Employee Health Engagement:

Identifying the Triggers and Barriers to Engaging Employees in Their Health Benefits and Wellness Programs

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The Midwest Business Group on Health (MBGH) is a non-profit, Chicago-based 501(c)(3) business coalition representing the human resources and health benefits professionals of large, self-insured public and private employers. Membership offers education, research, demonstration projects and community initiatives on health benefits management, health improvement and health care reform. Learn more at www.mbgh.org.

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Background

In recent years, employers have invested substantial resources in an effort to improve the health of their workforces by offering a combination of health benefits, workplace health programs and external health management resources. Unfortunately, many employers have experienced low program participation and disappointing levels of engagement in employee use and understanding of health benefits and wellness programs. In addition, employers have increased the financial responsibility of employees, seeking to better manage health care expenses. A growing body of evidence illustrates that cost-shifting to employees can result in underutilization of health care services, reduced adherence and compliance with treatment regimens and declining health. Rather than containing costs and improving health, the combination of low engagement and higher cost-sharing continues to drive up employer health care expenditures.

To combat these problems, employers are exploring alternative approaches to traditional benefit designs and health improvement programs in an effort to change behavior and motivate employees to be more responsible for their health.

To gauge the status of employer and employee understanding and use of these new approaches, the non-profit Midwest Business Group on Health (MBGH) conducted multiple studies over a four-year period. In 2006-2007, MBGH launched a national landmark survey of employers on their Readiness to Adopt Value Based Benefit Design (VBD). This research revealed that leading-edge employers who experienced lower costs were successful due to their ability to both integrate their data and to adopt VBD, offering incentives and disincentives to motivate behavior change. Despite widespread media about how companies could improve medication adherence by lowering medication co-pays, the survey found a significant majority of employers did not view co-pays as barriers to optimal outcomes, apparently finding value in employees having skin in the game.

In the fall of 2008, MBGH conducted employee focus groups to determine the Employee Perspective on Value-Based Benefits, Wellness Programs and the Use of Incentives. Research revealed:

- Employees want to be in the driver’s seat along with their doctor. They also have the desire and confidence to play an active role in managing their health; however, their motivation to act is hindered by time, money and know-how.

- Employees want the flexibility in choosing from different employer programs to help them manage their health and related costs, but are skeptical of employer efforts to steer them either toward or away from a particular program.
Monetary incentives alone won’t get employees to participate in VBD program features; however, combined with other motivating factors, notably peer persuasion and management endorsement, monetary incentives can encourage both initial and ongoing participation.

The premise of VBD programs — the use of high quality providers or evidenced-based procedures leading to lower costs — is counterintuitive to employees’ perceptions of the consumer marketplace that lower cost equals lower quality. As a result, employees don’t trust the validity of the programs or their employer’s motivation for offering them.

Employee awareness and understanding of existing benefit programs, including those with VBD features, are generally low. Misinformation from the grapevine adds to this confusion.

In January of 2010, MBGH conducted a Physician Survey on Employer-Sponsored Health Benefits and Health Improvement Activities, to gauge their perspective related to health benefits, patient use of incentives and workplace wellness programs. This research highlighted the need for employers to engage physicians in collaborative activities to promote health improvement for employees/patients.

Survey findings indicated:

Most physicians support employer efforts to help their patients:

72% of physicians agree that employers should have a role in improving and maintaining the health of their employees with chronic disease.

59% believe that they should be informed about employer efforts to help their patients manage chronic conditions.

46% agree that employers should have a role in helping employees adhere to their medication and treatment regimes.

32% agree that employers should play no role in the health of patients.

Most physicians support employer efforts to offer incentives to motivate behavior change:

71% support the use of reduced or waived co-pays to increase medication compliance.

62% support reduced or waived co-pays for medical care to increase medical visits.

Some physicians are concerned that employers are too involved in their patients’ care, citing that in general, employers don’t know their employees medical background.
Physicians would support patient involvement in workplace programs if employers took certain actions:

61% want the employer to provide physicians with information on what is available to patients so they can counsel them on the value of participation.

49% would like to receive workplace clinical screening results to reduce redundancies in testing.

48% want to receive actionable reports (e.g., screening results, health coaching reports) to support them in treating patients.

47% want employers to design workplace programs as an extension of the physician’s treatment regime.

**Physician recommendations for employers:**

- Motivate employees to take charge of their health with incentives.
- Effectively communicate what is offered at the workplace, what employees are doing in company programs and share clinical data from biometric screenings. This allows the physician to highlight and support employer efforts during visits with the employee.
- Offer programs that don’t put employers in the position of practicing medicine or invading privacy.
- Provide ancillary support to improve the employee’s health, such as weight loss, smoking cessation, stress management, healthy cafeteria food, fitness center discounts, flu shots, educational materials and family counseling.
- Focus chronic disease management programs on lifestyle change and health improvement activities; not on the chronic condition itself.
- Let physicians know if clinical screenings are available to employees to avoid duplicative testing.
- Collect data showing evidence of effectiveness of employer programs.
Phase II Project Overview

With new insight into the employee and physician perspectives, and building on the knowledge and experience gained from previous research, MBGH conducted employee focus groups from across the nation in the spring of 2010. This new round of research focused on better understanding the triggers and barriers that impact health, health care decisions, behavior change and engagement in employer-sponsored health benefits and wellness programs.

Employers were recruited to host the focus groups at their worksites, and a summary report was provided for their use in developing future benefit strategies, programs and communications.

Focus groups were also conducted with key employee influencers, including physicians, employee spouses and health coaches (from vendors contracted by the employer).

Research Objectives

- To better understand what prompts (triggers) or prevents (barriers) employees from participating or maintaining involvement in employer-sponsored health benefits and health improvement programs.

- To gain insight into what motivates and engages employees to take responsibility for managing their own health, and what it takes to support them in changing unhealthy behaviors.

- To determine the influencers of employee decisions and actions by collecting input from audiences beyond the employee - specifically, physicians, spouses and health coaches.

- To use the findings to support employer efforts in effective and efficient benefit design, administration and communication of health care and VBD benefits, wellness programs, incentives and health improvement activities.
Participating Organizations

Focus group participants were represented by the following:

- Manufacturing Company – 9,000 employees
- Hospital – 4,300 employees
- Manufacturing Company – 210,000 employees
- Manufacturer Company – 80 employees
- Health Care Delivery System – 33,000 employees

By the Numbers

The project included the following:

- Total number of employees that completed the online survey – 140
- Total number of focus groups conducted – 22
- Total number of focus group participants – 192
  - Employees – 148
  - Physicians – 14
  - Spouses – 14
  - Health coaches – 16
Key Research Findings

Triggers

- Employees have an emotional attachment to their health, and family and loved ones can serve as strong triggers for healthy behavior change. However, family and loved ones can also serve as barriers.

- A significant event that involves a family member or loved one can serve as a major trigger to encourage healthy behavior change.

- Employees need the confidence to take action and the conviction, along with tools, resources and support, to get started and keep going.

- Employees pay the most attention to stories they can relate to, involving others with similar problems.

- In general, employees need to believe they can achieve change on their own – self-esteem and key support systems are important elements.

- Employees prefer activities that are personalized, targeted to their specific needs and support work/life balance.

- Co-workers lead the list of major influencers to get employees involved in workplace programs. Senior management can also play a role in employee engagement if company morale is high.

- Spouses and physicians are indicated as strong influencers. In addition, both spouses and physicians indicated interest in receiving communications on what the employer is doing so that they can support employee efforts in managing their health.

- Employees believe the most credible source for health information is their doctor.

- Physicians believe it takes an entire spectrum of support – the patient’s health care team, including the physician, family, friends, employer, health plan and health coach – to help employees improve and manage their health. It also takes effective communications and solutions that involve the entire family.

- Overall, employees are open to the use of incentives and disincentives, but view incentives as more powerful than disincentives in changing behavior. However, they acknowledge that the fear of pain and risk aversion serve as even greater motivators to changing behavior.
Key Research Findings

Barriers

- Family and loved ones can have a strong influence on employee behaviors and therefore, serve as barriers to supporting an employee who is trying to making healthy lifestyles changes.

- Employees indicate their top barriers to engaging and participating in employer-sponsored benefits and health-related programs include: Trust, Time, Money, Convenience and Stress.

- Employees indicate they sometimes are not truthful when completing health risk assessments in order to obtain the incentive.

- Employees say they do not receive enough information regarding health benefits from their employer. Instead they want clear and concise communications on benefits coverage, and options, out-of-pocket costs and descriptions of benefit changes.

- For women, guilt seems to be a big barrier, especially for mothers and health care workers.

- For men, the need to spend more time at their job, rather than with family, is the biggest barrier. Men also indicated they don’t like to be told what to do.

- Employees are inclined to continue or stop taking a prescription or treatment based on how they are feeling or the cost of the drug.

- Employees view health coaches as an extension of their employer, not their doctor. Therefore, employees are concerned about providing an outsider with confidential information.
Key Recommendations

Based on these findings, the following recommendations are designed to support employers, health plans and other health care entities in understanding the triggers and barriers that affect participation and the engagement of employees in their health benefits and workplace health and wellness programs.

The recommendations address the following topics:

1. Supporting Employees in Managing Their Health
2. Understanding the Triggers to Employee Engagement and Participation
3. Addressing the Barriers to Employee Engagement and Participation
4. Utilizing Key Influencers and Motivators for Behavior Change
5. Creating Effective Communications
6. Working More Effectively with Physicians
7. Working More Effectively with Health Coaches
8. Understanding Employee Views on Health Risk Assessments
9. Understanding Employee Views on Medication Compliance
10. Understanding Employee Views on Quality in Health Care
1. Supporting Employees in Managing Their Health

Employee Focus Group Research

- Employees need the confidence to take action and the conviction to keep working at improving their health. They also need the tools, resources and support to motivate them.
- Self-esteem and key support systems are critical elements in supporting employee efforts to achieve change on their own.
- Employees take the role of managing their family’s health very seriously.
- Employees have an emotional attachment to their health.
- Personal stories about others they can relate to, such as someone with the same health condition or life stage, are highly valued.
- Employees believe the most credible source for health information is their doctor.
- Employees indicate they need to see the results, feel the results and hear the results, so they can make healthy lifestyle changes permanent.

Employee Survey Results

- 39% of employees say they don’t participate in company-sponsored wellness programs because they feel confident they can manage their health on their own.
- 88% indicate that they themselves are the best at managing their health. This is followed by 47% who say that their physician is extremely important in helping them manage their health.
- 56% rank their health status as good.
- 62% are interested in their company offering onsite medical clinics or health centers to help them better manage their health.
- 41% say they use preventive care based on personal motivation.
Employer Recommendations

- Provide employees with best-in-class tools, resources and support, and make it convenient for them to have access to this information at any time.

- Encourage senior management to play a visible role in promoting and participating in workplace programs. This will help employees recognize the commitment of the organization to create a culture of health.

- Include family members, especially spouses, in providing information about health care benefits and workplace programs.

- Share employee testimonials or personal experiences to help employees better relate to specific problems or health conditions.
2. Understanding the Triggers to Employee Engagement and Participation

Employee Focus Group Research

- A bad diagnosis or significant emotional event can serve as a major wake-up call to changing unhealthy behaviors.
- Family and loved ones are strong triggers for making healthy changes, especially spouses and physicians.
- Co-workers can serve as major influencers to getting an employee involved in worksite health programs.
- Senior management can serve as a strong influencer if company morale is high.

Employer Recommendations

- Encourage employees to share clinical screening results with their physician so they can review the report together.
- Send information to the employee’s home on company benefits, incentives and wellness programs to encourage employee and family engagement.
- Promote team challenges at the workplace or convene a group of co-workers who want to make similar changes.
- Show employees the results of their actions so they can make healthy lifestyle changes permanent. Give people small, achievable goals to help them stay engaged and motivated.
- Make sure senior management is visible at workplace programs and that organizational morale is high.
- Employers need to move beyond traditional programs that focus only on health risk factors and include programs on well-being, healthy lifestyle and productivity.
3. Addressing the Barriers to Employee Engagement and Participation

Employee Focus Group Research

Employees indicate the top barriers to engaging and participating in employer-sponsored benefits and programs include Trust, Time, Money, Convenience and Stress.

- Trust takes the lead as the biggest barrier (e.g., trust of employer intentions, concerns about confidentiality of information, program credibility). Almost one-quarter of participants indicate they don’t participate in company-sponsored wellness programs because they aren’t sure what the company is going to do with the information.

- Time is a major barrier due to the other commitments employees have. In addition to holding a full time job, many are going to school, working another job, or have elderly parents or small children.

- Money is a major barrier for many employees, especially those who believe they have to choose between their basic needs, such as buying food, paying for prescriptions and covering the cost of their co-pays.

- Convenience is a major factor for those who lead a hectic lifestyle. The challenges employees indicate they face include finding time to eat healthy, cook healthy and be physically active.

- Stress is a major barrier for those who have too many commitments or who perceive lifestyle change as a burden.

- Family and loved ones can serve as barriers to employees who are trying to make healthy lifestyle changes because of their strong influence on the employee’s behavior and choices.

- For women, guilt about making their health a priority seems to be a big barrier, especially for mothers and health care workers.

- For men, the perceived need to spend more time at their job, rather than with family, is the biggest barrier. Men also indicate they don’t like to be told what to do.
Employee Survey Results

- 21% of employees indicate they don’t participate in company-sponsored wellness programs because they aren’t sure what the company is going to do with the information.
- 45% say they took a health risk assessment for the monetary incentive.
- 41% say they use preventive care benefits based on personal motivation.

Employer Recommendations

- Create an environment of trust to encourage employees to participate in company-sponsored wellness programs. Employers need to understand the effect that culture has on employee health and well-being.
- Be transparent and honest when communicating to employees, i.e., what is the intent of the program and the value to the employee and the company.
- Focus on changing organizational culture and instilling trust, which can have a big influence on employee participation.
- Communicate clearly and often that the privacy of individual health information collected in a health risk assessment or biometric screening is protected under federal and state laws and is strictly confidential and never seen or used by the employer.
- Make participation in workplace wellness events easier such as offering activities during work hours and at times that are convenient for all employees. This will support employees with limited available time.
- Provide employees and spouses with tools and resources to help them determine the actual cost of health services. In addition, provide them with support to be more effective in navigating their financial health care needs and personal financial needs.
- Provide information and resources on resiliency/stress management programs to help employees handle the extremes of a hectic work and home life.
- Provide information and resources on Employee Assistance Programs (EAP) to help employees and family member’s best address personal and work-related issues.
4. Utilizing Key Influencers and Motivators for Behavior Change

Employee Focus Group Research

- Employees’ views of incentives vary, but most see the value of using them as a motivator.
- Overall, employees are open to the use of incentives and disincentives, but perceive incentives as more powerful than disincentives in changing behavior.
- Financial incentives and premium reductions are most favored by employees.
- Ultimately, the fear of pain and risk aversion, serve as greater motivators to changing behavior than incentives or disincentives.

Employer Recommendations

- Structure incentives as part of the benefit design so that employees value them to maximize the organization’s investment in these resources.
- Bring your health vendors together to ensure they convey a consistent message to employees regarding the value of employer programs and available incentives.
- Share information with spouses on programs, incentives, benefit changes and resources so they know what they can do at home to help their spouse and family live a healthy lifestyle.
- Include spouses and children over 18 years of age who are on the health benefit plan in appropriate wellness activities (i.e. tobacco cessation).
- Make sure to include the spouse in the recommended health improvement solution when an employee is found to have a health issue.
- Consider including the spouse and family in work team challenges.
- Encourage and help individuals and their families to create their own health care team (e.g. physicians, specialists, family members, employer, health plan and health coach). Healthy habits at home transfer to the workplace and vice-versa.
- Connect employees with effective resources as soon as they are motivated to change. Be sure to communicate regularly what benefits and programs are available and where to find the information. Use multiple communication channels throughout the year.
- Offer an incentive tied to obtaining an annual physical. Consider additional incentives for developing individualized goals based on the results of the physical. Employees will see it as an opportunity to work with their physician and the results can lead to healthy behavior changes.
5. Creating Effective Communications

Employee Focus Group Research

- Employees indicate they want clear and concise communications on benefits and what’s available to them, such as cost, coverage, co-pays, benefit changes and who is in their physician network.

- Print communications are still important to employees, even though they prefer getting email communications.

- Personalized communications and information specific to the employee’s individual health issues and challenges are preferred.

- Employees want more frequent communications and meetings to learn about changes in benefits, wellness and disease management programs that are available to them.

- Spouses and physicians, both identified as strong influencers, want to receive communication on employer programs.

Employee Survey Results:

- Employees indicate that their awareness of certain value-based benefit program is low. For example, 44% don’t know what a Center of Excellence is.

- 48% say it is important to have face-to-face meetings annually to learn about company benefits.

- 77% of employees indicate they are not interested in using social media or smartphone technology to help them manage their health, but this interest may vary according to age or use of the Internet.

- While half of employees are not interested in healthy reminders sent via email or text message - a significant number, especially younger workers, are more comfortable with these forms of communications.
Employer Recommendations

- Ensure doctors, spouses and managers are equipped with accurate information on employer benefits and wellness programs.

- Provide employees and spouses with information on benefit costs, cost comparisons among plans, the actual cost of health services and benefit and coverage changes that could have an impact on out-of-pocket costs.

- Provide consistent, clear, personalized information, tools and incentives to support employee health improvement efforts, based on their specific health issues.

- Provide personalized communications and focus marketing efforts on the health status of the individual and their readiness to change.

- Include dependents and other family members in company communication efforts so they can support health improvement and behavior change efforts for all family members at home and in their daily lives.

- Use the results of clinical screening programs and campaigns such as Know Your Numbers as the trigger to get employees to consider making necessary lifestyle changes.

- Use testimonials and stories the employee can relate to, such as a personal life-changing story, or someone with the same health condition, age, gender or life issue.
6. Working More Effectively with Physicians

Physician Focus Groups

- Physicians shared their biggest challenges to engaging their patients:
  - Patients often get frustrated when they don’t see immediate results.
  - Physicians have difficulty working with patients within a brief office visit.

- For those who are not self-starters or motivated to change their behavior, information from their physician may not have the intended results.

- Physicians shared their tactics to getting people engaged in their health:
  - Issue challenges to patients by laying the foundation for success and having them choose the reward.
  - Work towards getting people away from denial and rationalization and into the desire to win.
  - Appeal to them the need to “do it for your loved ones.”
  - Build confidence and conviction through stories and health-related statistics.

- Physicians indicate that it takes an entire spectrum of support: a team of people, to help employees change their behavior. This team should include the employee’s physician, specialists, key family members, employer, health plan and health coach.

- Some physicians are willing to work with health coaches, but only if it does not increase their administrative time.

- Physicians report that the best way to support patients is to develop a plan of action with the patient that includes information on making the best health care decisions and ensuring their care is coordinated.
Overwhelmingly, physicians would like employers to share more with them on what types of benefits, programs and services are available to their patients so they can avoid mixed messages.

- Physicians strongly recommend that employers make it easier for employees to visit their doctors and to remind employees that a yearly physical exam is an important factor for staying healthy. This allows physicians to focus on wellness rather than illness.

**Employer Recommendations**

- Offer incentives that will motivate employees to receive their annual physical.
- Provide employees with resources and tools on how to partner with their physician to ensure each visit is productive and no questions are left unanswered.
- Collaborate with health plans and physician networks to make sure physicians know what benefits and programs are available to employees so they can encourage and reinforce participation in these programs.
- Provide information from the health plan and the health coaching company to the physician so they can encourage and reinforce participation in these programs.
- Encourage employees and family members to bring copies of their health risk assessment and/or clinical screening results with them to the physician’s office. Consider incentives to foster greater physician-patient collaboration.
7. Working More Effectively with Health Coaches

Employee Focus Group Research

- Employees have mixed views on the value of health coaching. Employees want to develop a relationship with the coach, but don’t want them to be too intrusive.

- Some employees are skeptical of the coaches’ questions and their rationale for asking. They like a coach that can relate to them and prefer individualized coaching to a cookie-cutter approach.

- Many employees who participate in health coaching view their coach as an extension of their employer, whom they feel calls as a stranger and collects information they fear is going to the employer.

Employer Recommendations

- When marketing and communicating health coaching programs, be sure to include messaging about how coaches can serve as an extension of their physician. This will help employees gain confidence and better trust their interactions with the health coach.

- Be transparent with employees about why the organization is offering a health coaching program and how the aggregate results will be used. Consistent communication on the value of coaching programs is critical to program success. To encourage participation, be sure to include testimonials on what healthy lifestyle changes fellow employees have made.

- Make sure to monitor the effectiveness of health coaching programs. Employers can do this through occasional employee satisfaction or wellness surveys.

- Don’t rely exclusively on vendor reports as the results they provide may support their coaching model, versus providing the employer with valuable feedback regarding employee outcomes.

- Encourage employees to share their coaching action plan and biometric screening results with their doctor. This will help add credibility and value to the program from the employee perspective.
8. Understanding Employee Views on Health Risk Assessments (HRA)

Employee Focus Group Research

- Employee views on HRAs vary with how the tool is applied and what the feedback contains.
- Employees indicate they sometimes are not truthful when completing HRAs in order to obtain the incentive.
- Employees like receiving biometric results and find them to be bigger motivators than completing the HRA.

Employee Survey Results

- 45% of survey participants say they took the HRA for the monetary incentive.

Employer Recommendations

- Position HRA questions as non-judgmental, with results and recommendations tailored to the individual.
- When marketing an HRA or clinical screening initiative, include assurances that the information will only be used in aggregate and that HIPAA laws protect their privacy, guaranteeing confidentiality of individual health information.
9. Understanding Employee Views on Medication Compliance

Employee Focus Group Research

- Employees are inclined to stop taking a prescription or end their treatment based on how they are feeling or the cost of the drug.
- Some indicate they simply forget to take their medications or don't continue taking them because they don't fully understand why they are taking them in the first place.
- Some respondents admitted that the fear of dying played a part in not adhering to their medication.

Employer Recommendations

- Offer access to information and resources on the importance of medication adherence and treatment compliance. Help employees understand the impact of not following treatment recommendations.
- Engage health plans and pharmacy benefit vendors in supporting medication compliance efforts – communication is vital to getting employees engaged in both medication and treatment compliance.
10. Understanding Employee Views on Quality in Health Care

Employee Focus Group Research

- The premise of Value-Based Benefit Design programs is counterintuitive to employees’ perceptions of the consumer marketplace. As a result, employees often don’t trust the validity of the programs or their employer’s motivation for offering them.

- Health care workers and people with chronic health conditions know better, understanding that higher quality doesn’t necessarily mean higher cost.

Employer Recommendations

- Raise awareness of Value-Based Benefit Design features and the rationale behind them. Reframe employees’ perceptions of the health care marketplace through effective communications and awareness of health benefit offerings.

- Refer employees to credible web sites that provide information on how quality differs between providers.

The premise of Value-Based Benefit Design programs.....

Higher or equivalent quality = lower cost

......is counterintuitive to employees’ perceptions of the consumer marketplace that.....

Higher quality = higher cost

As a result, employees often don’t trust the validity of the programs or their employer’s motivation for offering them.
Employer Impact Statements on Research Project

In January 2011, MBGH conducted a post survey of employers who participated in this research to determine how the project impacted their organization and its employees. A majority indicated the project had significant impact or some impact on their organization and, as a result, the following top three strategies would be developed:

- Enhancing their communications strategy to include spouses and family members
- Modifying or creating an incentive program
- Integrating engagement into benefits and programs

Employer 1:

- The company provided more hard copy information during open enrollment because employees indicated that as a preference.
- They reverted back to direct mail to homes, adding direct emails at work rather than just blast emails.
- They are working on redesigning their wellness program and plan to use the data to help guide them.

Employer 2:

- The project outcomes helped the company better understand the pulse of their employees.
- They discovered that participating employees felt valued by being able to share their perspectives as part of the project.
- They found disconnects between the health coaches and employees, and will focus internally on addressing that issue.
- They will use the project outcomes to refine their enhanced and standard benefit programming.

Employer 3:

- The company included Occupational Health Nurses in the focus groups, resulting in the nurses having a greater awareness of company programs and sharing with them the impact they have referring employees to these programs.
Employer 4:

- The company discontinued their health newsletter but discovered through the project that it was a popular offering, so it was reinstated.

- They were able to receive information from employees on their attitudes and the morale of the company. This is not something the company would normally capture but they found it to be of great value.

- Employee feedback told them that health promotion programs were of value and to continue them – this is significant because company had considered dropping these programs because of budgeting. The project research helped to justify the program.

Phase III – Next Steps

The next phase of the MBGH Value-Based Benefit Design Research Project Series will focus on the creation of an employer toolkit which will support the previous phases of the project series:

**Employer Communications Toolkit on Benefits Literacy and Consumer Engagement**

Employers face significant challenges in successfully communicating health benefits and available programs and activities to their covered population. Communications are either limited, too generalized to motivate behavior change, or don’t reflect the culture or values of the various segments of the workforce.

*The issue of benefits literacy*.....In addition, most employees and dependents don’t fully understand what health care benefits are available to them nor do they fully comprehend the summary plan description (SPD) or what requirements they need follow to achieve incentives (i.e. premium differentials) that may be part of the benefit plan design. As a result, communications efforts frequently go unnoticed, are ignored or misunderstood by the employee.
As part of MBGH’s Employee Focus Group research project, we discovered what employees would like to have available to them:

- Clear, concise and consistent communications on benefits and what’s available to them, such as cost, coverage, co-pays and benefit changes.
- Who’s in their physician network, cost comparisons among plans, the actual cost of health services and benefit and coverage changes that could have an impact on out-of-pocket costs.
- Personalized information, tools and incentives to support employee health improvement efforts, based on their specific health issues and readiness to change.

MBGH will work with employers, communication experts and key health care stakeholders in the development of an *Employer Communications Toolkit on Benefits Literacy and Consumer Engagement* to improve the use of benefits and engagement of employees in worksite programs.

The toolkit will contain:

- Best practices and recommendations for communicating health benefits and worksite health improvement programs
- Successful employer case studies
- Employer, vendor and health plan communication samples
- Recommendations on effective ways to personalize communications based on an employer’s culture, size and demographics
- Best practices for communicating preventive services, medication adherence, navigation and use of the health care system, and the impacts of health care reform to the consumer.