

 **MERCER** **OLIVER WYMAN**

US Report

# Health On Demand

February 2020

welcome to brighter

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# 01/ Executive summary

Technology has disrupted and transformed all aspects of modern life: how we learn, shop, travel — even how we date and stay connected with family. We’ve come to expect easy transactions at our fingertips, on demand, whenever and wherever. So, what about health care, an area of our lives so profoundly important to our existence and whether we merely survive or genuinely thrive? A health care system shaped by the digital age holds great promise in solving some of our most important health care challenges: access, quality and affordability.

Yet despite a proliferation of healthier-me apps, step-counting monitors and appointment-making portals, tech-enabled health care is far less accessible than in other sectors. What will it take to make people feel at ease with using telemedicine and virtual mental health counseling, or smart apps and sensors to track medications? Or using Artificial Intelligence (AI) to diagnose medical conditions or augmented reality to assist with pain and stress management? What role do employers play in providing digital health solutions? What do workers want, need and expect? And how can digital health offerings help employers to attract talent and achieve better health outcomes for their people?

To explore these questions, Mercer Marsh Benefits (MMB), Mercer and Oliver Wyman have conducted a pioneering study that examines digital health innovation — and the future of health care — in the context of employee attitudes and work cultures. For enterprises, understanding what attracts workers to “health on demand” — and what worries them about it — can mean the difference between leaping ahead or lagging behind in building the energized workforce that will drive growth. Our research explores ways that new technologies and people-first workforce strategies can help employers achieve real-time, meaningful results. By hearing firsthand from both workers and senior decision-makers, we’ve identified the most relevant and promising new strategies for boosting worker engagement and enhancing the overall health and well-being of the workforce.

The health care industry is changing rapidly. Corporate investment in worker health and well-being is set to grow over the next five years, and digital health solutions will play a critical role. Two-thirds of the senior decision-makers we surveyed, globally, say they are likely to invest more in digital health over the next five years. As health care costs rise,

employers are looking to help their people achieve better health outcomes for less. Digital health solutions will be critical in delivering more efficient, affordable and effective health-related services. Employers have an essential role to play in health care transformation by advocating for systemic change to help make quality health care more affordable and accessible.

Our Health on Demand study surveyed more than 16,500 workers and 1,300 senior decision-makers in seven mature and six growth markets across North America, Europe, Latin America and Asia. We spoke with full-time and part-time workers, freelancers, and gig workers, as well as senior decision-makers, half of whom work in companies with more than 500 workers globally.

Key among the findings and detailed in this report:

- There’s a strong business case for digital health
- Workers value patient-centered solutions
- Barriers to adoption are low; trust in employers is high
- Engaging different worker segments requires customization
- A pro-health culture is in high demand

In the course of the study, we found generational, gender, socio-economic and cross-cultural differences; we also gained a better understanding of the impact these differences have on people’s willingness to engage with digital health solutions. A cluster analysis identified four distinct worker segments: Sign Me Up, Impress Me, Get Me Comfortable and Not for Me. Recognizing these different segments in their workforces will help companies develop and implement more cost-effective, relevant and personalized solutions to engage workers.

There are important implications in the study results for employers aiming to create a workforce health strategy that will improve productivity, save money, and attract and retain talent:

- Digital health and well-being solutions will play a larger part in keeping, engaging and energizing workers over the next few years.
- Workers see digital health solutions as having a clear role in personalized health care.

- Workers are surprisingly willing to share their health data to receive higher quality, more personalized and convenient care.
- Unique worker segments have different attitudes toward health innovation and require tailored targeting.
- Workers value a pro-health work culture — which has important implications for digital health solutions.

The findings suggest we should be optimistic about the future. Digital health technologies, like artificial intelligence and telemedicine, are providing employers with an unprecedented ability to achieve a competitive advantage. Investing in personalized, technology-based health care solutions and fostering a culture of well-being will help set employers apart and enable them to build a more engaged, productive and loyal workforce.



**Edward Lehman**  
Business Leader  
Mercer US Health & Benefits



**Hervé Balzano**  
President  
Health & Benefits  
Mercer & Global Leader  
Mercer Marsh Benefits

## Five key findings

**#1**  
Strong Business Case for Digital Health

**#2**  
Workers Value Patient-Centered Solutions

**#3**  
Low Barriers to Adoption, High Trust in Employers

**#4**  
Four Different Worker Segments to Engage

**#5**  
High Demand for a Pro-Health Culture

## Five Considerations

**#1**  
Digital health and well-being solutions will be of increasing importance in retaining, engaging and energizing workers.

**#2**  
For workers, digital health solutions have a clear role in facilitating personalized health care.

**#3**  
Workers are surprisingly willing to share health data to receive higher quality, more personalized and convenient care.

**#4**  
Unique worker segments have different attitudes towards health innovation and require tailored targeting.

**#5**  
Workers value a pro-health work culture – which has important implications for digital health solutions.

## 02/ About the study

Health on Demand is one of the most comprehensive studies undertaken to understand the values, needs, desires, and trepidations of workers – and employers – when it comes to the future of health in general and the role of digital health in particular. Learnings from the study will help companies make critical health care investment decisions over the next five years.

Also distinguishing the study are the size, geographic scope, and input from both workers and employers.

- **Size:** 16,564 workers and 1,300 senior decision makers.
- **Geographic Scope:** Seven mature (U.S., UK, Canada, Italy, France, Netherlands and Singapore) and six growth markets (Brazil, China, Colombia, India, Indonesia and Mexico).
- **Worker and Employer Views:** The study compares and contrasts worker views with those of C-Suite and senior-level executives, across nine sectors in all 13 countries, to glean insights as well as gaps between both groups.

Recognizing the growing importance of gig workers in many employers’ human resource strategies, the worker survey included contract or freelance workers, as well as part-time workers. Of the 16,564 workers surveyed:

- **70%** are full-time workers
- **19%** are part-time workers
- **3%** are contract or freelance workers
- **7%** are self-employed workers
- **1%** are seasonal workers

Accordingly, throughout this report we refer to “workers” instead of “employees.”



# 03/ Five key findings

Employers have the potential to use personalized and relevant technology-based health solutions alongside a culture of well-being to create a more vital, engaged and loyal workforce. The Health on Demand study presents data that can be used to underpin digital health investments.



**#1**  
Strong Business Case for Digital Health

**#2**  
Workers Value Patient-Centered Solutions

**#3**  
Low Barriers to Adoption, High Trust in Employers

**#4**  
Four Different Worker Segments to Engage

**#5**  
High Demand for a Pro-Health Culture

## Key Finding #1

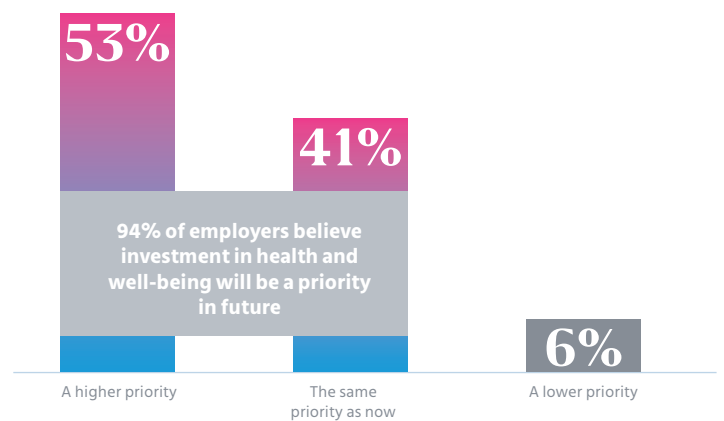
**Strong business  
case for digital  
health**



## #1 Strong business case for digital health

Health and well-being programs are of considerable importance to employers anxious to maintain and attract talent in a competitive labor market. In fact, survey results indicate that corporate investment in workforce health will grow over the next five years. More than half of the surveyed U.S. senior decision makers say health and well-being investment will be a greater priority for their organization in the future compared to where it is today, while just 6% expect it to be a lower priority.

The majority of employers think investment in health and well-being will be an equal or higher priority for their organizations in the future.



**Health on Demand - Senior Decision Makers:** From what you know, is your company's investment in worker health and well-being becoming a higher priority, a lesser priority or a similar priority in future, compared to where it is today? SUMMARY; 8/16/2019; USA; Weighted to 100 per country; total n = 100

Employers believe that these investment plans have a clear justification. The survey asked senior decision makers to rank their objectives for their organizations' health and well-being program. The top four all have a direct impact on business results.

U.S. employers say the most important objectives for their company's health benefit plan and/or well-being programs are, in order of importance: improving productivity, attraction and retention of workers, and improved worker morale and engagement. By comparison, those surveyed rank cost containment far lower among objectives for investing in health and well-being programs. These motivators likely reflect the tight job market in the U.S. and the acute competition for talent.

**Employers cite improved workforce productivity, morale and engagement, together with attracting and retaining talent, as the top three drivers of health and well-being initiatives.**

% Ranked in top three

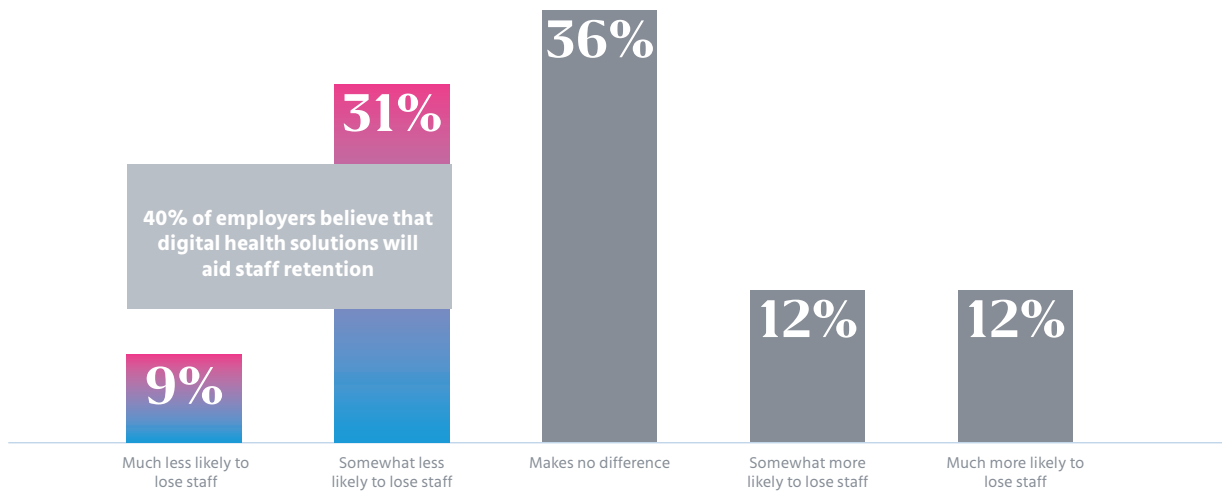


**Health on Demand - Senior Decision Makers:** Please rank in order of importance the most to least important objectives for your company's health benefit plan and/or well-being program ?; 8/19/2019; USA; Weighted to 100 per country

Employers believe that digital health solutions will help advance their objectives for health and well-being programs. When asked specifically about digital health solutions, more than seven in 10 U.S. senior decision makers surveyed believe they will have a lot or some impact on staff energy levels, and four out of 10 believe they will help them retain staff.

# 4/10

Four out of 10 employers believe promoting or sponsoring digital health and well-being solutions will aid staff retention.



**Health on Demand - Senior Decision Makers:** If your company promoted or sponsored digital health and well-being solutions in your workplace, what impact, if any, do you think that would have on staff retention? SUMMARY; 8/16/2019; USA; Weighted to 100 per country.



**“The world’s most progressive companies are finding creative ways to differentiate their rewards offerings through innovative, digitally-enabled health products that recognize the diverse needs of their workforce and their families – from help for people re-entering the workforce, to family planning assistance for LGBTQ couples, to help finding caregiving providers for the sandwich generation.”**

**Pat Milligan**  
Senior Partner  
Multinational Client Group & When Women Thrive  
Mercer

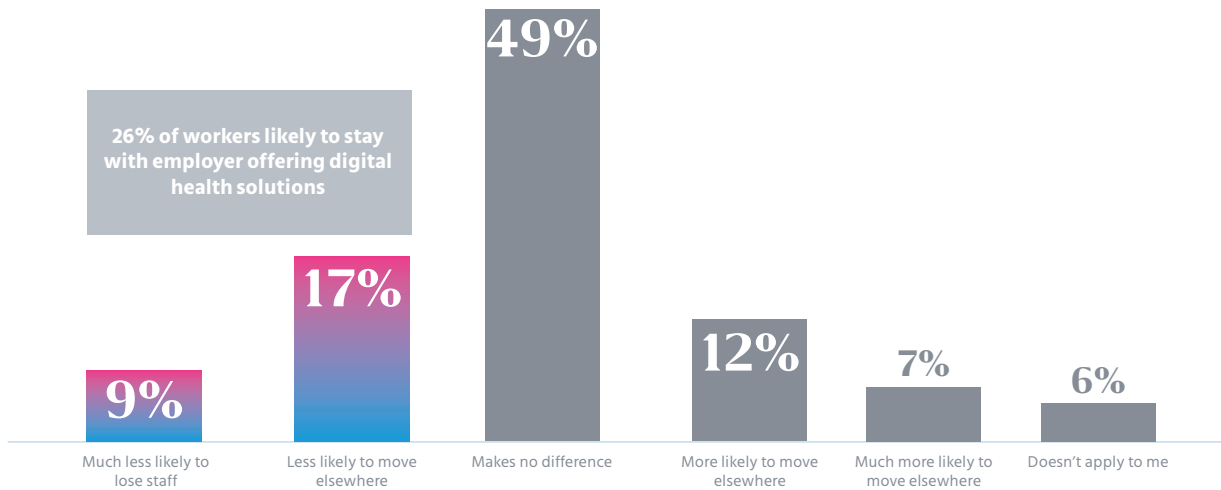
Results also show that digital solutions that improve access and can deliver needed health services more efficiently and affordably are attractive to workers – in fact, for some, having access to these types of resources through work would even influence their decision to stay at their jobs. More than one in four U.S. workers say they would be less likely to move elsewhere for work if their employer offered digital health solutions.

While this number might seem small, it is significant relative to other factors affecting attraction and retention. Health benefits in general compare favorably with other benefits – and even compensation – in their ability to influence employment decisions<sup>1</sup>, and these results suggest that enhancing health benefits with digital solutions will make them even “stickier.”



<sup>1</sup>See <https://hbr.org/2017/02/the-most-desirable-employee-benefits> and <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Documents/2018%20Employee%20Benefits%20Report.pdf> and [https://www.ebri.org/docs/default-source/ebri-issue-brief/ebri\\_ib\\_470\\_wbs2-10jan19.pdf?sfvrsn=c5db3e2f\\_10](https://www.ebri.org/docs/default-source/ebri-issue-brief/ebri_ib_470_wbs2-10jan19.pdf?sfvrsn=c5db3e2f_10)

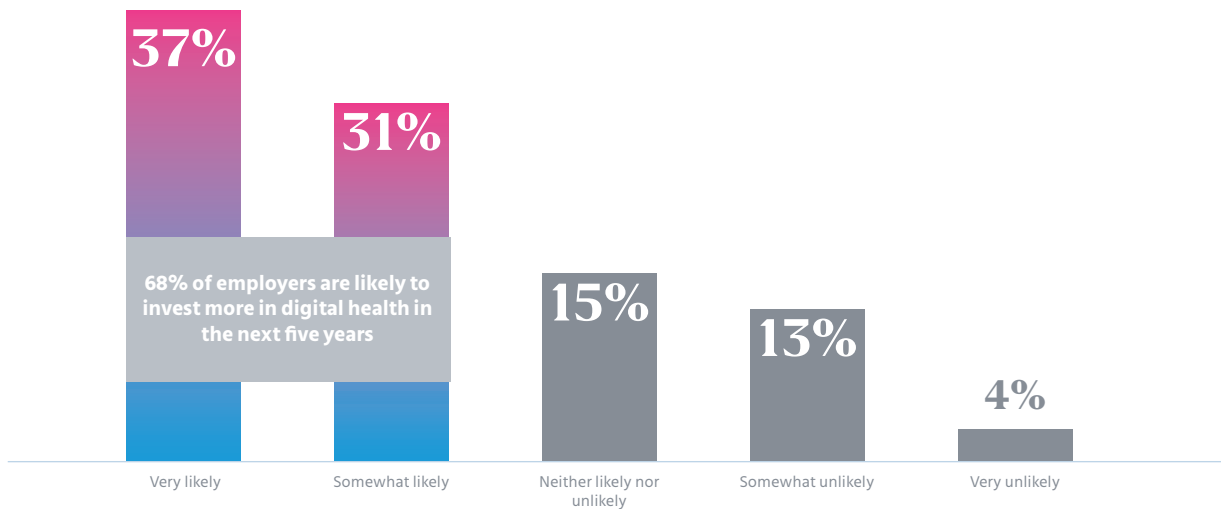
**A quarter of workers say they are more likely to remain with an employer offering digital health solutions.**



**Health on Demand - Senior Decision Makers:** If your employer promoted or sponsored digital health solutions in your workplace, how would that affect how you feel about moving elsewhere to another employer? SUMMARY; USA; Country Weighting - worker labor force by gender, age; base n = 2051

Meanwhile, two-thirds of U.S. employers in the study say they are likely to invest more in digital health over the next five years.

**2/3 Two-thirds of US employers are likely to invest more in digital health in the next five years.**



**Health on Demand - Senior Decision Makers:** How likely is your company to invest more than it does today in digital health for workers in the next 5 years? SUMMARY; 8/16/2019; USA; Weighted to 100 per country

## Key Finding #2

**Workers value  
patient-centered  
solutions**

## #2 Workers value patient-centered solutions

While employers see a business case for digital health investment, it will be important to understand workers’ motivations as they plan and implement initiatives. Health on Demand shows that workers are looking for improved access to high-quality health care that is personal, convenient, affordable and secure.

“Benefit decision makers can find it challenging to navigate the many choices of niche health solutions on the market. They want to be very judicious in selecting interventions that are clinically, financially and operationally sound. But a health solution must also appeal to employees and their families and be easy to access when it’s needed — or even proactively deployed — or it just won’t take.”

**Eric Grossman**  
 East Market Leader  
 Mercer US Health & Benefits

### Future Concept of Health Examined:

“Imagine a more digital approach to maintaining your health that places you at the center. You use wearables and smartphones to track your activity, diet, medications and appointments. Your device connects you to human clinicians and artificial intelligence systems (e.g., chat agents and voice assistants, like Siri and Amazon Alexa) for prevention, diagnoses and treatment. Your care is based on your personal genetics, lifestyle and preferences. This makes managing your health more affordable, convenient, effective, and customized, improving your quality of life. However, as health data becomes more integrated and portable on devices, new opportunities and risks emerge that require robust data protection and privacy.”

The study invited workers to imagine a not-too-distant “future of health” in which digital technology plays a critical role. (See sidebar)

When we asked survey respondents to use a digital highlighter to indicate which words in our “future of health” vision they viewed as positive (green) or negative (red), workers identified more positive benefits than downsides. “Affordable,” “convenient,” “effective,” and “customized” clearly emerged as the most positive benefits of future health innovations. Looking at words highlighted in red, workers indicated that have concerns about “risks” and “artificial intelligence.” “Data protection” and “privacy” were identified as concerns by a smaller group of respondents.

**Affordable, convenient, effective, and customized clearly emerged as the most positive benefits of future health innovations.**

Imagine a more digital approach to maintaining your health that places you at the centre you use wearables and smartphones to track your activity diet medications and appointments your device connects you to human clinicians and artificial intelligence systems e.g. chat agents and voice devices like Siri and Amazon Alexa for prevention diagnoses and treatment your care is based on your personal genetics lifestyle and preferences This makes managing your health more

**affordable** convenient

**effective** and customized improving your quality of life However as health

data becomes more integrated and portable on devices new opportunities and risks emerge that require robust data protection and privacy

**Workers have concerns about risks associated with digital health care and the use of artificial intelligence. Data protection and privacy are concerning to a smaller group of respondents.**

Imagine a more digital approach to maintaining your health that places you at the centre you use wearables and smartphones to track your activity diet medications and appointments your device connects you to human clinicians and

**artificial intelligence**

**systems** e.g. chat agents and voice devices like Siri and Amazon Alexa for prevention diagnoses and treatment your care is based on your personal genetics lifestyle and preferences This makes managing your health more affordable convenient effective and customized improving your quality of life However as health data becomes more integrated and

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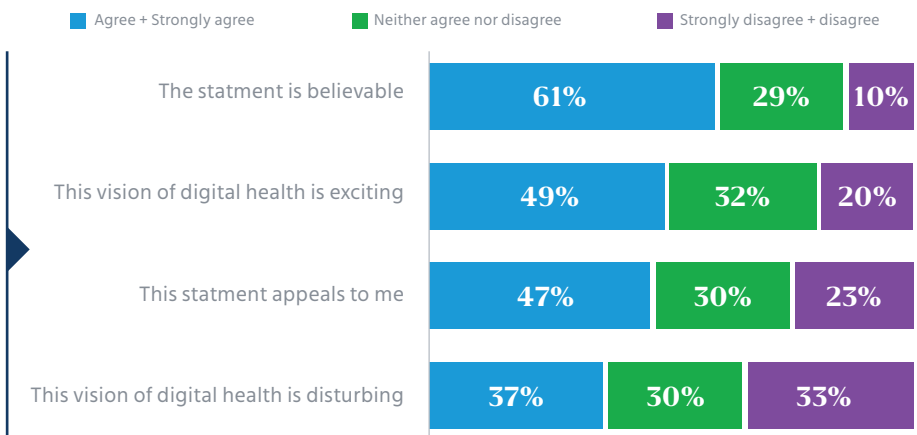
**robust data protection and privacy**

Which words or phrases are positive/exciting or negative/concerning? Please click and drag the green (positive) and red (negative) highlighter across any specific words Coded from USA



Workers were also asked a series of questions about their response to the “future of health” vision. Just over six out of 10 U.S. workers find the vision credible, and just under half find it appealing and exciting. Slightly over a third of workers find it disturbing. The more negative associations were with the use of AI in health care, and data protection and privacy; there are, however, encouraging signs that these worries can be mitigated, as this report will address.

**Majority of workers found this future vision of health, with digital solutions a critical component, to be believable. More found it to be exciting and appealing than disturbing.**



**Health on Demand - Workers Survey:** Please read the statement below around digital health then answer the questions. (All options) SUMMARY; USA; Country Weighting - worker labor force by gender, age; base n = 2051



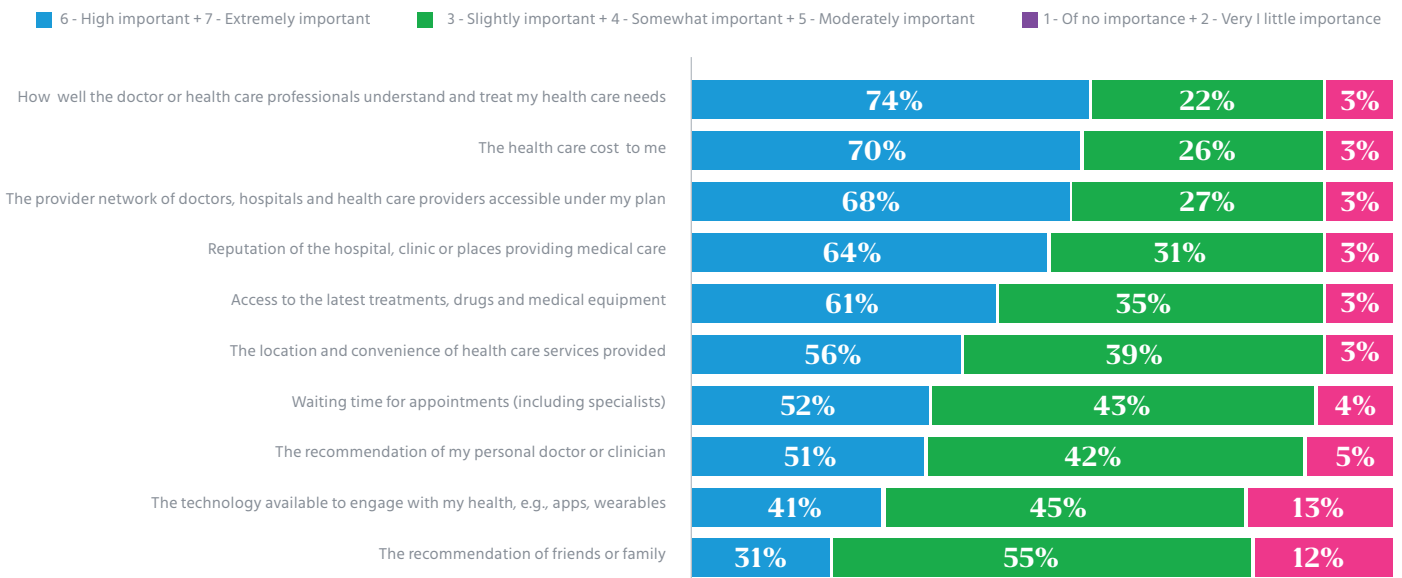
**“Workers are cautiously optimistic that there is something to digital health, with a healthy majority finding the statement credible. Still, there are mixed reactions to how positive it really will be. The data tells us that employees are open to digital health, but how they react over the next several years depends heavily on the stories we tell (including the positives of using AI!) and the effectiveness of execution (game over if we lose your data).”**

**Sam Glick**  
 Partner  
 Health & Life Sciences  
 Oliver Wyman



To better understand what workers might value in digital health solutions, it's important to understand what influences their decisions about where they seek care now. The study found that U.S. workers most value how well health care professionals are able to understand and treat their needs, followed by the cost of health care services, and the provider network accessible under their plan. Given that workers have become responsible for a growing portion of health care costs as employers have raised deductibles and other cost-sharing provisions, it's no surprise that cost matters to US workers when choosing where to seek care. However, they still rank quality of care above cost. While the provider network available under the plan is ranked third, it's still below cost and quality – suggesting that a narrow high-quality network provided affordably, if communicated well, could be more attractive than a broader, but more expensive choice.

## When it comes to choosing health care, workers most value the quality of care they receive. But affordability is also a priority.

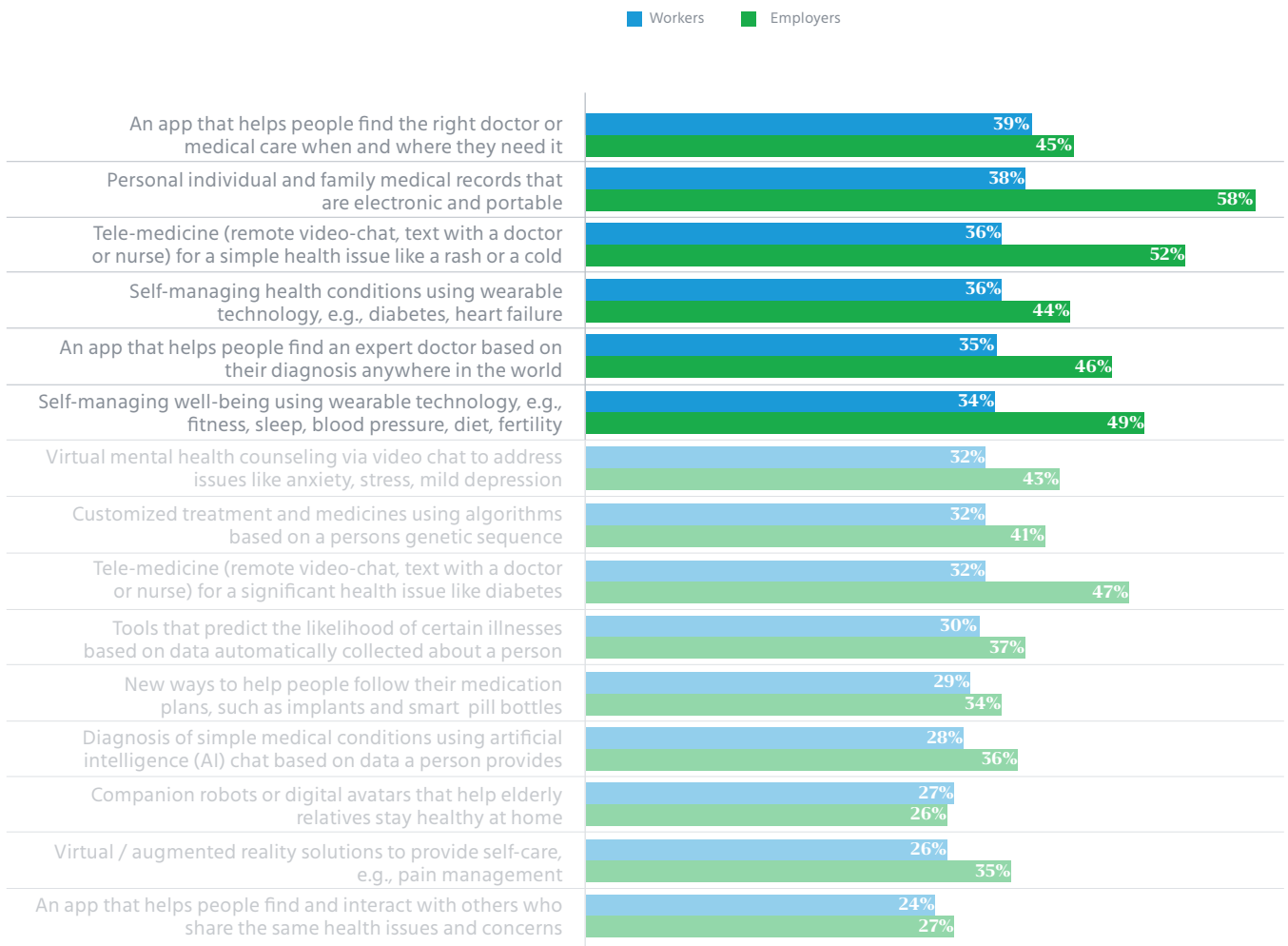


**Health on Demand - Workers Survey:** How important are the following in choosing where to get healthcare? (Top and bottom 2) SUMMARY: USA; Country Weighting - worker labor force by gender, age; base n = 2051

To test workers’ reaction to specific types of health innovations, we provided them with a list of 15 innovations<sup>2</sup> – some widely available now, some just emerging, and a few that are still in the early stages. Workers were asked to rate how valuable the innovation might be to them and their families, and employers were asked which innovations their staff were most likely to find valuable.

The top four innovations, in terms of the number of workers rating them highly or extremely valuable, are an app to help find the right doctor or medical care when and where needed; electronic and portable individual and family medical records; access to telemedicine; and wearables for self-managing health conditions. The first two innovations offer improved health care access, and all four offer greater convenience and even empowerment, allowing the individual more direct control over their health care.

When it comes to digital health, workers said they would value help with finding care on demand; electronic and portable medical records; telemedicine; and self-managing health conditions and well-being using wearables. Employers didn't always predict workers' preferences.



**Health on Demand - Audience Comparison:** Source of cases by (W12-D10) How valuable to you and your family (your workers) are the following health innovations: 6 - Highly valuable + 7 - Extremely valuable; Filter: (USA) AND (Decision Makers, Workers); Weight: Country Weight; base n = 2151

Decision-makers were shown the same list and asked to indicate how much they believed their workers would value each innovation. In general, employers were more likely to see value in an innovation than workers (with the one exception of companion robots for the elderly). The health innovation with the biggest gap between what workers say they value and what employers believe their workers value is electronic and portable medical records: 58% of employers believe their workers would value it, while 38% of workers say they value it. This may simply indicate that workers haven't given as much thought as employers have to electronic medical records, which have faced many barriers in the US and are only recently emerging as a real possibility. Communicating the value of EMRs will be important. And for innovations that incorporate algorithms and AI – areas of concern for some workers – education will be even more important.

Workers in the U.S. are less interested in digital solutions that employ AI or virtual solutions than workers globally. Just 32% of U.S. workers say they would value algorithm-based custom treatment based on a person's genetic sequence, compared with 41% of workers globally.



## Key Finding #3

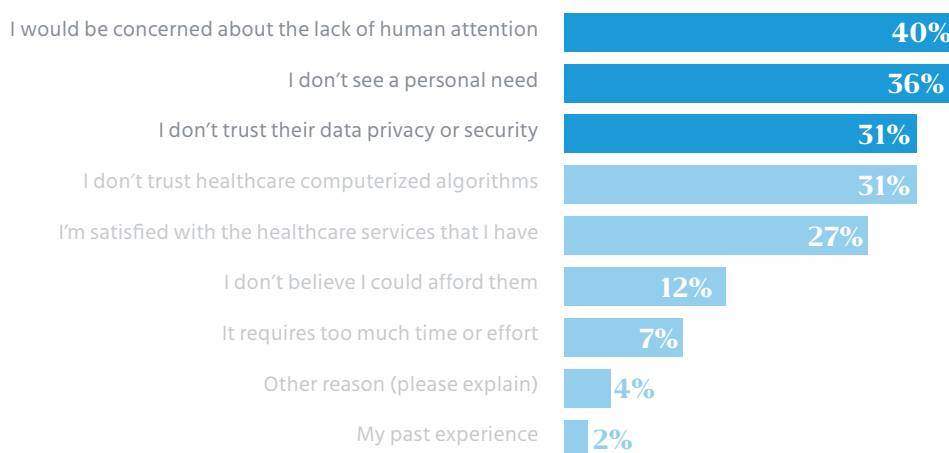
**Low barriers  
to adoption;  
high trust in  
employers**

### #3 Low barriers to adoption; high trust in employers

Companies looking to include digital solutions as part of their health offerings are starting from an encouraging position in which barriers to adoption are generally low and workers’ trust in their employers is high. Still, some workers do articulate concerns about data privacy and other issues. The most common reasons given for not being willing to try digital health solutions are concerns over a lack of human attention, an absence of personal need, and data privacy and security concerns.

**When asked what made them unwilling to try certain digital health innovations, workers most often cited a preference for human attention, lack of need, and mistrust around data security and AI.**

#### Among those not willing to try digital health innovations



**Health on Demand - Workers:** Please select how willing you personally would be to try these health innovations? (Pie chart average of 15 listed innovations) You said that you were less than willing to try some healthcare services – please choose your reasons why? % responses calculated from question base not total sample n = 854



**“We’re at an interesting crossroad as a society in how we feel about our data. Millennials in particular have been generally comfortable with sharing information because they’ve grown up using social media without thinking about what’s happening to their data. But there’s a growing realization that handing out data for free can have an impact.”**

**Helen Leis**

Partner

Health & Life Sciences

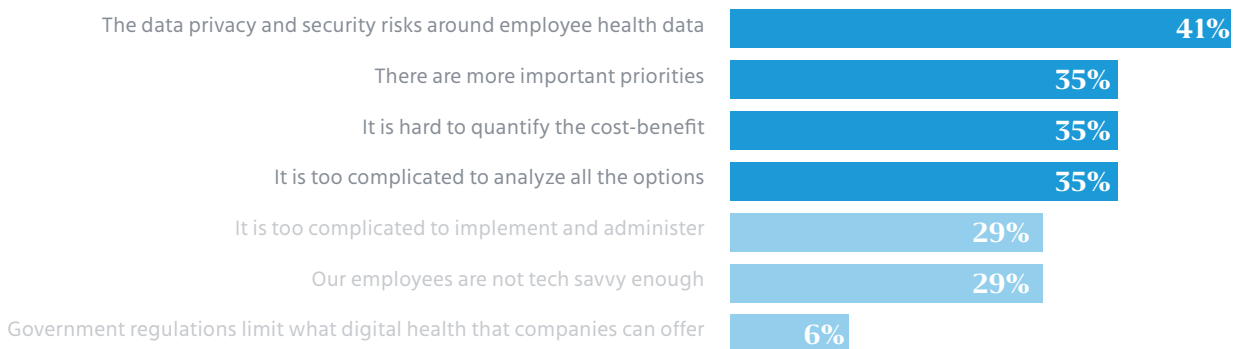
Oliver Wyman



As discussed above, most of the U.S. employers surveyed plan to increase their spending on digital health. Among the one in seven that are unwilling to invest in digital health, the most common reasons cited are: data privacy and security risks, more important priorities, difficulty in quantifying the cost-benefit, and the complexity of analyzing options.

**Only 17% of employers are unwilling to invest in digital health. Reasons include data security, more important priorities, difficulty in calculating ROI, and the complexity of analyzing options.**

**Among those not expecting to invest in digital health innovations**



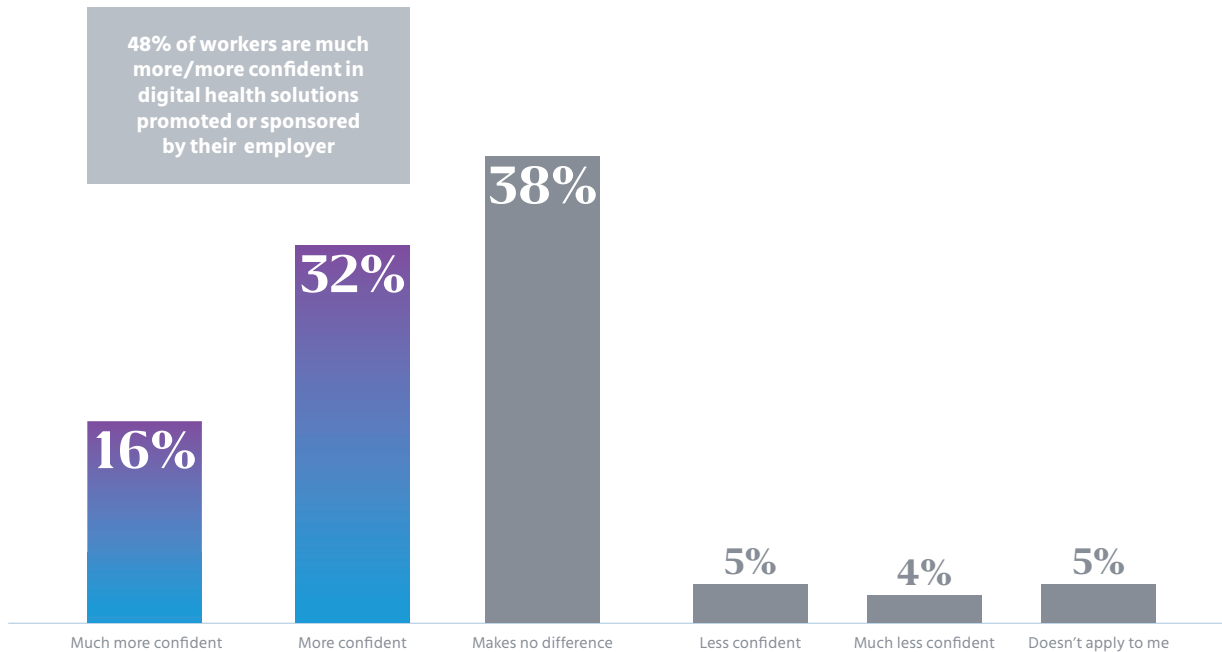
**Health on Demand - Senior Decision Makers:** As an employer, what may be some reasons your company is not likely to invest in digital health, for example, telemedicine, portals, apps? SUMMARY; 8/16/2019; USA; Weighted to 100 per country; total n = 100% responses calculated from question base n =17 out of total sample of 100

While the majority of both U.S. workers and employers are open to the idea of digital health solutions, the two groups have different opinions regarding who should provide them. Workers largely believe this should be the purview of health care professionals and health insurance companies. Relatively few – just 12% – believe technology companies should be in this role, which could reflect their concerns about entrusting these organizations with their personal information. U.S. employers, by contrast, are more likely to believe that health insurance companies should provide digital health solutions, followed by health care professionals, “companies like mine,” and technology companies.

Importantly, nearly half of workers report being more or much more confident in digital health and well-being solutions promoted or sponsored by their employer.



Nearly half of workers report being much more or more confident in digital health and well-being solutions that are promoted by their employer.



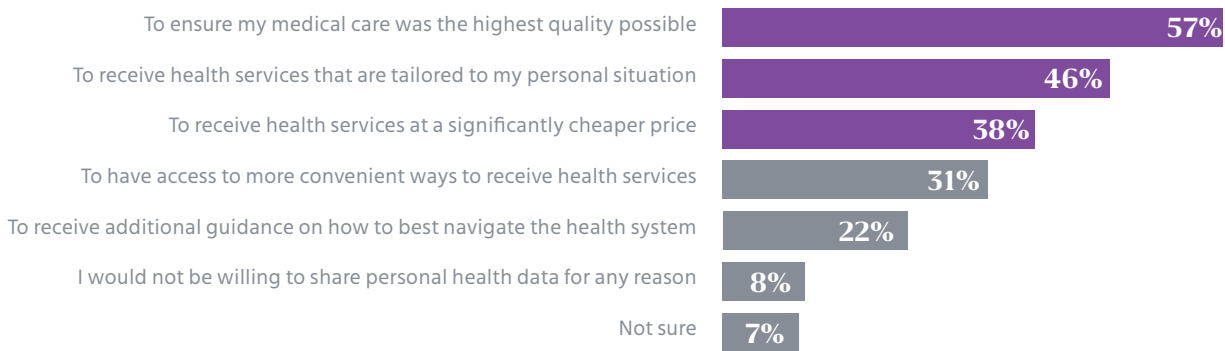
**Health on Demand - Workers Survey:** If your employer promoted or sponsored digital health and well-being solutions in your workplace, how would that affect your level of confidence in the solution offered? SUMMARY; USA; Country Weighting - worker labor force by gender, age; base n = 2051

The survey also found that workers are willing to share their personal health data if there is a benefit to them in doing so. More than half of U.S. workers say they are willing to share their personal health information if this will ensure that they receive the highest quality medical care – interestingly, this rises to nearly two-thirds of baby boomers, despite the conception that older adults are more protective of their data than Millennials. In addition, nearly half of all workers are willing to share their data in order to receive health care services tailored to their personal situation.



**More than half of workers are willing to share their personal health information to ensure highest quality medical care. Many would share data to receive more personalized and affordable healthcare.**

**I would be willing to share my health information for the following reasons**



**Health on Demand - Workers Survey:** For which of the following reasons, if any, would you share personal health information? SUMMARY; USA; Country Weighting - worker labor force by gender, age; base n = 2051

Two-thirds of workers in the U.S. also report having some or a great deal of trust in their employer’s ability to keep their personal health information secure. To safeguard this trust as they pursue digital health strategies, employers need to put appropriate data privacy policies and practices in place and communicate them clearly to workers. This will help allay worker concerns that health information might be used to influence internal staffing decisions.

## Key Finding #4

**Four different  
worker  
segments to  
engage**

## #4 Four different worker segments to engage

Results from the global survey illustrated differences in the perceived value and engagement with digital health innovations across countries and generations<sup>3</sup>. By contrast, there is less variation related to gender or employment status (full- versus part-time or gig workers). We conducted a cluster analysis<sup>4</sup> to better understand these differences, and found that workers can be divided into four distinct segments based upon their attitudes to health innovations, their confidence in health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.



These segments have been titled Sign Me Up, Impress Me, Get Me Comfortable, and Not for Me, as below:

Workers can be clustered into four distinct segments based upon their attitudes towards health innovations, confidence in digital health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.



People’s attitudes toward digital health is closely related to their predispositions towards new technologies in general, as well as to the generation they come from. Somewhat surprisingly, gender does not play an especially strong role.

Understanding the personalities and characteristics of each segment can help employers better curate the most relevant digital health solutions and tailor communications and worker engagement strategies.

Sign Me Up workers make up more than a third of the total U.S. sampling. They are tech-savvy and nearly half are Millennials. They are willing to try digital health innovations and are confident in employer-recommended digital health solutions. They are also less likely to leave an employer offering digital health initiatives. Employers with a high concentration of Sign Me Up workers will find a receptive audience for new digital health tools, and the offerings will likely be repaid with greater loyalty.

The Impress Me segment accounts for slightly less than one in five workers in the U.S. and nearly half are Millennials. They are the most tech-savvy group and thus have high standards for digital offerings. They are willing to try digital health innovations, but access to digital health solutions at work is, nonetheless, unlikely to prevent workers in this segment from looking elsewhere for work.

Those in the Get Me Comfortable category make up four out of 10 U.S. workers. This segment is weighted toward Gen Xers and they are tech followers. They are receptive to trying digital health innovations but are less confident in trying them at work, possibly because they don't trust their employer to choose the best solutions. At the same time, they are also less likely to leave an employer offering digital health solutions. Communication to this group may be most effective if it stresses the benefit of the digital solution and makes it clear why the employer has chosen to provide it.



**“Simplicity is an important factor, especially if you look at my generation and my parents’ generation. For most of us, technology had better be simple, otherwise we’re going to disconnect.”**

**Louis Gagnon**  
President  
US and Canada  
Mercer



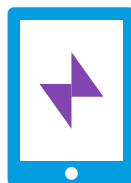
The final segment, Not For Me, consists of older, tech skeptics, weighted towards Gen Xers and Baby Boomers; they make up only 5% of the U.S. sample. This group is less receptive to trying digital health innovations, and less confident in employer-sponsored digital health solutions.

When asked about a number of potential digital health initiatives, those in the Sign Me Up group are most willing to give all of them a try, followed by Get Me Comfortable and Impress Me. How to use this information to shape a digital health strategy to fit a particular workforce will be discussed in the “Considerations” section of this report.

**Sign Me Up show the highest willingness to try digital health initiatives, followed by Get Me Comfortable and Impress Me**



**Health on Demand - Workers Survey:** 4 segment latent class analysis USA by Please select how willing you personally would be to try these health innovations? (Top 2 only): Very willing to try + Mostly willing to try; USA; Country Weighting - worker labor force by gender, age; base n = 2051



## Key Finding #5

**High demand  
for a pro-health  
culture**



## #5 High demand for a pro-health culture

Investments in digital health tools can help demonstrate that employers are committed to a broader culture that values health and well-being. This dovetails with the interests of workers, many of whom want their company to create a more pro-health environment.

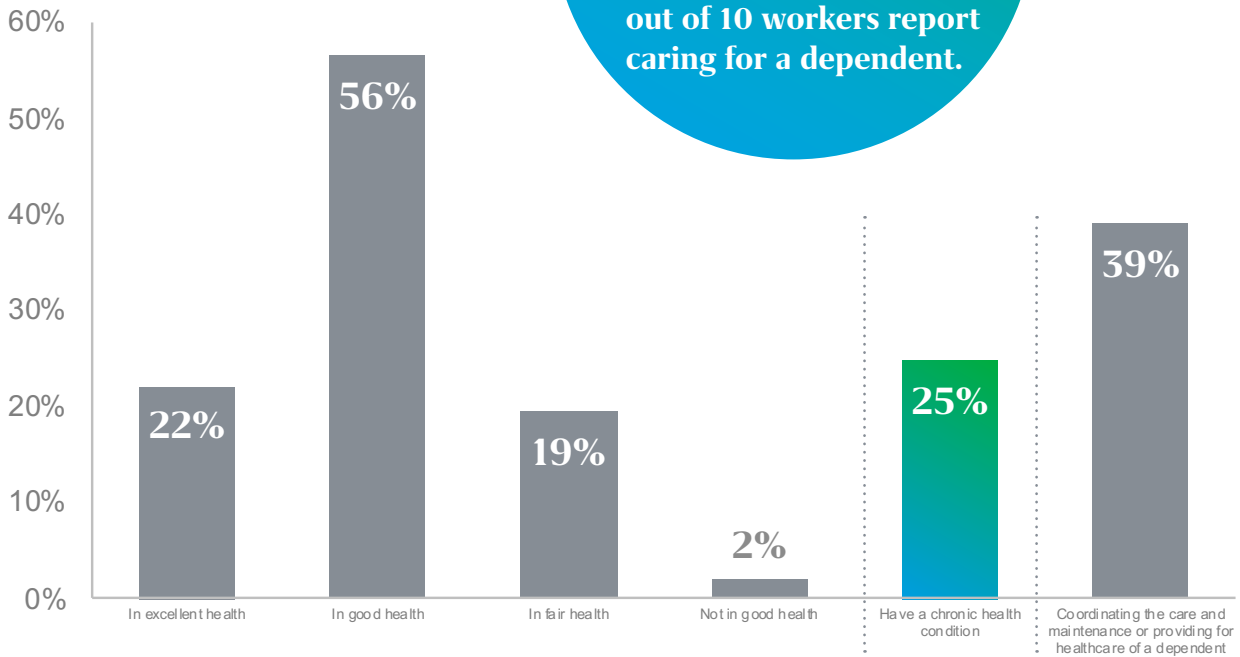
“Employers recognize that there are barriers to health that are tough to get around, like affordable housing and transportation. Practically speaking, a low-income single parent with a two-hour commute has limited options when it comes to caring for their health. Virtual solutions that support self-care or provide easy access to counselling have the potential to address these social determinants of health.”

**Dr. Kristin Parker**  
US Total Health Management Leader  
Mercer



Creating a pro-health environment in the workplace also recognizes the holistic needs of workers and, by necessity, includes a range of digital tools and services for both individuals and their family members. Nearly four in 10 U.S. workers surveyed for the study report having responsibility for the health care of a dependent, such as a sick partner, parent, child, or other family member.

**Health needs vary. While 22% of workers report being in excellent health, 19% are only in fair health and 25% have a chronic condition. Four out of 10 workers report caring for a dependent.**

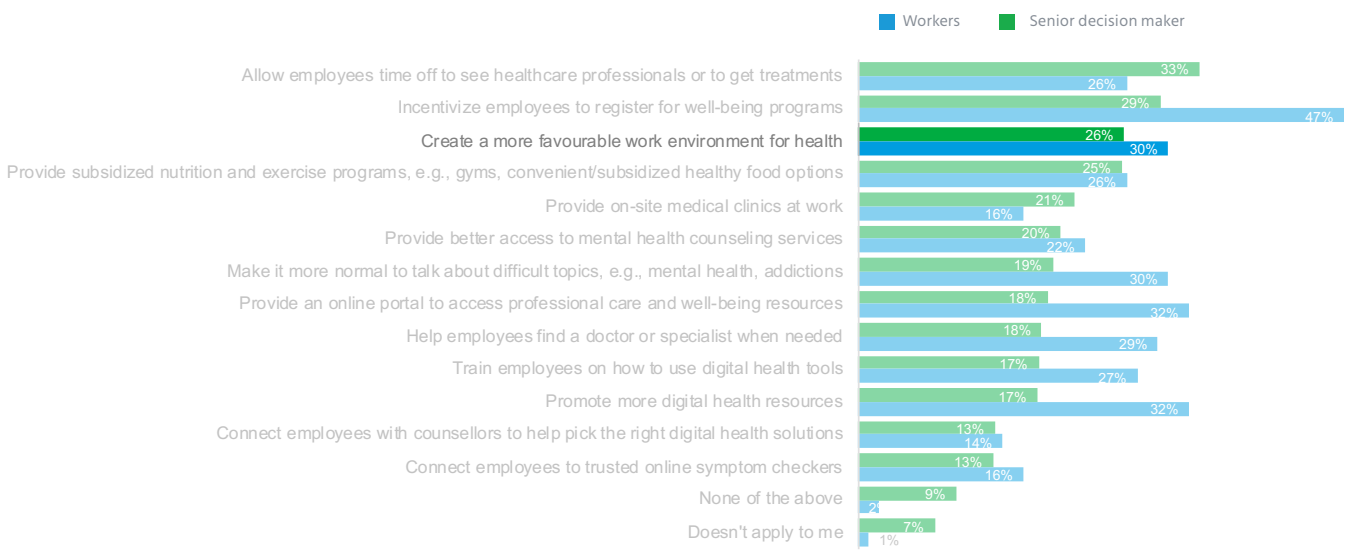


**Health on Demand - Workers Survey:** Health Experience Profile SUMMARY; USA; Country Weighting - worker labor force by gender, age; base n = from 2037 to 2051  
Health data is self-reported

A third of U.S. workers and just over a quarter of employers see the value of allowing workers time off to see health care professionals or get treatments. By contrast, nearly half of employers favor incentives to get workers to register for well-being programs, while fewer than three in ten workers believe this would help them become more engaged. Subsidized nutrition and exercise programs and onsite medical clinics were also in the workers’ top five initiatives for promoting greater health engagement.

Just 17% of workers would like to see a greater promotion of digital health resources, compared with nearly a third of employers. This suggests that digital solutions could be included as part of an integrated set of initiatives that are sufficiently comprehensive to address the diversity of worker needs.

**US workers and employers agree on the need for a more favorable work environment for health, but employers favor an incentivized approach while workers favor time off to see healthcare professionals.**

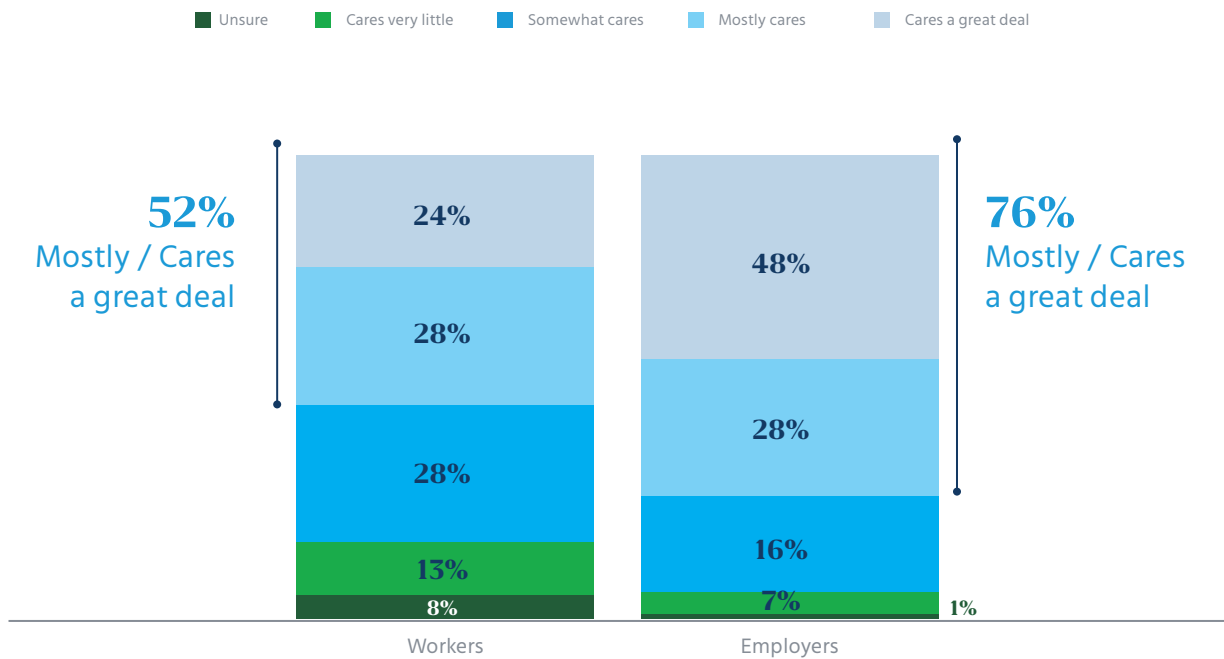


**Health on Demand - Audience Comparison:** (W17-D17) What could your employer do to help workers better engage with their health and well-being by Source of cases; Filter: (USA) AND (Decision Makers, Workers); Weight: Country Weight; base n = 2151

Overall, U.S. workers have a less positive view than employers of the extent to which their employer cares about the health and well-being of their workers. Just 24% of workers surveyed say their employer cares a great deal about them, compared with 48% of employers, and 13% of workers say their employer cares very little, compared with only 7% of employers.

**Workers in the US have a less positive view of the extent to which their employer cares about their health and well-being.**

How much do you feel that your company cares about the health and well-being of its employees generally?



Health on Demand - Audience comparison: country by source of cases 041119 by (W5-D3) How much do you feel that your company cares about the health and well-being of its employees generally?; Total sample; Weight: Country weight, base n = 2051 workers and 100 employers

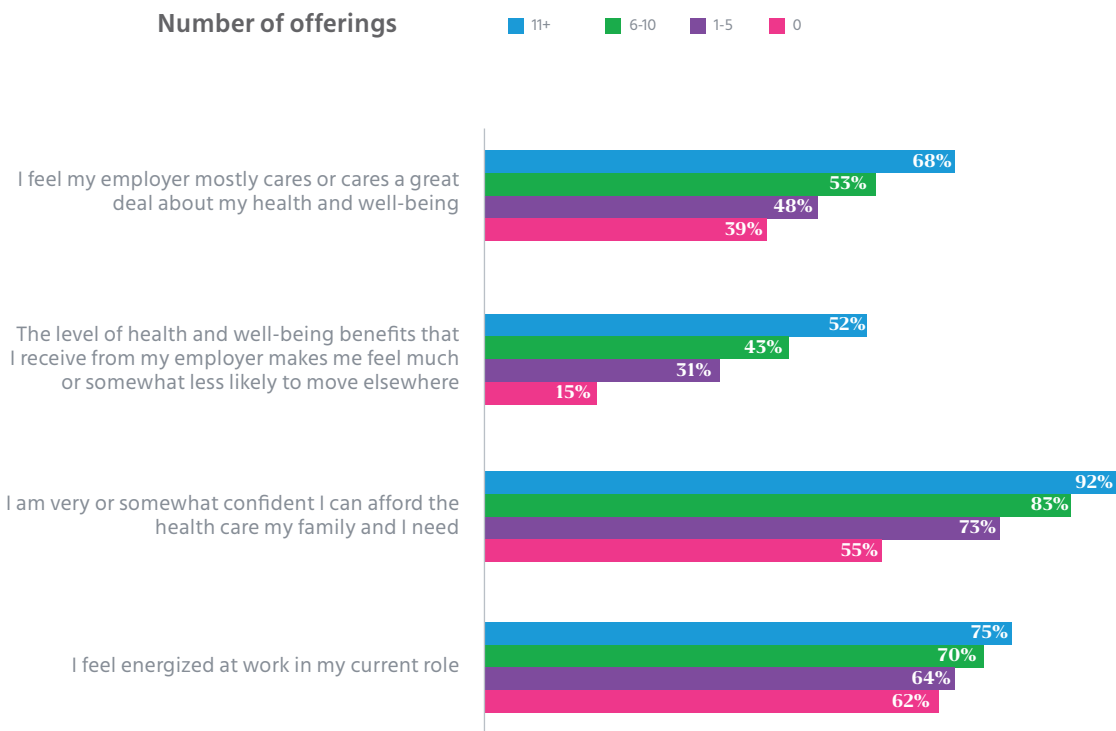
But, importantly, the study also found that the wider the range of health and well-being resources an employer offers (see sidebar for full list), the more workers feel energized and supported, and the less likely they are to leave their employer. Respondents to the worker survey were divided into four roughly equal groups (quartiles) based on the number of health and well-being resources their employer provides. Those in the group with access to 11 or more resources were significantly more likely to report that their employer cares about their well-being (68%) than those receiving 5 or fewer offerings (48%) – and also more likely to say that their benefits were a reason to stay with their employer.



### Health and well-being resources offered by employer:

1. Supplemental medical insurance (e.g., a plan that provides a daily cash allowance while in hospital)
2. Life insurance
3. Personal accident insurance
4. Critical illness insurance
5. Disability or sickness income protection (short-term)
6. Disability income protection (long-term i.e., more than 2 years)
7. Dental care
8. Vision care
9. Health education (e.g., health seminars, health fairs, newsletters, online information)
10. Health evaluation (e.g., health risk assessments, health screening, physical examinations)
11. Allowances or other support for fitness, gyms, nutrition
12. Lifestyle support (e.g., smoking cessation, weight management, stress management)
13. Condition management (e.g., support to manage pregnancy, diabetes, asthma, muscle pain)
14. Mental health counselling services, such as employee assistance programs (EAPs)
15. Health clinics on-site where you work

The more varied health and well-being resources an employer offers, the more workers feel energized and supported, and the less likely they are to leave their employer.



**Health on Demand - Workers Survey:** How many insurances and services offered through employer? by Are these statements true?; USA; Country Weighting - worker labor force by gender, age; base n = 2051



# 04/ Five considerations for success

Digital health innovations have the potential to make health care more efficient, affordable, and customizable, all of which are attributes that workers say they want. Employers who are able to improve on the health care options available to their workforce have a clear advantage in being able to attract the best talent and retain their loyalty.

Yet, digital solutions can't be an end in themselves. Employers should consider creating a pro-health environment that encompasses a range of options, from subsidized fitness to better help in navigation to personal applications that help workers monitor or manage health conditions. A true pro-health workplace will also acknowledge not just the individuals that work there but also the dependents for whom they may have caring responsibilities.

Below, we have used survey learnings to create five guidelines for employers as they chart their digital health journey.



# Consideration #1

## Digital health and well-being solutions will be of increasing importance in retaining, engaging and energizing workers

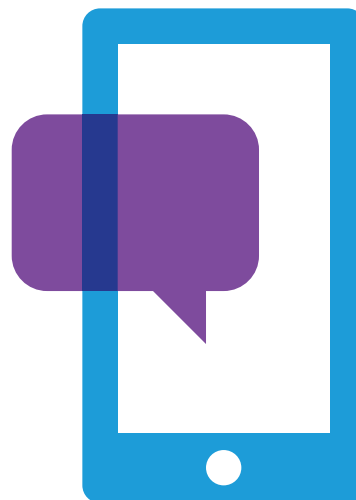
Organizations that prioritize investments in worker health and well-being programs that make health care more affordable, convenient and efficient, will gain a competitive advantage. Success helps advance the reputation of their company as a great place to work, and promotes worker engagement and productivity. This potential advantage could be especially attractive to U.S. employers who face increasingly tough competition for top talent.

When developing the business case for digital health solutions, employers are best served when they focus on engagement, productivity and quality benefits, as well as cost savings.

Workers are looking for assistance in navigating confusing and increasingly complex health systems. Helping workers get access to data on the health care providers that match their needs and preferences is one way of doing this.

Enabling them to have virtual consultations with health care providers or manage health conditions remotely is also likely to be attractive to workers, so these are good places to start. Many of these kinds of solutions are offered by medical plan insurers, and should be evaluated as part of the vendor selection process.

Employers should prioritize convenient access to quality care and reputable hospitals, clinics and health care professionals – but also keep in mind that health care affordability is an issue for many workers.





## Consideration

### #2

#### For workers, digital health solutions have a clear role in facilitating personalized health care

In order to reassure workers who are wary of algorithms and AI, employers may find it useful to educate workers on the way in which these attributes help clinicians perform their jobs, rather than replace them. Effective worker engagement and communications strategies will be a vital part of this process. Internal (or even insurer/provider) promotions of digital health launches should focus on the end benefits that are most important to workers: affordability, convenience, efficacy and customization, rather than on technical and functional attributes.

“Sometimes we can be so dazzled by the technology that we forget about the content. You still need to deliver quality care to the individual. When technology connects people to better care than they could get otherwise, that’s the sweet spot of digital health.”

**Jean Moore**  
Specialty Practices Leader  
Mercer US Health & Benefits



# Consideration

## #3

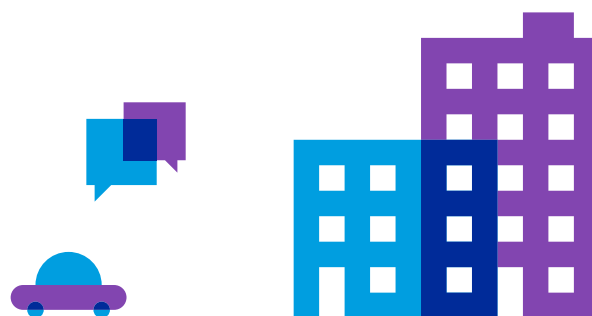
### Workers are surprisingly willing to share health data to receive higher quality, more personalized and convenient care

Despite some broader concerns about data protection, barriers to adoption are surprisingly low, and most workers trust their employers to keep their personal health information secure. This trust gives employers an important role in developing digital health ecosystems and in putting the right policies and practices in place to protect that trust.

Employers should be aware that workers will share their health information in exchange for a valuable benefit – quality health care that is both personalized and convenient. Employers have a central role to play in promoting digital health while ensuring data privacy to maintain the confidence that will allow workers to engage with new solutions.

To maintain worker trust and help overcome some of the barriers to adopting new digital health solutions, employers can provide assurances that they have solid privacy practices and controls in place; that they (and providers) are using the data they access responsibly; and that they are not using privacy concerns as an excuse to reduce the priority of health solutions that can support worker health and well-being.

Data security is likely to become a more challenging problem for employers as technological advances make it less clear who owns data. Access to personal data is a particularly critical issue for both U.S. workers and employers. As work becomes increasingly flexible and as the gig economy grows, issues around data security, ownership and mobility will become more complicated. Preserving and promoting trust is critical to keeping workers’ confidence in their employers at high levels.



# Consideration

## #4

### Unique worker segments have different attitudes towards health innovations and require tailored targeting

Different worker segments have different comfort levels with regard to digital health solutions, and employers will want to ensure that they create a health-supportive culture that addresses a diversity of worker needs. Employers benefit by taking a tailored approach to program design as well as communications and worker engagement strategies. One size does not fit all.

Digital health programs should be part of a broader health and well-being strategy with key business support and complementary workplace health policies and procedures. In addition, employers would do well to address the fundamentals – such as giving staff time to attend medical appointments or fit in caring responsibilities – in addition to introducing digital health offerings, in order to avoid sending mixed messages with regards to the company's commitment to health.

A cluster analysis identified four distinct groups. Get Me Comfortables make up the largest group of U.S. workers, according to the survey, although they were followed closely by Sign Me Ups. As a result, U.S. employers may want to start by introducing more narrow solutions with immediate and clear benefits for workers before proposing initiatives featuring more provocative and futuristic features.



# Consideration

## #5

### Workers value a pro-health work culture – which has important implications for digital health solutions

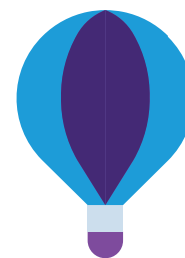
The results of Health on Demand suggest that take-up of digital health programs is likely to be more effective if they are part of an integrated health and well-being strategy, rather than offered in isolation. An effective strategy is likely to have clear business support, role models and champions, and complementary workplace health policies and procedures.

Employers who offer digital health programs will want to address fundamentals such as allowing staff time off for medical appointments, in order to avoid sending mixed messages. In this way, employers can demonstrate their commitment to the health and well-being of their workers. Effective workplace health and well-being initiatives must balance digital and non-digital approaches.

At the same time, there is an opportunity for employers to use digital health solutions that address unmet needs to help jumpstart a more pro-health culture.

“Integrating virtual and face-to-face health care is key, because there are things in healthcare you can’t do remotely. You can talk, text, chat, look at pictures of rashes and now even listen to a heart virtually, but you still can’t inject a joint or hold a hand. To make digital tools that work, technology developers need to understand the nature of health care interactions.”

**Dr. Jeff Dobro**  
Clinical Strategy & Innovation Leader  
Mercer US Health & Benefits



# 05/ Methodology

The Health on Demand study was fielded concurrently in 13 countries amongst workers and senior decision makers representing the views of employers.

The worker study focused on adults in full-time or part-time work, freelancers and gig economy workers; all between the ages of 18-to-64 years. The gender, age and regional sampling in each country was controlled by quotas to match the most recently available census data per country. The final worker data set for each country was weighted by gender and age range to match the labor force characteristics of employed persons according to the OECD Labor Force Statistics of 2018.

The employer study was aimed at senior business decision makers in commercial organizations of 50 or more workers. The survey's length was 12 minutes. The senior decision makers are leaders in their companies and screened using a combination of job title and decision-making functions for staffing and benefits. At least 50% of senior decision makers are in companies with more than 500 workers, globally.

Both surveys asked similar questions to allow for comparisons between workers and employers, however, with wording and options customized for each audience. Survey respondents were given the choice to answer the questions in English or in their native language. The interviews were anonymous and the results were aggregated before being segmented. The worker survey length was 15 minutes.

The 13-country worker study margin of error is +/-0.8% for the global results and +/-3.1% per country, at 95% confidence levels, except for the U.S., China and India, which were +/-2.2%. The senior decision maker study margin of error is +/-2.7% for the global results, and +/-9.8% per country, at a 95% confidence level.

The survey interviews were conducted double-blind in this study to prevent bias in research results and interpretation. This means the respondents were not aware of the sponsor of the study. Similarly, MMC sponsoring organizations are not aware of the personal data of the respondents beyond survey demographics.

For our analysis, we defined growth markets as middle-income economies, which according to the World Bank are countries where the income level is less than \$12,615 GNI per capita (in dollars), based on the Tank Atlas method. Growth markets included: Brazil, China, Colombia, India, Indonesia, and Mexico.

Mature markets are high-income economies where the income level is more than \$12,615 GNI per capita (in dollars). Mature markets in this study were identified as: Canada, France, Italy, The Netherlands, Singapore, UK, and USA.

# 06/ Appendix

## Survey responses per country: Workers and Employers

Country	Worker Sample Size	Senior Decision Maker Sample Size
Brazil	1,009	100
China	2,068	100
Colombia	1,057	100
India	2,000	100
Indonesia	1,036	100
Mexico	1,047	100
Singapore	1,039	100
UK	1,054	100
Netherlands	1,066	100
Italy	1,052	100
France	1,019	100
Canada	1,066	100
US	2,051	100
<b>All countries in Latin America</b>	<b>3,113</b>	<b>300</b>
<b>All countries in Asia</b>	<b>6,143</b>	<b>400</b>
<b>All countries in Europe</b>	<b>4,191</b>	<b>400</b>
<b>All countries in North America</b>	<b>3,117</b>	<b>200</b>
<b>All countries in the study</b>	<b>16,564</b>	<b>1,300</b>

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# 07/ About

## About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. It is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits professionals, located in 135 countries and serving clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

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