



Why The Secret to Saving HR Pros Time, Money, And Resources Lies With Your Healthcare Benefits

If you're like most HR leaders, just hearing the phrase “healthcare benefits” might give you a headache.

Not only are they one of your biggest line items, but they're also one of your more complicated benefits—which means you probably spend hours every week answering employee questions (many of which you may not have the answers to).

In fact, HR professionals spend an average of nine hours per week fielding questions about benefits. Some outliers reported spending as much as 20, 30, or even 40 hours per week on this task. And the truth is that **you simply don't have the extra resources to dedicate to becoming a healthcare expert.**

But healthcare benefits aren't just painful for you. Navigating them is a stressful, overwhelming experience for your workforce as well. 73% of employees **don't have a good understanding of their healthcare benefits.** As a result, 59% of employees **delay or avoid treatment because they're not sure if they're covered by their insurance.**

Even worse? Your employees don't even question this terrible experience because they have such low expectations around their healthcare benefits.

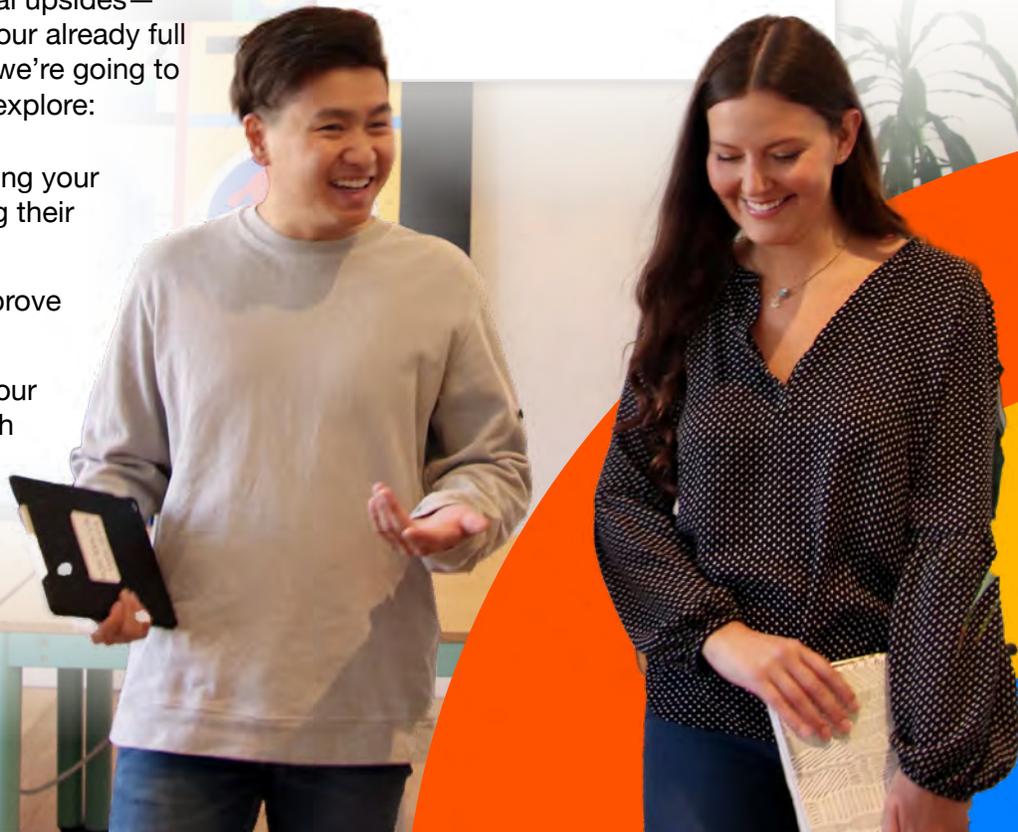
Despite how resource-intensive and complex they are, healthcare benefits can also be one of the most valuable offerings at your company—when they're utilized properly. **They bring employees into your organization and keep them healthy, productive, and eager to stay.**

So what needs to change? Is there a way to help employees unlock their healthcare benefits and experience all of the organizational upsides—without adding a ton of work to your already full plate? This is the exact question we're going to address in this whitepaper. We'll explore:

- The obstacles that are keeping your employees from fully utilizing their healthcare benefits.
- How healthcare benefits improve business outcomes.
- An approach that will help your workforce better engage with their healthcare benefits, without putting more burden on your team.

59%

Of Employees
**delay or avoid treatment
because they're not sure
if they're covered by their
insurance.**

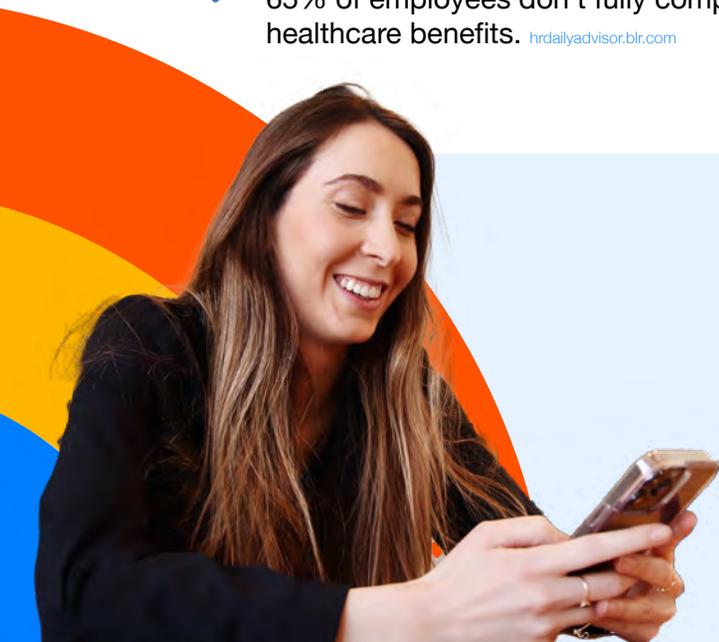


The problem with your healthcare benefits

Healthcare benefits are immensely valuable. But the problem is that they're also **confusing to navigate**.

Health insurance plans are filled with so much jargon, legalese, and fine print that it feels like you need a law degree to understand them. This sounds like an exaggeration until you see the statistics about how employees perceive their health benefits.

- 66% of employers **want help** navigating their health benefits. [Castlight Health](#)
- 73% of employees **don't have a good understanding** of their healthcare benefits. [IFEBP.org](#)
- 65% of employees don't fully comprehend **the value** of their company-provided healthcare benefits. [hrdailyadvisor.blr.com](#)



If your employees don't understand their health plans, they can't access them—which means your workers won't be able to improve their health, making them less productive and more likely to search for a new job. Your organization will lose out on talent and revenue—not to mention the money you invested in the benefits will go to waste.

••• **Nobody wins.**

Employees of color were

1.5x

more likely to find benefits, resources, and education tools unhelpful when compared to their white counterparts.

This problem is even more pronounced among underrepresented employees. **Employees of color were 1.5 times more likely to find benefits, resources, and education tools unhelpful when compared to their white counterparts**—even at higher income levels.

These resources tend to assume that people are familiar with the U.S. healthcare system. But for employees who are first-generation workers or whose parents were immigrants, understanding and accessing their benefits is a huge challenge.

If your employees don't understand their health plans, they can't access them—which means your workers won't be able to improve their health, making them less productive and more likely to search for a new job. Your organization will lose out on talent and revenue—not to mention the money you invested in the benefits will go to waste. Nobody wins.

So what exactly are the blockers that prevent employees from accessing their health benefits? We view it as a two-pronged problem:

1. Employees have a lot of questions

Naturally, most employees are going to turn to their HR teams for answers. We know that you want to support your employees in any way you can. But we also know that, right now, HR professionals are tired. Burned out. And already have too much on their plates.

In addition to overseeing payroll, taking care of administrative tasks, and managing all the other benefits, you've also been dealing with all the changes that have come with the COVID-19 pandemic.

There's simply not enough time for HR teams to give employees the type of one-on-one guidance they crave. And because you don't have the time to become a dedicated healthcare expert, you may not have all the answers to your employees' questions. Even if you did, the time you need to give a thoughtful response would be too long—and employees need answers now.

Also, keep in mind that **your employees may not be comfortable sharing their personal healthcare questions with their manager or HR team.** And, as a result, they may be hesitant to use their benefits in the first place.

So what exactly do you miss out on when your employees don't understand how to access their healthcare benefits?

2. HR teams are tapped on resources

The first problem, as we mentioned, is that healthcare is inherently confusing. And that's unfortunately not going to change any time soon—which means that your employees will continue to have questions about their benefits.

This wouldn't be a problem except that the questions they ask require personalized responses. **What is the right plan for me? Am I covered for this procedure? How much will this appointment cost?** There's no one-size-fits-all response to these queries because they all depend on a variety of factors, including the employee's:

- Health insurance plan type (PPO vs. HMO)
- Location
- Deductible amount
- Personal preferences

Think about it this way: let's say a 50-year old female employee of color living in San Francisco is looking for a primary care physician. Her needs will look vastly different from those of a 25-year-old white male living in Minneapolis. And your employees need someone to help guide them with these types of decisions. Which brings us to the next part of the problem...



Why healthcare benefits are critical to your organization's success

There's very little debate about the value that health, dental, and vision insurance provide to your employees. But did you know they're also foundational to the success of your organization? There's a significant amount of research out there to suggest that healthcare benefits lead to:

A more inclusive workplace

Access to healthcare benefits is critical to your diversity, equity, and inclusion (DEI) efforts. Why? It's because **there are existing health inequities**, which is when people don't have equal opportunities to attain their full health potential—largely due to factors like race, social position, and other life circumstances that are largely out of their control.

[A McKinsey report](#) found that Black, Hispanic and Latino, Asian, and LGBTQ+ employees—even those with high salaries—are less likely to receive the care they need. They're also **more likely to consider switching employers for reasons related to benefits**.

When you don't give your underrepresented employees high-quality, diverse health benefits and the tools to access them you're only perpetuating the existing inequalities. Which means a significant portion of your workforce will either avoid or choose not to seek out the care they need.

On the other hand, high-quality health benefits that you help your employees actually understand can make them feel cared for and supported by the organization—even outside of the workplace.

Better recruiting prospects

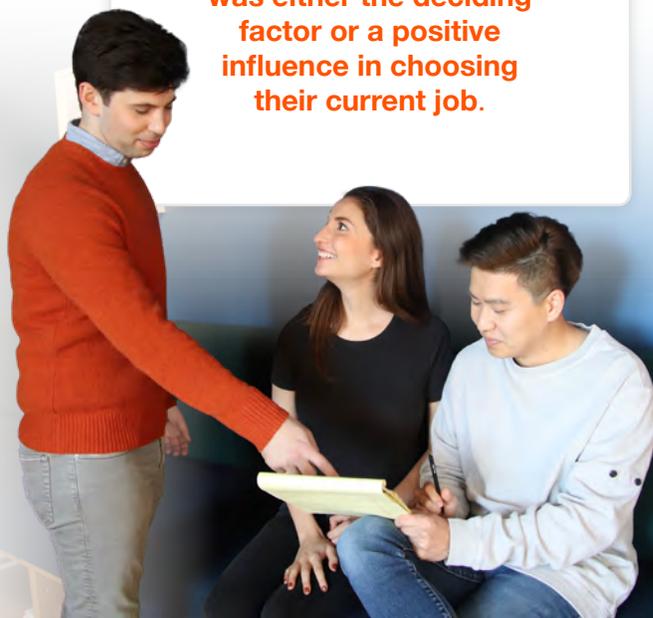
Recruiting and hiring were the top concerns of HR professionals in 2021, and it's no surprise why. The Great Resignation, which led to millions of employees leaving their jobs in search of better opportunities, created an intensely competitive job market. In response, companies have had to find new ways to attract talent—from providing new perks to allowing flexible work arrangements.

But even in the world of free snacks and pet insurance, it's clear that high-quality healthcare benefits are still a top priority for employees. That's why **46% of employees said health insurance was either the deciding factor or a positive influence in choosing their current job**.

When you offer candidates what they actually want, you're more likely to fill a position quickly. Given that [the average cost](#) to hire an employee is \$4,129 and takes around 42 days, it's easy to see how a more attractive benefits package (and therefore easier hiring process) could save your team a ton of resources down the line.

46%

Of Employees
said health insurance
was either the deciding
factor or a positive
influence in choosing
their current job.



Improved employee retention rates

Bringing top talent into your organization is only half of the battle. The other half is making sure they stay at your company.

Turnover is costly. Studies show that replacing a worker requires [one-half to two times that individual's annual salary](#). Losing employees is also detrimental to your company culture. It causes the remaining workers to question why so many people are leaving—and some psychologists have gone as far to say that [quitting is contagious](#).

A comprehensive benefits package is one of the strongest levers you can pull to encourage employees to stay. And out of all your offerings, healthcare benefits are one of the most influencing factors in that decision.

That's why [56% of U.S. adults](#) with employer-sponsored health benefits said that whether or not they like their health coverage is a key factor in deciding to stay at their current job. And the quality matters too; [50% of employees](#) said they'll **look for new jobs in the next year because they're not satisfied with their health benefits**.

50%

Of U.S. adults with employer-sponsored health benefits said that whether or not they like their health coverage is a **key factor in deciding to stay at their current job**

More productive employees

Of course, health insurance—as the name implies—keeps your employees healthy. This is great for your workforce, but it's also great for your business. Why? According to the [CDC](#), healthier employees are more productive because they're:

- Less likely to call in sick or use vacation time due to illness.
- More likely to model healthy behaviors with their families (i.e. cooking nutritious meals or increasing physical activity), which means they'll miss less work caring for sick family members.
- Less susceptible to presenteeism, which is when employees aren't maximally productive due to a health condition.

Most importantly, when your employees are healthier, they're happier. And we know anecdotally that happier employees are more likely to be focused, motivated, and committed to their work. But studies support this theory as well. One found that happy employees are up to **20% more productive** than unhappy ones.

This is great news for your organization. Why? Engaged, productive employees have been found to be more attuned to the needs of customers and observant of processes, standards and systems. When taken together, these behaviors result in **21% greater profitability** for your company.

It's time to change your approach to healthcare benefits

There's a lot that needs to change when it comes to healthcare benefits. Thankfully, some of those adjustments can start with you! Here's what we recommend:

Automate, automate, automate

There's a belief that, because healthcare benefits are so complex, every part of it needs to be a manual process. But this couldn't be further from the truth. Many aspects of healthcare benefits administration can be automated—without compromising value, security, or quality.

When you choose not to automate parts of your job, there's a lot that you lose. HR managers who don't fully automate say they **lose an average of 14 hours a week** manually completing tasks that could be automated. As a result, they experience:

- Lower productivity
- More errors
- Higher costs
- Poor employee experience
- Less engagement

Lean into AI

AI might still sound like a foreign concept in the context of HR. But the appetite for this type of technology is growing rapidly. Nearly [40% of companies](#) are using some form of AI in HR alone, and 55% of HR managers say AI will become a regular part of HR in the next five years.

But what exactly does AI look like in the context of healthcare? When used correctly, it can provide (and scale) the type of **personalized healthcare experience that your employees desperately want—without adding more work to your plate.**

OK, but where exactly are you going to find a tool that both automates all of your healthcare benefits interactions with employees while also giving them an AI-powered personalized experience?

Enter, Healthee.

HR managers who don't fully automate say they **lose an average of 14 hours a week** manually completing tasks that could be automated.



Say hello to Healthee

We believe that health benefits should be easy, accessible, and affordable. That's why we created Healthee.

Our goal is to help your employees actually understand how to navigate their healthcare benefits—whether that's helping them discover what's covered in their insurance plan or identify the right provider for their specific needs. Here are a few of the features we're proud of:

Instant answers

Your employees can't afford to wait around for answers when it comes to their health. That's why, with Healthee, they can discover what's covered, which doctor to see, how to save money, and book an appointment—all in 27 seconds. Zoe is also available 24 hours a day, seven days per week. So if your employees have an emergency over the weekend, you can rest easy knowing they're taken care of.

"Healthee helps our employees **understand their health insurance** and get answers to their benefits questions **instantly**, without waiting on hold."



— **Inbar Saper**
HRBP at Carbyne

Personalized Guidance

With Healthee, your employees will be able to **see their health plan info**—such as their deductible status and ID card—at a glance. They'll also have access to Zoe, our AI-powered Personal Healthcare Assistant, who can answer your employees' most pressing questions and guide them to the most cost-efficient, high-quality care that addresses their needs.

"Healthee makes our lives easier by giving our employees **guidance through very complex health insurance**. Their product is great and the team is amazing."



— **Monica Aharonoff**
Operations Manager at Explorium

A Seamless Experience

From the moment your employee asks a question, all the way through the appointment booking, we create a seamless experience for your employees. Zoe even sends your people **personalized, proactive health recommendations** so they don't have to waste time wondering when they need to schedule their next dentist appointment.

"Healthee empowers our employees to **utilize their health benefits** and price out healthcare spending. It adds an additional tool to their arsenal."



— **Gillian Maccarone**
HR Administrative Manager at Nassau

With Healthee, you don't have to add five new tasks to your to-do list. We take stuff off your plate by handling all of your employees' most pressing healthcare questions, from start to finish. So that you can focus on the most important parts of your job and reap all the benefits of investing in the health of your employees.

Unlock your healthcare benefits with Healthee

Helping your employees fully unlock and engage with their healthcare benefits will positively impact many aspects of your organization—from your productivity levels to your retention rates. If you find that your current utilization rates are low or that you're spending too much time answering questions about your health plans, it may be time to consider a new approach.

If you want to learn more about Healthee and how we can help transform your health benefits to be instant, easy, and accessible, [request a demo](#).

We'd love to hear from you.

