



Episode 13:

Modernizing the employee experience through data

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Kaitlin O'Sullivan: And then if you the employer, if you take the time to build out this architecture with your vendors, then employees are saving a ton of time. They have significant peace of mind, they're happier, they're more productive employees. And they may even associate all of that back with you and your benefits.

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Announcer: You were listening to Benefits With Purpose, a WTW podcast where benefits delivery experts help employers navigate the world of health and wealth benefits, and deliver purpose to their people in the moments that matter most.

Pratin Shah: Hello. My name is Pratin Shah. I'm a leader in our Benefit Outsourcing practice. And I have over 28 years of experience in operations and relationship management. Really excited and thrilled to be here today, to be your host on our next series of podcasts. This one's entitled Benefits With Purpose, Modernizing the Employee Experience Through Data.

Joining me today, we have two special guests. First, Kaitlin O'Sullivan who's a benefit Administration consultant and advisor to WTW's outsourcing product and technology teams. Hi Kaitlin.

Kaitlin O'Sullivan: Hey Pratin. Glad to be here today.

Pratin Shah: And my other special guest, Chris Keys, one of WTW's employee experience thought leader in the industry.

Chris Keys: Thanks so much for having me too, Pratin. Looking forward to the conversation.

Pratin Shah: Thank you, both. We're really, really excited. I'm personally really excited since I've been hearing a lot about this through our clients and through all the different discussions we've been having around data and how we're going to modernize the employee experience.

As we think about the future of an employee experience through their different journeys and personas, I know that we have access to tons of pieces of different types of data. Our goal and our purpose is to always provide

that personalization and that customized experience through the tools and information that we present to these employees.

Based on all your discussions and all the different initiatives and all the workstreams that you've been both part of, can you share some insights in terms of what you've seen and what you're seeing the future, and all-- how all this comes together. Chris, maybe I'll start with you.

Chris Keys: Absolutely. I think you're talking my language now. So, whenever we speak about EX and technology, we always talk about navigating the apps. We talk about text messages, emails, postcards that arrive at home, and all the rest of it from a mix of vendors. And collectively they're intended to improve the overall employee experience.

But the outcome of all these moving parts can actually be overwhelming and lead to conflicting information or people pointing back and forth, go to this person, go to that person, not my area. And these resources end up being all over the map.

What's actually interesting Pratin is employees don't always think to go to their employer. So, from an employer perspective, how do you raise the bar on that? How do you get in front of your employees? How do you make sense of all of these great programs and apps and people that you bring into the mix?

So, as you listen to this, your thoughts might immediately turn to maybe medical advocacy or medical navigators. And, you know, absolutely those services can play a part in helping to coalesce this experience.

But, really, oftentimes they only cover a part of the story. Employees, they, really, can still miss out on valuable, timely information. And things that really go unexplored really matter. Deadlines can be missed as all these vendors jockey for attention.

Kaitlin O'Sullivan: That's so right, Chris. I know I've been in this industry for 13 years, just became a new mom myself. And it was a real challenge to navigate this space. Between my experience and then thinking about the challenges our clients have brought to us about day-to-day life experiences of their employees, a lot does get missed.

An employee finds out, as an example, that they're pregnant, and wants to get ahead of all the paperwork possible just knowing how chaotic those first few weeks with a little one can be. So, you fill out your short-term disability paperwork ahead of time. You can't add your new baby to medical coverage yet, so you wait there.

And finally, months later the big day comes. You have your baby, you're in the hospital, you remember to add your new baby to coverage, hopefully, through an app. But that technology doesn't necessarily remind you to add money to your dependent care FSA or to increase your life insurance and to update all of those other forms.

A few weeks later, you finally get a callback from a carrier because even though you filled out that short-term disability paperwork ahead of time, you also have FMLA paperwork to fill out. And then a few months later, it's time to come back to work and for childcare to kick in. And you never even knew your employer had a program to help you find the right childcare provider, so you missed out on that.

You have to go back to change your dependent care FSA election, but now you have to wait until annual enrollment to change your life insurance now. It's just a lot. And it's all too much, frankly. And this is in a positive set of circumstances. Like, you just had a new baby. This is super exciting.

And imagine navigating all of that if you have something awful, like a cancer diagnosis going on. And that would make it so much more frustrating, frankly, for having to manage that as an employee and it's not consolidated, but the medical carrier knows.

What if all of this information could be personalized and pulled together through data integration so that the employee doesn't have to take on such a mental load to remember how to navigate these things and putting that checklist together on their own?

Pratin Shah: You know, Kaitlin, you bring up a really good point because in talking to clients today in terms of what their strategy is and how they can continue to evolve and provide that personal experience, we have access to thousands of different data fields and elements. And we get all these feeds, and we update systems, and things like that.

But it's really important how we tie them together because it's not like one specific data element is going to provide one specific action. So how do we consolidate everything? How do we make sense of all this data? Is there a better way to manage this either as clients, as record keepers?

What do we leverage? How does technology play into taking this data and making it more, what I would say useful, to the specific individual or the person as they elect benefits, make choices for them and their families?

Chris Keys: I'll jump on that. For a number of years organizations are really wooed by this concept of the one app to rule them all idea. But, honestly, that really has proved elusive. And what we do have, though, instead is an enhanced technology platform to bring together data and content in a fully personalized fashion.

So, the days of link farms, mercifully, those are behind us. And those have been replaced by targeted and personalized experiences that really cover the entire spectrum, benefits – voluntary benefits, compensation, talent, mobility, financial wellbeing, all things retirement both for current employees as well as former employees.

And borrowing from, I'll call it marketing or consumer principles, this technology now can serve up relevant, even behavior changing information, actually, when you don't know you need it. That's all in contrast to what I call a search and hope experience some we get from so many digital tools today.

Kaitlin O'Sullivan: Chris, that always makes me chuckle when you say that. But just to jump in really quickly, we actually do this with the national carriers today. We have APIs with real time data exchange to eligibility, enrollment, and claims data so that when employees can go to our client's digital front door or their benefits administration home page, they can actually see real time account balances, 401(k) balances, wellbeing credits, deductible amounts, and more so that new hires can go to the doctor as soon as they're enrolled in coverage.

Chris Keys: So those APIs is a fancy word for being able to get data back and forth between carriers and vendors. If anybody's checking boxes on the acronym, it's the Application Programming Interface. Kaitlin, it's really exciting that we're doing it today. And, actually, one thought, if we introduce this interconnected set of partners and vendors, then I think along the way we need to pay attention to, let's call it, overall governance of communication across those vendors.

We've done some vendor summit type sessions when we're developing communication and engagement plans. And part of the intent is to make sure employees are not getting bombarded, vendor after vendor after vendor. And then from an employer standpoint, we need to introduce or change the way we maybe measure engagement and effectiveness of that actual communication delivery.

Pratin Shah: The both of you, obviously, are close to this. And in my conversations with our clients, it's interesting because they're continuously introducing new vendors to us. They want to understand this whole strategy around data exchange, real time data, sort of, a buzzword that I continuously see in all the different conversations I have with our clients.

What's the possibilities? What truly can make this work? And where do we see some of the advantages, in terms of benefit administration, to be able to real time exchange data both on the front-end from HRIS platforms or even on the coverage side or working with different wellness and financial vendors.

Kaitlin O'Sullivan: So, Pratin, I'll take that one. And all of those great communication vehicles that Chris just talked about, they're only as effective as the data that they leverage. So right now, it's most common that we're using once a week, twice a week. And if employers are really willing to manage the workload, maybe even a daily file feed to retrieve information to personalize all that content.

But those APIs that we talked about and real time data exchange change that. So, what the APIs do is they really enable the power of connectivity by exchanging a large data or data for an individual person type set in a more quick environment.

So, this ability to really open the pipe, so to say, for data flow between multiple places, but still in a really secure manner, it allows the technology to send the most relevant nudges to consumers in real time. So, with APIs, as soon as a new hire makes their benefit election, they can go to the doctor, the dentist, or even use their HSA to make a purchase.

That also means as soon as they pick up their diabetes medication, we can start reminding them to take that medication. Or when they go to the physical therapist, we can remind them to do daily activities between appointments. And those are the things that drive behavior change and ultimately lead to a happier, healthier employee. So, the way I see it, the more data we can consolidate, the more personalized and effective the employee experience can be.

Chris Keys: Yeah, Kaitlin, as you're talking from an employee perspective, it sounds like these smart connections are definitely a good thing. And a lot of them are in play already in today's world. But if we change the lens just for a minute, there's actually a huge upside for plan sponsors as well.

Look, I remember our early discussions on single sign on, for example. It was this far off thing that we could only dream about having. All the questions from early adopters came in around security, accountability, methodology. Those were all important.

Then we hit the inflection point, and SSO is now reaching our commodity status. And we've worked through all of those considerations. So here we now are today talking about an API infrastructure, an ecosystem.

And as employers, we actually have a role to play to make it happen so that we can actually yield those benefits. So widespread access so happened because we raised our hands and we talked to our providers.

We insert SSO discussions into vendor summits, into contract renewals and reviews. We got familiar with the language. We found the right people. We pressed our vendors and partners. Voila, SSO is safe and secure, and it's widely adopted. And we're trying to apply the same thinking to APIs. Initially plan sponsors aren't sure what's in it for me. But there is a list.

Kaitlin O'Sullivan: There's a list, Chris. So, navigation vendors, they can jump in more quickly leading to earlier interventions, better outcomes, lower costs. Employers can make more appropriate benefit program changes; they can complete merger and acquisition activity in a couple of days or weeks instead of months. All of that has real business implications.

Pratin Shah: I love the conversation and I love the endless possibilities of what data can do for the individual, the employee as they make these really important decisions. If you both had a crystal ball and you're now looking into the future and some of the discussions that both of you have been part of, in terms of innovation, and what are those capabilities and what we're hearing in the industry. Can both of you give us a little bit of a preview into what other things we're seeing on the horizon, in terms of data changes, in terms of what lies ahead in the future, and the possibilities?

Chris Keys: Looking into the future. Well, let me think. I mean, in our house we haven't yet embraced things like the internet connected fridge that's magically going to reorder my groceries. But I suppose what if devices like this could actually help me with my overall wellbeing?

Me, I don't actually want my fridge checking my groceries against my healthy behaviors program. But maybe what I'm getting at is as a consumer, as an employee, I actually shouldn't have to work so hard to understand and engage with the benefits which my employer already offers.

Like I said before, I shouldn't have to bounce around between carriers and providers or apps, or create a set of inbox rules to sift out all the stuff that I actually don't need right now this minute. So instead, I see a time when the things I need are either served up to me or at least they're completely obvious right at the moment when it means the most.

Kaitlin O'Sullivan: Exactly. When I make a decision about whether it's what benefits to enroll in, what doctor to go to, or I'll take that next step and what snack to eat from the fridge or when to go to sleep, when and how to work out every day. It sounds a little crazy, but I want technology to have thought of everything for me like a true personal assistant.

Smart speakers and our phones, that they do some of that but, oddly enough, they aren't really informed enough to be proactive. So, I know our vision is that with a complete API architecture in the benefits space, employers have all the information to do that and to create that interconnected experience for their employees.

Chris Keys: And for the plan sponsor, there's the option for more informed benefit plan design decisions. Maybe it's faster time to market, actually, when things like mergers and acquisitions disrupt our day to day, or the ability to plug and play different vendors over time to address specific and changing needs. But we as those employers, we have a role to play to make this happen.

As employers we can engage our partners and our vendors in those API discussions, make sure they're actually headed in the right direction so that there's the upside of APIs for the plan sponsor as well as for the employee.

Kaitlin O'Sullivan: One example of that would be if an employee taps into family forming voluntary benefits, tell them how that coexists and how it works with their medical insurance. Tell them to up their life insurance sooner rather than later. And maybe on top of that they'll need legal insurance to create or update a will for family expansion, and all that kind of stuff.

I mean, tell them how to maximize their time off. That they'll need to find a pediatrician and child care and other employer benefits. Employers have all these benefits; it's just finding a way to tap into them. So, I think it'd be great if we could do things like suggest specific updates and just ask for final sign-off at the end.

And then if you, the employer, if you take the time to build out this architecture with your vendors, then employees are saving a ton of time. They have significant peace of mind, they're happier, they're more productive employees. And they may even associate all of that back with you and your benefits.

Pratin Shah: Yeah, I totally agree. I mean, I know we're having conversations today with our clients, we're talking about our capabilities here at WTW. So, it would be great to continuously push the envelope, get our vendors to align and make all this a possibility since it exists today, or most of the infrastructure or architecture is available.

So first I'd like to thank the both of you. This was a really great conversation. Thank you for all your insights and all of your perspectives on the endless capabilities of leveraging data to really personalize and modernize the employee experience. And the benefits from an employer perspective. So, Kaitlin and Chris, just want to say thank you so much for spending a couple of moments, and sharing your wisdom and your perspectives.

Kaitlin O'Sullivan: Yes, thanks Pratin. And if you couldn't tell, I think we'd both talk about this topic all day long.

Chris Keys: [LAUGHS] Thanks for having us. Really appreciate it, Pratin.

Pratin Shah: And, finally, to most importantly also thank our Benefits With Purpose listeners. We appreciate you joining us, spending time to continuously learn about new and different ways the benefit experience is changing and evolving.

Look out for future podcasts on different topics. And we look forward to continuously providing you insights on what you want to hear about. We're always here to support you and continue to provide you information and intel to help you with your jobs and your strategy. So, thank you.

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