

Tailored Talk and Consumerism: How Benefits Managers Can Engage Employees in Personalized Communication and Transfer Responsibility Without Intruding

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Clear Peak Communications, LLC



“Clara’s Story”

What do I bring to the party?

- Currently an employer, and have managed at scale in an F100 company
- Experienced in communications creation and delivery across mass and new media
- Not a benefits expert, so free to have dumb ideas

Today's presentation goals:

- Employee Engagement
- Personalized communication without intrusion
- Trends driving change
- Where are we headed?

The employer's goal is employee engagement:

“The extent to which an associate commits to something or someone in their organization”



Source: The Corporate Leadership Council

My “down home” employer observations:

- It's easier for someone who's healthy to fully engage
- If people stick around for a while, they won't always be healthy.

World Health Organization:

Health is a state of complete physical, mental and social well being and not merely the absence of disease or infirmity



Our goal as Clara's employer is to help her get back to good health, and stay there, so she can help us create value (and keep our health costs down.)

Our key question is:
How do we get Clara to engage?

Clara is increasing her risk of cervical cancer, an expensive proposition for her and her employer

Cost components	Examples for cervical cancer
Direct costs	
<i>Medical services</i>	
Physician services	Colposcopy following an abnormal Pap smear
Hospital care	Chemotherapy for cervical cancer
Nursing home care	Postoperative care for cervical cancer
Home healthcare	End-of-life care for cervical cancer
Drug utilisation	Antiemetic drug use during chemotherapy
<i>Non-medical services</i>	
Transportation, parking and patient/caregiver time costs related to the provision of healthcare services	Value of patient time spent during an office visit for cervical cancer screening
Indirect costs	
<i>Non-medical services</i>	
Lost work or leisure time due to morbidity ^a	Work loss due to cervical cancer morbidity
Lost work or leisure time due to mortality	Work loss due to cervical cancer mortality

Cost components	Examples for cervical cancer
Indirect costs	
<i>Non-medical services</i>	
Lost work or leisure time due to morbidity ^a	Work loss due to cervical cancer morbidity
Lost work or leisure time due to mortality	Work loss due to cervical cancer mortality
a Excluding the value of lost time relating directly to the provision of healthcare services.	
Pap = Papanicolaou smear test.	

Indirect Cost & Cancer

Indirect morbidity & mortality costs account for >60% of the total cancer economic burden

Traditional Wellness Communications Practice:

- Employer relies on health plans to address healthcare concerns
- Assumes one size fits all
- Focuses primarily on the physical
- The only communications are “Push” communications
- There is one “voice” and it sounds like Dad, only maybe more boring

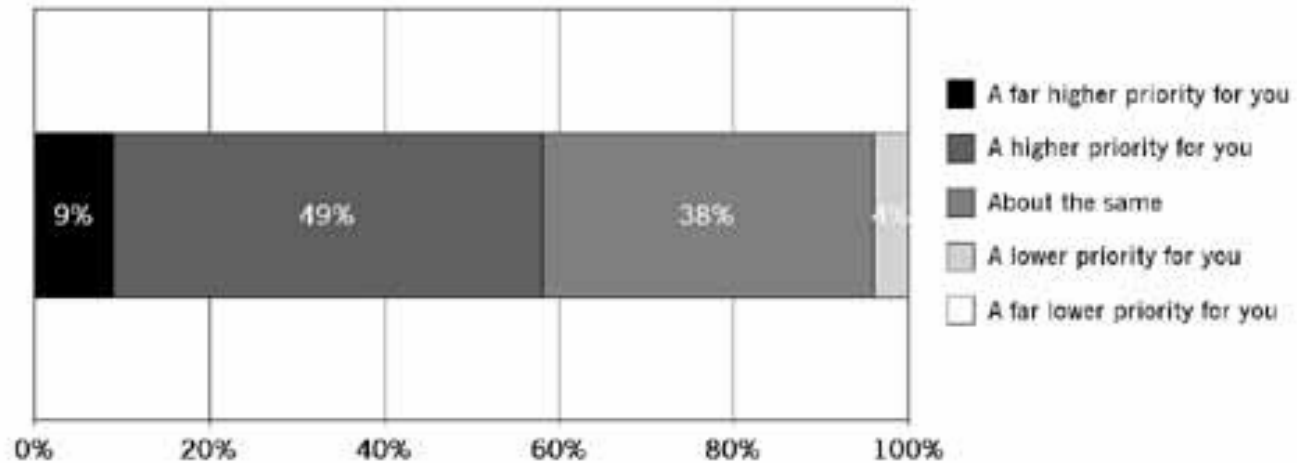
Today's best wellness communications practices:

- A conversation, not a monologue
- Re-think roles
- Smarter segmentation
- Leverage affinity groups
- Move towards “Pull” communications
- Use Web 2.0

Smarter Segmentation



Change of priority order of segmentation over 18 months



58% of employers say that segmentation in employee communication is more important than 18 months ago.

But...most employers are segmenting by:

- Division
- Grade
- Location
- Access to communication channels

A few are segmenting by “softer” criteria:

- Generation
- Attitude
- Language
- Employee status (contractors etc.)

Why are “soft” segmentation strategies so important?

Because they are the first step in getting past intrusion issues.

An employer communication feels intrusive to me if it:

- is unwelcome
- is unrelated to me and my concerns
- is from someone I don't know or have reason to trust
- feels like it's only about money...their money
- makes me feel my job or future is at risk

The best intentions can still feel intrusive

My doctor told me to try an inhaler...



My insurance company sent me a big brochure titled “Managing Your Chronic Obstructive Pulmonary Disease” (which I don’t have)

A communication is less likely to feel intrusive if it:

- is welcome
- is relates to me and my concerns
- comes from someone I trust—boss, nurse, buddy, community
- responds to information I shared voluntarily
- doesn't feel potentially dangerous (risk of job loss, higher co-pays, future insurability, etc.)

So what if Clara's employer wanted her to know more about her health, but didn't want to be intrusive?



Effective partnerships with internal communities of interest, like affinity groups, are a way for employers to lower the risk of appearing intrusive

Starting the conversation with affinity groups:

- “Here’s a risk for your population”
- “Here are the things we can help with”
- “Here’s how you can support your members”



Source: Dr. K. Andrew Crighton, VP Chief Medical Officer at Prudential Financial

Then...you can really engage, so they can engage

- Medical Director approached by the “Women in Finance group” and other affinity groups
- Offered to speak at their events
- Set up screenings at event locations
- In some, even helped women employees with scheduling
 - “FAST TRACK” program for lunch time mammograms

What happens?

- Eliminates barriers to access (“I don’t have time”)
- Creates incentive to participate without risk
- Saves time (creates value for employee and employer)
- And, of course, saves money

A Prudential outreach to African-American affinity groups had an even clearer positive outcome:

- Offered screening for hypertension
- Individuals diagnosed with hypertension
 - Worked with a wellness coach through company run hypertension program
 - Received education and strategy for control while employee worked with their doctor

Results?

After 12 months, 90% of the screened employees have their blood pressure under control

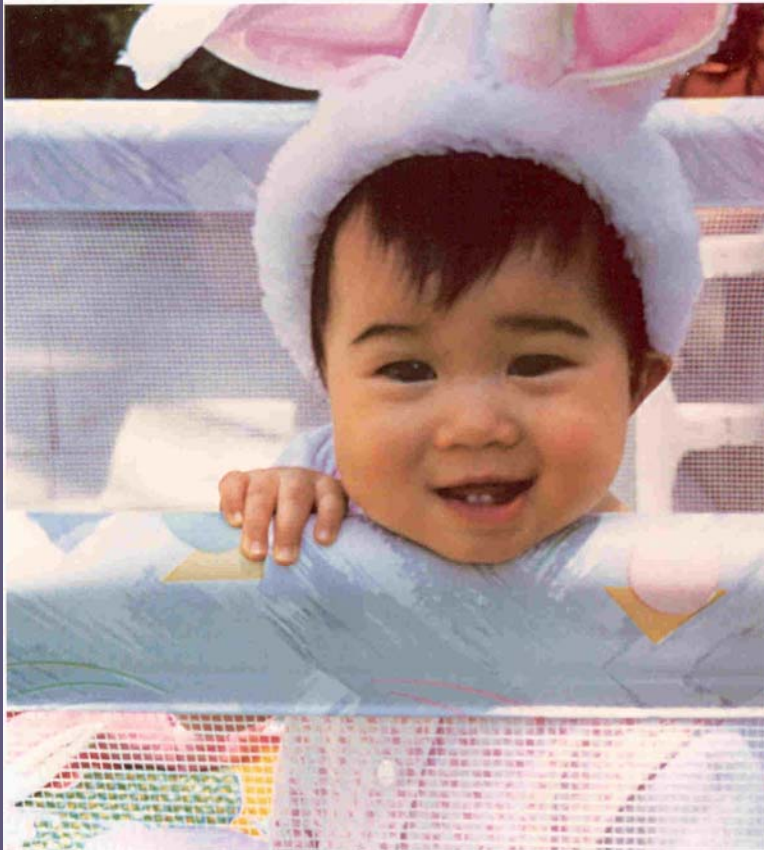
You don't need to start big:

- Ernst & Young invited participants in their WLC to participate in a "Self-Care: Inspired for Health Challenge"
- All they had to do was log into the EY/Assist website, which has reference guides and tools
- For registering, they received a little gift and:
 - were entered into a raffle for a \$500 spa package
 - if 70% participated, the firm promised to contribute \$5000 to the Susan G. Komen Breast Center Foundation.
- Results: more than 70% participation

More small steps can be even more effective than a few big ones...

- GlaxoSmithKline is making a charitable donation for every employee who checks out its new Women & Wellness site
- Big banks are doing “lunch and learns” around health opportunities beyond disease management
- Family counseling and time-off positioned as part of health efforts. (e.g. Chick-Fil-A, the most successful family-owned business in America)

The best communications tend to be framed as lifestyle discussions and not specific line-item physical benefit communications



The Prepared Parent

A collection of wisdom and advice from PwC parents. Featuring family snapshots of PwC children.

A resource outlining the Firm's work/life programs and policies.

- Parental leave
- Lactation program
- Backup childcare
- Flexible Work Arrangements

Working with affinity groups is a good way to start moving from one size fits all to the “tailoring” opportunities created by Web 2.0

The goal of using Web 2.0 isn't to transfer responsibility, but to support the employee who's ready to "own" more of her health care experience

Although I'm married to a geek, I'm not one...so the next few slides are adapted material from Headshift, a consulting firm in London



Web 2.0 includes new kinds of tools that are "enterprise ready"



Key characteristics of social software



- Fast, **cheap**, iterative delivery
- Networked individualism not centralization; self-interest drives growth
- Combination of ecosystem of tools, data and services, not 'one tool to rule them all'

Social reading, writing and filtering



- Others can share what you blog, link to or read
- Collaborative filtering based on social networks, tags, sources and attention data from readers
- Over time, information begins to find *you*, not vice versa



Back to Clara, who, as a result of these technologies will have:

- More sources of information
- More control over the wellness information she receives
- Expanded opportunities for finding “trusted communities”
- Greater likelihood of relevance, since she has more choices
- More relevance=greater chance of behavior change

What does this mean to employee benefits high-achievers? Time to:

- Forge stronger internal partnerships with IT innovators
- Find ways to leverage Web 2.0 investments company has made for other purposes (like GSK's webcasting...)
- Explore new external partnerships, including content providers
- Experiment with media that carry emotional as well as factual content

This new technology ecosystem also means your employees are on at least two different communication journeys

Older generations: From “real life social networks” to “on-line”

Younger generations: From 3,172 virtual friends to classes in how to network in real life

The next big opportunity is truly personalized communication



Trends driving communication personalization:

- Medical diagnostic break-throughs (e.g. The BRACA gene)
- Consumer control over health information
- Web-enabled “Architecture of Participation”
- Efficiency: Targeting based on risk factors is cheaper
- Acknowledgment that not everyone would answer the question “What do I value?” the same way

For Clara to take control, she needs personalized communication to know what it takes for HER to be healthy.

How could an employer support that?

Let's go back to Prudential...

- They identified people through affinity groups
- Their next goal is to get Health Risk Appraisals for every employee
 - Family History
 - Own Medical History
 - Life Style
- 2008 - \$150 direct deposited (subject to tax withholding) for every employee who takes the Web MD risk appraisal

What then?



Employee decides to share results

- Health coach (Vendor)
- Local health and wellness counselor (nurse)
- Primary Care Physician

OR

- Employee decides not to share results
- But is motivated to act on her own!

Either way, as an employee I've experienced a set of communications that:

- Are of value to me, specifically
- Help me be smarter about my health
- Build urgency around my perceived need to change a behavior

So if Clara were working for an employer who “gets it”, she’d:

- Hear about women’s wellness through her company women’s group
- Know through other employee networks if she had different cervical cancer risks as an Asian
- Be aware if her company covered adult vaccines and how to get one if it were right for her
- Think of the EAP as an option for emotional support
- Report to someone who encouraged wellness behavior



The blurring of home/work boundaries is also driving expectations about communications

As consumers, employees are getting used to having their communications preferences met with much more precision:

Consumers set their own filters: one man's junk mail is another woman's value added intelligence

COOL TRENDS

With the Fall of 2007, comes a Donald J. Pliner collection that simply will not go quietly. And why should it? It's old-world chic: classic, vintage, sophisticated. This is a collection with colors so rich and textures so lavish-a collection so far distinguished from bling, bling-that you may experience some difficulty knowing just when to stop shopping.

Leopard Tapestry

For all the loyal followers of timeless fashion, leopard tapestry is a rich blend of texture and luxury. In Donald J Pliner's fall collection you'll find it everywhere-from a teasing ankle-strap pump to an elevated leather-trimmed boot. Shop leopard tapestry now.

[SHOP NOW](#)



◆ DONALD J PLINER ◆

COOL TRENDS. Check out the latest styles for men & women.

BE ON THE LIST. View the latest arrivals, promotions & exclusive collections!

SHOP FOR PEACE. Make a fashionable difference.

Donald and Lisa Pliner



Consumers pick “channels” that reflect their style

SPIKE TV-Blue

- “Big gun” credentials
- Stay with logic
- One topic at a time
- How the blue will win
- Charts and Graphs
- Ramp up “authority markers”

LIFETIME-Pink

- Personal stories
- Show you’re listening
- Let them talk
- Benefit to other people
- Pictures of faces
- Don’t rush the close

Consumers get to make it “theirs”

“We are moving away from a company and product-centric view of value creation towards an experience-centric view”

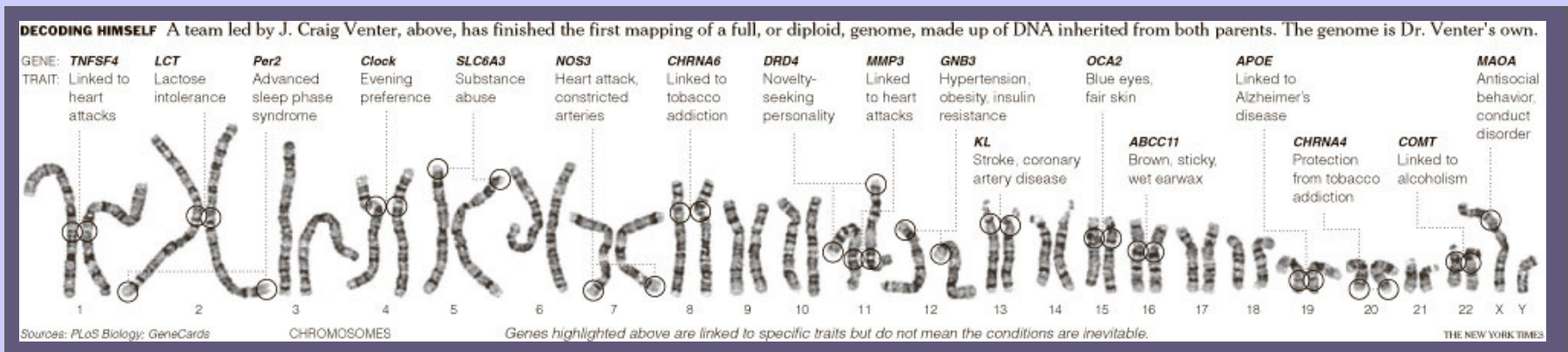


-Dr. C.K. Prahalad

Consumers are getting increasingly sophisticated about healthcare

“The long range goal...is to link personal information like age, sex, drug regimens, family history and even genetic markers to medical search.”

-Peter Newport, VP Health Strategy at Microsoft



How will all of this change employee benefits communication?

From:

- Optimal tone: Persuasion through logic
- Control “product” development
- Control access
- Target audience: employees covered by plan
- HR=primary distribution channel
- Key measure=direct costs of disease

To:

- Optimal tone: Persuasion through logic, emotion and narrative
- “Co-create” product
- Create demand
- Target MARKET: talent suppliers
- Multiple distribution channels: managers; outside suppliers; internet offerings; industry affinity groups, etc.
- Key measures include drivers of peak personal performance

Let's visit Clara in the future



The Happy Ending

- The wellness info Clara needs “finds her” technologically
- Clara is motivated to go back to her doctor
- She is treated early, successfully and cost-effectively
- She goes back to work with a clear head
- She shares with her network; her co-worker Anne, in Australia, finds out how to easily get an adult vaccine
- Clara is given responsibility for a massive new innovation
- The Employee Benefits person in her company, now known as a genius in collaborative capacity, is short-listed in CEO succession plans.