



Addressing Health Equity

Combatting health inequity in a benefit program may be a daunting task for employers looking to save on cost and maintain a simplistic offering. However, there are ways to adopt enhanced benefits without breaking the bank. Employee perception of these offerings is key as employees may not access these benefits initially but appreciate the value these options can provide for future concerns.

To understand the population and make applicable changes to a total rewards offering, employers can look for input collected from employee surveys and reporting from vendor partners to make informed decisions.

According to Business Group on Health (BGH), expanding coverage for neurodiversity and transgender health care was the top addition for 2022 plan design changes.



Employee Benefits Priorities

(in order of highest importance)

- | | | |
|-------------------------------|--|----------------------------------|
| 1. Health insurance | 8. Cash in unused PTO | 13. Life insurance |
| 2. Dental insurance | 9. Student loan repayment | 14. Mentor program |
| 3. Non-high deductible option | 10. Tuition assistance benefits | 15. Disability insurance |
| 4. Telemedicine option | 11. Work from home/flexible scheduling | 16. Critical care insurance |
| 5. Wellness programs | 12. Generous parental leave | 17. Hospital indemnity insurance |
| 6. Multiple dental offerings | | 18. Pet insurance |
| 7. 401(k) match | | |

Source: *Mployer Insights – All industries, large employers*

Tactics to Address Health Equity Among a Diverse Workforce, 2022-2025

Source: Business Group on Health 2023 Large Employers' Healthcare Strategy and Plan Design Survey

- Already doing in 2022
- Adding in 2023
- Considering for 2024 / 2025

Expand coverage and eligibility of neurodiversity benefits for employees and/or dependents (e.g., cover ABA therapy)	76% / 2% / 9%
Offer/expand transgender health care benefits	74% / 8% / 5%
Offer a variety of health plan designs (e.g., offering low-deductible plans)	73% / 5% / 12%
Seek input from employees (e.g., surveys, employee resources groups) regarding program offerings	68% / 11% / 11%
Design pharmacy benefits to improve patient affordability of medications	61% / 8% / 11%
Expand benefits coverage for higher prevalence needs of those with disabilities (e.g., hearing aids, vision care, assistive devices)	54% / 2% / 18%
Request more robust reporting from vendor partners to address health inequities	51% / 22% / 10%
Require health plan/navigational partners to maintain health care and mental health provider directories to allow members to better identify providers	44% / 8% / 28%
Expand provider network to include more diverse health care and mental health professionals	37% / 13% / 26%
Offer wage-based cost sharing (e.g., premiums, deductibles, out-of-pocket maximums)	37% / 1% / 11%



In addition to the BGH tactics addressed above, employees' top priorities are still huddled around the core benefit offerings. As new trends appear, student loan/tuition assistance and flexible scheduling capabilities are among the most desirable perks.

Enhanced parental/caregiver leave and fertility coverage with family planning resources are moving upward on the list of tactics.

Social Determinants of Health

Employers' focus on the social determinants of health continues to escalate as economic changes impact an employees' everyday lifestyle now more than ever. Access to health care, childcare, education and financial stability has become more difficult. These barriers are a call-to-action for employers to look beyond the traditional benefit offerings and develop innovative strategies to support employees and their families.

3 out of 4 employers are concerned about health equity within their health and well-being initiatives

Source: Business Group on Health 2023 Large Employers' Healthcare Strategy and Plan Design Survey



Focus Areas for Support

Health Care

- Lowering employee contribution premiums
- Offering new tools for care navigation options (finding a specialist and cost transparency)
- Implementing new tools for employee advocacy (appointment availability and quality metrics)
- Waiving copays and/or out-of-pocket member expenses related to chronic conditions
- Travel benefits associated with local or regional access to care gaps

Finances/Income

- Expanding plan-sponsored benefits for family planning and mental health care
- Enhancing retirement savings opportunities by increasing employer contributions and offering alternative accounts (retiree health benefits and deferred compensation plans)

Childcare

- Providing childcare services and/or resources for parents with children of all ages

Unconscious Bias

- Providing or requiring racial bias training to all employees
- Offering 'Diversity Floating Holidays' and/or offering additional culturally recognized paid holidays

Social Support & Networks

- Creating employee resource groups focused on diversity, equity, inclusion and belonging in the workplace
- Supporting local community groups to promote organizational involvement centered around diversity

Transportation

- Commuter accounts with employer contributions
- Implementing work-from-home policies
- Cover for travel benefits associated with work commuting and/or other health care related travel expenses

Food Access/Insecurity

- Embedding nutrition counseling services into a health and well-being program
- Employer-paid healthy food delivery services and serving nutritious meals in the office

Housing

- Work-from-home equipment stipend for expenses such as monitors, desks and office supplies



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