

one medical

WHITE PAPER

Building Better and Sustainable Healthcare Benefits

Supporting employees
in 2022 and beyond



What's inside

SECTION 01

Access to Better Healthcare
and Care Navigation

P04

SECTION 02

The Role of Primary Care:
The Frontlines of Employee Health

P06

SECTION 03

Today's Benefit Challenges

P09

SECTION 04

Employee Health and Wellbeing
is a Smart Investment

P11

SECTION 05

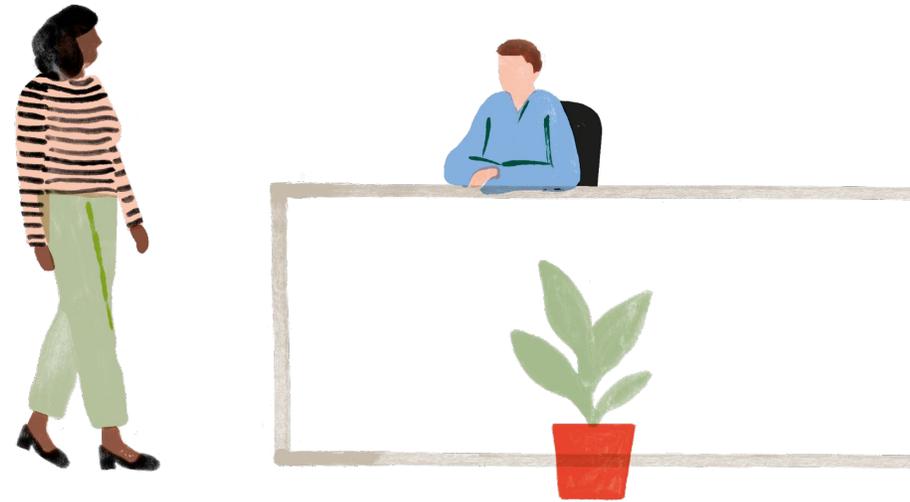
Future Outlook

P13

SECTION 06

Promoting Better Employee Health

P15



ABOUT ONE MEDICAL

One Medical is the membership-based primary care practice on a mission to make getting quality care more affordable, accessible, and enjoyable for all through a blend of human-centered design, technology, and an exceptional team. Our members enjoy seamless access to comprehensive care at inviting offices near where they work, live and shop nationwide, as well as 24/7 access to virtual care. In addition to a direct-to-consumer membership model, we work with more than 8,000 companies to provide One Medical health benefits to their employees.

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Over the last two years, the COVID-19 pandemic has not only reshaped the way we work, but brought a renewed focus on health and well-being.

Employees are putting much more importance on their health and the health of their families, and they expect their companies to support them on their journey. In fact, according to a [One Medical study](#)¹.

65% of employees said they'd give up key perks like bonuses, vacation, and flexible hours for better healthcare benefits.

Add to that the “Great Resignation” that led many workers to contemplate their current work situations to find jobs that are centered around values such as work life balance, adequate compensation, and strong healthcare, and employees are more empowered to seek employers who offer them the support they care about.

In a [November 2021 survey by Paychex](#)²,

62% of respondents said well-being support and benefits were a top priority when they are applying for or considering their next job.

Now more than ever, it is essential that employers reassess their benefits packages if they hope to attract and retain talent. Companies that can provide better healthcare benefits to employees are more likely to thrive during this shift.

Navigating the many employer-sponsored benefits options is a challenging prospect, however – and it's getting more costly. For example, in 2021, the average annual premiums for employer-sponsored health insurance were \$7,739 for a single person and \$22,221 for a family, an increase of 4% from the previous year, according to the Kaiser Family Foundation's (KFF) [2021 Employer Health Benefits Survey](#)³.

And that doesn't include the in-demand supplemental wellness benefits that round out most employers' offerings today.

While it's imperative that organizations offer cost-effective healthcare benefits, packages also need to be competitive and have broad appeal. One Medical connected with five human resources and benefits professionals from across industries to delve into the key challenges they face, the solutions they're navigating, and how they are adapting to ever-evolving workforce needs. Here are their insights.



01 Access to Better Healthcare and Care Navigation



For benefits professionals with remote or hybrid workforces, it's becoming more important to make healthcare accessible to ensure that every employee gets the care they need, regardless of their location.

Beth Server, Head of Benefits and Wellness at BMO, the eighth largest bank in North America, says that access and helping employees navigate the complex healthcare environment has been her team's biggest focus over the last year. "[We've been] introducing virtual care options, digitizing our processes, and making sure employees have access to the apps that are available through our healthcare providers supporting both our employees who have been working remotely and those working onsite," explains Server.

For Workiva, a global SaaS company, the main initiative has been to get employees back on track with healthcare routines they may have put off because of COVID-19. "Coming out of the pandemic, we did see over the last two years that our plan utilization went down," says Emily Forrester, Workiva's Senior Vice President of Human Resources. "We really want to make sure that we are doing everything that we can to ensure that our employees are accessing and utilizing what they need, both from a preventative and just an ongoing perspective."

John Rocco, Senior Director of Total Rewards at World Wide Technology (WWT), a technology solutions company, concurs. "We've had so much over the last two years with COVID, living through a pandemic, social unrest, you name it. And so [we're] making sure our employees are educated about the resources that we have," he says.

“We really want to make sure that we are doing everything that we can to ensure that our employees are accessing and utilizing what they need, both from a preventative and just an ongoing perspective.”

Emily Forrester
Senior Vice President of Human Resources at Workiva

Make healthcare more accessible by:

- ✓ Ensuring your remote and hybrid team members have access to care
- ✓ Educating employees about the healthcare resources available to them
- ✓ Giving reminders and incentives to schedule health checkups



02 The Role of Primary Care: The Frontlines of Employee Health



A study by One Medical⁴ found that 80% of employees and 89% of HR leaders said it’s “extremely” or “moderately” important to see a primary care provider on a regular basis. In addition, employees noted that their primary care provider is the first person they turn to for advice when they have general questions or concerns about their health and well-being.

Most respondents also believe that employees who regularly see their primary care provider enjoy a wide range of personal, health-related, and work-related benefits, including saving money on healthcare in the long-run, taking fewer sick days, and being more productive at work.

Despite a general consensus that primary care is the foundation of good health, less than two thirds of adults under 60 said they have a regular relationship with a primary care clinician, in a report by the Duke Margolis Center for Health Policy⁵.

HR leaders understand that improving that number is good for both employees and the bottom line.

“The primary care provider is really your entry into the healthcare marketplace that knows you better than others,” says Bernie Knobbe, Head of Global Benefits and Wellbeing at AECOM, a global infrastructure firm. “It’s important that you continuously share your healthcare information with that primary care physician because they are the ones that really manage your healthcare overall.”

“The primary care provider is really your entry into the healthcare marketplace that knows you better than others.”

Bernie Knobbe
Head of Global Benefits
and Wellbeing at AECOM



Forrester agrees. “It’s important for employees to have a trusted relationship with a consistent provider or who knows them, knows their concerns, knows their conditions and has access to information to evaluate all of that over time,” she says. “So continuing to encourage and emphasize and facilitate those connections to primary care is critical for our employees today, but more importantly, for the ongoing longer term health and benefit of every person that’s a part of our plan.”

Rocco says that’s why WWT provides onsite screenings and incentivizes employees with PTO days to go for their annual screenings with primary care physicians.

Forrester says not only does primary care help keep employees healthy and engaged in work, but it can have long-term health and business benefits as well. “As our population does age, costs stay under control,” she says.

But primary care is not one size fits all, says Knobbe. “We need to make sure that our plans are flexible, that they’re as affordable as they can be, and that we continue to stay current in what’s happening in the healthcare industry,” he says. In keeping with that goal, AECOM decided to cover premium increases this past year to take the burden off its employees. “In this great resignation, it helped to ensure that our plans remained competitive for our employees,” says Knobbe.

“We need to make sure that our plans are flexible, that they’re as affordable as they can be, and that we continue to stay current in what’s happening in the healthcare industry.”

Bernie Knobbe
Head of Global Benefits
and Wellbeing at AECOM

As the main prong of your benefits package, your primary care choices should:

- ✓ Appeal to your different demographics
- ✓ Be easy to access and navigate
- ✓ Center around affordable preventative care



03 Today's Benefit Challenges



Benefits managers have an ongoing and ever-evolving task when it comes to building better benefits packages for their employees. Now that there are four generations in many workforces, post-pandemic expectations and cultural shifts, building a benefits package is more challenging than ever. Some of the challenges that benefit managers face include cost-containment and navigating a saturated market with several healthcare vendors. While there's no magic number of solutions, **the key is to address your employees' unique needs while maximizing your budget.**

“Cost is always going to be the number one focus because [healthcare] is probably one of our biggest expenses overall,” says Laila Hebert, Vice President of HR Operations at RE/MAX, a real estate franchise company. However, just as important, she adds, is making sure your programs offer employees value.

The other challenge is weeding through what Forrester calls “boutique-ish benefits.” “There’s opportunity right now to think about these innovative, disruptive benefits that are being presented and are becoming more readily available in the market, and how to provide those to our employees as a differentiator,” she says.

AECOM offers around 20 healthcare solution providers for its US employees, including specialized providers offering diabetes management and mindfulness programs to help support employees with their emotional and physical wellbeing, says Knobbe. Even better, employees can access all of their benefits from one website. “We have tried very hard over the last five years to streamline the process,” he says.

Other organizations like Workiva take a quality over quantity approach. “We try to choose one provider per type of benefit so that we can really hone in on the relationship with that provider and maximize the heck out of [them],” says Forrester.

But trying to meet the needs of an increasingly diverse population – and four generations in the workforce – is complicated, says Server. “We’re trying to make sure that we can remain competitive, and sustainable, but that we can be a bit more inclusive and targeted in some of our offerings,” she says.

Look for benefits solutions that:

- ✓ Provide value for your investment
- ✓ Meet the needs of your various workforce populations
- ✓ Can be easily streamlined into your suite of benefits



“There’s opportunity right now to think about these innovative, disruptive benefits that are being presented and are becoming more readily available in the market, and how to provide those to our employees as a differentiator.”

Emily Forrester
Senior Vice President of Human Resources at Workiva



04 Employee Health and Wellbeing is a Smart Investment



“We’re really listening to employees about what they want and need and what they expect to be a part of their benefits package, which may not have been the case 10 years ago.”

Beth Server, Head of Benefits and Wellness at BMO

According to PwC’s Health and Well-being Touchstone survey⁶, the top priorities cited for wellness programs included reducing presenteeism (70%), reinforcing culture (63%), improving employees’ financial wellness (40%) and enhancing employee engagement (32%).

Workiva’s four pillars of healthcare strategy – mental health, physical health, lifestyle health, and social health – align with those findings, although for 2021, most enhancements were around mental wellbeing benefits, says Forrester.

BMO believes that targeted health programs provide value for the employee while helping the company stay more competitive, says Server. “We’re focusing on areas like complex care disease, condition management and family building,” she says. “We’re really listening to employees about what they want and need and what they expect to be a part of their benefits package, which may not have been the case 10 years ago.”

Another trend involves helping employees navigate their healthcare decisions. RE/MAX is offering its employees a benefit through a vendor that helps with healthcare navigation.



“They can help people find doctors, help them interpret the things that they’re getting, help them appeal claims, etc. And RE/MAX pays for that. It’s a great service,” says Hebert.

AECOM also has an advocacy service to help employees manage any issues that arise. “We’re really trying to help people to help themselves because in the U.S. healthcare system, you do often need an advocate to support you,” says Knobbe.

Consider investing in benefits that:

- ✓ Have a positive impact on mental health and well-being
- ✓ Help manage specific health conditions
- ✓ Ease the healthcare learning curve



05 Future Outlook



For starters, if you're not already doubling down on mental health support, you should be. Just in the last year, PwC's Health and Well-Being Touchstone survey found that 53% of employers added mental health programs in response to COVID-19 (as did each of the companies featured in this white paper), while 44% added or increased wellness programs.

Other things on the horizon in the coming year include an increased focus on mental health, as well as virtual and onsite care options, says Rocco. "I think those are going to be some differentiators for companies as we continue to recruit and retain in this hot market."

Forrester says she expects a continued focus on the lifestyle and social aspects of Workiva's benefit strategy. "Things around flexibility, mobility, recognition, and connection to communities are really important to our workforce."

Knobbe predicts that companies will find ways to help employees track their health digitally. "Employees will be asking for more and more resources that help them to take care of their health in a very informed way," he says.

To keep your benefits relevant:

- ✓ Survey employees to understand their changing needs
- ✓ Focus on social and lifestyle benefits that enhance general wellness
- ✓ Stay up to date on new health technologies



06 Promoting Better Employee Health



Promoting Better Employee Health

After spending two years reacting to the pandemic, organizations can start regrouping and looking toward the future, says Rocco. “We’re finally getting to a point as a benefits team where we can start to dig into some more proactive and strategic things.”

There are significant opportunities for companies to invest more in their employees’ health, especially during this pivotal moment when workers need more support than ever.

According to [One Medical’s survey](#)² findings, just 32% of employees rated their current healthcare benefits as “excellent.” By increasing access to primary care and investing in supplemental mental and well-being solutions, employers can demonstrate an even more active role in promoting better health for their employees and redefining healthcare’s role in the future of work.

One Medical extends its gratitude to the following organization leaders for sharing their perspectives on the future of healthcare benefits:



Beth Server
Head of Benefits
and Wellness
at BMO



Emily Forrester
Senior Vice President of
Human Resources
at Workiva



John Rocco
Senior Director of Total
Rewards at World Wide
Technology (WWT)



Bernie Knobbe
Head of Global Benefits
and Wellbeing at
AECOM



Laila Hebert
Vice President of HR
Operations at RE/MAX

About One Medical for Business



One Medical is a national, membership-based primary care practice that delivers high-quality medical care. From preventive care to chronic illness management to mental health care and COVID-19 screening, testing, and vaccinations, One Medical is your team's healthcare homebase. And with 24/7 access to virtual care nationally and 125+ offices nationwide, we're here whenever and wherever your team needs care.

We're also a modern healthcare benefit that delivers high-quality healthcare. We can help you build a healthcare strategy to meet your employees in this pivotal moment of redefining healthcare's role in the future of work. We're innovators in healthcare – elevating every aspect of the primary care experience to make it faster, easier, and more affordable for employees to get the care they need. We're proud to be an advanced primary care practice that employees use and love for more than 8,000 employers nationwide.



Let's talk.

Curious about how primary care can improve your benefits strategy?

Learn how One Medical can be the foundation of a successful and engaging health care program.

Get in touch

onemedical.com/business



Citations:

¹One Medical Research Study: Navigating the deferred care crisis. October 2021
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