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# How HR Can Advance Healthcare Access and Equality

In today’s rapidly changing work landscape, employers play a crucial role in ensuring the health and well-being of their employees. However, access to quality healthcare and equitable benefits remains a significant challenge. Addressing health equity gaps and improving the overall employee experience requires a proactive approach.

The Covid-19 pandemic exposed many inequities in life expectancy, birth outcomes, maternal health, and chronic disease prevalence among economically and socially marginalized groups. Studying rates of Covid-19 infection and the connection between access to vaccines and effective treatments brought many of these inequities to light. Thankfully, increased awareness has led to more employees demanding their employers find solutions.

Since employees are asking employers to shore up the gaps in health equity, defining health equity is essential. Health equity is the idea that everyone has an equal opportunity to achieve optimal health outcomes, regardless of their social, economic, or demographic background, while currently, factors such as race, gender, income, and access to resources can profoundly influence health outcomes.

**RTI Health Advance** found “rural communities with large populations of multiple racial and ethnic groups had about two times higher odds of needing to travel more than thirty miles to obtain care relative to communities with large White populations.”

Health equity aims to eliminate these disparities by addressing the systemic and structural factors contributing to unequal health outcomes. It involves providing fair access to quality healthcare services, reducing barriers to healthcare, promoting health education, and addressing social determinants of health.

Health equity is essential in creating a just and inclusive healthcare system that prioritizes the well-being of all individuals. And while some business leaders may argue that health equity is the government’s responsibility, employers play a significant role in many drivers of healthcare inequality, such as income, paid time off, and access to medical benefits.

In addition to prioritizing diversity, equity, and inclusion, the following opportunities should be considered by HR leadership to advance healthcare access and equality.



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## RETHINKING ELIGIBILITY REQUIREMENTS

Are your benefits equitable to all members, regardless of gender, age, racial or ethnic identification, or whether they have disabilities? A first step to ensuring health equity is reviewing eligibility requirements. Traditional eligibility criteria may inadvertently exclude part-time or temporary employees who could benefit from essential healthcare coverage. Consider widening eligibility criteria to encompass a broader range of employees, regardless of their employment status. Employers can bridge gaps and ensure all workers access vital healthcare benefits by doing so.

## FAIR AND EQUITABLE HEALTH PLAN CONTRIBUTIONS

Is care affordable for all employees? Employers should strive to create fair and equitable health plan contribution structures that are not burdensome for lower-income employees. Consider implementing progressive contribution models, where employees earning less contribute a lower percentage of their income towards health plans compared to higher-income earners. Such an approach ensures that healthcare costs do not disproportionately impact those who can least afford them, fostering more significant health equity within the organization.

## TAILORED PLAN DESIGNS FOR DIVERSE EMPLOYEE NEEDS

One-size-fits-all health plan designs often fail to address the unique healthcare needs of a diverse workforce. Employers should collaborate with their insurance providers to create more flexible plan designs that cater to employees' varying needs. This could include offering multiple plan options with varying deductibles, copayments, and coverage levels. Customizable plan designs empower employees to choose the coverage that best suits their individual circumstances, ensuring better healthcare access for all.

## EXPANDING PROVIDER NETWORKS

Healthcare can be expensive and inconvenient. Dealing with appointment scheduling, waiting rooms, insurance cards, co-pays, deductibles, and submitting reimbursements – it's a hassle. It can be easier to cope with an ailment than deal with seeing a medical professional and paying for it.

Walk into any fast-food restaurant for a burger and fries, the prices are posted above the milkshake machine. Walk into any car dealership's service department for an oil change, and the prices are posted. Walk into any doctor's office for a physical – who knows the price? The doctors don't know, and they're sending you the bill. The price of medical services seems entirely arbitrary and often excludes people from availing themselves of the service.

Employers can enhance access to healthcare services by expanding their provider networks. Collaborate with insurance partners to ensure the network includes a diverse range of healthcare providers, including those serving underrepresented communities. Additionally, consider partnering with community health centers and clinics to increase accessibility and provide culturally competent care. Expanding provider networks promotes equitable access to quality healthcare, reducing disparities within the workforce.



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## THINK OUTSIDE THE BOX

Income gaps are driving healthcare inequality. Workers often have to choose between paying for essential needs such as housing and childcare or paying for healthcare. That’s a difficult position. And an unnecessary one. While raising worker wages is another conversation, there are alternative solutions to advancing healthcare gaps other than increasing wages.

To cater to the diverse needs of employees, employers should consider offering wellness and support programs. This could include prioritizing mental health resources, smoking cessation programs, nutrition counseling, stress management workshops, and more.

Allowing employees to access earned wages before payday, providing subsidized childcare at work sites, and rethinking 401(k) programs to help employees pay down their student debt are other ways employers can alleviate these tough choices. By providing a comprehensive range of programs, employers can address various health needs, support employee well-being, and bridge the gap in health equity.

## EMBRACE VIRTUAL TELEHEALTH

Can employees access care in a way that fits their daily schedule? Offering non-obvious solutions such as flex-time to go to doctor appointments and telehealth benefits are easy ways to help employees find the time to meet with a primary care physician and receive preventative medicine from a usual source of care.

The COVID-19 pandemic has highlighted the significance of virtual healthcare services. Employers can leverage technology and partner with telehealth providers to offer virtual consultations and healthcare services. Virtual telehealth allows employees to access medical professionals remotely, eliminating barriers such as distance, transportation, and time constraints. This not only improves accessibility but also enhances the overall employee experience, providing convenient and timely healthcare solutions.

Improving benefits accessibility and addressing health equity gaps should be a top priority for employers committed to the well-being of their employees. Fostering health equity requires ongoing evaluation, feedback, and employee collaboration to ensure that benefits programs align with their needs and aspirations. Employers can create an **inclusive and supportive work environment** that prioritizes health equity by reevaluating eligibility requirements, implementing fair health plan contributions, customizing plan designs, and embracing virtual telehealth. Such proactive measures improve the employee experience and contribute to a healthier, more engaged, and more productive workforce.

