

Today's Employees Demand Personalization

Five ways benefits technology can support employee health and reduce spend

Today's hyper-personalized consumer experiences are everywhere you look. Online retailers recommend products based on your past purchases. An app on your phone knows when you—or your teenager—are speeding, helping to lower your insurance rates. Media streaming services know what you enjoy and suggest what to watch or listen to next.



Consumers now expect personalized experiences

72% of consumers **only engage** with personalized messaging.¹

78% of marketers say personalized consumer engagement has a **"strong" or "extremely strong"** impact on delivering better customer experiences.²

42% of consumers are **annoyed** when content isn't personalized.³



HR is late to the party

only 37% of employees strongly believe their employers' **benefits communication is customized** to address their personal situations.⁴

Why personalization matters to benefits

HR professionals who ignore these rapidly evolving consumer expectations do so at their own peril, especially when it comes to benefits. In an environment where relevance is everything, a one-size-fits-all approach just doesn't capture your employees' attention. **Worse, it does nothing to support their individual needs as health care consumers, resulting in less-than-optimal health outcomes and higher costs for you.**

Technology to the rescue

Employers who leverage technology to provide a more personalized benefits experience, however, have an opportunity to **support their employees' well-being while improving their organization's bottom line**. Here are five examples where a personalized benefits experience can improve health outcomes and reduce costs.



Care Navigation

The U.S. wastes **\$265.6 billion** in administrative inefficiencies each year. The lack of coordinating care among multiple providers is a major factor.⁵

Helping your employees navigate a complex health care system by providing them with care coordination and other resources can save you up to

\$4,500 per member per year.⁶



Provider Guidance

Nearly 1 in 5 inpatient admissions includes a claim from an out-of-network provider.⁷

Technology that helps employees find high-value, in-network care can reduce employer spend by

3% or more.⁸



Claims Support

With initial claim denial rates **around 9%**, employees spend a lot of time—often on the clock—talking to their provider, insurer or HR team to sort out why their claim was denied.⁹

Employees who work with claims support services to troubleshoot claims and billing issues are more productive at work.



Personalized Health Communication

92% of employees say organizations should do more to address the overall well-being and needs of their employees.¹⁰

83% of consumers are willing to share their data to create a more personalized experience, opening the door for employers to provide targeted and relevant health messaging.¹¹



Telemedicine

Employers who rely on their health plan's embedded telemedicine benefit see utilization rates of only

2% or 3%.¹²

Those who establish a relationship with a direct-to-employee telemedicine provider and promote the benefit for front-door episodic care enjoy utilization rates of

15%.¹²

Learn more

For more information and tips for introducing services like those described above, read **The Case for a Personalized Employee Benefits Experience**.

