How new digital solutions can enhance wellness programmes globally

Eric Butler
Director Global Health & Wellness

GENERALI
Employee Benefits Network

For further information visit
www.geb.com

Eric is responsible for Generali Employee Benefits (GEB) worldwide group medical insurance portfolio. In this role he is very focused on increasingly insightful global reporting capabilities that allow multinational companies to consider appropriate initiatives to mitigate medical trends and cost drivers discovered from such analytics.

Based in London, but originally from the USA, Eric has nearly 30 years of experience in international medical insurance working directly in a variety of countries within Europe, Asia and Latin America.

The latest digital approaches are breaking down traditional cost and implementation barriers to company-wide, global health and wellbeing solutions.

Now, affordable wellness initiatives are available in markets where costs historically wouldn't have made usual wellness return on investment (ROI) calculations work. This creates an opportunity for employers to consider a greater role in engaging their employees in health and wellbeing initiatives across the globe.

It couldn't come at a better time.

Corporate altruism, coupled with employee voice, choice and flexibility are fast becoming pre-requisites in a fiercely competitive labour market.

Faced with the requirement to achieve more with already squeezed budgets and low wage growth, whilst also showing the outside world that they're helping to solve some of society's biggest healthcare issues, employers are under serious pressure.

HR goals when implementing wellness programmes
Generali Employee Benefits (GEB) recently took part in a wellness webinar with HR Grapevine, conducting a poll amongst attendees to find out their primary goal when implementing wellness programmes: engaging employees came out top with 65% of the vote, followed by productivity and altruistic reasons. At the bottom came 'reducing claims / premiums' at only 9%.
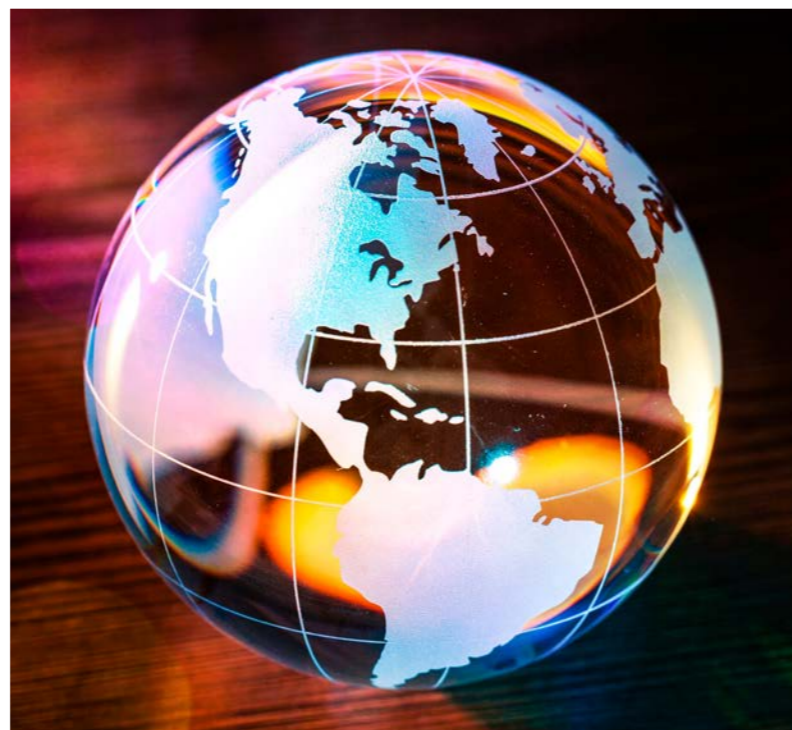
It's interesting to see that HR are managing to hold steadfast to their employee advocacy roots, in spite of the many business pressures they face, but the somewhat harsh reality of the matter is that in order to gain CFO approval for initiatives, it's also important to get to grips with the cost aspect.

The issue of an ageing workforce and associated complex healthcare needs has ensured a concerted effort worldwide to break down barriers to essential care and support. Employers have a significant role to play in this regard: a role that will not only help on a societal level but will also help ensure business success.

Global healthcare trends
Non-Communicable Diseases (NCDs) – the kind of things that are connected with lifestyle issues – are now responsible for around 70% of all deaths globally. Thirty eight per cent of those deaths are people aged 30 – 69 years old. Eighty per cent of those deaths occur in low- and middle-income countries. Here are some of the underlying facts and figures:

- Worldwide obesity has nearly tripled since 1975, according to the latest WHO figures. In 2016, more than 1.9 billion adults, 18 years or older, were overweight. Of these, over 650 million were obese.

- The WHO also reports individuals are moving less, increasing the risk of all-cause mortality. Globally, 23% of adults aged 18+ years were insufficiently active (men 20% and women 27%).

- The Willis Towers Watson 2018 Global Medical Trends Survey revealed that cancer, cardiovascular and respiratory conditions are expected to represent the top three issues globally over the next five years.

- In Europe, stress contributes to half of all working days lost yet only about 30% of organisations have procedures in place for dealing with such risks, according to the EU Survey of Enterprises on New & Emerging Risks.

How do you target wellbeing initiatives on a global scale?
First and foremost, it's essential to have a means of matching initiative to need.

Analysis of healthcare cost data doesn't always gel with global problems. In Hong Kong, for example, the biggest societal issues are cardiovascular disease and diabetes, yet because of the way medical insurance is structured, these issues aren't highlighted in claims analysis. Instead, claims data shows that conditions related to 'respiratory systems' are the biggest cost drivers.

Plus, this is obviously only capturing the health issues of those who claim, as opposed to the problems people are living with on a day-to-day basis that might be contributing towards absence and presenteeism.

Digital solutions, on the other hand, are fully inclusive of everyone. Until now though, such solutions were usually designed for a first world market. Thankfully there are now solutions on the market - such as that offered by Tictrac who participated in the aforementioned webinar - that are fully automated and low cost, therefore accessible to a mass audience.

This brings multiple advantages to companies, including:

- Daily engagement and dialogue with employees.
- Personalisation: the ability to target campaigns towards people at risk of various conditions – for example, targeting initiatives towards those with a BMI >30 to help those at risk of diabetes.
- Encouraging and supporting people to take greater control of their own health, including working on those habits that might be hindering them from achieving a health goal.
- Helping employers achieve return to work objectives.

Choice & flexibility key
Such platforms and tools help ensure engagement by allowing for personalisation, choice and flexibility: all aspects that employees are crying out for. Willis Towers Watson's latest Global Benefits Attitudes survey found that those employees with choice and flexibility were twice as likely to feel their benefit programme met their needs.

Equally, a move away from a one-size-fits-all approach would also help meet the WHO's universal healthcare goals, shifting from health systems designed around diseases and institutions to health systems designed around and for people.