Outline

- Learn - via a real life client case study - Identify trends and cost drivers, gain insight into root causes and understand local health & wellbeing needs

- Interpret & Apply - Use findings to see how they can be translated into meaningful initiatives for mitigation and prevention

- Build closer partnerships and work more collaboratively between Human Resources, Work Health and Safety, Employee Benefits, Risk Managers, and local insurers, allowing for more informed decision-making at both a local and global level.

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Data-driven decision making

How much value do you currently derive from health and wellbeing provider reports?

- Wealth of reports we can access from different parts of the business
- We are often not sure **how** to access them, **how** to read them and **how** to use them effectively
  - EAP reports
  - Medical claim reports
  - Employee engagement surveys
  - Participation reports
  - HRA data

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Build closer Partnerships

Some data can be accessed from different departments and initiatives might be related to:

Human Resources:

- HR Policy changes

- Communication, education

Work Health and Safety:

- Workplace setup, condition and equipment

- Hygiene, cleaning and maintenance

Employee Benefits:

- Benefit design

- Communication about benefits

Risk Managers:

- Identifying main cost drivers

- Medical insurance should be micro-managed

Local insurers:

- Understand capabilities and offering from insurer

Why do we need to make data driven decisions?
Global Medical Cost Trends

G7 Countries	WTW	Mercer	AON
Canada	12.7%	5.6%	6.0%
France	2.5%	1.5%	3.5%
Germany	3.0%	-	5.0%
Italy	2.1%	2.1%	4.0%
Japan	-	-	2.7%
UK	6.3%	4.9%	6.0%
USA	7.9%	-	6.5%

E7 Countries	WTW	Mercer	AON
China	10.7%	10.3%	6.0%
India	10.6%	9.5%	9.0%
Brazil	15.3%	15.4%	17.0%
Mexico	11.4%	12.0%	13.0%
Russia	8.0%	6.8%	11.0%
Indonesia	10.8%	12.6%	13.0%
Turkey	18.2%	14.0%	15.0%

Medical Trend contributing factors:

- Aging populations
- New technologies
- Patient demand
- Provider practice patterns
- Shift from public sector
- Change in burden of illness

*2019 Estimates from WTW, AON. 2018 estimates from Mercer Global Medical Trend Surveys

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Health & Wellbeing Strategy

Health & Wellbeing Strategy

Data Reporting & Analysis

Health & Wellbeing Initiatives

Health Plan Management

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Health & Wellbeing Strategy

- Identify trends and cost drivers to provide insight into root causes

- Interpret findings and help clarify complex information

- Work collaboratively to identify local and global issues and solutions

- Summarize local market data through

- Find the tool to use that best meets your needs

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Health & Wellbeing Strategy

Global Medical Dashboards

- A number of our clients use our Global Medical Dashboard Reports

- Reports are produced annually and include country-specific data sorted by:

  - Membership type

  - Benefit category

  - High claimants/large claims

  - Diagnostic chapter/subchapter

  - Provider network spending and related diagnoses

- Reports provide insight through year-over-year comparisons revealing root causes including: Incidence, Frequency of services, and Unit cost

- Key features: web-based, interactive, tabular, drill-down capability, embedded benchmark comparisons
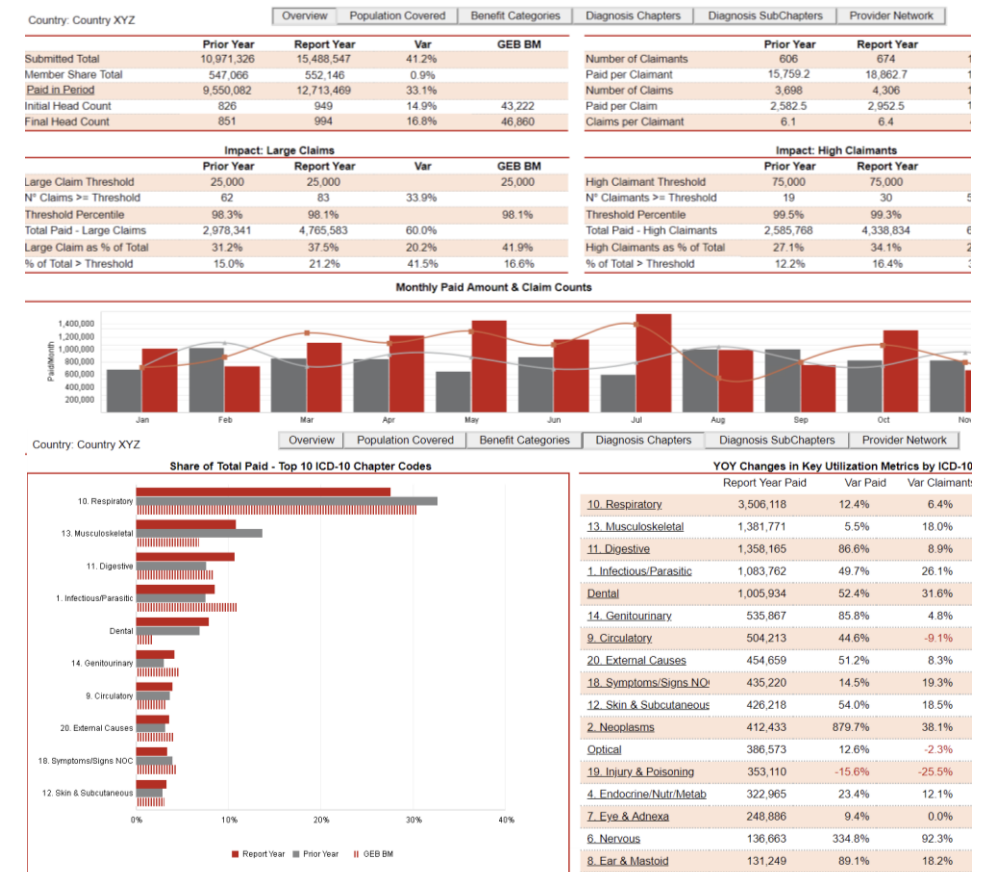
Health & Wellbeing Strategy

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Health & Wellbeing Strategy

Health & Wellbeing Initiatives

Identify and recommend relevant local and global wellbeing programs that address specific health issues, with the aim of helping members:

- Stay healthy
  - Primary prevention via Customised health lectures, workplace health screenings including biometric testing, online health risk assessments.
- Return to health
  - Medical Case Management and Medical Second Opinion service to identify treatment alternatives and support members before / during / after hospitalisation.
- Manage chronic illness
  - Programs to help members track and manage certain conditions including Asthma, COPD, Depression, Diabetes, Hypertension, Maternity.

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Health & Wellbeing Strategy

Data Reporting & Analysis

Health & Wellbeing Initiatives

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Health & Wellbeing Strategy

Leverage the tools available to insurers to impact claim utilisation:

- Tailored, cost-effective plan design

- Strategic provider network design

- Medical case management

- Claims administration

- Member service & support

- Anti-fraud / waste / abuse programs

CASE STUDY - Thailand

Observations - Diagnosis

Observations - Population

Observations – Plan Management

Case study: Thailand respiratory illness

Diagnosis	Population	Plan Management

• IP treatment for flu & pneumonia
 	
• Respiratory claims represent 23% of total paid claims 2017
 	
• Acute upper resp. diseases represent 63% total paid for respiratory claims
 	
• Influenza/pneumonia represent 37% of total respiratory claims
	• Mainly Dependant children
	
	• Influenza = 5% all claims paid:
	  • 60% of Inpatient claims incurred by children
	  • 31% of Outpatient claims incurred by children
	
	• Pneumonia = 3% off all claims paid
	  • 77% of Inpatient claims incurred by children,
	  • 65% of OP care was incurred by children
		• Low cost hospitals
		
		• Admission during evening hours / after work hours
		
		• Only a few clients with outpatient cover in Thailand

Observations: Diagnosis, Population, Plan Management

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Suggested Health and Wellbeing Initiatives

- Family Health Day including children vaccinations (flu and pneumonia)
- HR Policy Review for absence from work to care for dependants (esp. blue collar)
- Expanding to outpatient cover to eliminate hospitalisations for acute upper respiratory illnesses
- Education and awareness campaigns
- Telemedicine
- Pre-authorisation process or triage service for respiratory illnesses
- Review of air filters to improve air quality
- Exclusion of low cost hospitals for specific conditions

Summary

- Identify trends and cost drivers to provide insight into root causes

- Interpret findings and help clarify complex information

- Work collaboratively to identify local and global issues and solutions

- Summarize local market data

- Find initiatives that address main cost drivers and needs

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Thank you

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