COMMUNITIES: HEALTH DATA ANALYTICS

PREDICTIVE ANALYTICS DELIVER WELLNESS ENGAGEMENT AND RESULTS

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One of the greatest challenges confronting America's employers is also one of the oldest: how to control the rising costs of employee healthcare.

Over the past decade employers have come to realize that one way to significantly impact these costs is to keep their employees healthier. Doing so reduces the cost of employer (and employee) health premiums, lessens absenteeism and has a positive effect on employee morale. As such the early part of this century has seen a proliferation of employer-sponsored health benefit and wellness programs. But the sad truth is that these programs, despite the best of intentions, have not fulfilled their potential as most employers have been unable to motivate their employees to engage in ways that would make a meaningful difference.

While some employees are simply apathetic, new evidence is emerging that in many cases the primary barrier to engagement can be directly attributed to ineffective communication on behalf of the employer. In fact, if most employers were to take an objective view of their benefits program, they would find a communication strategy that is often a hodgepodge of portals, paperwork and generic information that is no longer adequate in a world where highly customized and personalized messaging is fast becoming the norm. And if employees don't find the information to be relevant, is it any wonder that they are not motivated to take action?

Now a new nationwide study of human resource professionals and their employees conducted by Forrester Consulting reveals that the answer to this conundrum may be found through the use of predictive analytics. This new technology allows employers to provide timely, hyper-personalized communication that addresses each employee's individual priorities and personal health needs in ways that lead to better engagement and increased satisfaction with the company's benefits offerings.

Predictive analytics tools and apps do this by analyzing data about each employee, including demographics, socio-economic status, benefits usage, habits, environmental variables, and life events to build personalized benefit profiles for each employee and covered spouse. From this the company can generate customized and timely recommendations and messages tailored to the individual health, financial and lifestyle needs of each person. These messages can be delivered through direct mail, SMS text, Web or smartphone applications and are designed to meet people where they are in their everyday lives.

The messages employees receive are expressly designed to provide the encouragement they personally need to take empowered action. Toward that end predictive analytics can proactively tell someone who has visited a chiropractor due to back pain the options for getting a second opinion, or it can inform someone with osteoarthritis about telemedicine and urgent care treatment possibilities. It can also tell a user that has scheduled an MRI, for example, what an MRI visit will cost, what to do to prepare, and if a specific facility is fairly priced. For those visiting an emergency department, smart messaging tools can detect that they are at the ER and tell the patient what a visit will cost, what to expect during the visit, and what nearby alternative sites or options are available at that time in case the emergency is not life threatening.

This new-era approach to personalized health messaging directly leads to increased engagement ... and that leads to optimized employee health and wealth year round. And while employees benefit greatly from this experience, employers are finally able to see the results they have long been looking for relative to employee health status and positive impact on healthcare costs.

Organizations surveyed in the Forrester study indicated a strong receptivity to new technologies to boost employee utilization of benefits, and they anticipate getting value from using predictive apps in many areas within benefits. Not surprisingly influencing employee healthcare choices topped the list with 62 percent of human resource professionals surveyed saying that they would like to use predictive analytics to provide the right care to each employee in order to optimize benefits utilization. Over half of HR pros also reported that they see value in using this type of technology to direct employees to the right provider.

Most importantly these executives envision predictive analytics tools delivering value in increasing benefits program adoption. It is no wonder then that Forrester called predictive analytics a "game changer" in benefits utilization and said that organizations tapping into this data-driven technology "anticipate seeing improvements in benefits satisfaction, employee perception of benefits, and productivity."

The importance of the Forrester study cannot be overstated as it makes it abundantly clear that businesses are not only recognizing the missed opportunities before them but are receptive to new approaches and exciting technologies that boost employee utilization of benefits. Beyond the obvious cost savings, more and more employers are realizing that improvement in benefits engagement must be a top priority in their human resource agenda if they are to attract and maintain a healthy and happy workforce.

In the end people will make the right healthcare decisions if they're given the right information at the right time and in the right way. If employers want to increase benefits utilization, they need to do their part in making sure that this is so. Leveraging the power of predictive analytics provides an intelligent way to gather information, turn data into insight, and implement personalized communication programs that can make a significant difference in employee health and benefits utilization. And when that happens employers and employees both win.

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