

# The Future Is Flexible: Modernizing Health Benefit Plans Of Tomorrow, Today

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**M**odern health benefit plans are designed to provide a standard of care that puts employees' long-term health and wellness first?

While a global pandemic may have served as a catalyst for much of the transformational change that many employers are experiencing, health benefit providers have been preparing for a shift to virtual care for quite some time. Giving plan members greater flexibility within their benefit plans is necessary now more than ever before.

According to a recent Sanofi Canada Health-care Survey<sup>1</sup> conducted before COVID-19, 71 per cent of health benefit plan members indicated a willingness to use virtual care technology to receive healthcare services – anything from prescription renewals and management to on-line doctor consultations and internet-enabled cognitive behavioural therapy (iCBT). Something as simple as a reminder from your smartphone to take your medicine at a certain time is incredibly important in establishing a consistent approach to care.

Providing health benefits to members with greater choice and control over their plans should be the primary driver for all improvements to what a modern health benefits plan looks like.

## Flexible Benefits Just Make Sense

The multi-generational workforce requires multi-faceted health benefits. It is increasingly clear that a one-size-fits-all approach to health benefit plans doesn't work for a diverse workforce. Plan members come from different walks of life and different generations with each



bringing a different level of comfort and awareness in managing their benefits.

Providing plan members with a broader range of tools and resources to manage their

care and empower their decision-making is another step towards ensuring they can maximize their benefits and use them more effectively. For employees, ensuring the choices available within

their plan feel relevant to their needs is critical and investing in their personal wellness will pay dividends.

For example, plan members with health spending account (HSA) plans, which give members more choice where their benefit dollars are spent, have reported more positive opinions on the quality of their health benefit plans, while also having the secondary benefit of encouraging accountability.<sup>2</sup>

Additionally, as some Canadians re-evaluate their financial protection and risk management during the pandemic, online platforms that allow plan members to easily choose optional life or critical illness coverage based on their unique needs may be especially helpful.

The combination of more educational resources and additional data-driven information at plan members' fingertips makes their health benefits portal a powerful tool and provides a level of confidence needed to help plan members play an active role in managing their well-being.

### Mental Health And The Wellness Conversation

With the discussion surrounding mental health now more prominent than ever, health benefit plans are an essential channel to delivering mental health support to plan members. Ensuring access to qualified mental health practitioners such as psychotherapists and counselling therapists is one way digital therapy services can be initiated. Plan members can utilize apps and programs like Beacon, that provide them with personalized cognitive behavioural therapy, assessments, educational videos on mental health, and other in-depth resources.

Paramount to getting the proper mental health care is ensuring access and availability. Some of the limitations and extraordinarily long wait times to secure an appointment with the right professional are now being alleviated with the integration of more virtual care tools, which bring mental health services and assessments directly to those in need. An Ipsos poll found that 68 per cent have skipped seeing a doctor due to long wait times or an inability to find a doctor outside of working hours or other barriers. Virtual care can help alleviate the access roadblock.<sup>3</sup>

### Shifting To Virtual Care

Virtual care is here to stay. It provides access to healthcare professionals in ways that were unheard of only a few years ago and we've seen rapid adoption during the COVID-19 pandemic. By increasing the flexibility and transparen-

cy of tasks like making a doctor's appointment, scheduling becomes easier. Plan members who have experienced virtual care have indicated a strong preference to continue using such services instead of more conventional forms of care like in-person visits, and that only means plans should exist to ensure the availability of whatever option they prefer.<sup>4</sup>

As the adoption of virtual care becomes more familiar to plan members, concerns related to quality of care, privacy, and safety diminish. Once plan members can see a continual human element to the services they are using and they aren't talking to a robot or anonymous stranger, confidence in engaging further with these types of technologically-enabled services and benefits increases.

For plan members, technological advancements are also leading to more educational

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resources at their disposal and simplifying the delivery and access to medical professionals. The notion of talking to your doctor over a video call is no longer a foreign concept to many plan members, and, in many cases, the speed and convenience of such an encounter might even be preferred. Wait times for medical appointments that can take up to 12 months are dropping thanks to the new ease of accessibility.

Connected Care is a platform that supports a suite of services that include online doctors which allows plan members to consult a doctor, get treatment, receive counselling, fill a prescription, and more, all from home. Understanding what options are available and how they could have a meaningful impact on the overall health of employees is key.

For employers, the upfront costs of these approaches may pay dividends in the future.

As employers and HR administrators shift

to more flexible benefit plans, they have seen considerable positive downstream impacts for their organizations. It can save them money, improve workplace culture, and strengthen confidence in their brand's compensation practices as being responsive to employee needs.

Putting employees at the core of their own plan ensures they can tailor their benefits to suit their needs while providing valuable feedback to their employers on what is important to them.

Positive employee health outcomes can also save employers significant expense through less sick days accrued by their workforce, as well as a limited use of short- and long-term disability benefits.

### Members, Employers Benefit Fast

The virtual shift is speeding everything up – from appointment bookings to claims. For example,

migrating more of the claims process online has clear cost-effective benefits to employers, as it streamlines processing times and allows plan members to independently manage more aspects of their claims, leading to faster reimbursements and more immediate decisions.

Online claims can also be monitored automatically to detect potential patterns of fraud; an unfortunate negative cost factored into premiums of all plan members. Reducing fraud and benefit misuse enables employers to invest more in health areas that lead to higher levels of employee satisfaction with their plan.

Now is the time for employers to act and support employees. Flexible health benefit plans play an important role in supporting a workplace culture of health and wellness and contributing to the employer's promise of caring for its employees. Whether through the shift to virtual care, increased flexibility, healthcare spending accounts, and greater access to resources, employees and employers are optimizing plans to reflect what works best for them and enjoying more positive outcomes as a result. **BPM**



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1. The 2020 Sanofi Canada Healthcare Survey

2. Ibid, page 14

3. "Seven in Ten Canadians (68%) Have Skipped Seeing a Doctor Due To Long Wait Times, Timeliness or Other Barriers," Ipsos Poll, 2017

4. The 2020 Sanofi Healthcare Canada Survey, page 32