There's real meaning behind the & in RCM&D.

Integrated EAP and Wellness Programs

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- Today’s Workforce
- Wellness vs. Well-Being
- Current structure of Employee Benefit programs
- Benefits of an Integrated Strategy
- Impact of Data
- Holistic Approach to supporting your employee population
Today's Workforce

- Poor employee health impacts medical, disability, workers' compensation costs in addition to productivity.
- Employee health continues to decline – across demographic groups on multiple measures.
- Employers have a right – and a responsibility – to address poor employee health & safety.
- Healthcare settings offer unique challenges to and opportunities for worker health.
- Shift work can cause employees to have physical problems and mental fatigue. Statistics reveal that ineffective coping with the effects of shift work can lead to higher rates of substance abuse and divorce, and the potential for mental and emotional problems.
- The workplace is the optimum setting to foster worker health, safety, and wellness.
- Integrated, aligned approaches work better than silo-based approaches.

Who is experiencing this in your organization? 
Agree Disagree?

What challenges are you experiencing?

Discussion

Wellness vs. Well-Being

Many employers are expanding their Workplace Wellness programs to account for a more comprehensive view of their workers' overall Well-Being.

“Well-Being” generally is defined as a concept encompassing an individual's physical, mental and emotional health, financial security, social comfort and professional fulfillment.

Employees that achieve a 10% improvement in their overall well-being report on average:
- 5% fewer unscheduled absences
- 24% reduction in presenteeism
- 2.2% reduction in the likelihood of a hospital admission
- 1.7% drop in the likelihood of an emergency room visit.

The top global drivers of Well-Being initiatives are increasing productivity, improving engagement, reducing absenteeism and reducing costs.

Examples of Well-Being

Discussion

Source: 1 Business Insurance, 3/18/2015
2 Healthways, Inc.
Cost of Poor Well-Being

Research from Society for Human Resource Management (SHRM) and others suggest that the total direct and indirect cost of poor employee Well-Being can total **25% to 35% of payroll**, but even that is just the tip of the iceberg.

<table>
<thead>
<tr>
<th>Direct and Indirect Cost</th>
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<tbody>
<tr>
<td>Insurance, Medical/Pharmacy, Absenteeism, Disability, Workers Compensation, Presenteeism</td>
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<th>Hidden Costs</th>
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<td>Engagement/Morale</td>
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<td>Overtime/Replacement Costs</td>
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<td>Overstaffing</td>
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<td>Delays</td>
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<td>Customer Inconvenience</td>
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<td>Turnover</td>
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<td>Accidents</td>
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*Source: Knoll Workplace Research: What’s Good for People?*

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Integrated Benefits Strategy

- Traditionally, health care benefits, including EAPs, have been **fragmented and disconnected** as multiple vendors offer overlapping programs that do not communicate with one another, leading to **frustration, inefficiency, and poor utilization** by employees, as well as **redundant costs** for employers.

- Further, people often face **multiple related problems** at the same time, requiring a multifaceted approach to effectively resolve each issue in total.
Integrated Benefits Strategy

- **Connecting** the EAP with other resources like wellness programs, disease management, and advocacy, among others, makes it much easier to identify related needs, gaps in care, and appropriate next steps to help employees get the care and support they need.

- EAP can **complement other offerings** by ensuring that employees get the full breadth of support and care they need.

- **Integration** can support both employees and the employer, reduce risks and costs, and improve productivity and employee health, leading to a more positive work environment.

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Integrated Benefits Strategy

- In an **integrated model** that seamlessly connects benefits services, the employee can quickly and easily speak to a counselor about stress related to their condition, get help locating an in-network provider in their area, access financial wellness services and tools to help them find the most cost-effective medication, and understand their out-of-pocket costs.

- Spanning the continuum of employee needs in this way can make the experience of dealing with an issue **more seamless** for the employee and ensure they take best advantage of all of their benefits, including the EAP.

How are you integrating your EAP plan into other employee offerings?
Integrated Benefits Strategy

- This model can have a tremendous impact for the employee, reducing their stress and absenteeism/presenteeism while saving them time and increasing their productivity at work.
- Connecting benefits like EAP with other services creates a seamless, more convenient experience for employers and employees, significantly impacting satisfaction, costs, outcomes and engagement.
- In order to achieve true wellness, individuals must be fully supported in all aspects of physical, social and emotional health, rather than solely focusing on more short-term goals such as smoking cessation and weight loss.

Case Study #1

EAP effectively engaged employees across multiple states

An organization with 13,000 employees had very low EAP utilization (below 5%).
A re-launch of the EAP was completed including the design of tailored literature. On-site launches at the organization’s main locations, in conjunction with the occupational health provider were offered. Managers attending the launch were provided with electronic hand-outs about the EAP program to deliver to staff.

A factor that had hindered strong utilization in the past was an apparent stigma associated with the EAP. The team worked extensively to position the EAP as helpful for all employees facing the challenges of everyday life, not just those in crisis situations. Promotion focused on the range of support available and the topics covered, from child and elder care, to legal and debt information, to workplace and work-life balance issues.

The result is that after the first month, utilization trebled to 14% and is being consistently maintained at these levels.
A banking and financial services organization wanted to organize and deliver mental health awareness training to their employees. An assessment was conducted to evaluate training needs. The assessment uncovered a need for training related to stress management and building resilience.

In response, a series of half-day workshops on building resilience for management, and several one-hour presentations on the theme for staff was presented providing insight into understanding stress and offering practical solutions to help employees build emotional and mental resilience. The trainings addressed topics such as:

- Key components of resilience and how to build resilience in individuals and teams
- Identifying the signs of pressure and impact on individuals and the organization
- Identifying individual stress triggers and learning how to handle them
- The difference in leadership styles and their impact on alleviating stress in employees
- Changing responses to stress by means of various stress reduction techniques
- Developing a personal coping strategy or action plan to cope with stress

After the training, employees were surveyed in order to gauge their level of mental health awareness and engagement with the course. Employees reported being more comfortable discussing their mental health needs with their managers, and supervisors and managers felt they were better equipped to listen and respond to these needs.

RCM&D recognized the importance of having access to data in a way that is algorithmic and actionable. This is what distinguishes today’s advanced analytics from past solutions of more passive data warehousing and analytic software that generated reports on an ad hoc basis.

- Without analysis, data is little more than a jumble of disconnected parts.
- Enhanced analysis provides information needed by the Plan Sponsor to understand what is occurring, why it is occurring and alternative approaches to positively impact future outcomes.
- With analysis, data is turned into actionable information to enable the development of solutions to align with an organization’s goals.

**Impact of Data**

**Case Study #2**

**Stress management training increased employee well-being**

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Holistic Approach

Progressive companies want to adopt a more holistic approach to understanding the cause and effect of their strategic decisions.

Employers often squeeze one area of the risk balloon, unwittingly increasing it in other area(s), creating much larger liability.

A key stumbling block is that divisions within an organization make risk decisions in silos. Multiple vendors control employer benefits and risk data, with reporting that can't identify root causes of issues, program correlations, or where a company needs to focus its risk avoidance and reduction efforts.

Case Study #3
The impact of data

Comprehensively Assess Risk
A large logistics company realized that integrating driver performance data was a critical first step in managing overall risk. The company embarked on a data journey to uncover the total safety performance, and Well-Being of its drivers.
Through human capital data integration, the company discovered critical correlations between overall driver safety, performance, and:
• Employee health and wellness
• Family health and wellness
• Job satisfaction
• Family financial stress

Integrated Data Empowers Strategic Decision-Making
The transportation company made two key decisions:
• Investing in technology that turns each of its trucks into a data gathering device
• Partnering with a leading data analytics and risk management company that empowers clients to use total rewards and risk program data together to holistically manage and mitigate business and employee risk.
Case Study #4

The impact of data

A multi-state manufacturer had no visibility into its cost drivers

Their reporting was:
• Dated
• Non-specific/high level
• In silos
• Not insightful or actionable

Work was done to gain control of costs and ensure future decisions were data-driven

Objectives
• Collect ALL data elements
• Reconcile enrollment and claims across TPA’s & data vendors
• Identify high cost claimant drivers by location and actionable next steps
• Investigate steerage and engagement opportunities
• Evaluate current wellness program and drive outcomes-based health management
• Provide timely analysis regarding hot topics, such as new specialty medications, opioid abuse, etc.

Data Driven Decisions
• Add incentive to Wellness program and targeted communication campaign to high risk members
• 1st dollar coverage for Maintenance Medication
• Opioid Abuse Compliance policy and deployment of EAP resources

Thank You!

Please do not hesitate to contact us with any questions

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