HEALTHCARE NAVIGATION SOLUTIONS

eBook: The path to better outcomes, lower costs, and healthier employees

alight

Forging a new path forward in benefits

The COVID-19 pandemic has had a profound impact on how—and where—people work. Organizations are investing in new programs and services to retain employees. What's more, benefits are expanding because employers want and need to take better care of their employees. The shifting paradigm promises to dramatically change how employees engage with the healthcare system.

Additionally, according to the Business Group on Health, 94% of employers anticipate an increase in the demand for medical services in 2022 and beyond because employees delayed care during the pandemic. Furthermore, 91% say they are concerned about workers' long-term mental health.

As a result, organizations are reprioritizing and increasing the total benefits package being offered to employees. In fact, in a recent survey by Care.com and LifeCare, 98% of HR leaders and C-suite decision makers said they plan to offer new benefits or expand at least one benefit to support their workers. Notably, 41% plan to expand their mental health benefits.

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Care.com and LifeCare

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Business Group on Health

Increasing benefits and complexity means increased cost

Of course, more robust benefit offerings, increasing complexity, and a greater need for care come with higher healthcare costs—something employers are tasked with finding ways to offset. In fact, large employers project their costs will increase 6% in 2021, and 31% will focus their strategy on moderating high-cost claims, a recent survey by the Business Group on Health found.

Additional benefits also create a fragmented, complicated healthcare journey and often result in misdiagnoses, unnecessary treatments, higher costs, and low member satisfaction. According to a September 2018 study in the American Journal of Managed Care, patients with one to two chronic health conditions and highly fragmented care were 13% more likely to visit the emergency department and be admitted to the hospital than those whose care was less fragmented.

Low healthcare literacy results in unnecessary customer service calls and more costly care. In 2017, Accenture estimated that low healthcare literacy cost health plans and employers about $4.8 billion annually. Today, this avoidable medical spend has ballooned to $10 billion.

Employees who lack the knowledge and skills to effectively navigate the healthcare system feel frustrated, uncertain, and ill-equipped to make informed choices about their care, which often leads to inappropriate treatment and higher costs. Alarmingly, healthcare literacy is continuing to decline among U.S. adults. Accenture's Healthcare System Literacy Index shows that low healthcare literacy rose to 61% in 2021 from 52% in 2017.

30%

Up to 30% of total healthcare spend is wasteful.

Business Group on Health

According to Accenture's Healthcare System Literacy Index, a whopping

61% of consumers lack health literacy skills,

resulting in more expensive care costing employers billions of dollars a year.

Healthcare Navigation:

Supporting Employees Throughout Their Journeys

In recent years, more employers have turned to healthcare navigation solutions to make mapping the complex healthcare journey easier, reduce unnecessary claims, and mitigate costs. According to a 2019 survey by Mercer, employers rate improving patient empowerment through navigation important (32%) or very important (16%).

While services can vary, healthcare advocacy solutions allow employees to:

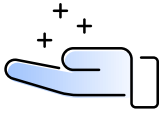
- Obtain comprehensive information about their diagnoses and health conditions
- Find high-quality providers and medical centers
- Understand their benefits and costs, get back to work, and be engaged after an illness, accident, or surgery

A healthcare navigation solution can also encourage employees to seek a second opinion, change their treatment plan, and enable them to have a better understanding of their conditions and care.

Instead of calling one company for medical, another for behavioral health, and a third for pharmacy, for example, healthcare navigation simplifies the healthcare journey so that employees have a single point of contact for all their needs. They receive evidence-based information, expert support and care coordination, and personalized advocacy every step of the way.

92%

As reported by Forbes, a recent survey found that 92% of health executives rank delivering a highly personalized experience as a top strategic priority.



A Helping Hand

For many employers and human resources professionals, integrating healthcare advocacy services has proven key to bolstering their benefit offerings, simplifying the healthcare journey, improving engagement, and lowering costs.

Claims advocacy services complete the package

You've likely seen firsthand how employees struggle with understanding their benefits. The same goes for their coverage and medical bills. Confusion leads to mistakes, costing employers and employees time and money and creating stress.

Claims advocacy is a valuable aspect of healthcare navigation. With claims advocacy services, employees gain a greater understanding of their medical benefits and also receive assistance solving billing problems, navigating through denials and appeals, confirming deductible and out-of-pocket costs, communicating with providers and health plans and mitigating potential disasters.

50%

Roughly 50% of Americans reported medical debt in 2021, up from 46% in 2020. Of those with debt, almost half are in collections.

Medical Debt Survey by Debt.com

Meet Beth: Cancer survivor

Beth is a 52-year-old woman who was recently diagnosed with stage 3 breast cancer. Her primary care physician referred her to an oncologist, who recommended modified radical mastectomy, radiation therapy, and adjuvant chemotherapy. Beth felt overwhelmed with all the information and her treatment options, and she was unsure that the treatment plan her oncologist laid out was appropriate or necessary.

During the consult, Beth received personalized, expert guidance from a physician and nurse who reviewed the original opinion from her oncologist. They also provided follow-up questions for when she sought a second opinion and helped her connect with three local, in-network, top-performing providers.

When Beth received a second opinion, she learned about certain risk factors that would have negatively affected her original treatment plan. As a result, she opted for a less invasive, lower-cost option and avoided chemotherapy and its side effects. Throughout her treatment, Beth also received ongoing support from her healthcare advocate.

Throughout her journey, Beth saved significant time researching her diagnosis, preparing for physician visits, and learning new coping skills. Her healthcare advocate provided unlimited support, delivering expert guidance via telephone outreach to review the expert opinion, sending her a list of follow-up questions to ask her doctor, and providing a report of local, in-network experts for treatment.

Since Beth was able to make a more informed, confident decision about her care, she felt empowered, engaged, and satisfied with her experience during her healthcare journey.

Beth's employer also saved $27,000 by avoiding unnecessary chemotherapy treatments.

How healthcare advocacy helped a publicly traded company save $9.4M

An employer with more than 18,000 U.S. employees was looking for innovative ways to support its workers with complex health conditions, as well as avoid unnecessary treatments, foster engagement, and reduce costs.

Through two healthcare navigation programs, employees received evidence-based information, surgery and treatment decision support, and expert second opinions. As a result of the programs, **the company saved $9.4 million, increased engagement by 17%, and achieved a 97% member satisfaction rating.**

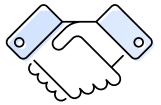
+17%
Engagement

97%
Satisfied members

> **Alight makes navigating the healthcare system easy** for our employees…it allows them to stay engaged and has been key to getting the optimal healthcare for employees, and ultimately controlling costs. Their solution is one of the most valuable we have at our company!
>
> — Wellbeing + Benefits Director,
> Fortune 500
> Consumer Goods Company

Our solutions

Alight transforms the benefits experience with one personalized approach and in-the-moment, expert-led clinical guidance available 365 days a year.



Alight has **retained 94% of its clients** over the last 10 years.

Total Guidance

Leverage everything our personalized navigation and clinical guidance solutions have to offer.

Total Guidance brings together Alight Healthcare Navigation and Clinical Guidance as one experience for your employees. Our industry-leading engagement capabilities can be layered in to boost awareness and utilization of services for each unique population.

Alight Healthcare Navigation

Access to our highly trained Health Pros:

— Health benefits guidance
— Provider recommendations
— Procedure cost estimates
— Program referrals
— Coordination of care
— Appointment setting
— Prescription reviews
— Claims advocacy

Alight Clinical Guidance

Access to our expert-led team of Medical Allies:

— Live support for any health condition
— Clinical triage and education
— Pre-appointment prep
— Custom condition research
— Predictive modeling and outreach
— Reinforce next steps
— Screening for depression, anxiety, and social determinants of health challenges

EXPERT MEDICAL OPINIONS

Our award-winning, HITRUST-certified platform connects participants with the nation's leading medical specialists. Consults are supported:

— By live video and by written report
— In any language requested
— With multidisciplinary teams (2+ physicians) when complex

Improving outcomes and satisfaction

A competitive job market, changing healthcare needs, and the desire to offer employees impactful programs while controlling healthcare costs are a significant challenge for employers. Integrating a healthcare navigation solution with existing health benefits is necessary to simplify the healthcare journey, improve employee health, increase engagement, lower healthcare costs, and increase employee satisfaction.

Our impact

80
Average Net Promoter Score

$407
Claims verified savings per solution

$26,125
Average savings per avoided surgery

23.5
Average annual interactions with high-cost claimants

100%
Return on investment, guaranteed

Arrange a free digital consultation

Alight's integrated healthcare navigation and clinical guidance solutions work together with our engagement accelerators to transform the health benefits experience. No matter what your offerings are, your employees should feel supported by experts and confident in their decisions.

Interested in learning more about how we can help transform your employees' benefit experience? **Go to Alight.com/Healthcare-Navigation**

With an unwavering belief that a company's success starts with its people, Alight Solutions is a leading cloud-based provider of integrated digital human capital and business solutions. Leveraging proprietary AI and data analytics, Alight optimizes business process as a service (BPaaS) to deliver superior outcomes for employees and employers across a comprehensive portfolio of services. Alight allows employees to enrich their health, wealth, and work while enabling global organizations to achieve a high-performance culture. Alight's 15,000 dedicated colleagues serve more than 30 million employees and family members. Learn how Alight helps organizations of all sizes, including over 70% of the Fortune 100 at alight.com.

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