

BY KIMBERLY GEORGE

SVP, Corporate Development, M&A, and Healthcare, Sedgwick

Imagine having a single resource for all of your questions related to medical treatment and billing, workers' compensation and disability claims, and leave of absence concerns. Health assistants soon will fill this new role as a part of employee benefit programs. Employees participating in their employer's plan will be assigned an assistant who can offer valuable assistance with a wide range of healthcare needs and they will be there for you regardless of what might happen with your health.



Because healthcare can be complex, it's very difficult for employees and their family members to know how to navigate all of the programs and health-related benefits their employer offers – and know who to call for what. Because so many of the benefits are dependent upon one another, but not necessarily integrated, a plan member may have to go to multiple resources to get their questions answered.

An employee's own health issues, as well as the medical needs of their family, can impact productivity. Having someone who can guide the employee through the entire process for themselves and all family members on the health plan can save time and improve employee satisfaction.

INTEGRATING SERVICES

A health assistant works in a virtual world with doctors, nutritionists, disability and workers' compensation specialists, and many other clinical experts who can access the data they need to address the employee's concerns. They are all on the same team and everything is integrated.

Each assistant ensures employees get the information they need, and connects them with experts who can assist with a wide range of topics in specific areas such as mental health, cancer and pregnancy. The health assistant will help the person with the topic they're calling about, and then look beyond the initial question to see if there are other areas where they can be of assistance. For example, a woman may call asking about her deductible and, in the conversation, the health assistant finds out that she has breast cancer. The assistant will look into her question about the deductible, and then mention that there is a nurse on the team who is a cancer specialist and she is available to help with questions if needed.

A health assistant works in a virtual world with doctors, nutritionists, disability and workers' compensation specialists, and many other clinical experts who can access the data they need to address the employee's concerns.

This type of program is the first to link health plan, workers' compensation, disability and leave of absence, and job accommodation offerings together. Data integration allows the team to provide proactive assistance to the consumer, and offers an opportunity to streamline enrollment and pay reimbursements through a holistic health and productivity approach.

Consider this example with a pregnancy - the health assistant can help the mother plan for pre-natal care, delivery, well-baby check-ups and enrolling the baby in the health plan. They also will automatically enroll the mother in her employer's disability and leave program, so she does not have to make a separate call to do this or worry about collecting medical documentation and figuring out who needs what. If the mother has a question about disability, then the health assistant will ask a disability specialist to join the call. The assistant stays on the line with the disability specialist to gather information in case the mother has questions later. This type of communication ensures all parties have the same information, and it can help streamline the process and improve efficiency during future calls.



RESOURCES

Influence - The Psychology of Persuasion. Dr. Robert B. Cialdin, Ph.D. 2006.

Health Affairs, The Work/Health Relationship Recap. Sedgwick blog. Kimberly George, SVP, Corporate Development, M&A, and Healthcare, Sedgwick. February 2017. http://blog.sedgwick.com/2017/02/17/health-affairs-the-workhealth-relationship/ The program also encompasses the three pillars of health – physical, emotional and financial health.

Financial health is becoming much more important because benefit members have higher deductibles and co-pay requirements with consumer-driven health plans, making costs a big factor in their medical decisions. With emotional challenges driving up absence and impacting productivity, ensuring mental health has the same robust care as physical health is an important element of the new model.

A POSITIVE PATIENT EXPERIENCE OFFERS ADVANTAGES FOR EVERYONE

The health assistant is somebody that has a very empathetic approach and a strong level of influence. The technology and training used in this model are based on the book written by Dr. Robert B. Cialdin entitled "Influence – The Psychology of Persuasion." The assistant ensures the employee receives the information they are calling for and helps them from start to finish – no matter what their needs are. This new model is designed to streamline the process, reduce additional calls and ultimately, save time.

Early adopter employers offering health assistants for health plan benefits consistently experience healthcare spend reductions and improved consumer satisfaction. With the integration of health and productivity solutions, we not only anticipate the reduction in healthcare spend, but also expect a positive impact on days away from work and claim durations. In addition, consumers will have a streamlined benefit solution and consistent way in which they access assistance and care, regardless of how they are hurt or how an illness develops. Employers have an opportunity to consolidate benefit solutions across their risk management and human resources environments improving consumer engagement.

Patient experience drives patient engagement, which drives a positive outcome. Improving the employee experience is a top priority. If their experience is better, they will be more engaged – it's true in healthcare, it's true in retail and it's true in most businesses today.