

KEEP ESSENTIAL WORKERS SAFE

5 DATA ANALYTICS STRATEGIES TO GUIDE EFFECTIVE BENEFITS DESIGN

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I have been a “remote employee” for most of the last 10–12 years; a physician consultant role in the healthcare tech industry has afforded me the luxury of doing some of my best work in yoga pants and slippers, way before that became the norm for most of the white-collar workforce in 2020. As many adjusted to a new “professional” environment at their kitchen table or a closet under the stairs, Debbie, my next-door neighbor and a registered ER nurse, prepared to work double shifts and 90-hr weeks at Beaumont Hospital. Between shifts, she would come home exhausted; follow an elaborate cleansing ritual and quarantine herself to protect her family. Debbie never left the “office,” in fact, she stayed longer and worked harder.

Nine months later, as a vaccine is within reach and rates of COVID-19 infections, hospitalizations and deaths reach new heights every day, it’s apparent that our frontline heroes and sheroes will not be getting a reprieve any time soon. Isn’t it essential to ensure the well-being of these brave individuals who stock the grocery store shelves, deliver supplies, educate our children, treat and care for the sick...and so much more?

Managing benefit changes to align with the requirements of essential workforces has been wrought with challenges requiring out-of-the-box ideas & innovation from human resources (HR) teams.

Typically, HR executives have followed the time-tested adage of past behavior being the best predictor of future behavior – evaluating utilization patterns over time to make educated projections for the upcoming year. However, given the skewed healthcare consumption caused by COVID-19, these traditional means of assessing year-over-year trends fall predictably short. For instance, prior to COVID-19, the sharp decline in the number of emergency department (ED) visits would probably signify better access to primary care, however in 2020, one would infer foregone care in critical situations.

Fortunately, data is a malleable commodity. The same data sliced at a different angle or viewed through a creative lens reveals valuable insights driving strategies suited to the need of the hour. A few strategies HDMS analysts have championed with our clients are outlined here:



Strategy #1: Encourage preventive care

Regrettably, many of us had to put off much needed care in the early months of the pandemic. The impact of this deferred, delayed or forgone care will undoubtedly affect future health outcomes and costs. Hence encouraging resumption of regular follow-ups and preventive care in a safe and controlled setting is a “no-brainer” (e.g., get the annual physical or mammogram that is likely overdue).

As has been widely reported, telemedicine and virtual care adoption is having its moment in the sun. When trends stemming from deferred care are overlaid with that of virtual visits, new insights around closing care gaps emerge (e.g., a previously postponed 6-month follow-up exam for medication management can be easily completed via a virtual visit).

Data analytics can direct energies and efforts to maximize the right employee engagement and craft policies that enhance access to preventive and routine virtual follow-up care when appropriate. Metrics that warrant urgent need for action:

- Rate of prescription renewals for maintenance meds – a sharp fall may indicate lack of compliance with the likelihood of an adverse event.
- Rate of new diagnoses for chronic conditions – a decline from years past may suggest a larger number of undiagnosed (= untreated) conditions.



Strategy #2: Monitor mental health

Well before COVID-19, studies revealed that behavioral health conditions increased overall healthcare costs. [Research by Milliman](#) spoke to medical costs alone being two to three times more for people with chronic conditions alongside mental health conditions or substance use disorders (SUDs). Widespread reports of COVID-19 induced stress and burnout especially among essential workers is neither novel nor unexpected anymore. (As Debbie said, “It’s like I am on a treadmill that is going faster and faster; I can neither get off nor slow down.”)

Effective modes of support for employees’ emotional well-being has been a large part of benefit design conversations for 2021. The key is proactive monitoring & intervention *before* individuals seek help.

Metrics that warrant urgent need for action:

- Rate of unplanned absenteeism is much more common among individuals with untreated or ill-managed mental health conditions like anxiety, depression and severe stress.
- Trend in the number of net new prescriptions for anti-anxiety & antidepressants
- Number of prescription refills for mental/behavioral health related medications without an associated medical claim.
- Trends in first time counseling or psychotherapy sessions within the population.

In parallel, employee surveys can provide valuable info on preferred modes of access to behavioral healthcare (e.g., digital coaching via chat or SMS vs. in-person phone calls) and engagement with available tools and benefits (e.g., utilization of EAP with virtual therapy sessions). These will help drive changes tailored to their unique needs.



Strategy #3: Quantify employee health risks

As “twin-demic 2020” unfolds, with the convergence of the regular flu season with the surging pandemic, safety of those at higher risk is paramount. By now, unless we have been living on Mars, we are all uber familiar with the CDC guidelines on health statuses that pose such increased risk.

Stratifying employee groups not only based on them, but then pairing that with job roles (e.g., cashiers vs. inventory managers at a grocery chain) and geographic COVID-19 hotspots, provides a discernible means of managing such risk. Historic flu infection and vaccination rates yield a quantifiable means of assessing the expected respiratory illness burden—a prime factor necessitating healthcare resources in any community. Thus, improving flu shot compliance rates over previous years will certainly prove advantageous.



Strategy #4: Analyze positive COVID-19 tests

Essential workers are tested often. The results constitute a treasure trove of rapidly actionable data beyond just the obvious (quarantining of affected individual, testing those exposed to them, etc.). Metrics that warrant urgent need for action:

- Test positivity rates – Higher rates reflect a need for wider testing (more people, more often).
- Positive clusters – a mere 3–4 cases in a department could signify an impending local surge.
- An uptick in employee sick days notably in similar roles, sharing spaces and such may urge a change in policy.

Proactive engagement of those testing positive with care management vendors has served several large employers and plans well. As far as the eye can see, large scale testing will persist well after vaccines are widely available and distributed; hence these measures will stand any employer in good stead well past the crisis phase.



Strategy #5: Build an appropriate wellness plan for now

The fluidity of the current landscape makes it vital for employers to fathom all the health struggles of their most valuable asset—their employees. Childcare with school disruptions, financial stress and elder care responsibilities, can profoundly impact their health, well-being and productivity. Causes of all absenteeism—planned and unplanned—can serve as simple and handy indicators of those who might be coping poorly. Appropriate support structures like free telehealth visits, day care dollars and extended leave policies are not just “nice-to-have” perks any longer. Comparative studies to gage their benefits to member well-being and the business health may find the emergence of innovative benefits with individualized products.

Data = Knowledge = Action = Innovation

While SARS-COV2 may be novel, the power of data is not. As industries navigate through the “never have we ever ...” phase of evolution, they do not have to view benefits planning as a mere shot in the dark. Existing data ingeniously viewed and utilized can chart the route ahead. In that vein, data scientists should be the new addition to the essential workforce.