



Engagement is Key

How to talk to your employees about their health

In today's dynamic health care market, employers continue to look for new ways to curb spending and regain control of their health plan investment. For some employers, this means going directly to the source of the spending – their employees.

"Healthy employees are happier and more productive," says Bridgette Bock, Sales and Retention Executive at HealthLink, Inc.

"Plus, without employee engagement, health and wellness and cost reduction programs are not effective. That's why more employers are trying to make an impact by talking to their employees about their health."

Why is it important to communicate with your employees about their health?

Communicating with your employee population about their health and different strategies for staying healthy is vitally important because it helps keep the cost of care down. The typical consumer is not in the health care industry, so they may not be aware of the impact that their health has on their out-of-pocket spending or the impact it has on the cost of the health plan. Employers who educate their employees about the programs and services available to them as well as best practices for staying healthy tend to have more success with their cost management strategies. Employers also have the unique opportunity to help their employees become more educated consumers by encouraging them to shop

around and ask questions they may not have thought of on their own.

Do employers have more of an obligation/responsibility to do this than previously?

Absolutely. When an employer self-funds their health plan, it's their money paying the claims, so they usually have more of a stake in keeping costs down. Self-funded employers are more likely to promote different incentive programs to engage employees and control costs. However, with today's rising cost of health care, even employers with fully-insured health plans should be taking an active role in talking to their employees about their health and educating them about the effect it has on costs.

What information is often misunderstood or not communicated when it comes to health and wellness plans?

Many employees don't know that the majority of health plans cover standard wellness/preventive services at 100%, meaning there is no out-of-pocket cost to them. Employees also wrongly assume that if they never go to the doctor for a checkup, they are saving money for the health plan. In reality, these employees may cost the health plan even more if they end up with health issues that could have been detected and treated through preventive visits. Transparency is another topic that is getting more attention but is still often misunderstood. Employees should be aware of the different transparency tools available

to help them determine the costs of services so they can shop around and select the doctor or facility that is right for them.

What are the best methods and means to reach employees? Does certain information work better in a particular format?

When deciding which methods may be most successful in reaching employees, it's best to look directly at the employee population. Who are they? What do they do? Where are they located? Employers should communicate with employees via the means that is best for the employees. For example, a large company with a diverse employee population may depend on their company intranet site or blog to distribute information. A smaller company may find that posting information in the break room is most effective. The method of communication should be unique to the workforce.

What else should business owners know?

Effective cost management entails more than simply adding a product to your health plan. Engagement really is key to success. Employees should also understand that just because a doctor or hospital takes your insurance, doesn't necessarily mean they are in-network for your plan. If nothing else, an employer should educate their employees about the tools available to them to find in-network doctors and alternatives to the emergency room.