

Findings from 2021 Emerging Trends in Health Care Survey

Key findings

About the survey

The survey was conducted February 23 to March 12, 2021. Findings are based on responses from 446 U.S. employers representing 6.3 million workers. Of the 446 overall employer respondents, 238 that employ 3.7 million workers responded to the voluntary benefits section.

- COVID-19 testing and vaccinations
- Developments around pharmacy plan benefits
- Accessing social determinants of health
- Embracing voluntary benefits



Employers step up efforts to encourage COVID-19 vaccine uptake

In brief

4 in 5

U.S. employers believe immunization of the workforce is essential to move beyond current pandemic restrictions to a new normal in terms of returning to the workplace and reactivating the economy

30%

of employers expect the U.S. working population to be vaccinated by the end of 2021 – but 55% expect their own workforces to be



1 in 10

employers currently support requiring employees to be vaccinated

Other actions to encourage and facilitate vaccinations include 



60%

have communicated to employees the value of the vaccines; 35% are considering doing so



35%

have developed policies and procedures to make it easy for workers to get vaccines; 50% are considering doing so

23%

are taking an active role in providing vaccination options

- 55% are arranging for administration at retail pharmacies
- 45% are creating temporary vaccination hubs
- 40% are using existing onsite/near-site clinics

15%

are offering paid time off (1 to 4 hours) to get vaccinated; 18% are planning or considering such action

- 27% reported that they've provided additional leave for those who had adverse reactions to the vaccine; 48% are considering doing so

Just 4% of employers are currently offering financial incentives (mostly under \$200); 8% are considering doing so

Employers are taking steps to manage escalating pharmacy costs

In brief



63%

carve out pharmacy benefits from their medical plan



37%

integrate their pharmacy benefits with their medical carrier

Many are considering alternative solutions to deliver cost savings



1 in 6

would consider allowing access to pharmaceuticals sold outside of the U.S. and imported, if available

1 in 4

would pool employee lives with other employers to participate in pilot programs that leverage scale to drive change in the industry



28%

cover gene therapy. Of those ...

- 44% only under medical benefit
- 13% only under pharmacy benefit
- 43% under both medical and pharmacy benefit
- And 9% are considering coverage



47%

have stop loss coverage to protect against high-cost gene therapy claims (i.e., Luxturna, Zolgensma)



Many employers purchase programs for specific conditions from their pharmacy benefit manager (PBM)

30%

use point solutions offered by their PBM

- 17% are planning or considering doing so

37%

of those offering point solutions via PBM report modest to very strong results

- 24% are not sure of the impact
- 29% have not seen reporting on the impact

Employers are paying increasing attention to social determinants of health (SDoH)

In brief



Roughly **1 in 3** are looking at components of **access, affordability and quality of care by considering the social factors** influencing health outcomes

Some expect to increase their focus on health disparities

1 in 10 currently review pharmacy and medical clinical programs that address health disparities

1 in 3 plan to do so over the next 2 years

Many are also starting to take action across these issues:

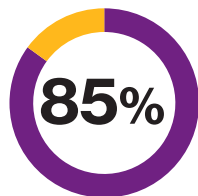
Benefits review	Needs assessment	Program changes	Benefits review
<ul style="list-style-type: none"> Identify design and programmatic gaps as they relate to DEI and SDoH 	<ul style="list-style-type: none"> Collect employee insights to support their unique needs Assess the wellbeing strategy and related programs to support various cohort needs 	<ul style="list-style-type: none"> Support LGBT+ individuals, gaps in care, and broad physical and emotional wellbeing Review and update communications and education for cultural competency 	<ul style="list-style-type: none"> Compare diversity and SDoH characteristics by worksite location to community benchmarks
<p>In place 2021: 11%</p> <p>Planning/Considering 2022 – 2023: 47%</p>	<p>In place 2021: 10%</p> <p>Planning/Considering 2022 – 2023: 50%</p>	<p>In place 2021: 17%</p> <p>Planning/Considering 2022 – 2023: 40%</p>	<p>In place 2021: 6%</p> <p>Planning/Considering 2022 – 2023: 33%</p>

Employers are examining **benefit programs, design features, network composition and access in order to align with diversity, equity and inclusion (DEI) strategies.** The ability to capture and analyze key information by cohort will lead to more meaningful insights, driving both programmatic changes and employee/member engagement strategies.

Employers embrace voluntary benefits to personalize rewards and boost wellbeing

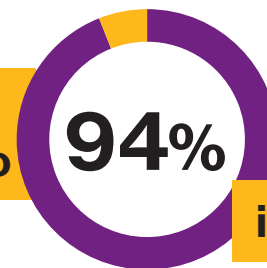
In brief

Voluntary benefits (employee-paid benefits) enable employers to augment their standard benefit plans and personalize rewards to fit employees' needs and lifestyles



85% of employers recognize the importance of voluntary benefits to their Total Rewards strategy and employee value proposition

This rises to



in 3 years

Key reasons to offer



- 81%** Enrich core benefit plans by offering personalized benefits
- 77%** Support overall wellbeing
- 74%** Attract new employees
- 74%** Support employee financial wellbeing
- 59%** Support inclusion and diversity



Call centers supporting enrollment are becoming important



More organizations are placing voluntary benefits on core platforms

Group offerings	2018 or prior	Currently in place/ Considering for 2022
Identity theft insurance	36%	78%
Critical illness insurance	43%	76%
Legal	48%	75%
Pet insurance	42%	69%
Accident insurance	37%	65%
Hospital indemnity	24%	65%
Long-term care insurance	15%	42%



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WTW7605/05/2021

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