

Health Equity

GPBCH: 2023 Wellness Summit

Vikki Walton, MBA
Health Equity Leader

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A business of Marsh McLennan



Today's discussion

Agenda

Goals

1

Overview of Health Equity and DEI in benefits

2

Employer strategies and benchmarking

3

Health Equity framework, data capture and solutions

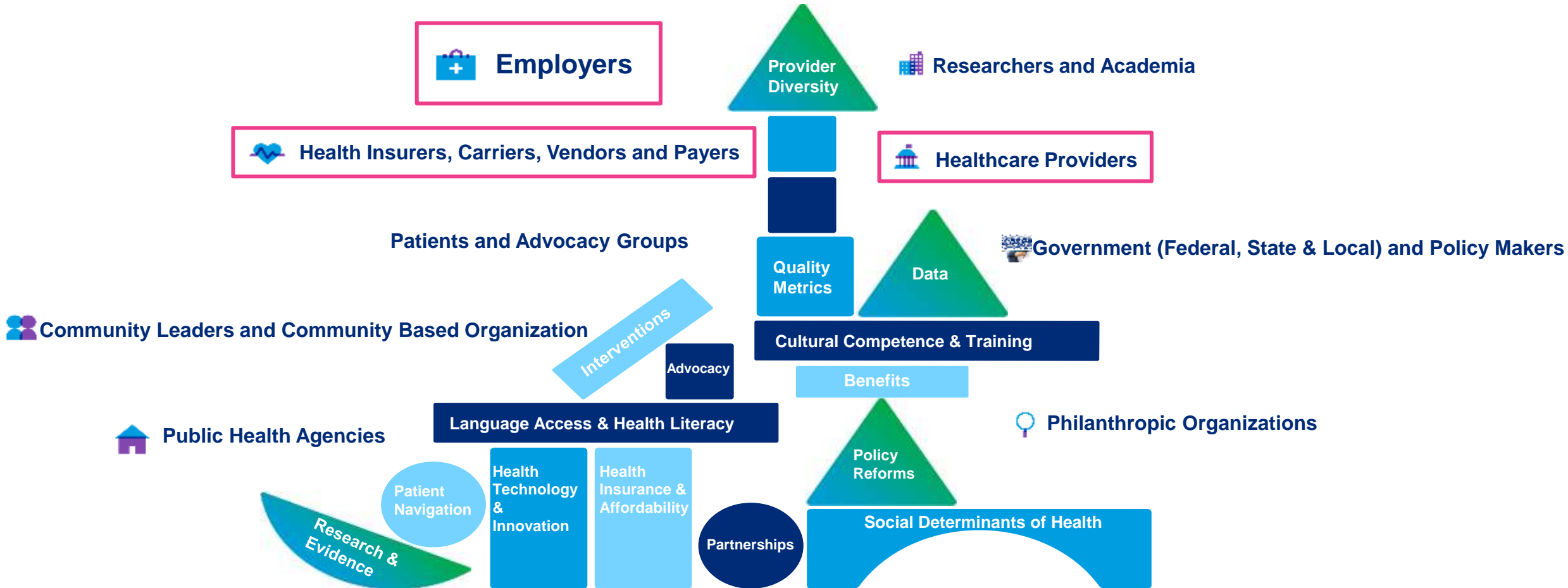
- Understanding of Health Equity areas of focus
- Gain familiarity on ways to advance Health Equity
- Review employer strategies and benchmarking data
- A call to action by employers

Overview of Health Equity & DEI in Benefits



Health Equity ecosystem consists of various stakeholders who play crucial roles in addressing health disparities and promoting equitable healthcare

Health Equity Ecosystem



Interconnected Key Terms

The pandemic and social injustice have shifted the **needs and priorities** of today's employers and their employees



Diversity, Equity and Inclusion (DEI)

A framework that seeks to promote the fair treatment and full participation of all people. Focus areas include: Career, Wealth, Health

Health Equity

Health equity means the attainment of the highest level of health for all people, where everyone has a fair and just opportunity to attain their optimal health regardless of race, ethnicity, disability, sexual orientation, gender identity, socioeconomic status, geography, preferred language, or other factors that affect access to care and health outcomes¹

Health Disparities

Preventable differences in the health of one group over another as the result of factors such as race, sexual orientation, gender, disability, age, socioeconomic status, or geographic location²

Social Determinants of Health

Health outcomes and experience of care are driven by the conditions in the environment, where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks²

Mission statement and guiding principles

At Mercer, we support a **comprehensive** solution-based approach to health inequities and disparities, removing barriers to access and addressing social determinants of health (SDoH), leading to improved health outcomes for underserved populations.

Providing access
to quality, ensuring fair,
equitable and
affordable care for **all**

Optimizing
inclusive benefits to
support business
resiliency in a
changing landscape

Supporting
employees'
evolving and **diverse**
needs

Focusing on the Unique Needs and Challenges of Employee Groups

Families



Supporting family caregivers is an urgent public health issue¹

Nearly 1 out of every 5 children in the US has a special health care need²

People with disabilities



Persons with disabilities have twice the risk of developing conditions such as depression, asthma, diabetes, stroke, or obesity⁴

Veterans



Veterans are more likely than non-veterans to have two or more chronic conditions⁸

Fewer than 50% of returning veterans in need receive any mental health treatment and ~17 Veterans died by suicide every day in 2019⁹

Racial and ethnic disparities



At birth, AIAN and Black people had a shorter life expectancy (65.2 and 70.8 years, respectively) compared to White people (76.4) as of 2021, and AIAN, Hispanic, and Black people experienced larger declines in life expectancy than White people between 2019 and 2021⁶

Age / Life Stages



Older adults who are a racial or ethnic minority or have a lower socioeconomic status are more likely to experience select chronic diseases⁷

LGBTQ+



17% of LGBTQ+ and 49% of transgender or non-binary individuals reported concerns that if they disclosed their sexual orientation to a health care provider, they could be denied good medical care³

Women



Maternal mortality rates in the US have been increasing since 2018. Maternal mortality/morbidity is especially higher for people of color¹⁰

Women are more prone than men to some risk factors that cause heart disease, stroke, cancer, diabetes and dementia¹¹

¹HHS Delivers First National Strategy to Support Family Caregivers, September 2022

²National Center of Birth Defects and Developmental Disabilities, Centers for Disease Control and Prevention, January 2021

³Center for American Progress 2022 Survey

⁴World Health Organization Disability Fact Sheet, March 2023

⁵Kaiser Family Foundation, Key Data on Health and Health Care by Race and Ethnicity, March 2023

⁶Centers for Disease Control, About Rural Health, 2017

⁷Louie GH, Ward MM. Socioeconomic and ethnic differences in disease burden and disparities in physical function in older adults. Am J Public Health. 2011

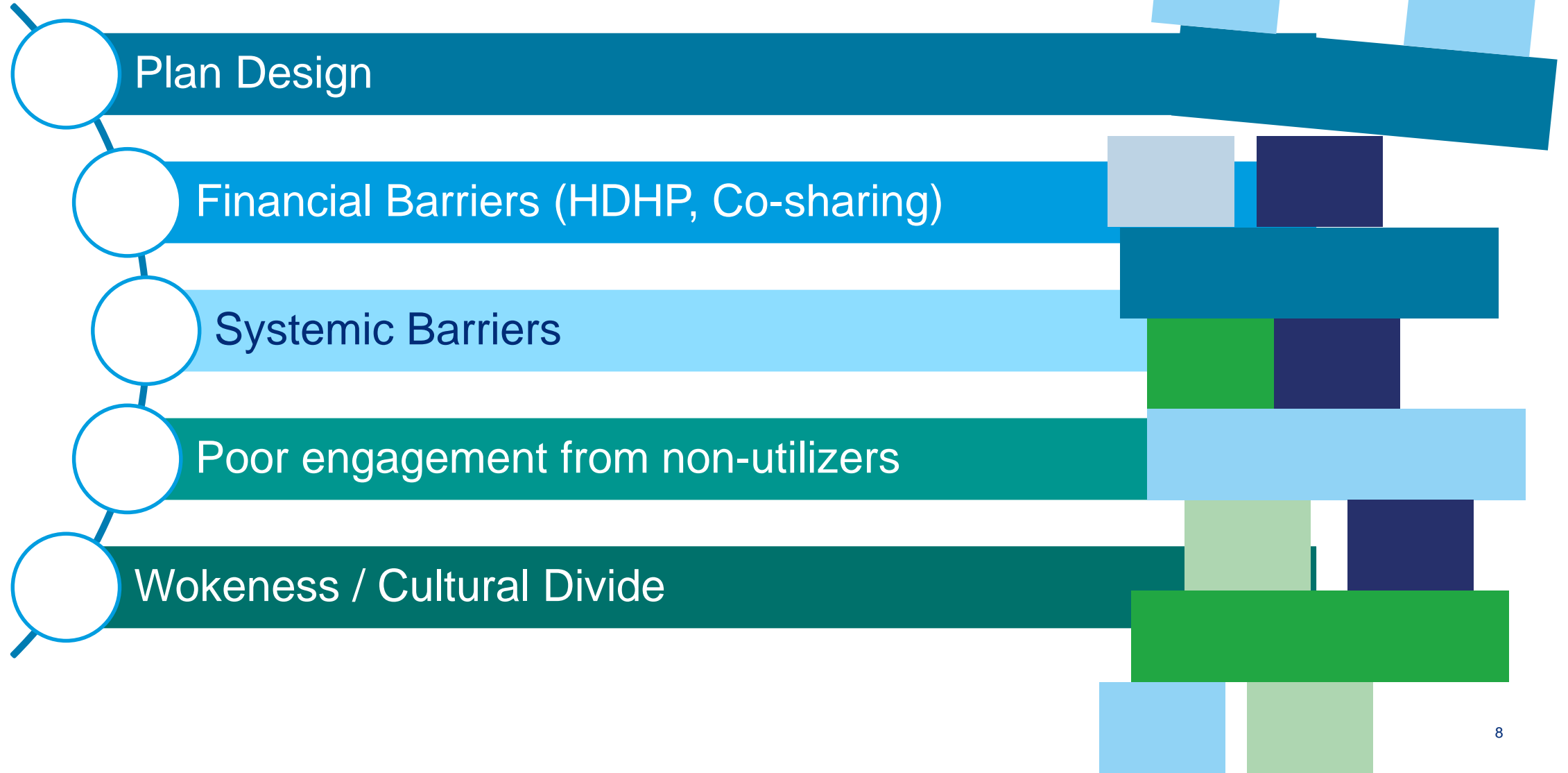
⁸CDC, Multiple Chronic Conditions Among Veterans and Nonveterans 2015-2018, February, 2021

⁹National Veteran Suicide Prevention Annual Report, US Department of Veterans Affairs, 2021

¹⁰Maternal mortality rates in the United States, 2020. NCHS Health E-Stats. 2022

¹¹American Heart Association

Barriers Employee Groups face



Supporting your diverse workforce today through a Health Equity lens

- Inclusive health care benefit design offerings, such as access to family planning and gender affirming care
- Targeted support for social determinants of health (i.e., transportation, student loan support)
- Diverse provider network for patient-provider congruence (medical and behavioral health)
- Partnering with ERGs to collect feedback and share relevant benefits information
- Verticalized navigation solutions

- Leading by example
- Performance ratings include metrics related to DEI for their teams
- Visible senior leader champions
- Establish relationships with community based organizations focusing on under-served communities



- Flex hours
- Allowing for gender non-binary designation
- Parental leave flexibility
- Onsite childcare and/or childcare subsidies
- Gender neutral restrooms
- Specialized Return to Work programming
- Business resource groups or employee resource groups
- Continuous and on-going training on DEI topics
- Focused educational sessions for under-served populations

Opportunities to support underserved employee groups

The NIH estimates that **\$451 billion** is the cost of health disparities in the US, which means that employers have an opportunity to not only address unmet needs of employees, but reduce costs for their organization and employees

Employers have a unique opportunity address the unmet needs of underserved employees through policies, benefits, and organization support

Employer strategies and benchmarking

2

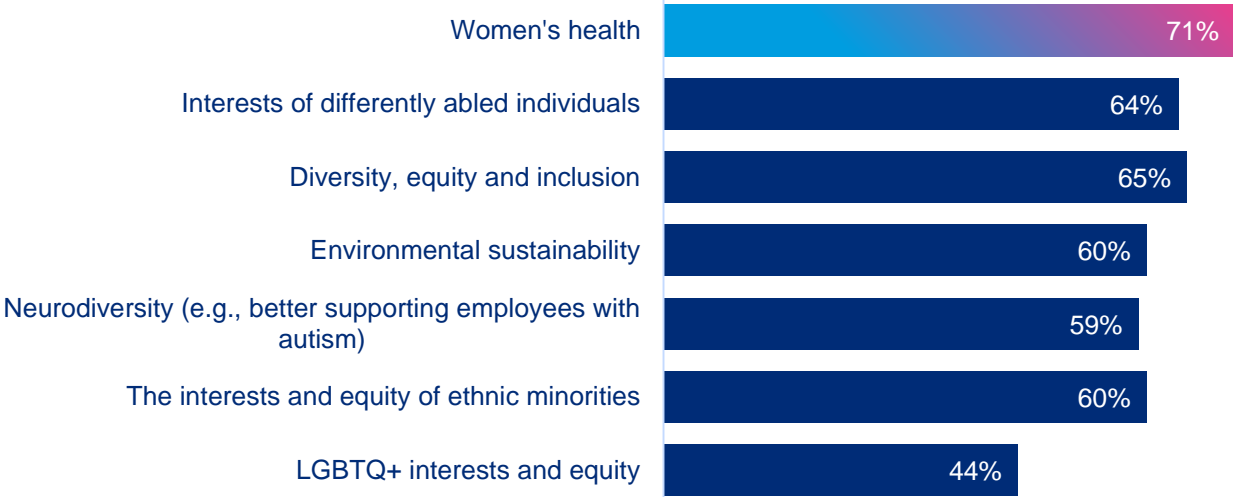
Addressing Crucial Societal Concerns: Supporting Employee Well being Through Work-Life Integration

Employees want their employer to take an active stance on issues, many of which may be aligned to company purpose and values



Employees want their employers to support societal issues

For each of the following, please indicate how important is it to you that your employer strongly supports with internal/external statements, reporting and/or tangible actions. (extremely or very much important)



#1 priority: enhancing benefits to improve attraction/retention

Most important strategies for the next 3-5 years

Mercer 2022 National Survey of Employer-Sponsored Health

Important Very important

Enhancing benefits to improve attraction and retention

40%

44%

Managing high-cost claimants

31%

47%

Expanding behavioral healthcare access

37%

36%

Improving health care affordability

39%

29%

Managing cost for specialty drugs

33%

33%

Enhancing benefits/resources to support women's reproductive health

34%

21%

Addressing health inequities/social determinants

29%

16%

Increasing use of virtual care throughout the health care journey

31%

12%

Steering to high-value care (ACOs, COEs, etc.)

25%

11%

Employers with 500 or more employees

Taking action to advance Health Equity, as a part of DEI goals

78%

of employers are currently taking action to improve Health Equity

10%

are planning to develop a strategy

Only 12%

have yet to begin

Employers with 500 or more employees



Mercer Survey on Health & Benefit Strategies for 2024

Understanding the problem

27%

Collecting information on race, gender identity, or other demographics to facilitate equity analyses

Respecting differences

40%

Ensuring members can identify providers who are acceptable to them

24%

Multi-lingual and/or communications targeted to specific populations

Providing coverages that meet diverse needs

41%

Providing equitable family-building benefits

23%

Coverage for doulas, midwives, birthing centers or other alternatives to improve maternal outcomes

49%

Coverage for hearing aids

Committing to ambitious goals

20%

Meeting (or working towards meeting) the new Corporate Equality Index standards

35%

Taking other actions to improve health equity and support DEI

Survey Results: Employers taking small steps to close benefit gaps by adding or enhancing inclusive benefits for specific employee segments

Mercer 10-minute Survey on Health & Benefit Strategies for 2022

Race/Ethnicity

Provider search functionalities	13%
Targeted communications	7%
Racial trauma leave / BH support	5%
Alternative medicine and integrative health providers	2%
Expansive pregnancy-related care	2%
No changes made/planned specifically for this population	75%

LGBTQ+

Comprehensive gender affirmation treatment	36%
Inclusive family planning support	26%
Enhanced mental health resources to support LGBTQ+ population	7%
Alternative medicine and integrative health providers	4%
No changes made/planned specifically for this population	54%

People with Disabilities

Return to work program	22%
Hearing tests and treatments	22%
Body support devices, prosthesis coverage	15%
Speech, occ and physical therapy	14%
Vision tests and treatments	13%
Communication channels that are accessible for vision / hearing loss	10%
No changes made/planned specifically for this population	60%

¹Based on employers with 5,000 or more employees
Mercer 10-Minute Survey on Large Employer Health Strategies

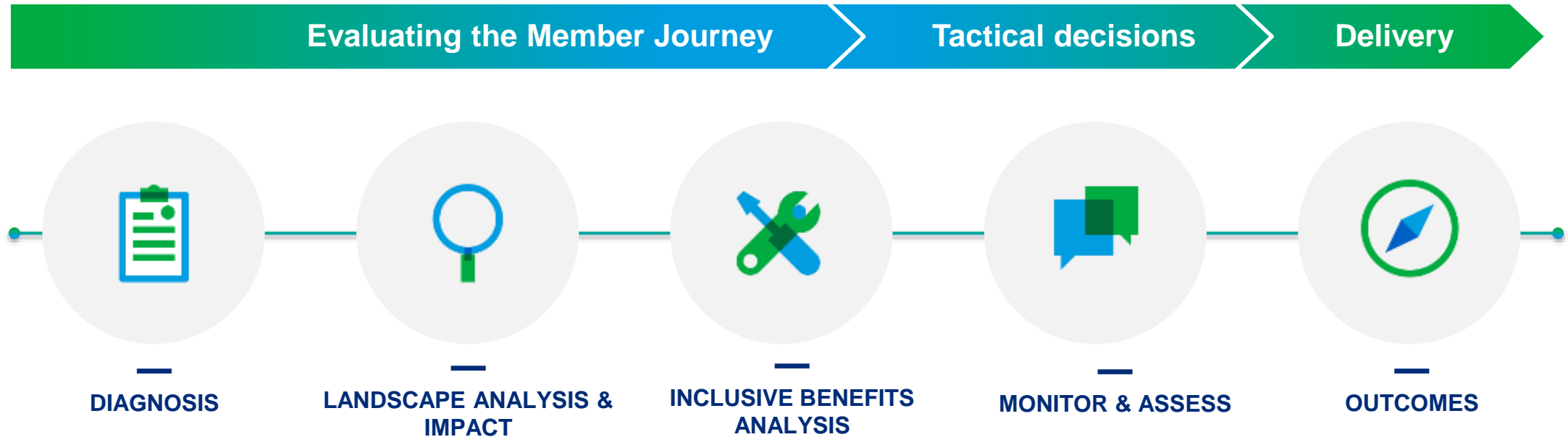
Health Equity framework, data capture and solutions

3

A comprehensive Health Equity & DEI approach in Benefits

Developing a comprehensive DEI approach is a multi-year process that takes into account a wide variety of considerations:

Sample components



Best Practices and Solution Sets

Advancing Health Equity for Employers



Workplace Culture

- Employers have the opportunity to **improve the member experience** beyond enhancements to plan design
- Examples include:
 - Hosting **story sharing events** to promote equity and access to care and to combat stigma
 - Incubating a mental health and diversity initiative through a **think tank**
 - Adopting a **whole-person focus** – e.g., employer moved forward with 6 domains of wellness



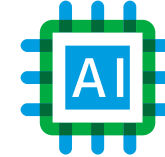
Inclusive Benefits Design

- Strategic approach can be **tailored to the unique needs of an employee population** with a focus on specific diseases and conditions
- Expansion of benefits that **reduce barriers to care** – e.g., transportation benefits, auto-assigned primary care physician, reduced cost sharing, etc.
- Ongoing consulting engagement and annual meetings to **assess impact of health equity initiatives**



Thoughtful Partnerships

- Partnerships with **Point Solution Vendors** can **fill gaps in the healthcare system**
- Working with vendors to **incorporate expanded demographic data** (i.e., not just age and gender) for more insightful reporting
- Vendor partnerships can **increase the number of diverse providers** in-network



Leveraging Data

- Enriched data capture for **more effective modeling** – patient assessments may collect race, ethnicity, preferred language, need for interpreter, health literacy, transportation and social isolation, giving stakeholders the ability to tailor programs and policies in post-acute care settings based on needs and disparities
- **Utilization management of pharmacy benefits** – i.e., prior authorization, step edits, etc. – to promote health equity through the pharmaceutical sector
- Reimbursement using **SDOH-related Z codes** to assess quality measures

Tools and Technology

- Enhanced Technology to **improve access** – HIT, virtual/telehealth care, AI predictive modeling, etc.
- Modeling tools to **guide decision-making through an equitable lens** – e.g., Mercer's Health Equity Screening Tool
- Drawing on various sources, such as **dashboards and reporting** can highlight when solutions aren't performing as desired

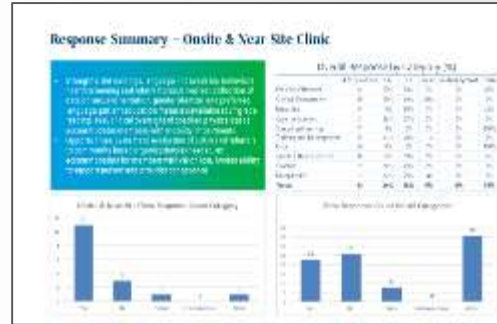
Actions that make a difference

Tools to support your Health Equity strategy by

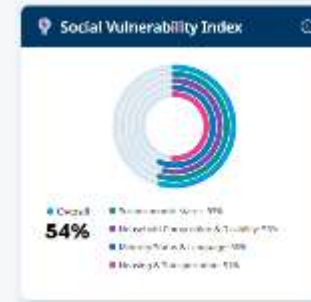
- ✓ evaluating the member journey
- ✓ addressing plan design

On our radar: Health Equity is a Business Imperative

Deep Dive Vendor Assessment



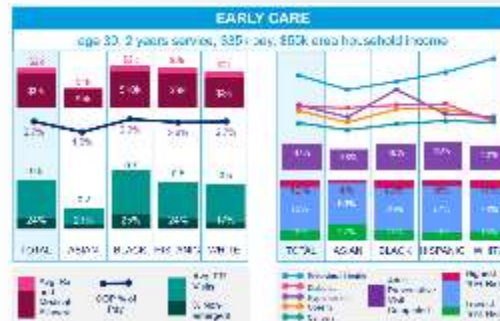
Zip Code Matters: Social Determinants Analysis & Interventions



Inclusive Language and Guides



DEI Persona & Data Driven Assessments



DEI/Health Equity Roadmap & Cohort Workshops



Plan Design Assessments & Gap Analysis

What is it?



- A checklist of benefits program design to identify opportunities to provide more inclusive coverage and deliver accessible benefit program communication
- Assessment of Clients' Summary Plan Description (SPD)
- What's included:
 - List of best practices by different cohorts (BIPOC, LGBTQ+, Women's Health, Veterans, etc.)
 - Review of plan design documents against the checklist (LHC plans)
 - Recommendation of short and medium-term benefit enhancements

key takeaways

Key takeaways for you

Considerations for employers

1

Get a better understanding of equity in the workforce

2

Prioritize integrating Health Equity into a DEI strategy

3

Demonstrate a culture of inclusion as a part of the organization's core values

thank you

for allowing us to be your trusted advisor in these uncertain times