



HEALTH CARE & BENEFITS

Changes in work life, health care are here to stay

Top executives of Apex Benefits, Delta Dental of Indiana, FirstPerson Advisors and Springbuk discuss the country's social unrest and how the COVID-19 pandemic is changing work life and health care benefits.

Q: First, let's acknowledge that our nation is gripped with racial turmoil. How is your company doing its part to be part of the solution?

BRYAN BRENNER: FirstPerson and Performance Lab proudly stand with the black community. Racism has no place in our society. We recognize we have a lot to learn and we are listening, but that doesn't mean we will be silent. We are connecting with community and civic leaders to advocate for and financially support causes that fuel progress and change.

We will also be providing additional support for employees as they lend time or money to organizations leading change.

JJ NELSON: Delta Dental started 2020 with high expectations of it being one of our best years yet. Then by mid-March we were completely remote and focused on maintaining business continuity through the uncertainty and enormity of the pandemic. Now we find ourselves working to help heal the open and festering wounds of racism. The pandemic will pass at some point. We will have a vaccine and treatments.



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The more pressing issue is once and for all overcoming systemic racism in our nation.

Delta Dental has publicly denounced racism in all forms and we have spoken out about the murder of George Floyd and other black citizens. We have doubled down on our company commitment to inclusion and diversity and are reworking our corporate citizenship program to include economic justice as one of the causes we support.

ROD REASEN: Springbuk has always had a mission to help all of humanity and is committed to doing more than just talk during this time. We are building out a diversity coalition and will be announcing several action steps to be part of the solution to a problem that has plagued our nation throughout its history.

Q: Diversity and inclusion is more critical than ever for employers. How is your company responding?

ROD REASEN: Everyone deserves to be treated equally, beyond the introductory recruiting and onboarding stages. Organizations need to not only consider how they source candidates but also how they train, equip and grow every team member for success.

BRYAN BRENNER: The first impactful thing employers can do is to start a learning journey for their teams. Educating on the issues is critical to tearing down biases. Next, employers should look inward and answer these questions: Do our policies meet today's needs? Are we actively seeking diverse talent? Research shows that inclusive teams produce the best decisions and innovations over time. And it's the right thing to do.

Q: How do you see the COVID-19 pandemic changing how we deliver care in this country?

STAN JACKSON: Concerns about exposure to infectious diseases will make diagnosing through video a more common and better protocol.

Of interest will also be how to sustain the health-care delivery system in the event of another outbreak. Health systems have hopefully developed protocols to sustain care delivery through "safe" sites. While employers' and insurers' costs were reduced during the moratorium on elective procedures, we believe there were individuals in need of care whose conditions may have worsened and may result in higher costs in the future.

BRYAN BRENNER: The obvious change is the new acceptance by providers, patients and payors around digital care. Next up, you'll see a redesign of the patient experience. The pandemic is forcing everyone to realize that patients don't want to be left to navigate business lines of health care—going here for this and there for that. They want their health to be holistically viewed and supported.

The disruption is significant and will include new digital experiences at every turn. It will be exciting but not without pain of transition. At FirstPerson, we embrace the opportunity to help employers navigate this new world and have developed a team with diverse skills to support this transformation.

ROD REASEN: During each macro movement in society, there is traditionally a tipping point at which the new way becomes *the way*. COVID-19 will help push an already known landscape of telehealth and on-demand care to a new level. Additionally, there is

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speculation that because of limited access to care, some may begin questioning the over-saturation or even addiction to care that consumers have become accustomed to. We do not see a change necessarily in the payment for care but see delivery forever changed.

Q: How prevalent do you think telehealth will become and how will it affect costs and quality of care?

ROD REASEN: We see telehealth as the new tip of the spear for the patient. It will continue to expand, and it is definitely here to stay.

STAN JACKSON: It will be the gateway to care for patients with infectious disease or for anyone who may have been exposed. It will also affect the safety of medical personnel, who will be better prepared to receive a patient who may have an infectious disease. This will protect the patient, health care providers, and other patients coming into a health care facility.

BRYAN BRENNER: Telehealth is here to stay, and for good reasons. Even before COVID-19, telehealth was already exponentially growing. Our partners at Community Health Network saw patient visits in March that were at or above levels in November, yet 70% of the visits were virtual—an incredible fact to consider.

Q: What are the pros and cons of telehealth/telemedicine?

STAN JACKSON: The pros are the convenient and nearly immediate access to a medical professional for the consumer. With a situation like an infectious disease, keeping the individual quarantined is a huge advantage to limiting exposure to the medical community and to the population at large. The cons are that the physician is heavily reliant upon the patient to provide complete and thorough information about their condition. Someone's temperature, blood pressure, or respiratory and oxygen levels, for example, may not be properly measured.

ROD REASEN: The pros are immediacy, access, and quicker results for the patient. The cons are a potential lack of provider relationship. This can lead to less opportunity for the physician to respond with a prescription and the lack of full knowledge of the patient history. There are major limitations to what can be accomplished in a video or telephonic conversation.

BRYAN BRENNER: Telehealth is one part of an overall ecosystem of care. It can provide greater access for all, removed barriers and efficient experiences. When used inside

an overall platform for delivering care, it provides all the upsides in the world. It's exciting to see what's possible for not only traditional primary care visits, but also with mental health, physical therapy, check-ins and the like.

Q: Speaking of mental health, it was already a major issue for employers, and it might loom even larger in light of pandemic and social unrest. How should employers respond?

JJ NELSON: One of my top priorities is the well-being of our employees. Their mental and physical health and safety weigh heavily on me every day. Without them, we can't meet the needs of the 1.2 million Hoosiers covered by our benefit plans. Every decision we made throughout these past three months has been made to ensure that our team stays healthy, safe and supported. We have not lost anyone to COVID-19. And we remain committed to working safely in the weeks and months to come.

ROD REASEN: First, employers need to be communicating with their employees as often as possible. Beyond communication, it is imperative to understand what your specific workforce is facing and address the concerns that are unique to your population. Mental health affects 1 in 5 Americans annually. According to the Substance Abuse and Mental Health Services Administration, there has been an 891% increase in calls to their helpline.

The pandemic has been the epitome of the "meet them where they are" mantra that has been popular in well-being strategies. The physical, nutritional and other pillars of health remain critical, yet mental health is arguably a neglected area during this

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JJ NELSON

time. Social isolation, by definition, can create loneliness and detachment. It's critical that employers capture sentiment in near real time, and build strategies to engage employees (even if it's virtual).

BRYAN BRENNER: To address mental health, it starts with culture and leadership. Leaders being open and honest with their team about stress, anxiety or disruptive life events will show transparency and that you care. Encouraging managers to lead with empathy will begin to shift your culture. For this to grow organically, organizations will need to invest in education and training. This will empower them to lead with compassion, love, and support.

Employers need to ensure well-being is much more than walking programs and eating fruits and vegetables. Our entire culture has been taken off its normal path and that creates a lack of

balance for everyone. Now more than ever employees are going to need assistance with emotional health, social well-being, financial counseling and creating work-life balance. The top performing companies will create cultures that address all of these areas, helping their employees excel not just at work, but in life!

STAN JACKSON: Employers should consider expanding coverage for telehealth visits. They also should be looking at adding or expanding the mental health resources available through Employee Assistance Programs. It's a great way for employers to support employees.

At Apex Benefits, we are leveraging virtual conferencing to provide education to our employees. We have a greater number of wellness opportunities for our employees and our clients' employees than before the pandemic and they're delivered via tools like GoToWebinar and Lessonly. We're in the middle of a month-long workplace wellness campaign focused on mental health education and awareness.

Q: How do you expect COVID-19 to impact benefits plans for the remainder of 2020 and into 21?

STAN JACKSON: We've seen reduced medical expenses as a result of hospitals not providing elective procedures. It is unclear to what extent utilization is being avoided or just delayed.

BRYAN BRENNER: As expected, claims are down due to the delay of certain services and procedures, and we are also seeing lower than expected costs due to COVID. However, we anticipate costs to increase in the latter part of the year as those deferred services begin to

occur. Overall, 2020 is a down year for claims, and that's a good thing moving into 2021. In addition, carriers have shown a desire to

be competitive and retain and grow in this environment, and we expect that to pay off for benefit plan outcomes moving into 2021. Our data analytics team and our health intelligence partner, Springbuk, are working around the clock to look ahead employer by employer.

ROD REASEN: This discussion has been widely debated. We generally anticipate overall costs to be flat or reduced in the short-term, due to the recent avoidance of preventive and elective procedures. This will lead to later diagnoses, increases in gaps in care, and larger avoidable claims in non-pandemic periods.

"Encouraging managers to lead with empathy will begin to shift your culture."

BRYAN BRENNER

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Q: How do you think the COVID-19 crisis will change the business community and the way we communicate?

JJ NELSON: Because we had a robust work-from-home pilot project in place across the company, we were prepared to equip and send the majority of our workforce home to do their jobs full time in less than a week with no idea when we would return. We haven't missed a beat on our business. But we miss one another and the energy and collaboration of being together. We are slowly returning to the work site with safety protocols in place and figuring out what will be different for a while and what may be different forever.

BRYAN BRENNER: The disruption of COVID-19 has fast forwarded the natural transitions in business that were happening already. Business will become more agile, flexible, innovative, inclusive and technology and data-driven. It will be incumbent upon leaders to find new ways to partner, make faster decisions and change to meet customer, market and talent demands.

ROD REASEN: I think you will see several key changes. First, employers

will re-evaluate their stance on working from home as more than an option. As a result, the physical real estate footprints of offices will likely shrink. Culture will struggle as more folks work remotely and are far less socially engaged with coworkers. Employers will try to do more with less, and hiring will not come back online as quickly as it declined. But

innovative employers will use this situation to hire the best talent, and hiring from outside their geographic area will become

more common. Employers will need to do more to retain their best people, and turnover will become a major focus in 2021.

STAN JACKSON: With this virus being so contagious, businesses will benefit by providing employees flexibility in working-from-home and developing a process/protocol to have individuals tested to determine their health status. We are providing substantial support to our clients for testing options and providing access to resources, including re-opening protocols and future exposure protocols.

Q: What long-term changes is your company making to the work environment as a result of

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STAN JACKSON

the health crisis? Is what you expect from your employees changing?

STAN JACKSON: Our leadership team continues to actively discuss this, and we expect these discussions to continue for the long term. In the short term, we've expanded work from home flexibility and instituted the CDC's best practice guidelines to protect our people. Public areas are disinfected a few times a day, for example, conference rooms are only to be used if physical distancing guidelines are followed, and we require masks be worn in public areas of the building. Some of these practices may become part of our work environment for the long term.

ROD REASEN: In many ways, the pandemic has strengthened our operations. With the use of video conferencing and other productivity tools, we've been able to execute and perform to pre-pandemic standards. Our remote workforce has created an opportunity for us to invest in the systems, technology, and processes to deliver a seamless experience for both distributed employees and other stakeholders of our company.

JJ NELSON: These ordeals have driven us to be more flexible and creative. We have learned new ways of problem-solving, new ways of communicating and we are pivoting faster than ever. We have a new sense of urgency about everything we do.

BRYAN BRENNER: We have engaged in defining and implementing what a new way of working looks like. Through this time, we have learned the value of working remote and the flexibility it affords our team. We experienced an increase in team connectedness through twice-weekly company-wide connections, a practice we will continue indefinitely. We continue to see huge value in our office space even though our team will continue working remotely indefinitely. In person interactions are still critical to success, and even though video interactions have proved most valuable, we believe the office, in time, will take on a new, more collaborative purpose.

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ROD REASEN

Q: In what ways has leadership taken on a new meaning during and after the pandemic?

ROD REASEN: Two things come to mind: adaptability and empathy. Our business is fortunate enough to foster work from home. This change to a remote workforce was something we executed early. Secondly, leadership requires empathy during a time when so many of our team members are balancing working from home while caring for children or family members, and also possibly dealing

with other economic or health uncertainties. Our leadership team has been intentional in communicating the importance of mental and clarity breaks, and to not neglect self-care during this unusual time.

Our leaders have strong, inter-working relationships. Since before the pandemic, we've been operating under the “Entrepreneur Operating System.” This framework ensures priorities are set and known by all, while serving as a guide for accountability and results. This model has helped ensure we have clarity in focus: our mission of helping employers prevent disease with data has never been more lucid.

BRYAN BRENNER: The pandemic has created a need for great leadership well beyond what a normal work environment needs. In non-crisis times, an organization can create its five-year business plans, implement infrastructure, policies, procedures and guidelines to follow. In crisis, so much is happening so fast that organizations must have great leaders who are educated and equipped to lead people. Great leaders calm their people's fears and provide new vision to work toward a common goal.

At the start of the pandemic, FirstPerson immediately implemented a task force to address the fast-changing situation head on. Through these daily meetings, we quickly learned each other's strengths and were able to set initiatives up for success. We're a more powerful team than ever before.

STAN JACKSON: Coming through the pandemic I can say many of us feel an even greater sense of responsibility for taking care of the physical and emotional health of our employees. We've been even more timely and

transparent with communication. With so much still unknown, we remain committed to helping our team feel safe, valued and empowered.

We've come together as an

even more cohesive unit to be able to make decisions in a timely manner and communicate the how's and why's as openly as possible. It's been helpful to include a cross-section of employees in discussions and to regularly take time to ask one another and all our team members how they're doing and how we can help.

Q: In response to the pandemic, do you have any lessons learned or best practices you can share?

JJ NELSON: We recognized immediately that one of the few things we can control in times of crisis is our message. From the beginning of the pandemic and, now,

Our communities are relying on each other more than ever.
We must band together. We must support economic justice.

Together we can inspire change and rebuild a nation.

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through the social unrest, we have communicated from the inside out.

Our goal was to reach everyone quickly and consistently with facts as we learned them and decisions as we made them. Every message reinforces and provides examples of our commitment to health and safety, customers and the community. Our messages celebrate the teamwork, dedication and determination we see from our workforce every day. Ironically, we have become closer and tighter as a work family during these past few months. That will serve us well as we seek to make meaningful and lasting changes in our company and our communities.

BRYAN BRENNER: We quickly recognized that people were becoming fatigued from the number of virtual meetings they've been part of. With this also came calendars full of engagements with little time to actually work. As a company, we have established a twice-weekly, two-hour block of universal work time. During this time, employees can focus on accomplishing their work. People are beginning to feel good about their ability to have time to complete work in uninterrupted chunks of time.

STAN JACKSON: We've never had to respond to a pandemic before, so every decision and action related to it over the past several months

has been an opportunity to learn new lessons. I encourage all leaders to stop and assess their responses to this pandemic when the clouds clear. Although I think our bi-weekly calls and various action teams, for example, responded to the many crises encountered within this pandemic as well as possible in the moment, we'll assess and identify areas for improvement.

ROD REASEN: Transparency. During this time, our company made a concerted effort to not only track the dynamic nature of pandemic, but to create regular all-company communication to share the latest company developments. Specifically, we've hosted weekly town-halls in addition to weekly emails, surveys and other regular stand-up meetings to create a two-way communication within the business. This transparency has helped fuel our productivity and ensure we remained focused on the larger mission and vision of the company.

Q: How is your company supporting the long-term economic recovery of the community?

ROD REASEN: At Springbuk, our mission is to "prevent disease with data." This universally inclusive vision guides what we build, who we

hire and how we go about "doing" business. Our mission is also uniquely beneficial to everyone in the health care ecosystem. Our preventive focus helps organizations identify, forecast and plan future costs to help during this economic recovery.

STAN JACKSON: We're being thoughtful about exploring how Apex and our employees can best make an impact in the communities we live and serve. What we've done in the past, such as a Community Day where all employees spend a day serving local non-profits, may not be the best focus for our time and energy. We just don't know. So we're continuing to have deep discussions about our activities to support recovery.

BRYAN BRENNER: At First Person, we've always had solid and proactive engagement in our community. We see this time as an opportunity to double down on our partnerships with organizations like Central Indiana Community Foundation, Central Indiana Corporate Partnership, the Indy and Indiana chambers, United Way of Central Indiana, Goodwill and so many others. We've doubled down on

financial, talent and treasure support. We will look back on this time as a real turning point for change and new possibilities, and there's no better city for collaboration than the Indy region.

JJ NELSON: Our customers are mostly large and mid-sized employers in Indiana, and they are hurting right now. That's why we were the first dental benefits administrator in Indiana to create a Pandemic Relief Program for them, and we did it right. Our initiative included a 60-day grace period, a one-month premium or administrative credit, and a rate extension.

The Delta Dental Foundation (DDF) established the COVID-19 emergency fund and awarded \$600,000 to community dental clinics, federally qualified health centers, schools, food assistance organizations and more. On top of that, we are giving every licensed, practicing dentist in Indiana a \$1,000 credit to replenish supplies now that they're back to work. So far we have given nearly \$90 million back to communities throughout Michigan, Ohio, and Indiana.

"We have become closer and tighter as a work family during these past few months."

JJ NELSON



Bryan Brenner is the CEO and founder of FirstPerson, a market leader in benefits, compensation and employee development strategies. Bryan has two decades of experience as an entrepreneur, community leader and nonprofit supporter.

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Stan Jackson is chief innovation officer at Apex Benefits, which develops innovative partnerships between employers, insurance carriers and health care providers. Before joining Apex in 2016, Stan worked in underwriting, risk management and health care for organizations including IU Health Plans.

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JJ Nelson joined Delta Dental in 2012, where he leads sales and account retention for the Indiana market. Prior to joining Delta Dental he spent 12 years as a senior account executive of sales, in both large and small group, for Anthem.

DELTA DENTAL



Rod Reasen is the co-founder and CEO of Springbuk, a health intelligence platform designed to prevent disease with data. Previously, Rod was the CEO of the Healthiest Employers award program, designed to celebrate the healthiest workplaces in America.

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