uprise health

Broker Guide

How To Help HR Meet Heightened Employee Benefit Demands

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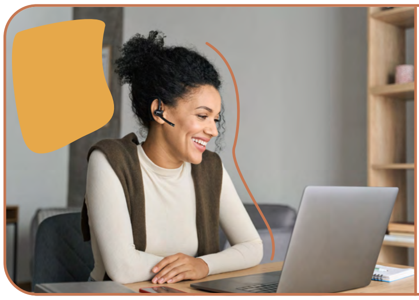
Background

A good partnership between human resources leaders and their benefits broker or consultant has become more important than ever. In an effort to attract and retain talent, companies are aggressively offering nontraditional benefits to their employees—everything from mental health and wellness to pet insurance and nutritional counseling—alongside medical, dental, 401(k), and vision. But as corporations continue to confront the "twindemic" of COVID-19 and struggles related to mental health, burnout, and turnover, employers are still looking for answers.



Human resources leaders continue to **struggle to find the right mix of benefits** that will stem the tide of employee resignations and better address burnout.

The relationship between HR leaders and their benefits broker or consultant—which we'll refer to as benefits professional—was once more transactional. Historically, the benefits professional would identify the right package of medical, dental, and other benefits based on price and demographics of the staff, and help facilitate employee enrollment. There was not much optimization or involvement by the benefits professional beyond that.

In 2022, as benefits become a competitive differentiator for companies, HR leaders and their benefits professional need to closely collaborate. The amount of choice in benefits and technologies available to meet employees' needs may seem overwhelming. Helping overcome barriers to access mental health support—both for employees and for their adolescent/teenage children—as well as addressing issues around chronic illnesses, seems like a daunting task. It has created an opportunity for benefits professionals to be more of a strategic advisor, helping their HR clients to distill those choices into the ideal benefits package for that company.

Uprise Health offers digitally-enabled mental health and EAP programs, partnering directly with employers and with benefits professionals to deliver those solutions and services.

In May 2022, Uprise Health commissioned a study with market research firm Researchscape International. The survey involved 543 U.S. based HR leaders—professionals with a title of manager or above—at firms with 100 or more employees.

The intent of this study is to gauge the opinions of HR leaders about ways their benefits professional can step up and be a true partner to employers, identifying more holistic benefits packages that will keep employees happier and healthier.

PART I

Two Need-to-Know Findings

The study has two top-level findings for benefits professionals:

HR leaders want and need more help from their benefits professionals.

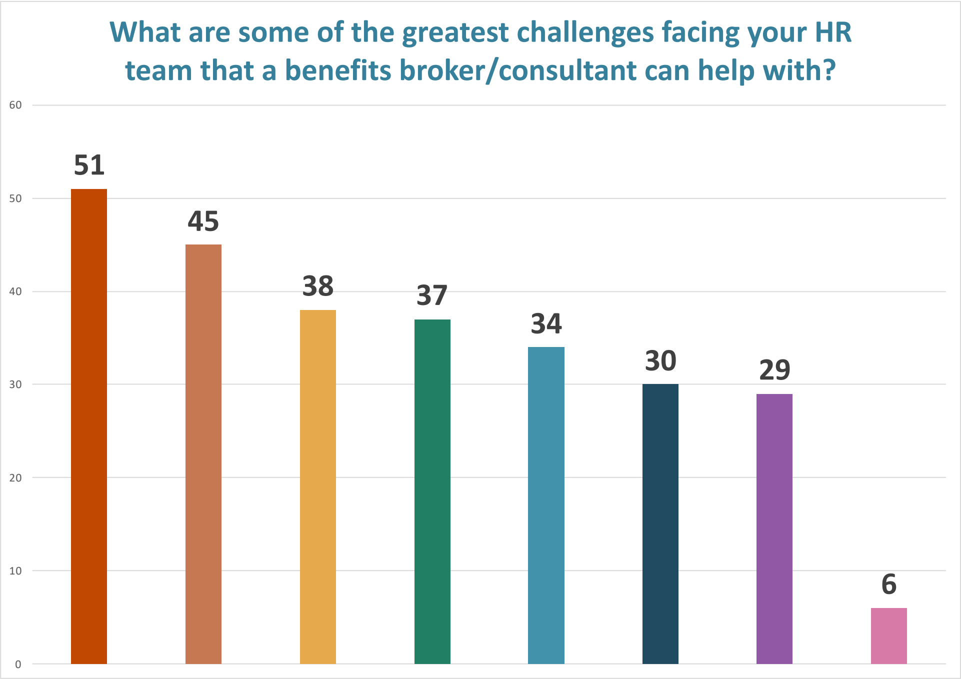
37% of HR leaders surveyed said their benefits professional has not helped their company provide more ways for employees to access care for mental health, wellbeing, and chronic illnesses.

Another **32%** said their benefits professional has not proactively suggested offering employees enhanced mental health and wellbeing benefits since the start of the pandemic.

Loyalty to their benefits professional isn't rock solid.

53% of HR leaders said they are "somewhat likely," "very likely," or "completely likely" to change their current benefits professional in the next year.

When asked why they were considering changing their benefits broker, respondents had some revealing insights.



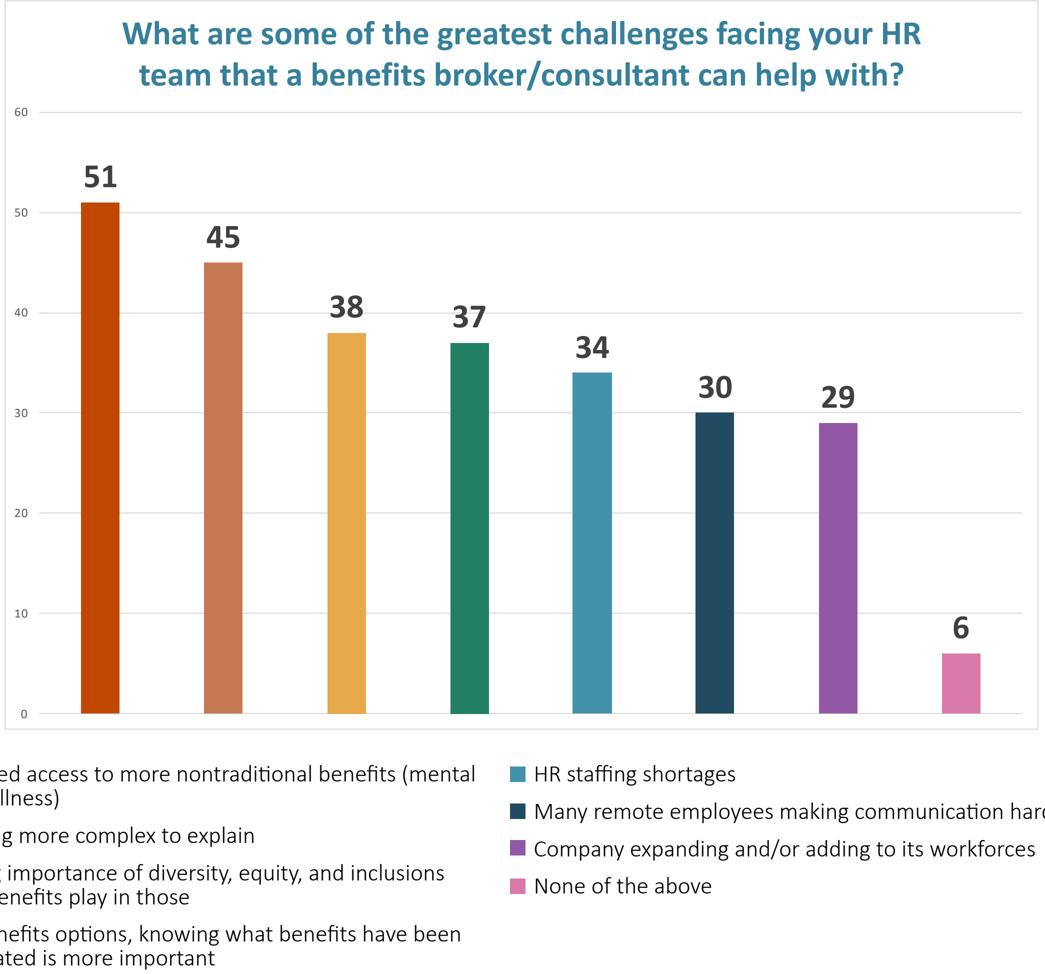
- Looking for better product offerings
- More/better technology and self-service options
- Looking for better communication or more responsiveness
- Looking for more proactivity and a consultative approach
- Looking for better skills at managing costs
- Cost
- Good partnership with insurance companies
- We've outgrown the capabilities of our current broker/consultant

The data speak volumes about the current inflection point in the relationship between HR leaders and their benefits professionals. While many benefits professionals have earned the trust of their HR clients and have nurtured strong relationships, there is significant turnover still happening. Benefits professionals can win more clients by being more responsive, communicative, and knowledgeable about the latest offerings in mental health, wellbeing, and other benefits that expand beyond a traditional approach.

PART II

HR Leaders are Struggling with Pandemic-Related Demands

Many HR leaders have spent the last two-plus years managing one fire drill after another. If employers were "only" confronting the challenge of adapting to a new hybrid work model, post-pandemic, the situation might be more manageable. But the current HR challenges go much deeper and there are many opportunities for benefits professionals to lend a hand.



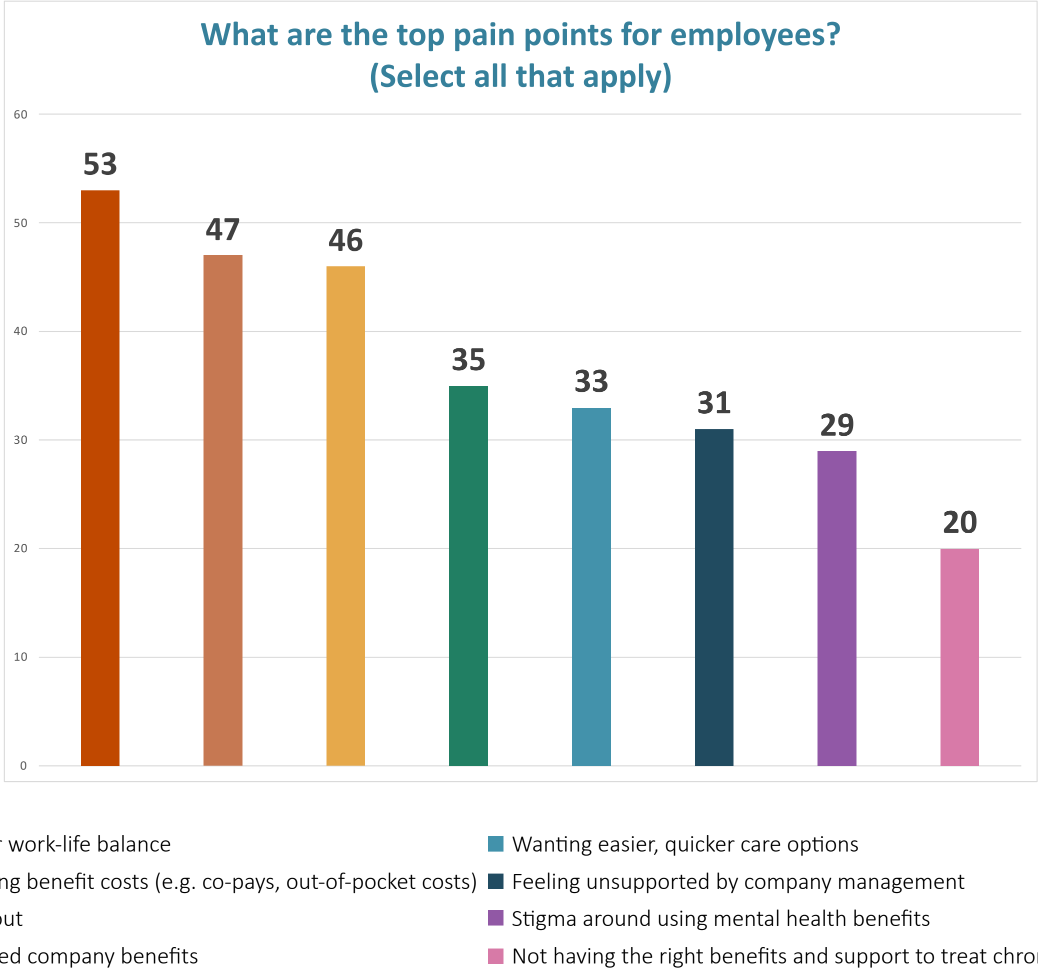
Many of these challenges, including the complexity and availability of nontraditional benefits, increasing importance of diversity, equity, and inclusion, and significant numbers of remotely based staff, didn't exist to this degree five or 10 years ago.

Some HR teams **(34%)** are tackling these new issues while short-staffed. It adds up to a stressful dynamic with no end in sight.

37% of HR leaders spend at least one-fifth of their workday—about the equivalent of 90 minutes of a typical eight-hour day—dealing with COVID-19 protocols and COVID-19-related absences.

In March 2022, about **4.5 million** U.S. employees quit as widespread job dissatisfaction continued, according to the U.S. Department of Labor Statistics.[1] Experts expect these numbers will continue increasing.

HR professionals are well-aware of the top employee concerns, many of which have been exacerbated during, but also pre-dated, the pandemic.



HR leaders realize that if they don't address employee burnout and wishes for better work-life balance soon, more employee attrition could be coming fast.

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

Benefits professionals should understand their client's needs at a deep level. Ask questions of your HR partners to understand their challenges. Is their company expanding its employee base or struggling with turnover? Are there any new diversity, equity, and inclusion (DEI) initiatives? What are the company's policies toward remote work? How does employee morale seem? Getting a handle on these unique challenges, either anecdotally or through data such as surveys, will help to deliver more personalized service.

PART III

HR Leaders Acknowledge That a Traditional Benefits Approach Isn't Cutting It

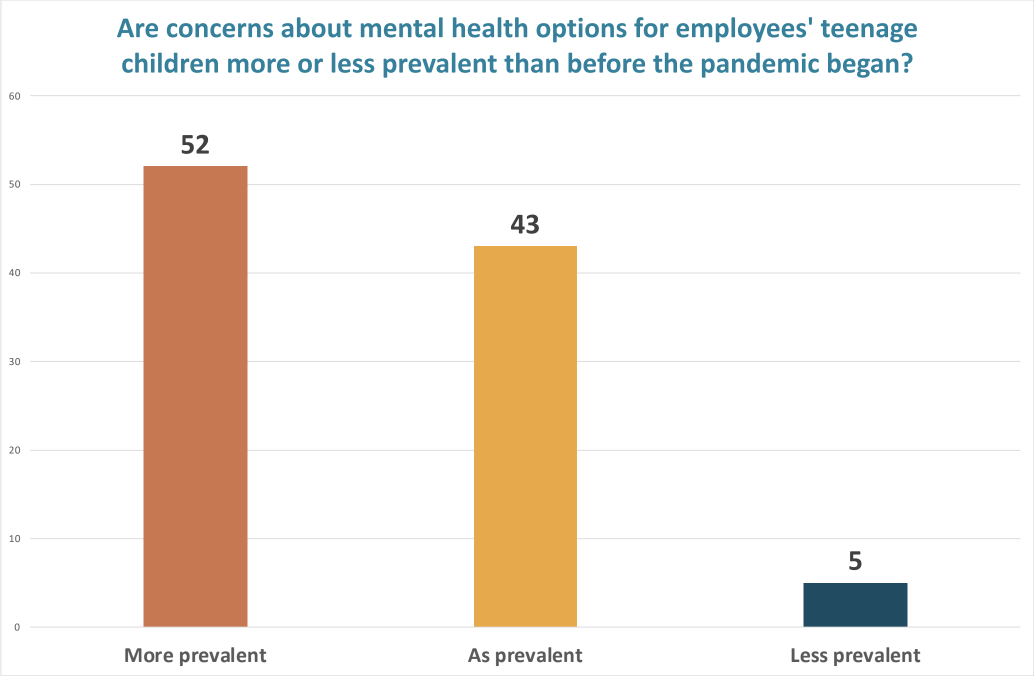
Access to mental health care lacking

Accessing mental health care in the U.S., especially in-person sessions with a therapist, remains a significant challenge, due to a shortage of providers. About 83 million people with diagnosed anxiety or depression were unable to access counseling services in 2020, and about 43 million people with undiagnosed anxiety or depression were not able to obtain counseling.[2] The National Council for Mental Wellbeing has noted that **77%** of counties in the United States are experiencing a severe shortage of mental health providers.[3]

Employers recognize that the mental health and wellness support they're offering, while a good start, is still not helping to address barriers to care in many cases. **43%** of HR leaders said their employees are having difficulty accessing mental health care. Another **31%** said their company doesn't provide enough mental health and wellness support to keep employees productive and healthy.

Escalating adolescent mental health concerns

About 2.5 million youth in the U.S. experience major depression, and **60%** of them don't receive treatment, according to Mental Health America.[4] **52%** of HR professionals surveyed by Uprise Health said that concerns about access to mental health for employees' teenage children have become more prevalent since the start of the pandemic. Employees are acutely aware of how much help their whole family needs.

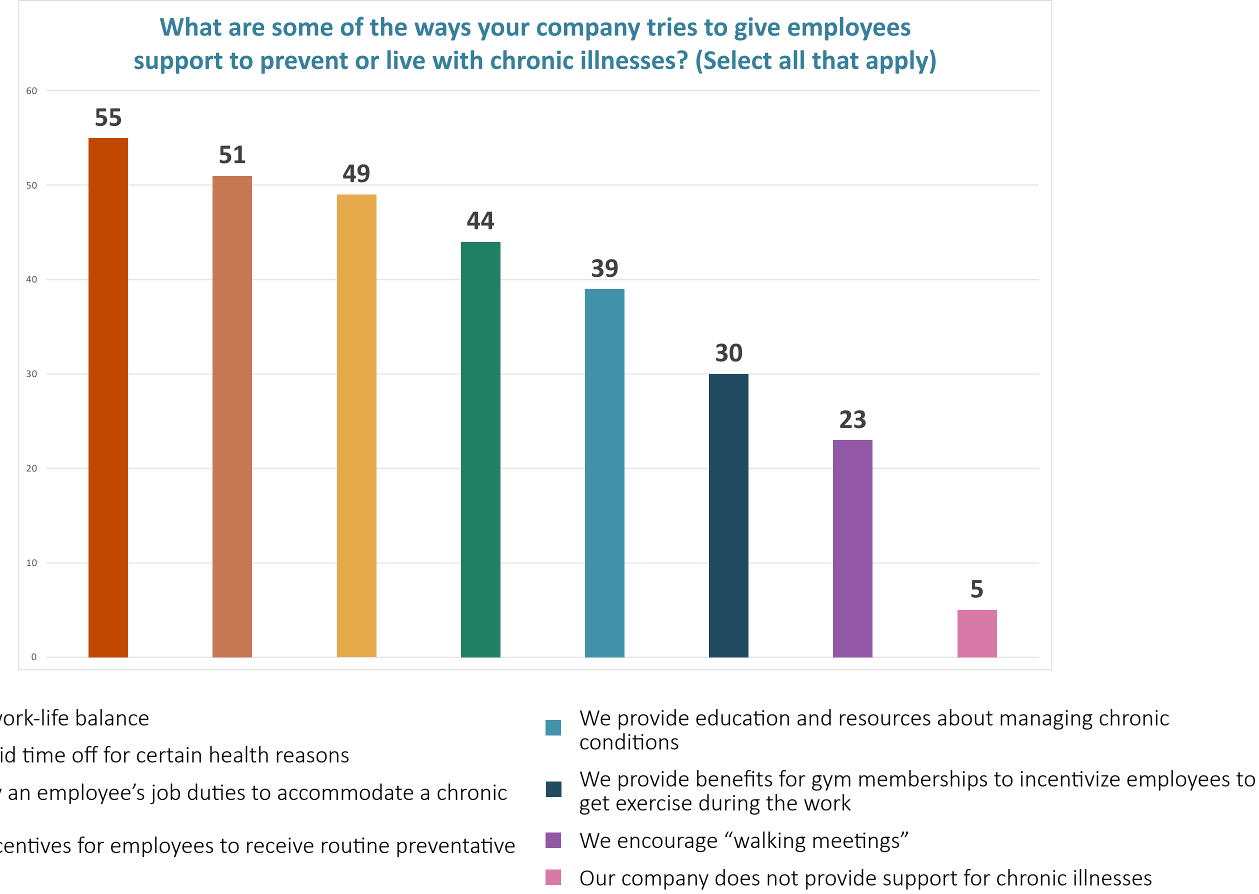


Chronic conditions support lagging

Many mental health issues, such as anxiety or depression, co-exist alongside a physical chronic condition, such as diabetes, cancer, or cardiovascular disease.

High blood pressure, diabetes, smoking, physical inactivity, and obesity cost U.S. employers $36.4 billion per year due to employees missing work. Providing support for both physical and mental health illnesses—taking a "whole person" approach to treating people with co-morbidities—can be an effective way to keep people healthier and reduce lost workdays.

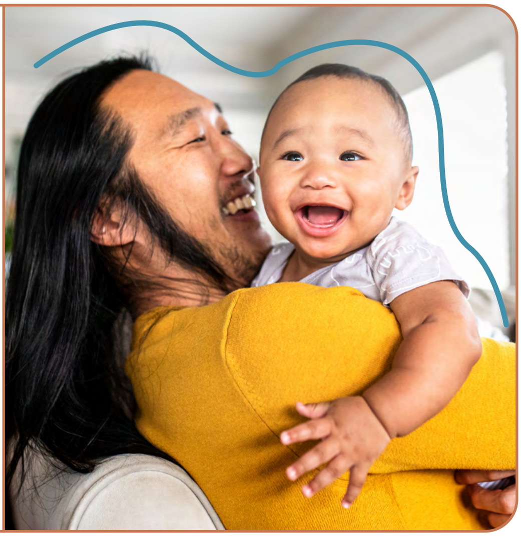
Employers are taking steps to help employees manage their chronic conditions.



Far from ignoring the problem, about **95%** of companies are taking special measures to help employees live with or prevent chronic illnesses. Many employers want to do the right thing by their staff, but are looking for expert guidance on what benefits will be most effective. That's where benefits professionals come in.

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

Understand what nontraditional benefits your clients have recently implemented, if any. Ask your HR partner to share any data about the utilization of those benefits. Also understand any challenges employees are having using those benefits. For example, is cost and affordability factor? Is lack of access to mental health providers in the communities their company is based a problem? Could the client be doing more to communicate to employees how to access benefits using different channels, like mobile? Having a good understanding of each client's benefit challenges helps to formulate the right benefits strategy.



PART IV

Many Benefits Brokers are Stepping Up and Being a Strategic Counselor, and Those Who Aren't Risk Getting Left Behind

As noted earlier, HR professionals give mixed grades on the performance of their benefits professional in these uncertain times.

37% of respondents said their benefits professional has not been helpful providing more ways for employees to access care for mental health, wellbeing, and chronic illnesses.

32% said their benefits professional has not proactively suggested offering employees enhanced mental health and wellbeing benefits or support since the start of the pandemic.

49% said they talk with their benefits professional about options and services less frequently than monthly.

30% said their benefits professional haven't been helpful identifying options to help employees with chronic illnesses.

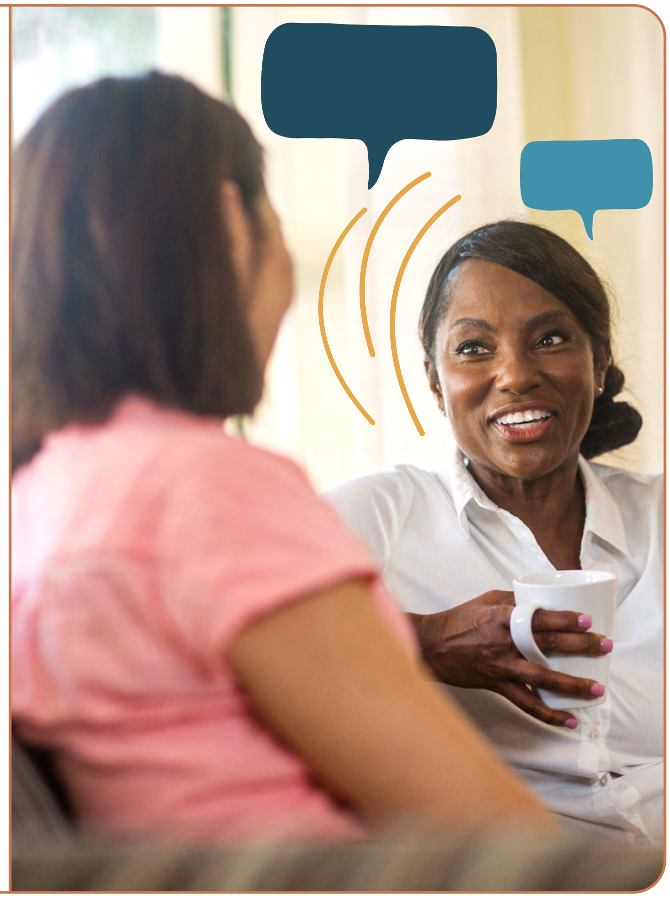
Additionally, the study identified which strengths HR leaders value in their benefits professional.

HR leaders value the knowledge and expertise of their benefits professional. They also want their benefits professional to understand their company's unique benefit requirements. HR leaders were asked whether they think their current benefits professional understands their unique needs and priorities. Among those who answered "yes," **98%** said they were "hardly likely" or "not at all likely" to change their benefits broker/consultant in the next year.

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

These data points suggest that roughly one-third of HR professionals are looking for more advice and guidance from their benefits professional. Especially for HR clients that are short-staffed, benefits brokers can step in and provide research and recommendations into new benefit offerings that are being provided effectively by other companies. For example, perhaps an HR client has launched a mental health service that is not being fully utilized by their employees.

A benefits professional could provide research on mental health offerings that have been clinically validated using evidence-based approaches—meaning those offerings have been independently verified through data-based processes to be effective. Recommending a clinically validated mental health solution to a client will make it more likely that employees using that service will have better health outcomes. Personalized and tailored service will lead to better-long term relationships with clients.



PART V

Benefits Professionals Can Differentiate Themselves and Win More Business by Strategically Recommending Ways to Expand Benefits to Their HR Partners

What are the best ways benefits professionals can help their employer clients? Benefits professionals are the true experts in researching and helping clients select the right benefits programs. Uprise Health recommends taking the following actions based on the below data points gathered in the survey and its own experience in the mental health space for more than 30 years.

SURVEY FINDING

Are you effectively using surveys and other data to understand what your employees and potential hires want to have included in their benefits? **Yes (71%), No (29%)**

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

By not using employee surveys, companies are missing a valuable opportunity. Benefits professionals can not only recommend survey-based approaches, but also share industry research and data with their employer clients that will further guide decision-making.

SURVEY FINDING

What are some of the ways you would like your benefits broker/consultant to help your company drive utilization of employee benefits?

- **44%** More help comparing how our company's benefits stack up against competitors
- **42%** More informative materials and collateral about different benefits for employees
- **41%** More help with getting employees to use self-service portals
- **41%** More help with ensuring that our company stays compliant with federal, state, and local regulations
- **41%** More help understanding the true scope of improving access to care through benefits options
- **40%** More data about the ROI of the efficacy of certain benefits to convince the C-Suite to keep those benefits
- **35%** More information on diversity, equity, and inclusion and the role benefits play in DEI initiatives

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

Effective communication is key to helping drive benefits utilization. Some employees are more likely to sign up for different benefit options if the potential rewards are explained in a clear, streamlined way. For example, an employee who is suffering heightened feelings of stress, but is not in a mental health crisis, may not need to see a therapist. But they may benefit from access to digital mental health tools that help them better manage their symptoms. HR leaders need to effectively explain how employees can best access the services and support they need, and benefits professionals can help with simple, informative resources and tools.

SURVEY FINDING

Which of the following nontraditional benefits, if any, do you currently offer employees? (Select all that apply.)

- **65%** Mental health and wellness
- **50%** Flexible work options
- **45%** Expanded paid time off/sick days
- **43%** Expanded telehealth options
- **42%** Expanded paid leave
- **38%** Financial planning
- **26%** Childcare
- **22%** Nutritional counseling
- **14%** Pet insurance

RECOMMENDED ACTIONS FOR BENEFITS PROFESSIONALS

With companies vying for talent, nontraditional benefits can be an important differentiator as an employer. Benefits professionals can look out for popular benefit offerings and keep their clients informed on the latest trends. For example, if an employer's staff skews younger, maybe that employer should consider offering financial coaching or in-home dependent care support. Meeting employees where they are and allowing employees to access these benefits conveniently on their mobile device will drive better participation.

SURVEY FINDING

How often do you talk with your benefits broker/consultant about options and services?

- **18%** Weekly
- **33%** Monthly
- **41%** Several times per year
- **5%** Once per year
- **2%** Less often than once per year
- **1%** Never

Recommended actions for benefits professionals

Given the fact that some HR teams are short-staffed, regulations evolve, benefit options are advancing, and employee talent needs change, benefits professionals would do well to check in frequently with their clients with proactive ideas and options.

Conclusion

With HR teams stretched to their limit, there are many opportunities for benefits professionals to add value beyond helping their clients compare plan costs and selecting the right benefits for their employees. HR teams realize that many employees want to work for a company that values their overall mental health and wellbeing. Keeping employees mentally and physically healthy contributes to a company's productivity, and reduces absenteeism and presenteeism.

The need for mental health and wellbeing support remains critical in order to meet people's evolving needs.

Employees are also interested in tools that help solve other life challenges, such as self-help, financial assistance, legal services, stress, workplace transition, and diversity, among others.

As the mental health landscape evolves, HR leaders face an overwhelming number of choices to help employees. There are digital-only mental health solutions. These solutions tend to be expensive and rely heavily on continuous innovation. There are also traditional Employee Assistance Programs (EAP). The EAP has proven to be effective in helping with certain employee challenges, and the EAP model has transitioned from being reactive to care to more proactive. But many EAPs have poor utilization and don't provide enough support for many complex mental health needs. A hybrid solution that combines the best of tried-and-true employee assistance approaches with digital mental health and chronic condition management solutions may provide the comprehensive mental health and wellbeing coverage employees need.

A benefits professional needs to be able to understand and communicate the benefits landscape beyond the traditional approach to their client to provide them with the most comprehensive options and point to the future of mental health care.

A trusted benefits professional can use their knowledge and expertise to make smart recommendations tailored to that company. Benefits professionals that have up-to-date insights and information, and help their clients think more holistically about their employees' health and wellness, are best positioned to maintain strong relationships with their clients.

"Uprise Health's resources have granted us the ability to drastically grow our Total Rewards Program. This partnership allows Ōninities to take advantage of the full suite of support offerings available to them." - Donte Hardy, Manager Total Rewards at The Ōnin Group

VIEW CASE STUDY

Uprise Health has created helpful resources to jump start brokers' conversations about mental health benefits with employer prospects and clients.

DOWNLOAD TOOLKIT

About Uprise Health

Uprise Health, a leading digital mental health company, offers innovative, digitally-based tools and effective solutions for employee assistance, occupational health, chronic condition, and wellness management. With a focus on positive outcomes through clinically validated methods and tools, Uprise Health reduces claims and costs for organizations while improving the lives of its members. Formerly known as IBH, the Company has been providing services for over 30 years and is a Shortlister Vendor of Choice for EAP, behavioral health, and return to work. Uprise Health provides services to millions of members representing a diverse group of employers, health plans, and partners through their credentialed network of providers across the United States.

Visit **www.uprisehealth.com** for additional information.

References

[1] U.S. Department of Labor Statistics Job Openings and Labor Turnover Summary: https://www.bls.gov/news.release/jolts.nr0.htm. May 3, 2022

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[4] Mental Health America: The State of Mental Health in America. https://mhanational.org/issues/state-mental-health-america