

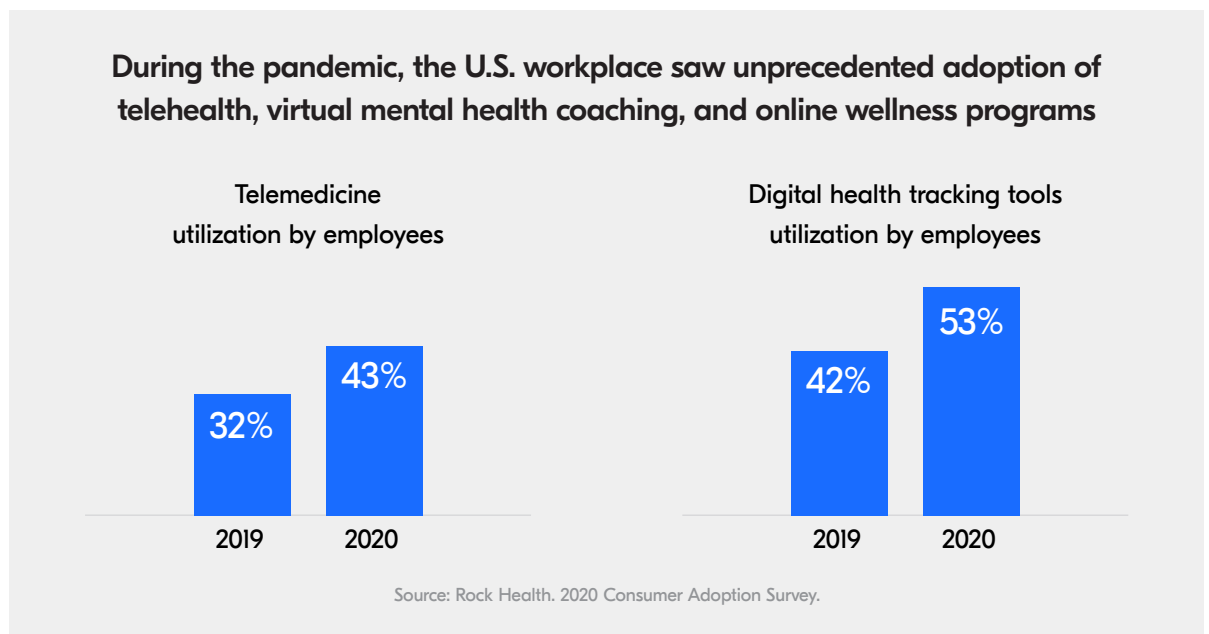
From nice to necessity:  
Healthcare navigation  
platforms show promise  
in keeping employees  
engaged and healthy



buoy®

If there's a silver lining to the COVID-19 pandemic, it's the extraordinary acceleration of digital innovations in our lives—from ordering groceries online to virtual project collaboration and videoconferencing—with digital healthcare seeing the most dramatic acceleration of all.

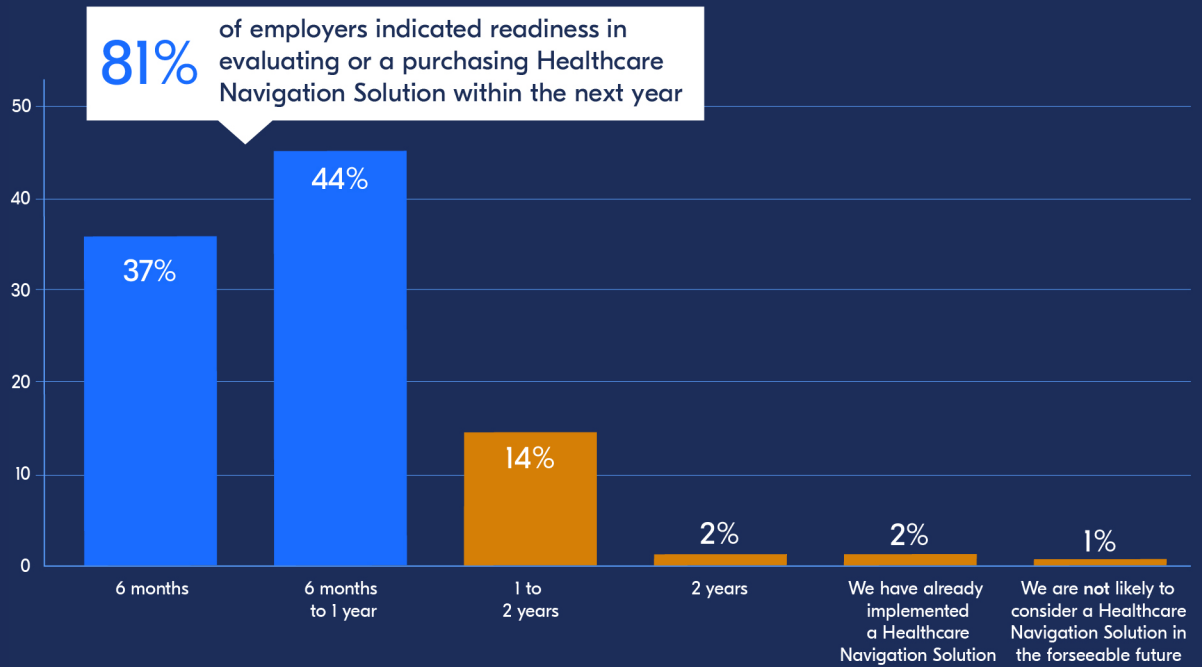
As we approach the post-pandemic period, employers find themselves at a critical juncture. What digital tools have made the biggest positive impact on workplace productivity and employee well-being and engagement? What does it take to keep the digital care momentum going? What solutions should be adopted in the long term?



One type of solution is rising to top-of-mind for many employers: **healthcare navigation**. Healthcare navigation is a platform that gives employees relevant, actionable guidance when they have a health concern and helps them become engaged in their own healthcare. The most innovative employers are already offering healthcare navigation platforms to guide employees to appropriate in-network programs.



We asked 800+ U.S. employers, “When are you most likely to evaluate or purchase a Healthcare Navigation solution?” Here’s what they said:



Source: Maia Strategy Group on behalf of Buoy Health, Large and Mid-Market Employer Healthcare Navigation Solution Priorities Report, 2021

## A majority of U.S. companies have plans to incorporate a healthcare navigation platform in the near future. Are you one of them?

After all, businesses make significant investments in their benefits packages to support the health of their employees, stay competitive in attraction and retention of talent, and control costs associated with claims and absenteeism. Yet many employees are confused about what health benefits are available to them and when they should access them. Many do not engage with programs they qualify for, either because they aren’t aware of the program or aren’t sure they need it. And though many companies work with third-party administrators (TPAs), human resource departments are often the ones that are primarily focused on:



Helping employees understand all the benefits available to them and their families



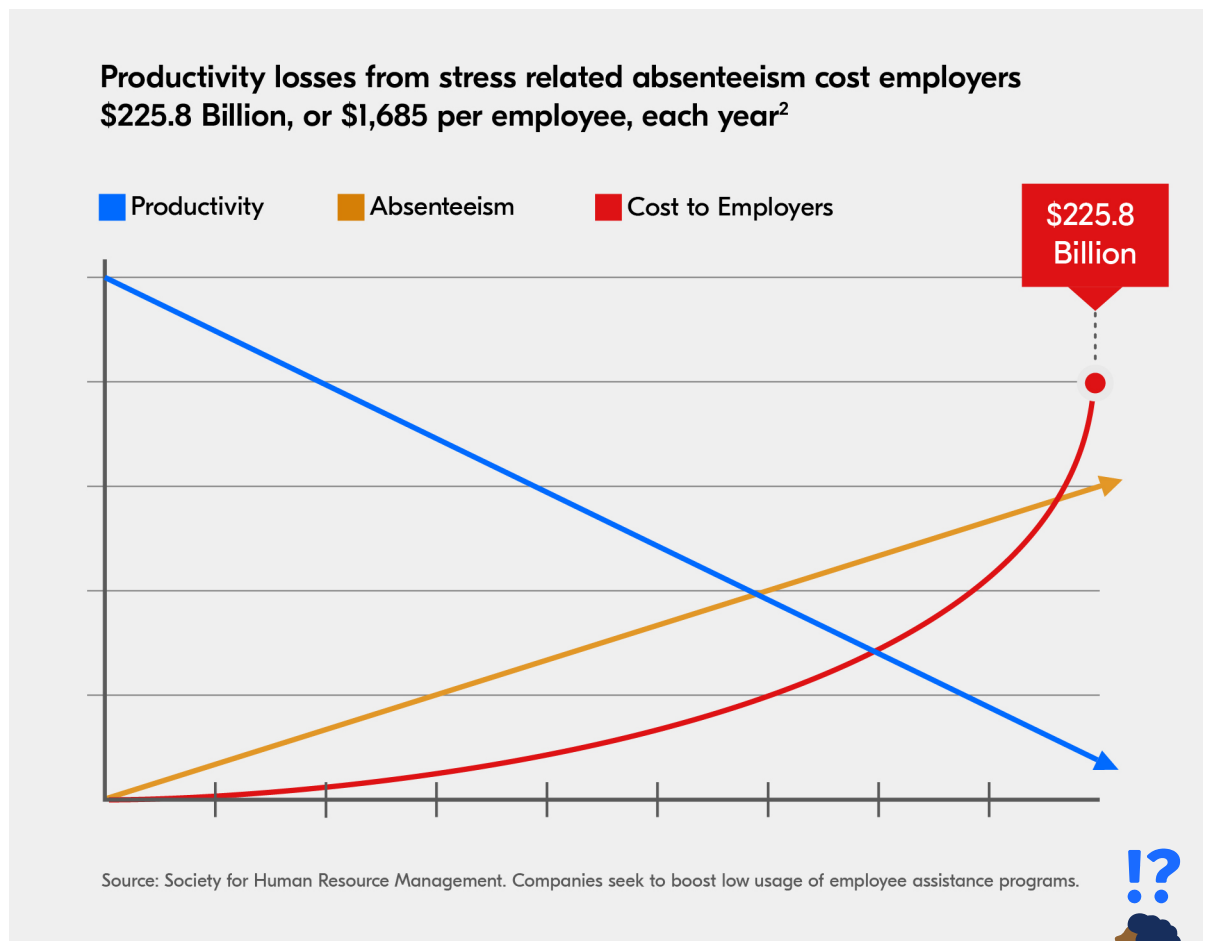
Understanding what gaps might exist in coverage



Adding and announcing new resources as they evolve the benefits ecosystem

At the same time, the stress of living in a pandemic has taken a toll. Many adults report increased anxiety, sleeplessness, and substance use due to stress about COVID-19<sup>1</sup>. People have also delayed necessary medical care such as cancer screenings and management of chronic conditions.<sup>2</sup> And for those who have survived a COVID-19 infection, they may have lingering health problems.

More than ever before, employees expect online health solutions to be offered through the workplace. A survey conducted by Mercer and Oliver Wyman of 16,000 workers suggests that employers' digital health solutions are a critical component of quality, convenient, and affordable healthcare for employees. In this survey, the online solution the majority of workers said they would value is a tool that "helps find the right doctor or medical care when and where needed."<sup>3</sup>



**28%** of employees are more likely to stay with an employer that offers digital health solutions, such as an app to access providers or virtual healthcare.

Source: Atrium Health. Could your workers be suffering from the long-term effects of COVID-19?

**35%** of all US employees (54% of millennials) don't understand their benefits.

Source: Human Resource Executive. HRE's number of the day: benefits confusion.

## Given these trends, employers face four strategic opportunities:

1

Employees want flexible, online solutions for managing their health and connecting to providers and wellness and sick care programs.

How can employers guide employees and their family members to the services that best meet their needs in a convenient way—while managing their healthcare spend efficiently?

3

HR teams need relief from inquiries about the company's health benefits.

How can employers help employees self-advocate in a way that establishes trust and empathy, integrates with the company's programs, and doesn't require time-consuming implementation or oversight?

2

Employers want to create personalized benefits experiences that scale across different geographic locations, as well as for remote and onsite workers.

How can employers give employees in different regions, settings, and benefit plans the same, company-branded benefits access while providing specific guidance to each member?

4

Employers want to empower employees to engage in their own health.

How can employers motivate employees to make proactive health decisions, use the company's available services, and get appropriate care when needed?

# The significance of healthcare navigation

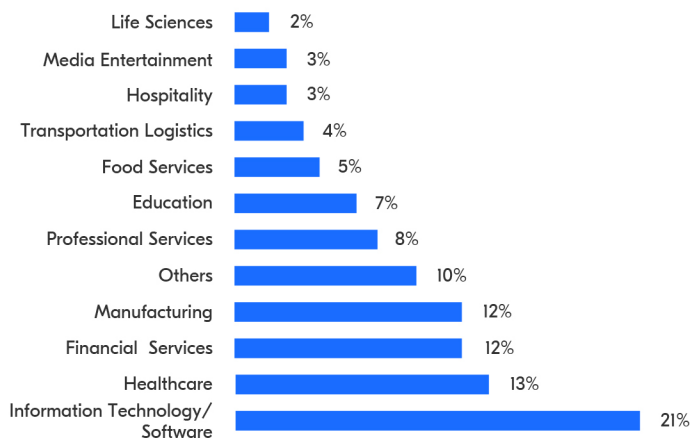
Employers are looking for solutions that help them leverage these four opportunities. Specifically, employers want scalable technology that can address cost management and employee engagement and education while providing a streamlined and engaging benefits experience. Healthcare navigation platforms are emerging as the way forward.

“Healthcare navigation” can be defined as a solution that guides employees and their families to services that are needed and appropriate. Healthcare navigation includes a combination of functions that offer patient advocacy, member engagement, program utilization management, and care coordination wrapped up in one platform.

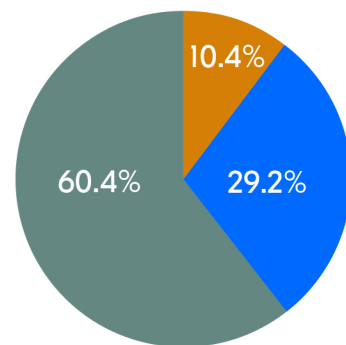
To understand how healthcare navigation platforms are being used by employers today and how it might be a factor in the future, international market consulting company Maia Strategy Group conducted a study with over 800 U.S. employers in a range of markets.

## Broad coverage over employer sizes and industries

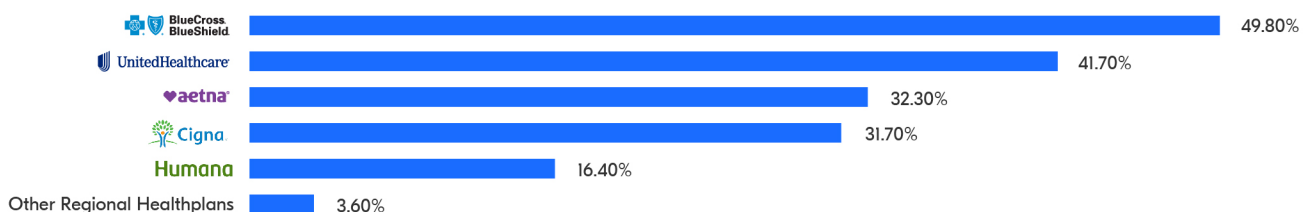
### Which of the following best describes your industry?



- Very Large Employers: More than 20,000 Employees
- Large Employers: 3,001 - 20,000 Employees
- Mid-size Employers: 600 - 3,000 Employees

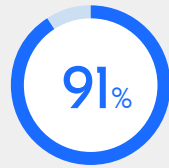


### Which of the following health insurance carrier(s) if any, are you working with?

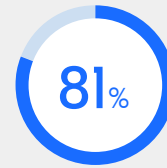


When asked about health navigation at their own companies, almost every single employer said they were familiar with this type of platform and the advantages it offers. What's more, over 80% of employers across size and industry said that getting started with a healthcare navigation platform is a key priority in the short term. In other words, a vast majority of U.S. employers today are actively evaluating and implementing healthcare navigation platforms.

### Surveyed Employers Indicate a Strong Appetite For Healthcare Navigation Solutions



Are somewhat or very familiar with healthcare navigation platforms



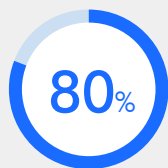
Will evaluate or purchase healthcare navigation platforms in the next 12 months

Source: Maia Strategy Group on behalf of Buoy Health, Large and Mid-Market Employer Healthcare Navigation Solution Priorities Report, 2021

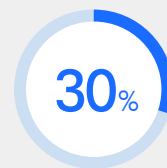
These findings suggest that we are at the cusp of the widespread adoption of healthcare navigation solutions. An overwhelming majority of employers are familiar with healthcare navigation platforms. Buoy Health, Quantum Health, and Accolade were the most well known healthcare navigation platforms among surveyed employers. For those employers without a navigation solution in place, healthcare navigation ranks first among solutions that they are looking to implement.

Furthermore, other data indicate that employers' position on the adoption curve is shifting—current wellness solution adoption is high, but signs indicate that interest in further investment interest has plateaued. Meanwhile, current adoption and spending on healthcare navigation platforms is relatively low while purchase interest comparatively is high.

### Wellness solution adoption is reaching saturation, while healthcare navigation shows more room for growth.



Of employers currently use wellness solutions



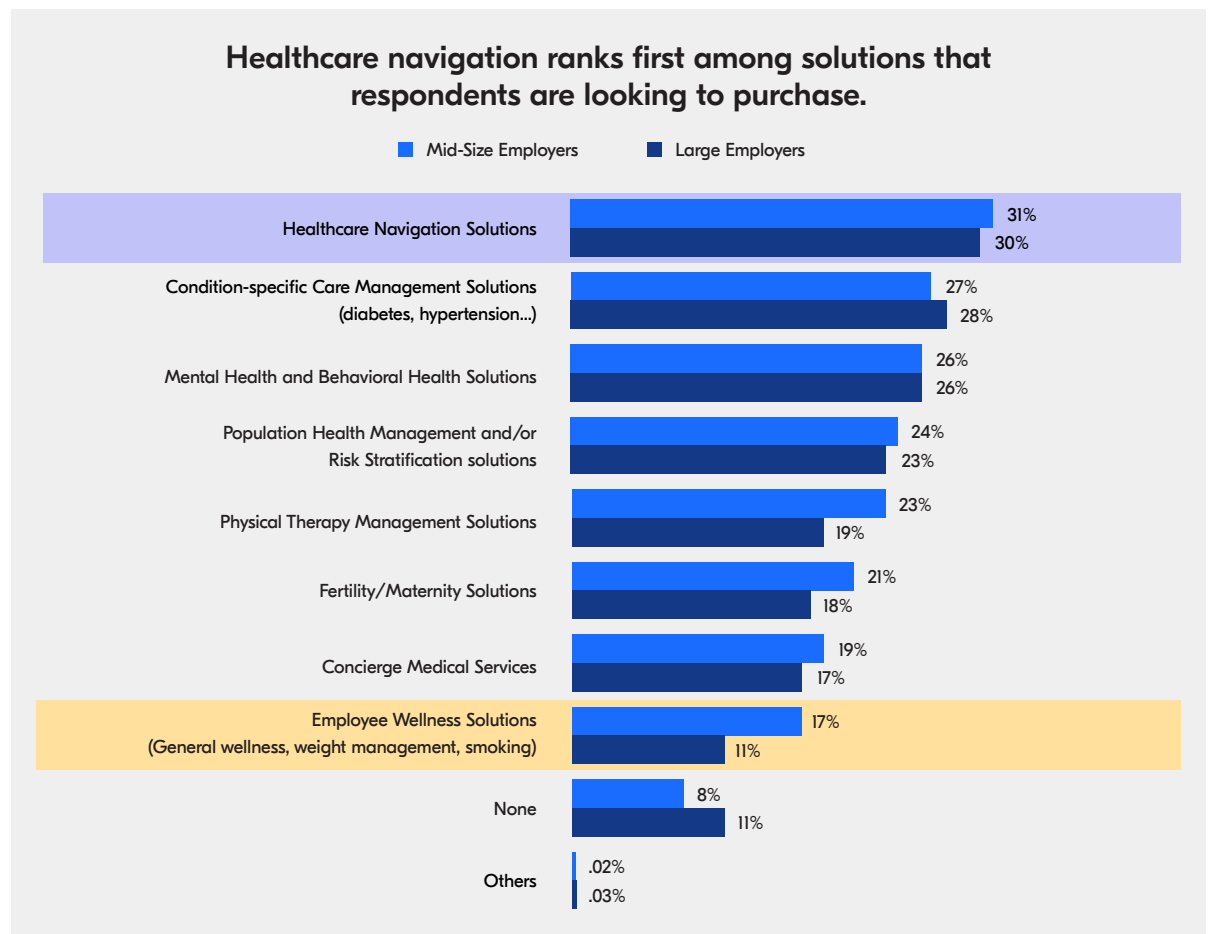
Of employers currently use a healthcare navigation platform

Source: Maia Strategy Group on behalf of Buoy Health, Large and Mid-Market Employer Healthcare Navigation Solution Priorities Report, 2021



“Wellness solutions” can include applications for employee coaching and screening, health and exercise challenges, fitness benefits, and preventive health incentives. On average, wellness solutions represent the current highest-spend category among employers in the study, claiming about 30% of the total benefits budget. Spending on healthcare navigation platforms is typically under 10% of the total budget.

Post-pandemic, employers are facing new expectations for digital solutions in the workplace, widespread familiarity with the benefits of healthcare navigation, and the need to engage an increasingly health-challenged and geographically distant workforce with the most appropriate services—all while containing the healthcare spend.



**61%**

of respondents rank **healthcare navigation** as the **number one solution** they’re looking to purchase.

Source: Maia Strategy Group on behalf of Buoy Health, Large and Mid-Market Employer Healthcare Navigation Solution Priorities Report, 2021



Healthcare navigation is a high priority for employers now because they believe healthcare navigation can:

- 1 Reduce healthcare costs by increasing the use of existing high-value high-ROI programs, encouraging the use of preventive care, and directing employees to the highest quality and most appropriate (and often most cost effective) in-network providers
- 2 Address mental health and behavioral health needs by navigating members to appropriate resources
- 3 Give employers an opportunity for dynamic communication beyond providing basic health and benefits information
- 4 Help employees understand their healthcare benefits in a scalable, more streamlined and efficient manner

Employers are very interested in how healthcare navigation platforms can increase use of existing benefits programs, make employees happy, and relieve HR teams.

“Healthcare navigation is perfect for employees who have no idea where to start. They can begin with symptoms they might be having and get mapped through a process that is educational and helpful.”

—Managing Director People-Plans-Process,  
Large Staffing Employer

“[Healthcare navigation] is a single point of contact for all the benefit offerings that we have. People’s time is of the essence, so employees want to go to one place and find what they need.”

—Sr. Manager, HR,  
Large Airline Employer

“Healthcare navigation has simplified a lot of processes and reduced stress for us. Because we’re such a large organization, having different platforms can be very time-consuming. Especially when you have a lot of situations going on as an HR professional.”

— Regional Human Resource Manager, Large  
Transportation Employer

“Covered members see healthcare navigation as a lifeline that they can rely on based on their own particular condition. They know they’ll be channeled to the solution that gives them the best possible outcome without spending the time researching on their own.”

—VP Global Benefits, Large Entertainment Software Employer  
Large Staffing Employer

“It seems like a given that healthcare costs are going to go up every year. Our priority is having a user friendly, seamless healthcare navigation interface. The less time that my team has to spend coming to myself or other leaders, or on the phone trying to decipher their healthcare solutions, the better.”

—Head of Human Resources,  
Large Telecommunications Employer Staffing Employer

# Reality check: What can healthcare navigation platforms really do for employers?

Current research highlights the increasing importance of “smart” healthcare navigation platforms that connect all existing benefits programs, meet employee expectations for digital tools in the workplace, and support employee health—all while relieving strain on human resources teams. Here are the four areas where healthcare navigation can make a tangible difference:

## 1 Rein in healthcare costs

Healthcare navigation platforms can be a powerful tool in reducing the cost of claims. They guide employees to an appropriate level of care that is often higher quality and more cost efficient with in-network providers. To do this, healthcare navigation goes beyond what a website and 800-number can do. It provides employees with personalized, dynamic communication to help them understand their particular health concern and drive appropriate action in the moment it is needed.

Healthcare navigation platforms do have a more limited ability to address unavoidable costs such as the increasing use of biologics, an aging workforce, and certain chronic illnesses. Yet it can be a significant factor in reducing costs associated with unnecessary care—do these symptoms warrant a trip to the emergency department or would an urgent care or telehealth visit be more appropriate?—as well as ensuring that employees get preventive care on time and take advantage of programs like diabetes management and at-home physical therapy. Right now, healthcare navigation is one of the best available options for optimizing health spending and outcomes for employees.



**13% to 27%** of emergency room visits in the U.S. can be managed in physician offices, clinics, and urgent care centers, **saving \$4.4 billion annually.**

Source: The Agency for Healthcare Research and Quality.



**On average, businesses manage between four and nine different digital point solutions.**

Source: Employee Benefit News. 3 ways for benefit managers to wrangle the digital healthcare revolution

## **2** Boost utilization of health benefits and programs

To stay competitive, employers are racing to add to their digital health and patient engagement point solutions. But many employees are already confused about their benefits and don't want to be overwhelmed with apps. And benefits teams are dealing with the time-consuming responsibility of sourcing and managing numerous vendors across health and wellness and disease-specific interventions.

Before adding or taking away options, understand how healthcare navigation can improve use of current programs and improve employee satisfaction with their benefits. When an employee or covered member has a health concern, healthcare navigation provides a single, convenient access point to the company's benefits and services. As more companies entertain the possibility of permanent remote work and employers manage an increasingly scattered workforce, a single point of access for the company's benefits becomes even more important.



**A healthier workforce means lower direct costs, such as insurance premiums and workers' compensation claims, and lower indirect costs if workers miss less work because of illness.**

Source: Centers for Disease Control and Prevention (CDC).

**92%** of employees say organizations should do more to address their needs and well-being.

Source: Business Solver. The case for a personalized employee benefits experience.

### 3 Improve HR processes

The use of healthcare navigation platforms can dramatically enhance the efficiency of HR processes. Artificial intelligence (AI) can guide employees to appropriate benefits and avoid escalation to HR personnel. Digital healthcare navigation frees up time for HR staff to focus on the more strategic work.

Human resources teams are wary of the time involved in implementing new technology. So healthcare navigation platforms must be simple and straightforward to get up and running. The best healthcare navigation platforms offer rapid, customized implementation, and both the handoff and member experience are seamlessly integrated with payers and point solutions.

### 4 Engage employees in their health and in the company

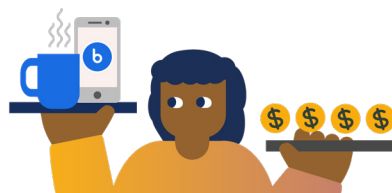
During this digital solution one-upmanship, no matter how elegant these solutions are, they won't really move the needle unless employees actually use them. This can start with navigation that makes it easy for employees to find, access, and use benefits so that they can become accountable for managing their own health. It should also be tailored to their situation, including where they are on their health journey and how they like to communicate.

Engagement can also increase when healthcare navigation is easy to use and personalized. The best healthcare management solutions fill information gaps by providing the user clinical and benefits information together for accurate, up-to-date, and safe guidance. Using machine learning, AI-based healthcare navigation platforms can “learn” from interactions with millions of users to personalize each exchange and increase the likelihood that an individual will complete the interview, receive accurate clinical information, take action on recommendations, and be satisfied with their experience.

# 80%

of employees who can easily access their benefits feel loyal to their employer.

Source: Employee Benefit News, 3 ways for benefit managers to wrangle the digital healthcare revolution, 2019.



Most employees say that improving their benefits is the one thing—second only to pay—that employers can do to keep them in their jobs.

Source: Aflac Workforces Report, 2020-2021.

# Moving ahead with healthcare navigation platforms

Employers are beginning to realize that healthcare navigation occupies a category on its own—and can, in fact, augment existing digital wellness and condition-specific solutions. That’s because the best healthcare navigation platforms provide guidance to the most actionable and relevant services available for each person’s situation. Vendor-neutral healthcare navigation solves the problem of preferential benefit recommendations, making all employer programs available to employees when appropriate.



**Employers recognize the significant benefits of healthcare navigation. Most consider it a critical priority in the coming months.**

Source: Aflac Workforces Report, 2020-2021.

Healthcare in the U.S. and globally is evolving into a more holistic, person-centered experience. Employers recognize that maintaining a healthy workforce requires more than offering a robust benefits package. Employees need a simple way to understand what is best for their situation in the moment there is a health need, whether it is for themselves or a family member, and encompass all aspects of their physical health, behavioral health, and overall well-being.

Healthcare navigation platforms can be the anchor for the kind of multidimensional, technology-forward strategy that is needed to sustain and advance the post-pandemic workforce. ■



# Enter: Buoy

For far too many reasons, employees aren't pursuing the care they need in the moments when the right care can make the difference.

By connecting individuals with care options relevant to their clinical needs, real-life constraints, and benefits ecosystems, Buoy removes the barriers in addressing health concerns and enables fast action when it matters most.

Buoy's AI-powered healthcare navigation platform is focused on restoring control by influencing crucial points within the care journey when misinformation can lead to longer, more expensive paths forward—not to mention worry and fear.

We believe healthcare navigation should make it easier for employers to provide their population with benefits that are competitive, cost-effective, and in the best interest of employee well-being.

Call us biased, but Buoy's digital navigation solution is incredibly effective and easy to implement. Plus, people actually use it.

## Here's how we're different.

### ✓ Buoy is vendor agnostic but payer integrated

You've already invested in benefits. We're here to make them work harder. Since Buoy doesn't provide care delivery services, our sole incentive is to drive utilization of existing benefits. And thanks to our deep relationships with payer partners, we're able to pre-configure Buoy with a number of different programs. Launching is almost like flipping a switch.

### ✓ Buoy gives employees a do-it-all health destination

By combining clinical knowledge and benefits information, Buoy is able to provide individuals with AI-informed, personalized recommendations for care options and programs that are both relevant and in-network. Let us sit at the center of the benefits ecosystem, where we can connect individuals to point solutions that make sense for their unique situations.

## ✓ Buoy gets the timing right

Consumers have come to expect slick, streamlined digital experiences from every industry but healthcare. At Buoy we ask, “Why not healthcare?” If 72% of individuals are starting their health journeys online, it’s time to meet them there—and do it right. Buoy provides individuals with the right information at the right point in the health journey, so they’re equipped to make smarter decisions for themselves and their families.

Speaking of smart, Buoy is now working with delivery partners to enable an even easier connection to care. Employers can use our AI-powered platform to provide navigation across population sizes, locations, carriers, and industries more efficiently and affordably.

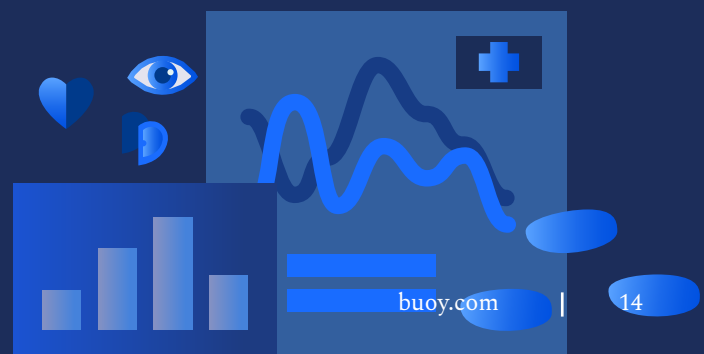
## ✓ Buoy drives utilization

The product is only part of the battle. Utilization is almost always the most important metric for gauging a benefit’s success and for good reason: a solution is only as good as it is useful. This is why Buoy’s powerful online reach (think: 20 million user hits per month) and customizable employer model work together for an omnichannel presence that cuts through the noise to keep Buoy top of mind for employees.



### Footnotes:

1. The Implications of COVID-19 for Mental Health and Substance Use. Kaiser Family Foundation. (2021, February 10). <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>
2. Delay or Avoidance of Medical Care Because of COVID-19—Related Concerns — United States, June 2020. Centers for Disease Control and Prevention. Weekly / September 11, 2020 / 69(36);1250–1257. <https://www.cdc.gov/mmwr/volumes/69/wr/mm6936a4.htm>
3. New Survey Reveals Workers Want ‘Health on Demand’ Digital Solutions from their Employers. Business Wire. (2020, February 4). <https://www.businesswire.com/news/home/20200204005641/en/New-Survey-Reveals-Workers-Want-‘Health-on-Demand’-Digital-Solutions-from-their-Employers>



buoy®