



9 strategies for a happy, healthy workforce

How large employers use Merative solutions
to guide their benefits strategy

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Introduction

It's proven that employee well-being directly impacts productivity and return on investment (ROI). So it's imperative that employers make investments to improve employee health and happiness. It's a delicate balance — offering health and wellness benefits that help attract and retain top talent, all while keeping the cost of those benefits manageable.

To succeed, employers need to deeply understand their employee population. Ask yourself: Where are the trends headed next? What strategies will make the most of my healthcare dollars? How can I help my employees work productively and feel supported?

The answers are right in front of you. And we can help you uncover them. With Merative™, you gain access to powerful analytics and technologies built on a deep knowledge of the healthcare industry. Backed by five decades of experience, our solutions can help uncover trends in how employees use their health benefits, the state of employee health and the cost of benefit programs. Here are just a few ways we can help.

Challenge

“It’s hard to wrap my head around all the data I get from my healthcare vendors.”

Solution

Aggregate vendor data and insights into a centralized data warehouse.

On their own, siloed reports from medical carriers, pharmacy benefits managers (PBM) and other partners have finite value. But when you aggregate your data across all vendor types and layer on data intelligence, you unlock infinite value.

The vendor types could be anything from medical and drug to custom data types (unique program data, financial risk scores, socioeconomic factors). The data intelligence comes in the form of medical episode groupers, diagnostic cost groupers and risk scores.

That may sound complicated, but luckily, we’ve already cracked the code. Merative Health Insights aggregates vendor data and applies intelligent methodology into a centralized data warehouse with an innovative reporting platform, giving you informative analytics at your fingertips.

You can rely on the quality of the underlying data thanks to Merative’s rigorous data management processes — no garbage in, no garbage out — just data that’s ready to leverage for analytics and insights.



Prudential Financial, Inc.

Making the connection between employee health and business performance

To help illustrate the impact of employee health on business performance, Prudential Financial, Inc. needed [rich data and deep analytics](#). They turned to Merative’s Health Insights solution and analytics consulting services to see how health and lifestyle risk factors affected productivity, absenteeism and more.

Prudential was able to define connections between employee health and business performance, pinpoint opportunities to assist employees in improving health, and empower business leaders in promoting a culture of health. The company’s annual health risk assessment (HRA) completion rate is now consistently above 75%.

PRUDENTIAL’S ANNUAL HRA COMPLETION RATE IS NOW CONSISTENTLY ABOVE

75%

Challenge

“I need insights to help design a competitive benefits program that can attract and retain top employees — and to understand how our benefit outcomes compare to those of other employers.”

Solution

Evaluate population health trends and compare yourself to others in your industry.

How can you meet the moment with your benefits strategy? Health Insights can help you better understand the needs of your changing workforce, such as an aging population, new mothers and employees who become caregivers to their parents. As a result, you can:

- Design more comprehensive and personalized benefits
- Identify high-risk members for care management outreach
- Engage employees in cost-effective care, such as on-site clinics

But your insights don't stop there. Health Insights links with Merative's national benchmarking data from MarketScan® to help you make direct comparisons with similar employers in your industry. Now, you can have full confidence in your benefits decisions.

MERATIVE MARKETSCAN RESEARCH DATABASES
PROVIDE DE-IDENTIFIED, LONGITUDINAL, PATIENT-
LEVEL CLAIMS AND SPECIALTY DATA FOR MORE THAN

273 million
unique patients

Challenge

“I need a copilot to help me evaluate my benefits and wellness programs.”

Solution

Pick a partner who shares the same mission – and has the technology and expertise to back it up.

You might think of Merative as a technology company, and it's true that our solutions offer a wealth of self-service data exploration tools. But, our clients know that it's our people who help them get the most out of their data. When you start a program, our experts will work with you to develop a strategy that identifies what's most meaningful to your organization and provides a framework to measure and improve.

We can help you:

- Evaluate and optimize the effectiveness of your benefits and wellness programs
- Identify population health risks and predict future costs
- Surface anomalous trends to find savings opportunities

Our consultants help define business questions, design analysis, run analytics and pull out relevant findings. We'll then recommend next steps, with helpful context around what similar clients are doing.

When you partner with us, you gain access to a bench of experts with deep healthcare industry expertise. We can sit right in the room with your vendors and decision-makers to present data, answer questions and offer solutions.

Whirlpool Corporation

Confirming the effectiveness of a medical home program

After launching a pilot medical home program, Whirlpool Corporation wanted to see if the program was working. Health Insights offered an unbiased, data-driven way for them to [determine program success](#), from examining impacts on employee health to understanding potential cost savings, using disparate data and a matched cohort analysis.

The analysis verified a lowered clinical risk for continuous participants and projected USD 3.9 million savings in potential costs. The success of the pilot laid the groundwork to explore medical home offerings in other geographic locations and has gained the interest of other employers in the local community.

Merative can help you apply for “best benefits” awards and recognition.



Challenge

“I want to better manage value-based care programs.”

Solution

Optimize programs with self-service dashboards.

For employers, one of the upsides of big data and analytics is the trend toward value-based care. Healthcare delivery becomes smarter with each interaction, driving greater efficiency, quality and outcomes.

Health Insights can help you put clinical data to work for the health of your employees and for your bottom line. With self-service dashboards and off-the-shelf templates, you can quickly unlock the information you need to make decisions.

The Ohio State University Health Plan

Developing innovative payment models

To receive maximum reimbursements under value-based payment models, The Ohio State University Health Plan needed to eliminate unnecessary services and avoid complications in their coordinated care efforts. They set out to [evaluate high-cost procedures that could be improved](#) while still supporting high-quality outcomes.

The team used our Outpatient Event Grouper (OPEG) module to examine variabilities in patients, processes and places of service for several categories of surgical procedures. And the health plan developed a linear model to establish base payments and a decreasing schedule of charges for repeat procedures. Now, the doctors and place of service know exactly which services will be reimbursed, and members are reassured that they're getting the lowest charge possible for the best outcome possible.



Challenge

“Member specialty drug use is high. Where can I find savings?”

Solution

Use innovative methodologies to understand utilization, identify efficiency gaps and improve prescribing patterns.

Employers are often surprised to find out what they're spending on specialty medications, despite it being the leading cost driver across healthcare. The total impact can often be obscured, as some drugs are covered under medical benefits and others through the pharmacy plan, making management especially difficult. Employers are frequently only supplied pieces of the puzzle in silo and find it challenging to build the full picture. Using Merative's analytic methodologies and bench of experts, employers can more easily identify savings that are missed by vendors, including:

- Biosimilar opportunities
- Cost benchmarking
- Improved medication adherence
- Medical channel management
- Enhancements to step therapy and prior authorizations
- More informed contract decisions
- Optimized prescribing patterns



Merative identifies USD ~50 million in annual savings, equal to 6% of a large client's total specialty spend

One of our larger clients is at the forefront of medical specialty drug management solutions, as well as cross-benefit clinical evaluations to determine the best long-term approach for specialty conditions. Leveraging national care guidelines and experts across Merative, we identify gaps and opportunities in the care their employee population receives. Additionally, twice a year, Merative evaluates new FDA specialty approvals to help advise on where and how these new drugs should (or shouldn't) fit into their benefits.

Challenge

“I would like to know how behavioral health is impacting employee productivity.”

Solution

Connect nonstandard data types to better understand the relationship between health and productivity.

COVID-19 accelerated an increase in the need for some behavioral health services, making it even more urgent to deliver this care efficiently. Pulling in data from a variety of sources can give you a fuller picture of inputs and outcomes. Health Insights helps identify access issues, care patterns and costs related to mental and behavioral health. With numbers in hand, you can make the case to leadership for behavioral health programs and justify additional spend to support employees.

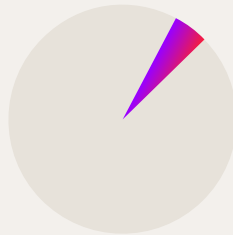
MENTAL WELL-BEING PROGRAMS FOR DEPRESSION AND ANXIETY CAN YIELD AN ROI OF

4:1³

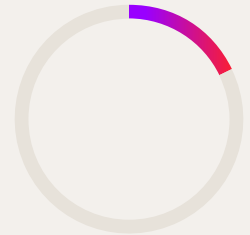


3x more people in the US reported signs of depression in 2020 compared to pre-pandemic years.¹

- Absenteeism can lead to a ~5% loss in productivity.²
- Presenteeism can cost more than 18%.²



~5%



18%

Challenge

“I need to understand the environmental and neighborhood factors impacting my employees’ health.”

Solution

Gain a better understanding of social determinants of health (SDoH) to implement solutions that improve health equity.

Research suggests personal well-being is overwhelmingly driven by the non-medical factors that comprise SDoH.⁴ Merative can supplement your clinical and other data sources with environmental and neighborhood data, integrating SDoH into Health Insights to provide a more rounded picture of population health:



Understand how risk factors vary among communities where members live and how those factors impact health equity.



Compare various segments of your population side by side using aggregated data.



Improve population health through increased engagement and tailored plan design.



Analyze lifestyles and behaviors that impact care decisions and adherence to treatment.



Identify at-risk populations with social needs who may face further health equity challenges, and design programs to target those needs.

80%–90%

OF A PERSON'S WELL-BEING
IS DRIVEN BY SDoH⁴

Challenge

“I need to ensure our employees are getting the plan that fits them best.”

Solution

Offer tools that help employees make better, more cost-effective choices.

Powered by artificial intelligence (AI) and informed by actual claims data, Benefits Mentor offers a truly personalized plan recommendation. Unlike other online tools that rely on self-reported data, Benefits Mentor provides real, predictive value alongside educational content to support employee decision-making.

Benefits Mentor can help you meet your cost and enrollment objectives by tracking performance, cost and ROI. By incorporating Benefits Mentor into open enrollment, your organization can increase employee engagement and satisfaction with their benefits, and provide them with better value.

Liberty Mutual

Personalizing the enrollment process with Benefits Mentor

To help employees decide which of three health plans to choose, [Liberty Mutual implemented Benefits Mentor](#). The web-based tool guides consumers through options to help them maximize their tax advantages and avoid over- or under-insuring. Built-in chat with natural

language processing makes the tool even more user-friendly. Employees can review claims information from the past six to nine months to make more informed decisions about the plan best suited for them.



Challenge

“I need to offer price transparency to satisfy regulations and employee expectations.”

Solution

Provide accurate estimates of healthcare costs, personalized for each consumer.

New transparency regulations and empowered consumers mean that accurate cost information is a necessity. Treatment Cost Calculator is an easy-to-use online tool that helps patients make more informed decisions on the services and providers they use for healthcare.

Behind the intuitive interface, Treatment Cost Calculator uses current accumulators that are personalized to the consumer's benefits, deductible, provider and location. The highly accurate out-of-pocket cost estimates help you comply with regulations while exceeding employees' expectations.

700+

HEALTHCARE SERVICES INCLUDED
IN PERSONALIZED COST ESTIMATES



Conclusion

Healthcare analytics through a
healthcare industry lens

Health benefits are of huge importance to employees – and a significant cost for employers. Merative can provide the tools and guidance you need to evaluate and improve your benefits so you can attract and retain top talent while maintaining cost efficiency.

Visit merative.com/healthcare-analytics to learn more or [schedule a consultation.](#)

About Merative

Merative is a data, analytics and technology partner for the health industry, including providers, payers, life sciences companies and governments. With trusted technology and human expertise, Merative works with clients to drive real progress. Merative helps clients reassemble information and insights around the people they serve to improve healthcare delivery, decision making and performance. Merative, formerly IBM Watson Health, became a new standalone company as part of Francisco Partners in 2022. Learn more at www.merative.com

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