



Healthcare Solutions for Every Employee

> Considerations When Evaluating
> Your Benefits Ecosystem



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The Challenges of Managing Condition-Specific Point Solutions

HR and benefits leaders are experiencing point solution fatigue, with many having 46+ solutions to manage.¹ They're searching for holistic, comprehensive and easy to access and use health solutions that will drive better financial and health outcomes.

What's Inside

- > The proliferation of point solutions — and what it means for employers, consultants and payers
- > Challenges associated with having many point solutions that cover specific conditions, but not the whole person
- > Improving the employee healthcare experience
- > Considerations for HR and benefits leaders when selecting healthcare solutions

¹ Summus, 2023, HR Benefits Manager Survey

The Proliferation of Point Solutions

Most employers offer a wide array of solutions, many of which are narrowly focused on specific health conditions. The recent proliferation of point solutions is contributing to point solution fatigue. Point solution fatigue impacts employers and payers, and creates significant confusion for employees and health plan members.



The Challenges Associated with Point Solutions

Point solutions in healthcare are focused on optimizing outcomes associated with a single health condition, focused on a particular type of person, or offer a single way to navigate, access and use healthcare.

Although point solutions have helped HR and benefits leaders build a comprehensive and attractive benefits package, there are a myriad of challenges to offering solutions that only solve a single aspect of an employee's health.

For employers and health plans, accumulating too many point solutions creates several challenges and nearly 75% of HR and benefits leaders are looking to consolidate their health benefits offerings.²

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² Summus, 2023, HR Benefits Manager Survey

Challenge #1

Vetting available point solutions requires time and resources.

The proliferation of available health apps, digital tools, portals, and other solutions based on what employees need and want takes time — time to identify what exists in the market and time to determine what is most beneficial for a given population and organization. HR leaders and their teams are tasked with identifying relevant, high-performing, cost-effective solutions as well as evaluating and selecting what is perceived as the best possible solution for their employees.





Challenge #2

Determining point solution “fit” aligned with employee needs is not straightforward.

Not all point solutions will work for or resonate with all employees. HR and benefit leaders must discern among solutions to identify those that are the best “fit” for their workforce and organizational culture. Determining fit is difficult, especially when HR and benefits leaders are piecing together multiple point solutions to build a comprehensive offering for their employees.



We implement a lot of different programs and are often very involved in implementations, most of which require a significant lift ... I appreciated that the Summus implementation was easy and thoughtful.

— Scott Hershberger,
Compensation &
Benefits Manager,
The University of Notre Dame

Challenge #3

Significant resources are required to encourage and support meaningful engagement with each point solution.

With each new solution employers or health plans offer, it is important to generate awareness of the new offering. Informing and encouraging the use of new benefits often falls to HR leaders and their teams. With too many point solutions, communication with vendors and transferring information and education about a given solution to employees takes significant time and effort.



Challenge #4

Evaluating point solutions that demonstrate a financial return and support improved health outcomes is a process.

Once solutions are available to employees, HR leaders must evaluate solution utilization and any impact to the company's bottom line as well as improvement in employee health and wellbeing. With multiple point solutions it is often difficult to delineate true cost impact given significant overlap of solutions. Employers and health plans need to ensure that return on investment is attributable to the respective point solution through data collection, active monitoring, program evaluation, and review.³ In each step of this cycle, the right data is required to understand the impact of a given solution. Point solutions with a clearly defined return on investment program or methodology that use high quality data can help ensure financial returns and improvements in health outcomes.

To learn about an innovative virtual specialty care approach to return on investment, visit <https://gosummus.info/roi>.

³ <https://www.milliman.com/en/insight/effectively-measuring-the-value-of-employer-point-solution-programs>

HR and benefits leaders should take heed of solutions that demonstrate value by providing condition-specific, episodic, and localized data to determine cost impact across the leading medical cost drivers.



Improving the Employee Healthcare Experience

Employees want a better benefits experience

HR and benefits leaders are not the only ones overwhelmed by the staggering amount of point solutions. Employees experience confusion around their options. According to Employee Benefit Research Institute data, just over half of employees indicate that they understand their health benefits.⁴

Healthcare is becoming increasingly complex even without the proliferation of point solutions. Employees lack the understanding of what solution to use and when. With so many options and choices, employees can experience decision paralysis which can contribute to employees abandoning the use of a solution, even when urgently needed.

⁴ <https://blog.sprucehealth.com/health-benefits-are-confusing-and-employees-want-help-navigating-them/>

Some examples of how a confusing healthcare experience can impede employee health outcomes:

- **New cancer diagnosis.** A person newly diagnosed with cancer from a routine screening and subsequent biopsy may spend weeks, if not months, trying to identify the right doctor, determining the most appropriate treatment or medication, collecting family history, deciphering medical costs and clinical trial options.
- **Pediatric food allergy.** The adult guardian of an infant who had an allergic reaction to milk may start at urgent care to ameliorate symptoms of vomiting and dehydration, then follow up with a visit to the pediatrician for a referral to an allergist.
- **Persistent shoulder pain.** A person with shoulder pain that lasts for weeks may try at-home remedies or physical therapy before contacting their PCP to get to the root cause of the pain.

No matter if it is a complex chronic condition, a less serious allergic reaction, or persistent shoulder pain, employees need and want help navigating the healthcare system to become informed and empowered owners in their health journey.

With support from leading medical providers, employees can avoid weeks or months of personal research with access to the right resources, physicians, diagnoses, and treatments, resulting in better health outcomes. And what's more, with support from others, employees and their families can learn how to navigate and leverage all their healthcare benefits and become healthier in the process.

What employees and plan members want from their benefits:

- **Support all facets of their health and wellbeing.** Where point solutions are focused on a particular health condition, employees want solutions that can address any health question they may have and at any point in their health journey.
- **Benefits that are easy to access and use.** Employees desire a streamlined approach for accessing benefits that allows them to get the support they need, and quickly. Simplified interfaces and technology that expedites access to answers are expected and imperative to drive engagement.



Summus plays a pivotal role in providing our team members with the information, education, and resources they need to take the best care of their physical health.

—Alex Thornhill,
Benefits Manager,
Trupanion

> **Human-centered support.** Employees want other people to help them, answer their questions, provide guidance, and connect with them when they are feeling vulnerable, anxious, or worried about their health. Automation and algorithms without human support will not suffice in the moments that matter most.



Considerations When Evaluating Healthcare Solutions

With thousands of available healthcare point solutions, HR and benefits leaders should consider the following when building a comprehensive package that supports employee recruitment and retention:

- **Solutions that address the broad spectrum of health conditions.** With 6 in 10 adults having a chronic condition and 4 in 10 having two or more chronic conditions,⁵ it is important to identify and select solutions that address all health conditions and concerns. This is particularly noteworthy since specialty care is where the cost and complexity in healthcare live. Among employers that do not currently provide virtual specialty care, more than 8 in 10 are likely to adopt it as part of their benefits package.⁶

⁵ <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>

⁶ Summus, 2023, HR Benefits Manager Survey

8 in 10

employers are likely to adopt virtual specialty care

- **Inclusive and culturally humble solutions designed for all people.** Solutions that can support all employees no matter their race, ethnicity, gender, or other demographic factors can ease the administrative burden of managing multiple solutions for different employee populations.
- **Access for dependents and caregivers.** Beyond benefits that individual employees can access and use, access to those same benefits for dependents and caregivers is integral. Many employees are caregivers who could also benefit from access to health solutions.
- **Demonstrable return on investment.** Solutions that can provide evidence of medical cost impact and improved health outcomes are vital to supporting the company and its biggest asset—their employees.
- **Seamless implementation with health literacy communications.** 42% of HR and benefits leaders want solutions that are agile, offer seamless integration with existing systems,⁷ and eliminate confusion for employees, especially when coupled with best practices in health literacy.

⁷ Summus, 2023, HR Benefits Manager Survey

Healthcare Benefits Ecosystem

The myriad of health and wellbeing point partners can be overwhelming, especially when considering costs, ROI and the efficacy of a particular solution. Completing this worksheet will help you identify health solutions that meet the needs of your employees, while also alleviating their confusion and supporting utilization.



Mapping Your Benefits Ecosystem

Whether you're in the process of evaluating your benefits or exploring options for the upcoming year, Summus can help. We will work with you to understand your current point solutions and benefits ecosystem and help identify opportunities to ensure your employees and health plan members receive the best medical guidance to support their health and wellbeing.

Benefit Ecosystem Evaluation Worksheet

Medical and Health Benefits

List your organization's current medical and health benefit offerings and those you are considering for the upcoming year.

Current Healthcare Benefits

Benefits and Solutions Under Consideration

continued, next page >

Selecting and Managing Solutions

In the space below, note any questions or thoughts you may have about health benefits or those solutions you are considering.

Example: What is the best approach to eliminate overlap of existing benefit offerings?

Evaluating benefits solutions? Let's connect.

<https://gosummus.info/connect>



About Summus

Summus is the leading virtual specialty care company, founded with a mission to restore human connection in healthcare. Our proprietary marketplace model attracts leading specialists who support better insights and decision making across all health questions. With a curated network of more than 5,100 renowned specialists from top academic medical centers, and more than 2.1 million members around the world, Summus serves as the clinical front door to access trusted, high quality healthcare expertise, and to support people in the moments that matter most.

Learn more: www.summusglobal.com.





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