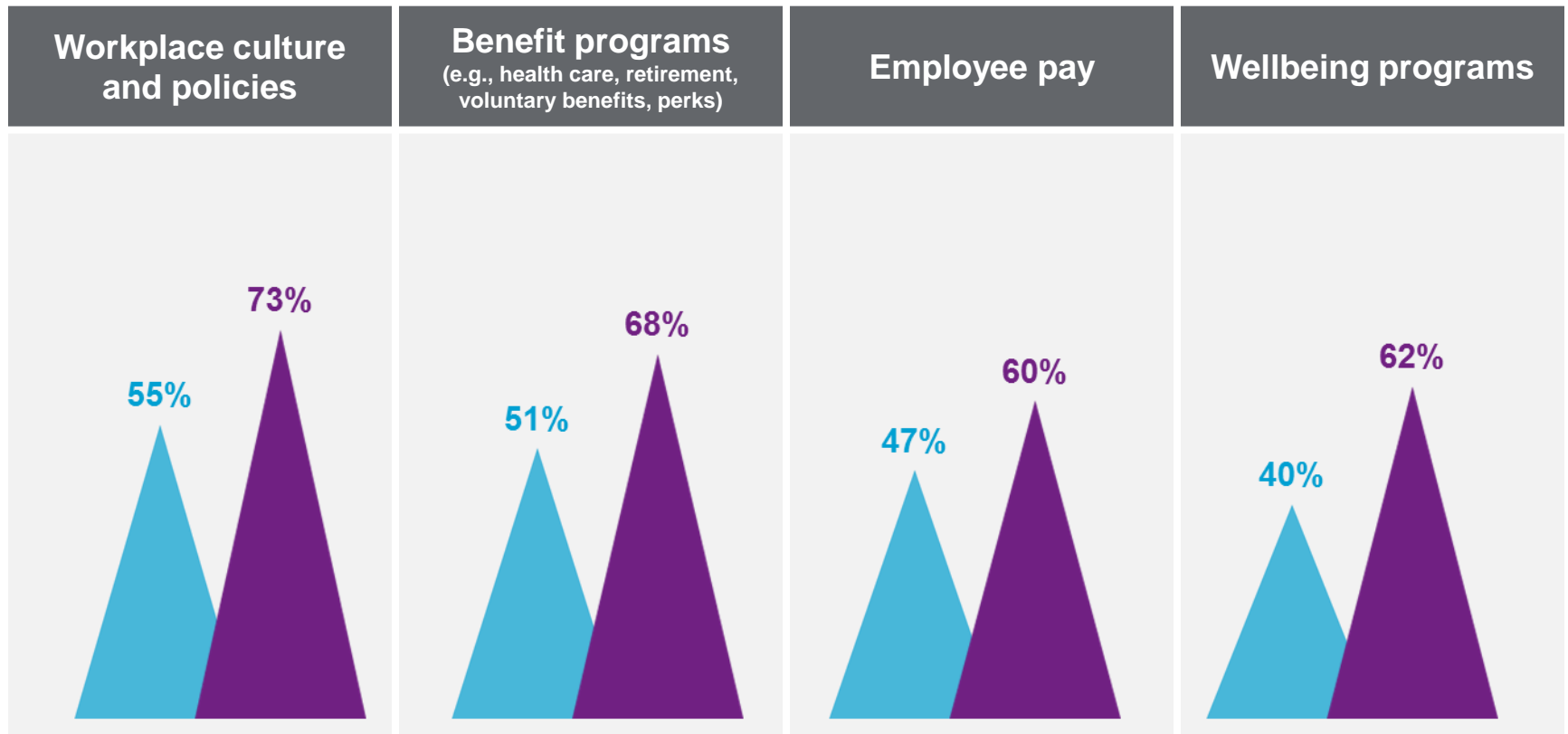


Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Employers take steps in various areas to promote inclusion, diversity and equity

To what extent has your organization taken steps over the last three years to promote inclusion, diversity, and equity across the following areas? To what extent will your organization take steps over the next three years?



Sample: Companies with at least 100 employees

Note: Percentages indicate "To a great extent" or "To a very great extent"

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

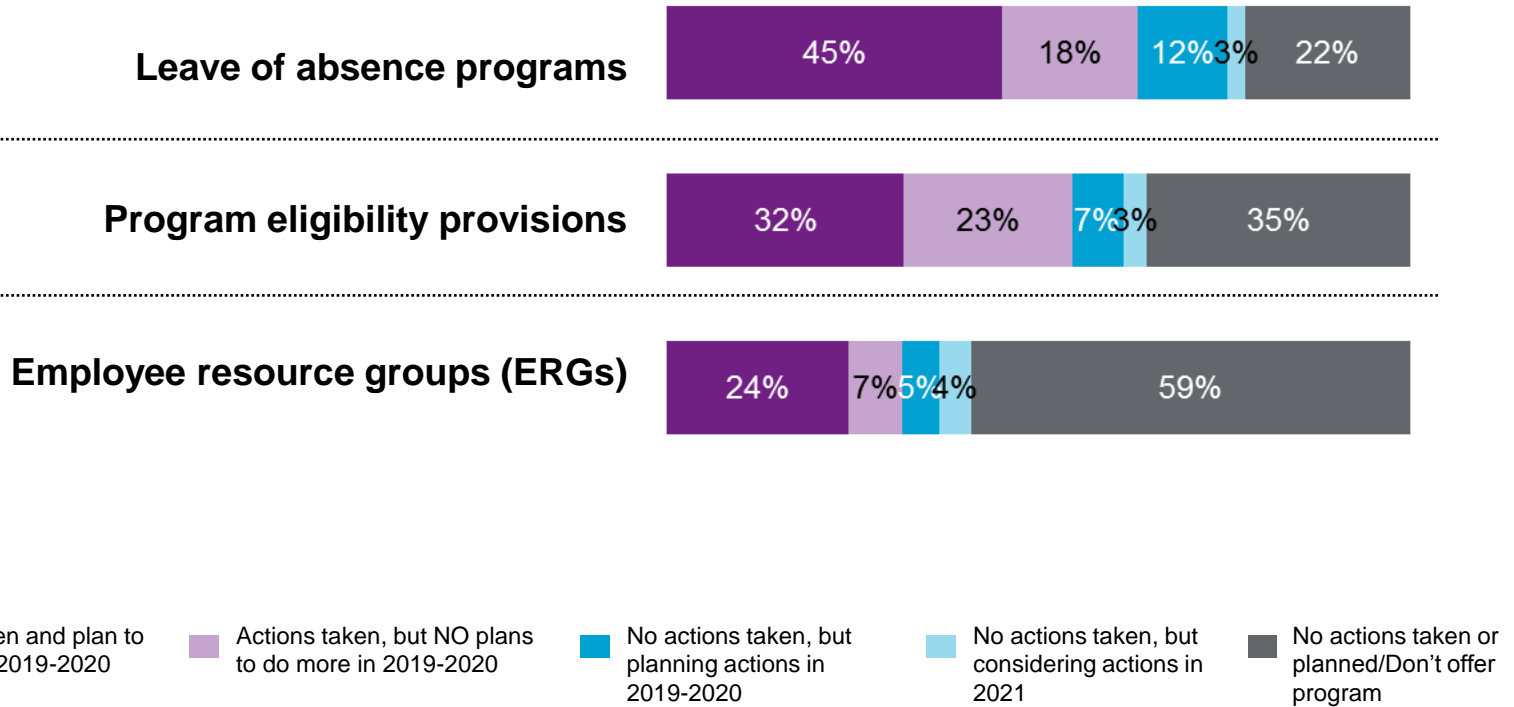
▲ Last three years

▲ Next three years

Leave of absence programs have been and will continue to be a cultural touchstone

Has your organization taken actions around the following benefits plans, programs and policies to ensure that they support the business objectives around inclusion and diversity and does it plan to do so in the next few years?

Workplace culture and policies

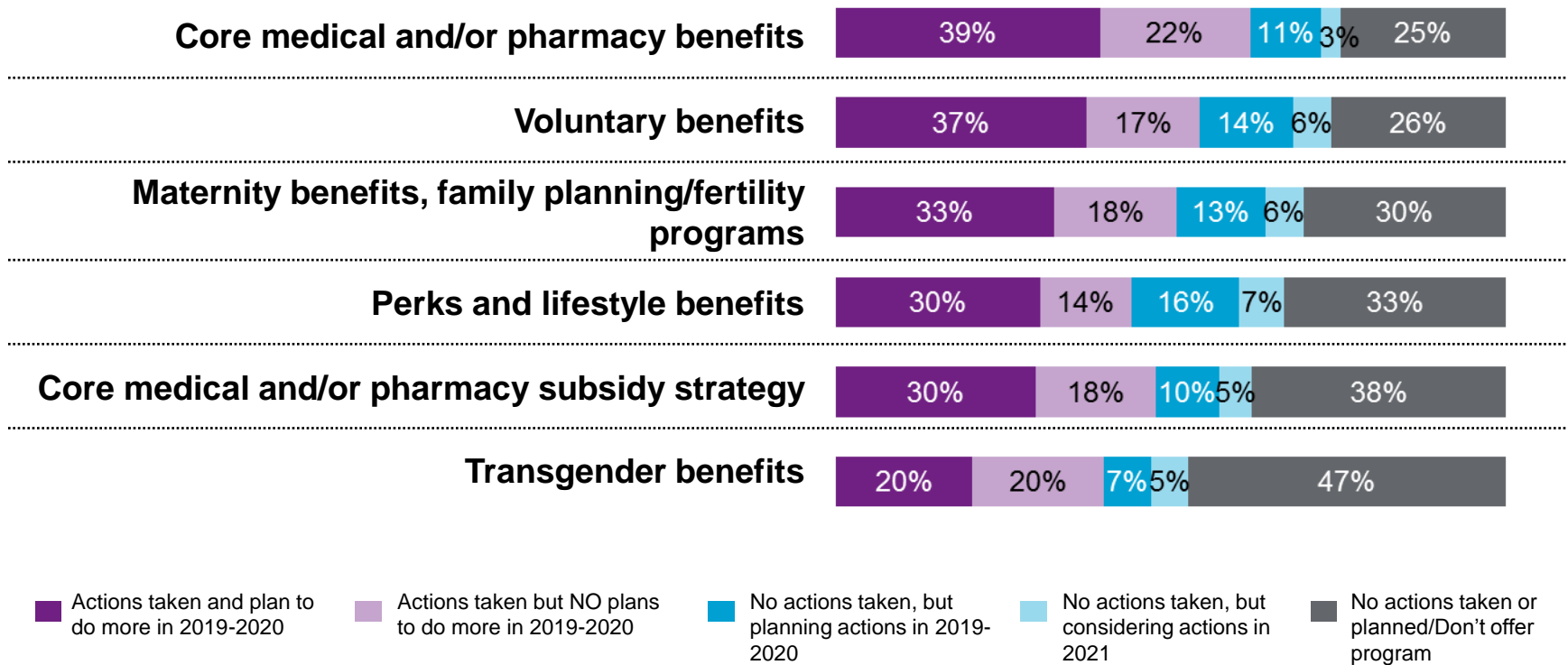


Sample: Companies with at least 100 employees
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

At least half of employers are taking or plan to take action in a broad array of benefits in support of I&D

Has your organization taken actions around the following benefits plans, programs, and policies to ensure that they support the business objectives around inclusion and diversity and does it plan to do so in the next few years?

Benefit programs



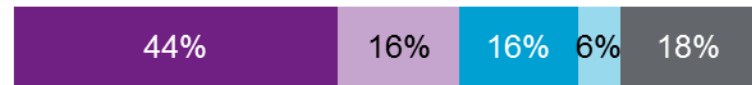
Sample: Companies with at least 100 employees
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

At least half of employers have taken and/or plan to take action on a variety of wellbeing programs in support of I&D

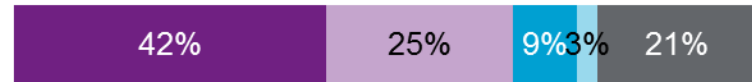
Has your organization taken actions around the following benefits plans, programs and policies to ensure that they support the business objectives around inclusion and diversity and does it plan to do so in the next few years?

Wellbeing programs

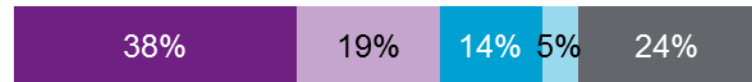
Financial planning (health, emergency savings, retirement)



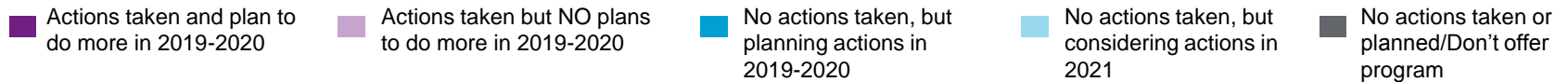
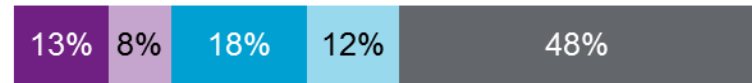
EAP



Mental health and substance abuse



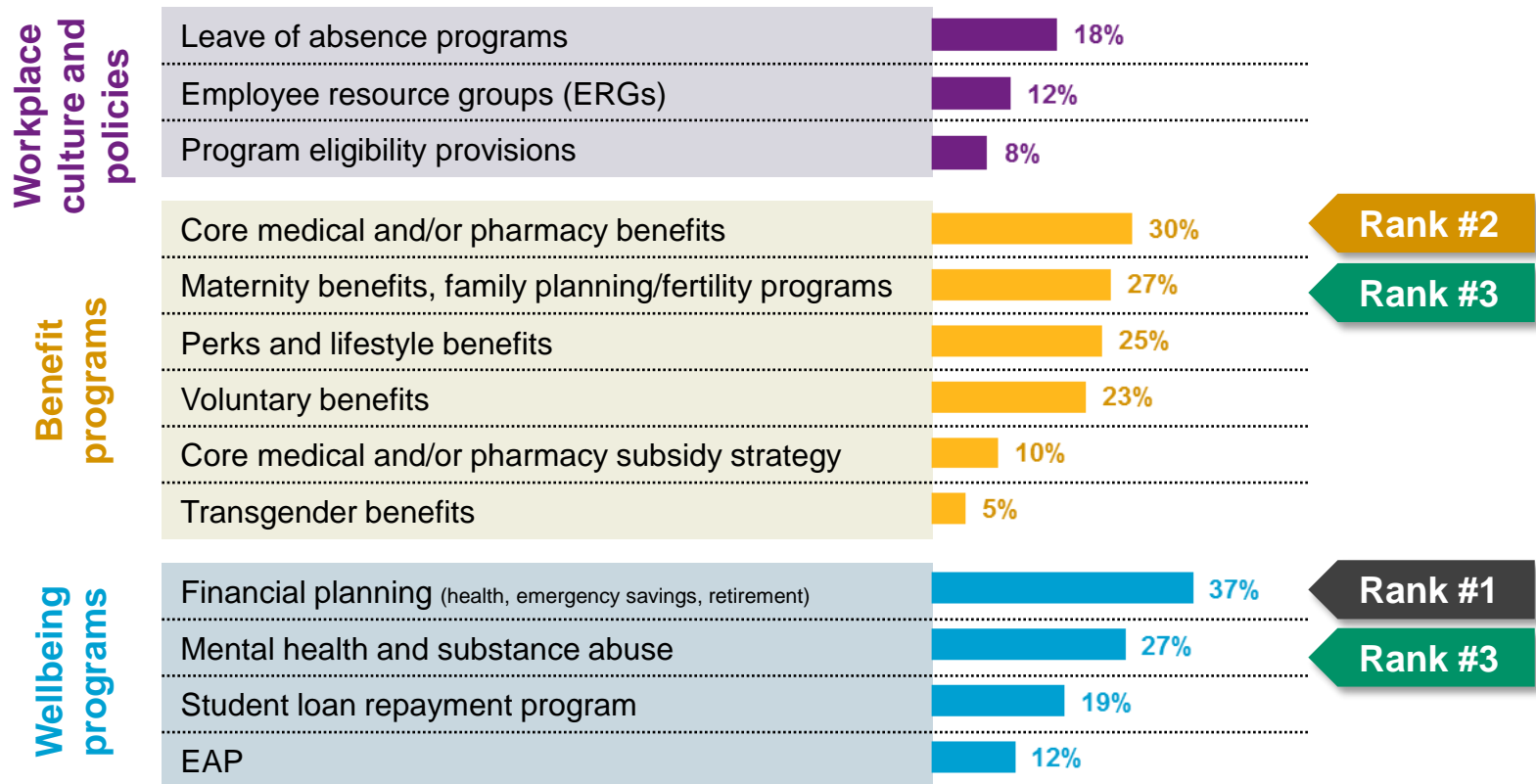
Student loan repayment program



Sample: Companies with at least 100 employees
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Financial planning, core medical, and maternity/family planning are the most important I&D priorities over the next three years

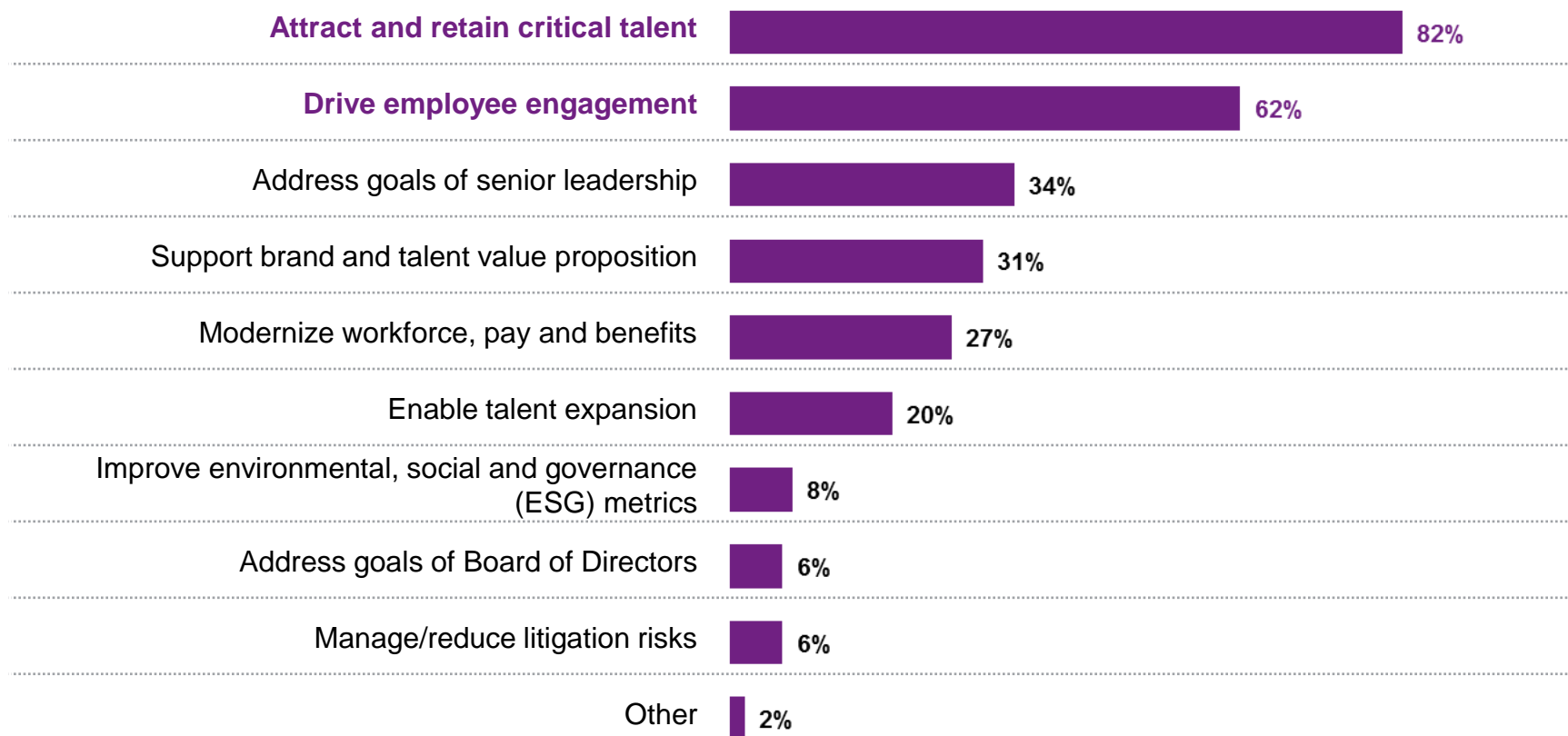
Which of the following areas will your organization prioritize over the next three years to support your business objectives around inclusion and diversity? *(Percent of selected as top three priorities)*



Sample: Companies with at least 100 employees
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

Top reasons I&D is a priority — attract and retain critical talent and boost work engagement

Which of the following are the most important factors behind your organization taking action to promote inclusion, diversity and equity across your workforce? *(Percent of selected as the three most important factors)*



Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

An aerial photograph of a desert canyon. A dirt road winds through the landscape. A person is walking on the road, and a vehicle is parked nearby. The canyon walls are layered with sedimentary rock, showing various shades of brown and tan. The background shows some green vegetation on a hillside.

Behavioral health

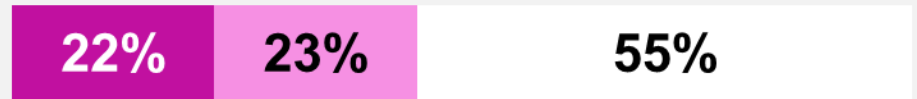
Significant opportunities exist for employers to do more around behavioral health and address opioid and suicide issues

Has your organization taken or plan to take any of the following actions?

Mental/behavioral health



Opioid issue



Suicide issue



■ Actions already taken or planned for 2019*

■ Considering actions for 2020/2021

*Percentages indicate "Actions taken before 2019" or "Actions taken in or planned for 2019"

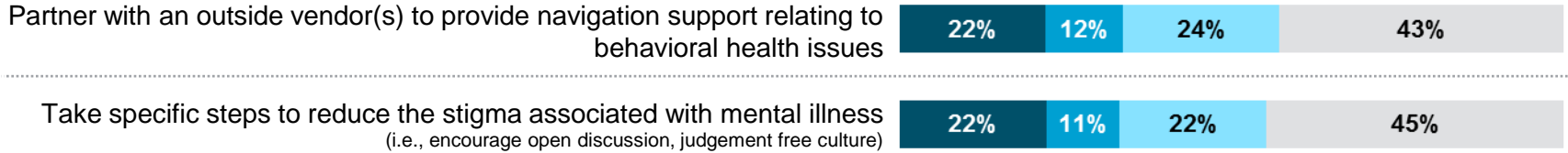
Sample: Companies with at least 100 employees

Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey

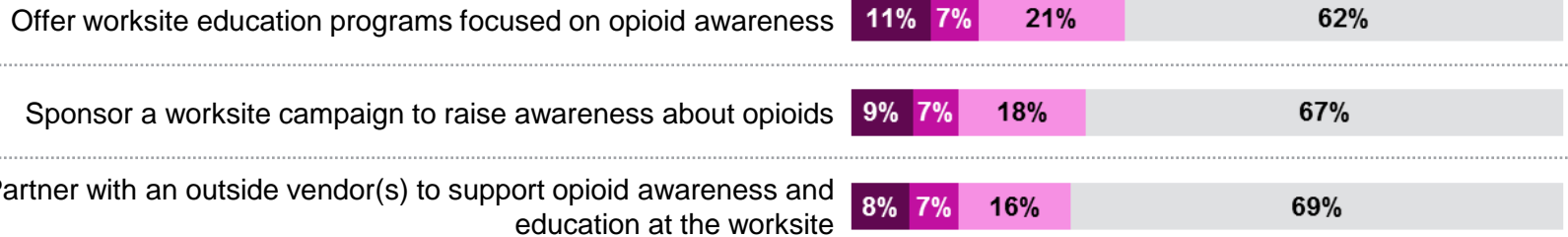
There are a variety of tactics employers to address opioid and suicide issues, but adoption is currently limited

Has your organization taken or plan to take any of the following actions?

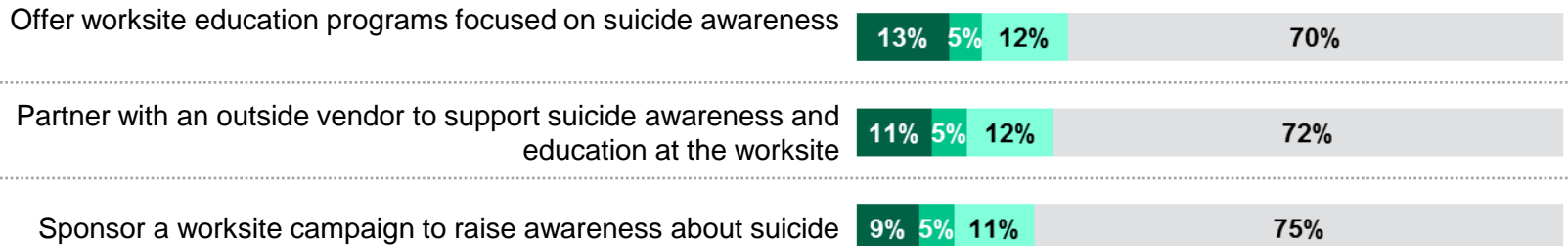
Mental/behavioral health



Opioid issue



Suicide issue



Actions taken before 2019
 Actions taken in or planned for 2019
 Considering actions for 2020/2021
 No actions taken or planned

Sample: Companies with at least 100 employees
 Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey