

## Large Employer Leverages CaféWell to Unify the Employee Wellbeing Experience & Increase Health Engagement



### Challenge

A worldwide technology and consulting firm sought to drive employee health, wellbeing and benefit utilization transformation. Their goals were to:

- increase and sustain levels of engagement in offered health, wellbeing and HR administration programs and benefits.
- increase participation and education about Health Savings Accounts (HSAs)
- simplify the user experience and reduce the managing of multiple systems

### Solution

Welltok's CaféWell Health Optimization Platform provided a unifying experience for the client's employees. It streamlined the access to health and wellbeing programs, and benefits information. The platform gave executives and program administrators various critical capabilities including the ability to:

- leverage content and tools they already had developed or contracted with
- select new content and partners and to easily administer newly developed content
- develop, promote, adapt, and manage administration of tailored rewards programs
- monitor the impact of programmatic and strategic decisions on employees' engagement and action taking patterns.

Over the course of 2.5 years, the client has leveraged Welltok's capabilities to grow and enhance the services and assets. Key significant enhancements have included:

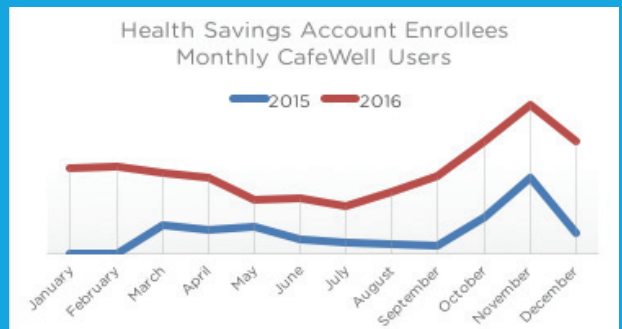
- evolution of the rewards program to drive higher value actions on the part of the population
- greater use of analytics to drive platform personalization
- leveraging key new programmatic components including nutrition, mindfulness/resilience, telemedicine and financial coaching

### Engagement Results

The employer achieved dramatic improvements in engagement in their health, wellbeing and benefit programs.

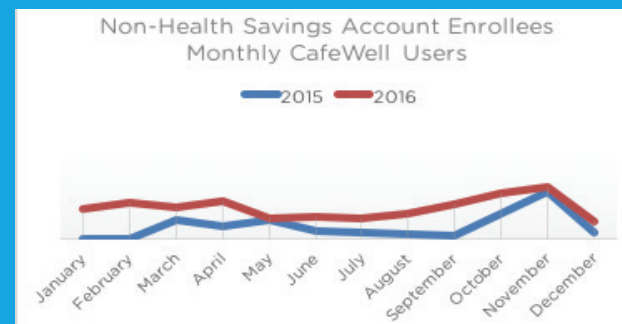
**390%**

increase in average monthly usage of digital health, wellbeing and benefits assets for employees with HSAs



**240%**

increase in average monthly usage of digital health, wellbeing and benefits assets for employees without HSAs



## Engagement Results Background

Not only did the average users per month patterns improve, the frequency of use grew dramatically. In 2016, the average HSA participant used the platform over 17 times compared with 4.5 times in 2015.

The average non-HSA participant-use also grew in the same period – from three in 2015 to over nine in 2016. This shift in engagement patterns was driven by several key factors including:

- addition of new programs that had broad appeal,
- a shift in how incentives were earned to encourage more regular use of the platform
- growth in awareness of the platform driven by effective adoption and engagement efforts and commitment from the leadership of the employer to changing the culture of health.

The incentives model has been shifting to be much less costly for the employer over time. For example, in the most recent year, the non-HSA enrollees did not have any direct financial incentive. The improvement in engagement happened despite this shift in incentive structure.

## The Impact on Key Actions

The employer sought to encourage assessments of health, increased physical activity, improvements in emotional health, and use of Zipongo, their selected nutrition program, among other focus areas. Over 44% of employees and covered spouses completed health assessments. This was a key lynchpin in use of other incented and not incented programs, 21% participated in physical activity programs, 9% in resilience programs and 5% in Zipongo. In total, over 10% of users completed actions beyond those actions directly incented.

The employer prioritized a number of essential actions. For example, the employer believed that broader adoption of HSAs would provide more financial stability to employees

Furthermore, while in 2015, over 30% of all use occurred in November (the peak of Open Enrollment), in 2016, less than 15% of all use occurred in that month. This indicates a critical “flattening” of the use of these assets and demonstrates how much more integrated the platform has become in supporting day to day needs of employees.

and encourage employees to make increasingly wiser decisions about when to seek care and which providers to use. To support the choice of high quality and efficient healthcare providers, the employer wanted the broad-use of price transparency tools. Between 2015 and 2016, the number of subscribers in HSAs increased over 19%, in part because of education, support and tools available on the platform. In addition, 18% of employees and covered spouses leveraged the transparency tools that were offered in 2016.

**A key factor in the success of the program on improving health behaviors was getting spouses involved in taking action for themselves.**

**13% of users were spouses.**

These platform-based consumer actions produced approximately **\$2.1M** within one year. This value is associated with medical costs avoided and workplace productivity gains.



## Translation to Value

Welltok has developed a set of models to project the value of the actions that consumers have taken to this employer. These models have not accounted for the impact of growth of the HSA usage. However, with almost 5,000 new enrollees in a higher deductible HSA-backed health insurance option, there is clearly tremendous potential value of this shift alone.

Focus Area	Program Category	% of Population Participating	Medical Cost Value (per participant)	Productivity Value (per participant)	Estimated Value (with 79.8K employees and 37K Eligible Spouses)
Wellbeing & Resilience	General Activation Steps	15%	\$6	\$6	\$201,000
	Nutrition	5%	\$16	\$16	\$198,000
	Fitness	21%	\$19	\$19	\$915,000
	Resilience	9%	\$8.50	\$8.50	\$188,000
	Maternity & Perinatal	0.06%	\$21	\$21	\$3,000
Lifestyle & Prevention	Health Assessment	44%	\$4	\$3	\$367,500
Navigation	Transparency	18%	\$4	\$2	\$137,000
Financial Wellness	Financial Coaching	3%	\$5	\$5	\$38,000
Benefits Self-Service	Employee Assistance Programs	4%	\$7	\$7	\$61,000
<b>TOTAL</b>					<b>\$2,107,000</b>

The employer has realized substantial additional value from:

- Leveraging a centralized benefits and wellbeing communication platform that has been adopted by 76% of eligible employees
- Gaining improvements in employee retention as employees highly value the solutions
- Avoiding administrative and technology spend on more costly, more limited, and less centralized approaches