

## Building Benefit Campaigns That Work

On March 22, 2011, GCCBA and the Cincinnati/Dayton ISCEBS hosted a panel discussion with four experts focusing on how to make your benefits campaign a success. Two panel members talked about designing and communicating programs to ensure success, while two more panel members provided case studies on successful campaigns they implemented.

The presentation focused on four main areas.

### 1. Good Design Begins With The End in Mind

Hud Peters, Principal, Mercer Health and Benefits, talked about the factors to consider as you redesign a plan. Those factors include:

- **Market competitiveness** and what impact changes may have on your benefits program.
- **Financial considerations**, such as understanding your financial constraints and including Finance in the discussion.
- **Health management/engagement** and how you motivate employees.
- **Plan administration** and the reality of how any benefit changes will be administered.
- **HRIS/internal factors** and whether changes can be accommodated by the required deadline.
- **People considerations** and how changes may impact your employees; consider the messages you are sending on why changes are necessary.

Successful campaigns balance all these factors to develop a program that creates the results required by management, while taking into account employee reaction/perception.

### 2. Make It Easy and Clear for Your Employees

Elizabeth Borton, President, Write On Target, Inc., talked about explaining changes to employees in ways that they understand and accept. Keys to successful communication include:

- **The WIIFM (What's in it for Me) factor** helps employees understand what is in for them, how it affects them, why they should care and what actions they need to take.
- **Know your audience** so you are developing communications they understand and are relatable. Be sure your communication speaks from an employee's point of view.
- **Be specific** in your communication by focusing on the "what" and "how". Don't make your employees work to figure things out.
- **Prioritize your messages** so your employees can scan the materials and get the answers.

- **Don't bury bad news**, but rather treat your employees like adults and tell them the full story.
- **Make your communications identifiable** by putting the Company's logo on all materials and customize inserts where possible.

And remember, messages need to be repeated three to seven times to be heard. You can repurpose the messages in different formats to reinforce them.

### 3. A Fresh Approach Makes All The Difference

John Kaising, Benefits Manager of Health Benefits, Western & Southern Financial Group, hit the mark when he took a different approach to the Company's standard employee communication.

Emergency room visits were rising 8% to 10% per year and previous attempts to ask employees to change their ER usage didn't work. Western Southern decided to try something completely different. They designed a handy reference guide that employees and their families could use to help them understand alternatives to the ER and when the ER is the right choice. Armed with a budget of just \$20,000, Western and Southern not only met -- but exceeded -- their goal. Instead of just recouping their initial investment of \$20,000, they are saving more than \$18,500 *per month* in ER charges -- that's \$10 saved for every \$1 spent on the reference guide.

### 4. Driving Behavior Change With Communication

Alan Calonge, Director, Health & Welfare Plans, Catholic Health Initiatives (CHI), shared CHI's extensive 2010 plan for benefit changes. Alan talked about the role communication played in educating employees and changing their behavior as they moved the organization through the planned changes.

With more than 50,000 employees in hospitals and long-term care centers around the US, CHI's communication approach focused on:

- **Executive leadership/sponsorship** to provide the support needed to drive the changes through the organization.
- **Using communication that "fit" their organization** and employee demographics. And they surveyed employees along the way to make sure they were developing communication that worked.
- **Reinforcing key messages** to employees and repurposing messages to make them stick.
- **Videos, newsletters to the homes and a web portal** are being used to educate employees and keep the messages alive.

Using these communication approaches, CHI launched their Personal Health Assessment, providing a \$100 incentive to employees who took advantage of the program. While their stretch goal was 50% of eligible employees participating in the program, they beat that goal with 60% of eligible employees participating. Location management credited the communication program as a critical element in the program's success.

#### Want more information?



See attached speaker slides to learn more about the program.

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## Creating Successful Benefit Campaigns

*A GCCBA & Cincinnati/Dayton ISCEBS Joint Program*

March 22, 2011



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## First Step

### Creating the Foundation for the Campaign



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### Role of Plan Design in Benefit Programs

Design is the first step in a successful benefit campaign implementation...

- Sets the tone
- Is tied to business rationale
- Shows a well thought-out process
- Demonstrates clear objectives

...or is it really the first step?

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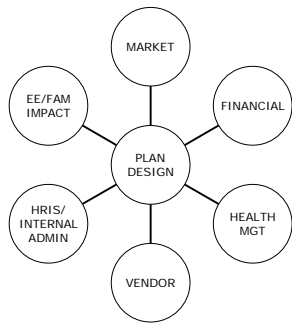
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## Good Design “Begins With The End” – Framework



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## Market Competitiveness

- Empirical benchmarking – good facts as a base, but likely older, harder to compare, “snapshot” tendency
- Anecdotal benchmarking – more current, but not helpful on its own
- Employers need to
  - Develop a network for benchmarking resources and
  - Be able to “tell a story” from the benchmarks

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## Financial Considerations

- Is finance on the benefits strategy team?
- Do you know your fiscal constraints?
- What is the long-term strategy for dealing with benefit costs and health reform? Have you mapped it out?
- Remember that on their own, small changes don’t amount to much, but together they can be powerful

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### Health Management/Engagement

- Having a baseline of data is key
- Can you compare your organization to benchmarks? (this develops a story for use in communications)
- How do your employees respond to incentives? What works best? Best practices?
- What works for employer A may not work for employer B – culture is a big deal

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### Plan Administration (Vendors)

- Have vendors been kept involved during strategy discussions? Will this be a surprise to them?
- Can the vendor administer the plan?
- Are all vendor linkages thought through (especially with care management/engagement programs/wellness)? This will make or break most implementations if not thought through

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### HRIS/Internal Factors

- Has HRIS/IT been kept involved during strategy discussions? Will this be a surprise to them?
- Can the changes be accommodated through: paper processes, enrollment systems, HRIS, payroll? (Each has their own issues!)

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## People Considerations (Employee Relations)

- Traditionally employers have paid attention to the impact of changes to employees/family (i.e., employee sensing such as surveys, focus groups, etc.)
  - Recent trends in impact to employee/family
    - Current economy gives employers a short-term window for benefit changes (aka – lucky to have a job syndrome) – currently, business strategy is king
    - Improved economy could create challenges, however...
- ...federal health care reform and pension legislation may continue to provide employers with benefit changes for the next several years



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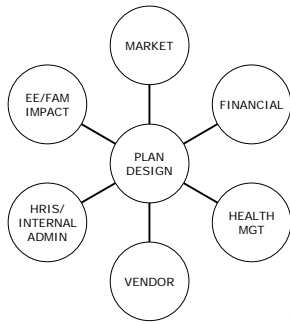
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## Plan Design Change Framework



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## Second Step

Creating Effective Communications for the Campaign



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## Role of Communications in Benefit Programs

Communications is key to successful implementation

- What's changing, how's it impact me, what do I need to do?
- Need to clearly explain how to access and use their benefits
- Employees can't appreciate what they don't understand

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## 3 Things to Remember



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## The WIIFM Factor

- What's in it for me?
- How does it affect me?
- Why should I care?
- What do I have to do?
- Meaningful, relatable, understandable



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## Know Your Audience

- What is their knowledge level?
- Are translations needed?
- How can you best reach them multiple times?
- Do you need to include their spouses?



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## Be Specific

- Focus on the "what" and "how"
- Provide specific actions they can take
- Use targeted communications whenever possible
- Don't make them work to figure things out



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## Make It Relatable

- Speak from an employee's point of view
- Use examples instead of charts
- Use relatable visuals (blue collar or white collar or both?)



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## Don't Bury Bad News

- Treat audience like adults
- Tell the bad news upfront
- Explain business reason for change
- Rip off the band aid - telling bad news over time doesn't make it better



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## Prioritize Your Messages

- What's happening
- What do I need to do
- How to do it
- Deadline to take action
- Information needed to make decision



*Should be able to scan and get these answers*



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## Make It Easy To Read and Understand

- Use plain language – avoid benefit geek speak
- Use subheads to tell the story quickly
- Break it down into bite-size pieces
- Use action verbs



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## Make It Identifiable

- Can use packaged materials, but imprint with your logo
- Customize with inserts such as Q&As
- If multiple inserts, use cover sheet to summarize what's included and action required
- Very important! Use your company logo on mailing envelopes



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## Case In Point: Komatsu Financial Planning

- Challenge
  - Rollout of new tool
  - Tool available online only
  - Employees: manufacturing, male, mid-forties
- Solution
  - Mailed flyers to homes
  - Incentive: iPad® giveaway
- Results
  - 25% in two months (goal: 35% by end of three months)
  - 90% said they'd use it again



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## Employer Case Study

Emergency Room Usage  
*Western & Southern  
Financial Group*

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## About Western & Southern Financial Group

- Background
  - Western & Southern Financial Group – self-insured, self-administered benefits plan
  - Vested interest in cost of every medical bill
  - Every employee plays a role in keeping the overall cost of benefits low
- Issue
  - Emergency room visits on the rise
- Challenge
  - Change the behavior of ALL plan participants – avoid the ER except in emergency situations

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## Some History on Solving The Problem

- Past attempts to resolve the issue:
  - 2008 – Urgent care covered as office visit (\$15 co-pay)
  - 2008 – W&S communicated ER costs are up and asked associates to be good consumers of healthcare
  - 2009 – W&S Non-emergency benefit level 10% less and not applied to OOP Max
- Result: **little to no change in behavior**
- Emergency Room usage continued to **increase**

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## Time For a NEW APPROACH!

**INSANITY**  
*Doing the same thing over and over again and expecting to get different results...*



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## Time For a New Approach – But First

- Know your audience
  - What is their knowledge level (of benefits)?
  - How to best reach them?
  - Do you need to include their spouse?
- The WIIFM factor
  - What's in it for me?
  - Why should I care?
  - What do I have to do?



28



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## A New Approach

- Goal – Change behavior of employees and dependents
- Emergency reference guide budget – \$20,000
- Objective – Recoup initial investment

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## Emergency Reference Guide

- Provides information and actions to take
- Primary care
  - Urgent care vs. emergency room
    - Included checklist and reference map
  - The three A's of ER
    - Assess, ask, take action
  - First aid
  - ER FAQ
  - Health resources
  - Medical contacts

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## Results

After 12 months – average reduction in ER visits generates a cost savings of **\$18,500** per month!  
\$10 saved for each \$1 spent ROI



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## Employer Case Study

**Healthy Spirit Strategy**  
*Catholic Health Initiatives*



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## About Catholic Health Initiatives



- Catholic Health Initiatives (CHI) is a national nonprofit, faith-based health organization with headquarters in Denver, Colorado
- 73 hospitals; 40 long-term care, assisted- and residential-living facilities; and two community health-services organizations in 19 states
- With annual revenues of approximately \$9 billion, CHI ranks as the nation's third-largest Catholic health care system
- In FY10, CHI provided almost \$590M in charity care and community benefit
- Approximately 50,000 benefits eligible employees
- Medical Plan spend of roughly \$380M for CY11



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## CHI Healthy Spirit Strategy



- As an expression of CHI's Catholic health ministry, our focus is to create a workplace environment that promotes and sustains healthy lifestyle choices and behaviors that foster an optimal balance of physical, mental, financial and spiritual health
- The roots of CHI's "Healthy Spirit" strategy were planted in 2005 and developed from 2006 through 2008
- Key deliverables include
  - Plan design re-design
  - Affordable healthcare for low wage employees
  - Basic needs wages (i.e. CHI minimum wage)
  - Retirement education and administration
  - Wellness strategy
  - Communications strategy
- Healthier employees = more engaged employees = better patient care



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## Healthy Spirit Time Line



- This table reflects the staging of CHI Healthy Spirit components and highlights communications and education for MBO leadership and employees

	FY10	FY11	FY12
<b>Culture of Health</b>			
Disease Management	★		
Personal Health Assessments		★	
Health Coaching		★	
Incentives		★	
BioMetrics			★
Medical Plan Redesign	★		
Health Care Assistance Program		★	
403(b) Administration Transition		★	
403(b) Automatic Enrollment		★	
Basic Needs Wages			★
<b>Communication Strategy</b>			
Spirit Newsletter	★		
Health Tube Video	★		
Resource Bank	★		
Employee Portal			★



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★ Program Effective Date or completion date

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## Communication Approach



### CHI's communication goal

- Provide the information and tools for employees to change their behaviors and become good health care and financial consumers

### Strategic approach

- Create a consistent brand – CHI Healthy Spirit
- Phase in communications with phases of plan changes, programs
- Collaborate with national Benefits Team to identify priority topics, timing
- Use multiple channels and media for more potential exposure
- Use mix of standard, required core communication campaigns with information for specific employee populations and hospitals



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## Communication Approach



### Priorities and tactics

- Develop a resource bank to support consistent messaging and local customization for increased effectiveness
- Implement *Spirit* magazine, a new system-wide employee publication
- Create 4-minute "Health Tube" videos for online and presentation use
- Launch one-stop-shop online portal
- Communicate peer-to-peer (face-to-face) through local champions
- Conduct employee surveys to measure communication clarity, access and effectiveness



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## Communication Examples



### Spirit newsletter



### "Health Tube" video



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## Wellness Strategy – Cultivating a Culture of Health



*As a mission-driven health care organization, our goal is to create an environment that promotes and sustains healthy lifestyle choices and behaviors that foster an optimal balance of physical, mental and spiritual health.*

*This is important because healthier employees can more effectively contribute to the mission, set good examples for our patients and communities, and balance their work and family lives.*

*Success will be a change in behaviors that ultimately decreases and/or manages controllable risk factors and associated costs. It will also increase employee, patient and physician satisfaction.*

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## Cultivating a Culture of Health



- High level strategy focused on three core components for the design of CHI's Culture of Health
  - **Engagement model** > Designed to promote appropriate participation and engagement
  - **Operational model** > Designed to provide participants with systematic and local programs to meet their demographic and clinical needs
  - **Measurement model** > Designed to create ongoing barometer of program performance and identify additional opportunities
- Some program highlights include:
  - System-wide strategy and approach supplemented with local programs and health champions
  - Incentives focused on three areas: employee, MBOs and leaders
  - Personal Health Assessment (PHA) standardized and delivered system-wide
  - Targeted behavior change and chronic condition management programs
  - Critical linkage to communications strategy, highlighted by Spirit newsletter, Health Tube video and employee portal
  - Data warehouse important to understanding the "what's up, so what, now what?"

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## Wellness Implementation Phasing



Culture of Health Component	CY09	CY10	CY11	CY12	CY13	CY14
Disease management	✓	✓	✓	✓	✓	✓
Case management	✓	✓	✓	✓	✓	✓
Data warehouse/metrics reporting	✓	✓	✓	✓	✓	✓
Wellness-focused newsletter ("Spirit") & video ("HealthTube")	✓	✓	✓	✓	✓	✓
Bariatric/obesity management	✓	✓	✓	✓	✓	✓
System wellness resource	✓	✓	✓	✓	✓	✓
Standardized personal health assessments	✓	✓	✓	✓	✓	✓
Lifestyle management/health coaching	✓	✓	✓	✓	✓	✓
MBO communications resource bank	✓	✓	✓	✓	✓	✓
Campaigns	✓	✓	✓	✓	✓	✓
Individual incentives	✓	✓	✓	✓	✓	✓
Organizational incentives	✓	✓	✓	✓	✓	✓
Enhanced vendor integration			✓	✓	✓	✓
Standardized biometrics			✓	✓	✓	✓
Personal health record			✓	✓	✓	✓

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■ < Already Implemented




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## Introduction to PHA Campaign



- Carewise Health is CHI's Health Management Partner
- CHI did not have a single, consistent method to capture and measure its employee risk profile
- CHI launched a system-wide "personal health assessment" in October and November of 2010
- PHA completed by employees and spouses online
- \$100 incentive offered for completion of the PHA
  - Offered only to employees participating in CHI Medical Plan through reduced payroll contributions
- PHA represented a critical point in the rollout of CHI's wellness strategy
  - Entry point into CHI's lifestyle health coaching programs
  - Employee self assessment

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## How Communications Impacted PHA Rollout



- Comprehensive communications strategy was employed
- Strategy mixed communications modalities, including
  - Resource bank materials for hospital HR representatives (Summer 2010)
    - Frequently asked questions
    - Fact sheets
    - Sample articles for local newsletters
    - Posters
    - Presentations
  - Direct-to-employee letters (September 2010)
  - Spirit newsletter (October 2010)
  - Health Tube video (October 2010)
  - Annual enrollment tie-in (October/November 2010)
- Focused on confidentiality and “what’s in it for me” messaging



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## Personal Health Assessment Results



- 23,000 assessments completed
- 60% of CHI Medical Plan members participated (our stretch goal was 50% participation)
- Communications cited as a major reason for success of campaign
- Another major reason for the success of the PHA campaign included CHI’s incentive structure
  - Hospitals with a minimum 50% completion rate among CHI Medical Plan participants received a rebate off of their 2011 medical plan costs
  - Employees received incentive of \$100 when completed PHA



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## Creating Successful Benefit Campaigns

*Meeting Q&A and Wrap-up*



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GCCBA Meeting Reminder

**"Best Practices from Best Places"**

*A joint meeting with the Greater Cincinnati Human Resources Association*

Thursday, May 12<sup>th</sup>  
Crowne Plaza Blue Ash  
4:30 to 7:00 p.m.



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