

LEADERSHIP GUIDE

# Benefits of a Connected Healthcare Navigation Platform

A step-by-step guide to understanding their value,  
proving ROI, and scaling a healthcare navigation solution.

HealthJoy<sup>®</sup>



# THE PROBLEM

The US healthcare system is confusing, overwhelming, fragmented, and frustrating. For employees, the consequences of this unapproachable system can range from mild annoyance to financial devastation.

For employers, the financial stakes are also high. Companies spend 30% of total headcount expenses on benefit programs, yet costly decisions and an opaque system make it harder than ever for anyone to see a return on that investment.

## **Employee healthcare is already a large expense for companies.**

In 2020, the cost to insure employees topped \$22,000. Workers paid \$5,588 — about 17% of the total cost — toward their premiums, while employers footed the remaining \$15,754.

## **And workers are paying more as well.**

At the same time, enrollment in high-deductible health plans is increasing year over year, raising the stakes for employee finances. In a 2019 Kaiser Family Foundation study, 30% of covered workers were enrolled in HDHPs, up from 20% in 2015.

## **Employees don't feel responsible for how their healthcare choices impact their employer's bottom line.**

Our [2021 Employee Benefits Insights Report](#) surveyed over 1,500 employees and found that almost half of employees rarely or never consider how the cost of their healthcare choices impact their employer.

## **Employees don't understand their healthcare benefits.**

A survey from PolicyGenius found that fewer than one-third could correctly define “copay,” “deductible,” and “premium.”

## **Low healthcare literacy has a lasting impact on health outcomes.**

In our 2021 Employee Benefits Insights Report, 40% of employer-insured consumers said they avoided care in the last year because they didn't know what was covered. Twenty-nine percent avoided taking prescribed medication because of the cost.

Low healthcare literacy often continues well after a doctor's visit: 37% reported medical bills always or usually come as a surprise or seem inaccurate.

## **Healthcare costs put your employees at risk.**

For 2022, out-of-pocket maximums for families may reach as high as \$17,400, yet the average American doesn't have \$400 in savings. Low health literacy is associated with increased, repeated emergency room visits and worse health outcomes, according to the National Institutes of Health.

# THE BENEFITS OF A HEALTHCARE NAVIGATION PLATFORM

Employers who want to lower their skyrocketing healthcare costs don't need a one-off, cost-containment measure or new wellness program. They need a better way to help their employees get care. Point solutions won't solve the problem, and education alone isn't enough to prompt employees to make smarter healthcare choices.

To truly drive behavioral change, employers need an always-on, approachable tool that helps their people identify, access, and connect them with the care they need, when they need it.

*They need a healthcare navigation solution.*

## **A healthcare navigation solution lowers costs.**

Employees who don't understand their benefits are likely to turn to costly options for care. For instance, they may choose a hospital imaging facility over a lower-cost standalone facility, simply because it's in the same hospital network as the prescribing provider.

Lower health literacy is also associated with higher rates of ER visits. Emergency room visits typically cost more than outpatient urgent care facility visits, yet employees who don't know where to find urgent care may turn to these solutions first. It's estimated that \$18 billion could be saved annually if patients with non-emergent conditions chose urgent care over the ER.

With a healthcare navigation solution, employees benefit from tools that make it easy to find the right care, including on-demand support, care redirection, and steerage to appropriate

virtual and on-site care. Depending on available benefits, that could mean directing employees to virtual urgent care, prescription discounts, onsite clinics, or specialty care such as fertility solutions or cardio-metabolic care. HealthJoy clients regularly save hundreds per employee per year thanks to these features and products.

## **A healthcare navigation solution improves employee health outcomes.**

A healthcare navigation solution can prompt employees to remember preventive screenings and improve healthcare outcomes through early detection. Employees who don't understand their benefits are avoiding or delaying care, and that leads to worsening health outcomes. Delaying a cancer screening leads to worse outcomes and, during the coronavirus pandemic, drove a higher rate of deaths, according to a study published in the journal Nature.

Encouraging employees to engage in preventive activities is about approachability. Employees put off these activities for myriad reasons, including fear, forgetfulness, lack of time, and low understanding. A navigation solution breaks down these barriers.

It not only reminds employees to take care of themselves, but also shows them how to do so. The right connected care experience can seamlessly transition employees from a push notification to scheduling an appointment without ever moving to another app or site. With tools like live healthcare navigation support and case management, they never have to walk through their healthcare journey alone.

**A healthcare navigation solution makes all your health and wellness benefits more valuable.**

A healthcare navigation solution isn't just about finding savings on big-ticket items, like surgery or imaging. It can also prompt engagement with your preventive measures, like wellness programs, fitness challenges, and more. These programs head off higher costs, but are often limited by low employee participation.

When you implement a fully connected navigation platform that's integrated with your benefits package, you'll gain access to tools that make your wellness benefits more approachable. Everything is easily displayed when they open the app, and push notifications can draw attention to your health and wellness initiatives more effectively than email.

With higher participation and engagement, your wellness programs can yield greater ROI and boost employee satisfaction. In other words, a healthcare navigation platform can make all your benefits more valuable.

**The results speak for themselves.**

When every piece is working together to make health and wellness easier, a healthcare navigation solution's effectiveness should speak for itself. With the right solution, self-funded companies will notice a decrease in healthcare spending, as well as improved satisfaction, and benefits engagement from employees.

*How powerful are the results?*

Member engagement in our healthcare navigation solution saved one 4,900-employee HealthJoy client \$154 per employee per year in 2021.

That's derived from nearly \$350,000 in savings from healthcare concierge guidance, over \$380,000 in savings from telemedicine steerage, and \$22,000 in savings from medical bill reviews.

That number doesn't even account for the nearly 2,500 hours saved by HR.



# THE POWER OF A CONNECTED HEALTHCARE NAVIGATION CARE SOLUTION

Employees don't know how to find cost-effective care, which drives up both their out-of-pocket costs and your company's expenses. Point solutions can address problems from different angles, but without a connected experience, they fall flat.

Here's why.

## **Healthcare decisions are stressful.**

Asking employees to make smart, informed choices at the time of a stressful healthcare event isn't reasonable. Employees need support for every healthcare decision, throughout the year, without hours of research.

## **Point solutions don't work together.**

Employees must access a different site, download a different app, or call a different number for every resource. This siloed experience only increases confusion and frustration. As more point solutions flood the benefits landscape, there's still a need for solutions that bring them together.

## **A fragmented benefits experience makes it harder for HR to meet their goals.**

Juggling a maze of vendors is difficult for employees and your team. Each vendor requires a different implementation experience, provides a different level of support, and means a different navigation experience for employees.

How do we know it isn't working? Rising costs and frustration aside, you likely see it in your office every day: despite investing in solutions, benefits professionals still spend an average of nine hours each week explaining benefits, according to our 2021 State of the Benefits Experience Report.

A healthcare navigation platform solves these problems. With a connected care solution at the center of their benefits experience, employees can intuitively find the right care at the right time.

Live, personalized guidance and an approachable interface make a confusing system more human. And when employees can make smart healthcare decisions with ease, healthcare costs go down — for them, and for your company.

But many HR professionals may not know where to begin, how to evaluate solutions, or how to grow adoption among employees and leadership alike. We're here to walk you through the why and how of implementing and scaling a healthcare navigation solution at your company.



# THREE KEY STEPS

To successfully evaluate and implement a healthcare navigation solution and see the greatest return on your investment, we recommend a three-step process.



## Achieve Buy-In

Present the solution's full capabilities to your organization's leadership team, key stakeholders, and anyone else who holds the keys to success.



## Define Success

Determine the key metrics or benchmarks your team wants to achieve with this solution.



## Quantify and Grow

Demonstrate the solution's success throughout the organization and continue to tailor it to your needs.

# ACHIEVE BUY-IN



## *Seeing is believing.*

Rather than relying on cold statistics or estimated savings, evaluate and achieve buy-in for a healthcare navigation solution in a way that puts the full scope of its value on display.

Healthcare is human, and so is its impact. To make sure your organization can see its potential, your team can identify the pain points facing employees throughout their healthcare navigation journey. These are the things that create additional costs for the company and headaches for your department, and identifying them can help you build out a solution package that's tailored to your needs — and toward creating meaningful return on investment (ROI).

For instance, you might find that your employees are routinely visiting the ER for non-urgent health concerns, resulting in higher out-of-pocket costs and driving up premiums.

In this case, a combination of provider search tools, care redirection from a live healthcare concierge team, and steerage to virtual alternatives might help employees turn to high-value care more often.

A strong healthcare navigation solution might also help educate employees about their healthcare needs and influence behavior change. Your solution provider should help you build a tailored solution that meets employee needs — and shows ROI in key areas.

Once you've identified the pain points the solution must address, it's important that the full scope of the healthcare navigation solution is clearly identified and explained to key stakeholders. This is especially important if they weren't involved in the buying process. At this stage, each integration, premium add-on product, and key feature should be detailed for them, along with its cost-savings potential.

Finding the unique solution that works best for your company and employees starts with identifying the problem.





## How Instructure Inc. Achieved Buy-In

Our client [Instructure](#), an education technology company based in Salt Lake City, wasn't immediately convinced of the value of a healthcare navigation platform. But their HR team lost hours each week to employee questions, adding up to an estimated week or two every year. They knew, too, that every question represented something employees didn't understand — and an opportunity to improve their healthcare navigation experience.

HealthJoy's healthcare navigation platform helped employees find answers quickly and provided access to virtual healthcare and mental health support. Employees could easily locate all their benefits, including a digital version of every benefit card, insurance plan details, and key benefits details.

They also benefited from the help of a live, expert healthcare concierge team steering them toward virtual care, pointing them toward in-network providers, and answering their benefits questions. After implementing HealthJoy, Instructure's HR team saw a significant reduction in benefits questions and gained back hours every week.

About 28% of Instructure employees use HealthJoy Virtual Urgent Care each year, well above carrier averages. Instructure's high employee adoption resulted in a cumulative savings of \$359,854 since implementation. Productivity savings totaled \$94,516, resulting in a total savings of \$454,370.

"We review our entire plan design every year. Whenever HealthJoy is on the table [to be eliminated from our benefits package], our management team is the first to say, "no, we are not getting rid of that," Senior Benefits Manager Alli Mauss said.

*"We've seen such a benefit for our employees, and the administrative burden on the team is so much less."*

## Key Questions To Ask During This Phase

*Who are the key stakeholders at my organization? Who should be involved in selecting a healthcare navigation platform?*

*What are my employees' main healthcare navigation pain points, and how could this solution specifically address them?*

*What are my HR department's main healthcare navigation pain points, and how could this solution specifically address them?*

*What aspects of the healthcare navigation platform would make the biggest impact when demonstrated to key stakeholders?*

Once you've identified the key players and pain points involved in selecting a healthcare navigation platform, it's time to get real. In the next phase, you'll need to outline the clear measures of success you expect to see once the solution is implemented.

You'll also ensure that you have the support of a committed customer success team to help you get there.



# OUTLINE HOW “SUCCESS” LOOKS



Once you know which elements of your healthcare navigation solution’s functionality will drive the most value, it’s time to evaluate how your vendor will work alongside you to quantify success. Now is also the time to make sure key stakeholders, from your Chief Financial Officer to your Benefits Manager, are aligned regarding how you’ll measure success.

At this stage, it can be helpful to establish a baseline metric for comparison purposes. Take healthcare cost trends as an example. To understand health spending year-over-year, you could look at the national average and industry peers. If you discover that your costs are higher than the national average, improving this metric could be a good place to start.

As your employee population grows, people’s needs will change, which means your success measures will likely require occasional revisiting and adjusting. Be sure to ask your customer support team for regular check-ins and progress reports, if you don’t already have access to a central hub like an HR Dashboard.

At HealthJoy, our Customer Success team pays close attention to key metrics like activation rates and feature utilization. This helps us understand whether employees are seeing the value in our solution, and how successfully they’re integrating it into their day-to-day healthcare decisions. From there, you can evaluate and build a package that includes the features your employees need most.

After implementation, a customer success team should be able to provide access to regular reporting, progress toward your goals, and a game plan for hitting targets or correcting course. That support should follow you throughout the life of your vendor relationship, even as your employee population and its needs change.





## How JSW Steel Identified Success

During the pandemic, our client [JSW Steel](#) Ohio, a manufacturing company based in Mingo Junction, Ohio, needed a healthcare navigation solution to provide telemedicine and benefits support to full-time and furloughed workers. The company sought cost savings and improved employee health outcomes, but they were also concerned with providing continuity in healthcare guidance and support during a public health crisis.

To reach their qualitative goals, HealthJoy's Customer Success team focused on quantitative measures like activation, program savings, Virtual Urgent Care utilization, and benefits wallet views.

A HealthJoy Customer Success Manager worked closely with JSW Steel Ohio's HR team to strategize the company's HealthJoy rollout, improve activation and utilization, and drive employees toward healthcare navigation tools.

Together, they helped JSW Steel reach 76% activation, propelling a total program savings of \$63,397, and a lifetime ROI of 170%.

*"The team is incredible to work with, and makes launching the product so much easier."*

**Gael Damron**

JSW Steel Ohio's Benefits and 401k Coordinator



## Key Questions To Ask During This Phase

*What qualitative measures will I use to measure a healthcare navigation platform's success?*

*What quantitative measures will I use to measure a healthcare navigation platform's success?*

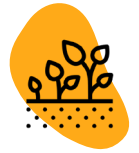
*How can I ensure key stakeholders are in agreement on how we'll measure success?*

*Does my healthcare navigation platform provide a way to regularly view my progress toward specific goals?*

*How will my healthcare navigation platform vendor's customer support organization help me achieve my goals?*

Once you've achieved buy-in and established success metrics, it's time to begin tracking, quantifying, and expanding your healthcare navigation platform's impact throughout the organization.

# QUANTIFY AND GROW



Successfully implementing a healthcare navigation solution means giving your employees the tools they need to fundamentally change their relationship with their healthcare benefits.

Quantifying that will be an iterative process, but you should see immediate improvement from employees using features like live navigation support and virtual care solutions, as well as actions on customized notifications and reminders.

Member engagement is a key driver of success for a healthcare navigation solution. We've seen a 1,000-employee construction industry client achieve a savings of \$363,000 in insurance costs, or \$356 per employee per year, thanks to high member engagement and satisfaction.

With 80% activation, this group unlocked over \$230,000 in savings from healthcare concierge support, over \$130,000 in savings from telemedicine steerage, and over \$1,800 in annual savings from medical Bill Review services.

These metrics help show the power of behavior change to influence rising healthcare costs. When employees and individual stakeholders see your new solution as their go-to, one-stop shop for healthcare navigation and engagement, they'll fundamentally change the way they interact with healthcare.

A truly connected experience built around a core platform minimizes confusion and frustration, creating a single source of truth for all your healthcare and benefits offerings.

Once your healthcare navigation solution is established as the core of your benefits package, you can work alongside your solution provider to continue solving employee healthcare navigation problems with iterative solutions and products.







## How ARUP Labs Quantified Success

A HealthJoy customer since 2018, [ARUP Labs](#) initially turned to our solution to help improve the healthcare navigation and benefits experience for its nearly 5,000 employees. Since then, the company has seen over \$2 million in savings, or a 151% ROI.

That number is driven by employees who love features like telemedicine consultations, Bill Review services, and provider search. In fact, across nearly 66,000 member interactions, ARUP employees show 93% satisfaction with their HealthJoy experience.

Because ARUP is a national reference laboratory, employees worked overtime in 2020 to help process virus test kits as case counts rose around the country. While employees would normally have turned to ARUP's on-site clinic for acute medical concerns, during this time, their HR team wanted to provide a lower-exposure alternative and relieve pressure on their on-site clinic. So they worked with HealthJoy to direct employees to instead use HealthJoy's integrated Virtual Urgent Care.

Unlike their carrier-provided telemedicine solution, Virtual Urgent Care consultations were already embedded in an app employees regularly used and loved. The entire process, from booking to video consultation, takes place on the platform. In a short time, ARUP's HR team saw consultations spike in popularity.

Propelled by high member utilization of products like integrated Virtual Urgent Care, ARUP has achieved an estimated savings of over \$2 million over their nearly three years on the HealthJoy platform.



## Key Questions To Ask During This Phase

*How can I demonstrate incremental progress to key stakeholders?*

*How will I present our goal achievement and ROI to justify our investment in the platform?*

*What healthcare navigation features should employees be engaging with the most?*

*What additional products or features could be added to better meet my employees' needs?*

*What additional products could be added to reduce employee and company healthcare costs?*

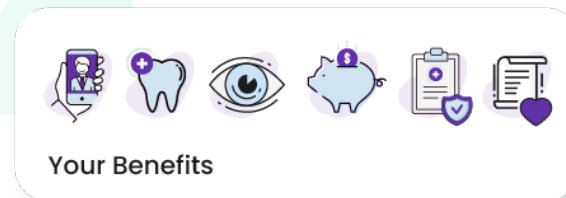
Once your healthcare navigation solution has become a valued benefit for both the company and your employees, it's time to work alongside your solution provider to explore additional products and services. Ones that are a good fit for your organization and will both raise employee benefits satisfaction and reduce healthcare costs even further.

# HOW HEALTHJOY'S CONNECTED CARE PLATFORM IS MOVING HEALTHCARE NAVIGATION FORWARD

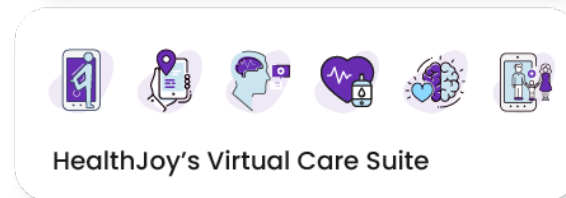
## How HealthJoy Structures Its Healthcare Navigation Solution

Our mobile platform and human healthcare concierge team bring benefits together to surface the best providers, virtual care, and savings. Our core platform and product suite work together to seamlessly improve the way your employees find, access, and use their healthcare and benefits.

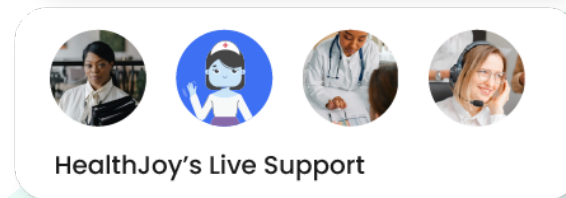
HealthJoy can integrate with virtually any benefit, effectively becoming the front door not just to care, but to your wellness programs, financial health services, and more.



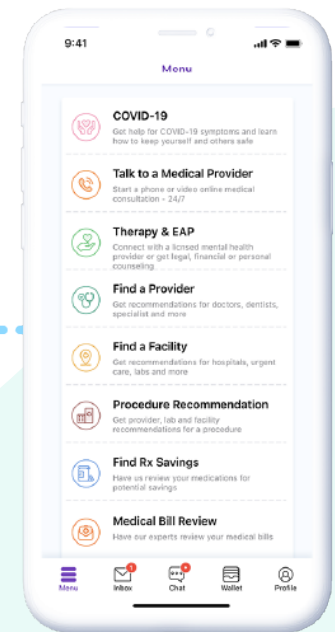
**Your Benefits**

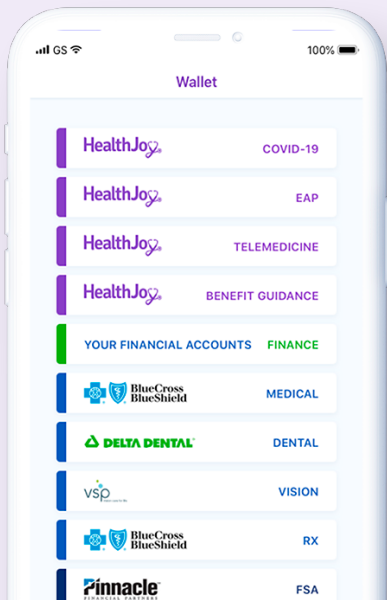


**HealthJoy's Virtual Care Suite**



**HealthJoy's Live Support**





## HealthJoy's Connected Healthcare Navigation Platform

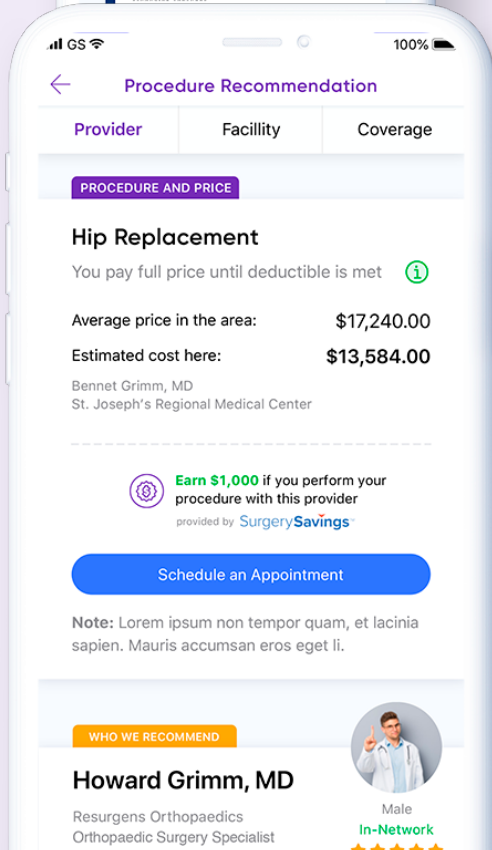
HealthJoy's platform brings all your benefits together. By integrating with our own suite of premium products or your preferred benefits vendor, we bring the power of connected care to your entire benefits package.

Your employees will discover the best providers, virtual care, and savings opportunities so they can lead happier, healthier lives.

## Fully Integrated Premium Products

Our suite of fully integrated premium products lets you build a customized system to support employee wellbeing from every angle.

- Premium products are deeply embedded into the HealthJoy healthcare navigation platform and are backed by live, human concierge support.
- Our suite of products provide deeper reporting and insights into employee behavior than an integration with third-party benefits.





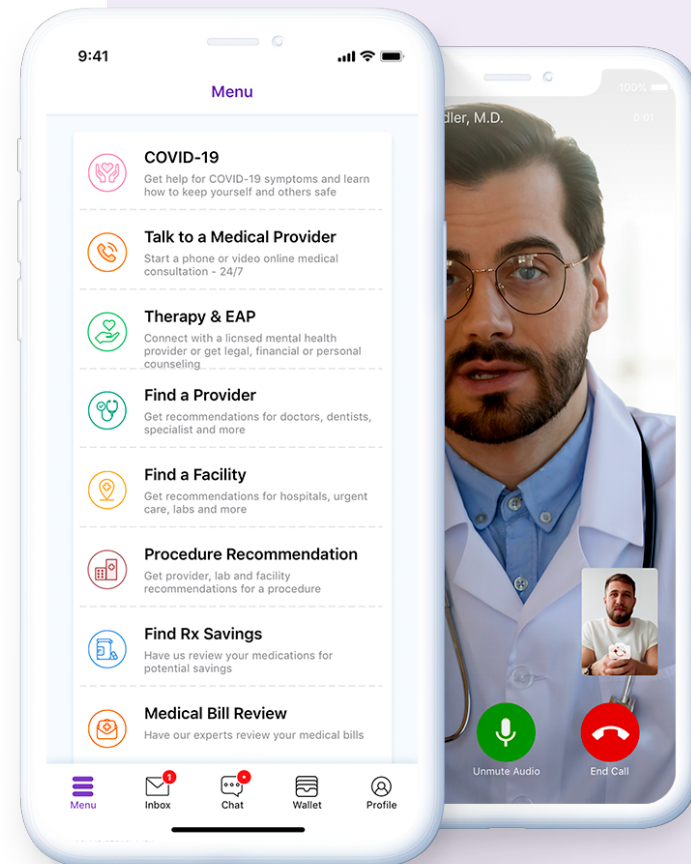
## HealthJoy Virtual Urgent Care

Give your employees access to an online medical provider within minutes. Our fully-integrated virtual urgent care is approachable and always available. They can get a diagnosis, a new prescription, or even a refill sent to their local pharmacy.

We've reimagined the way people access virtual care by deeply integrating the experience within our healthcare navigation platform. Half of our virtual urgent care consultations start when members look for in-person care. We steer them toward a virtual alternative, getting the affordable, high-value care they need within minutes.

*"It was intuitive: I could go in, request an appointment, add a little blurb, and within 30 minutes, I had answers."*

HealthJoy Member James Workman





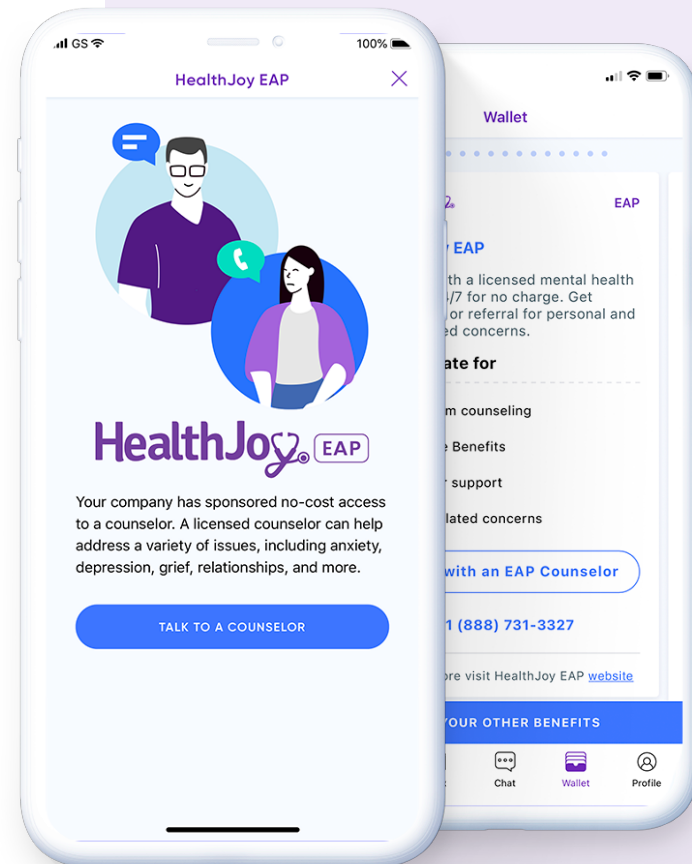
## HealthJoy EAP

The line between work and life is blurry at best, so our holistic approach improves employees' lives from every angle. For your employees, small stressors can easily lead to burnout, affecting their quality of life and the quality of their work.

We go beyond counseling with programs that address employee mental health and happiness, driving engagement, retention, and productivity. Our EAP program provides employer trainings, guides, and resources, as well as direct, 24/7 access to caring health advocates — because life doesn't quit.

HealthJoy EAP leverages a connected platform to drive utilization. Typical EAP utilization hovers below 10%, and over half of people who struggle won't seek help. We're changing the equation through personalized outreach and engagement. Employees get regular reminders from our virtual assistant, JOY, to remind them of EAP resources.

Notice a problem with employee motivation, engagement, or burnout? Use Broadcaster to reach your entire employee population with push notifications and custom messages.







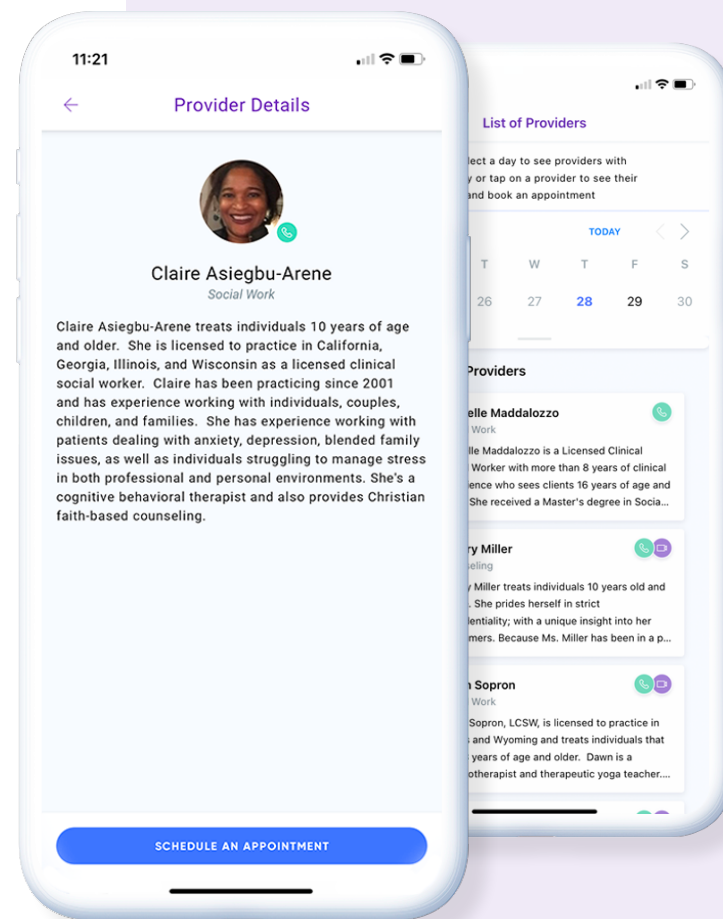
## HealthJoy Behavioral Health

Support the employees at the heart of your business with virtual mental healthcare. One in five of your employees are suffering from mental health issues. If left untreated, that can lead to increased sick days, burnout, and disengagement.

Our program is facilitated through virtual care provider MeMD and fully integrated into the HealthJoy app for an approachable experience that lowers barriers to care.

Our counselors will work with them on their schedule and develop a custom treatment plan tailored to their unique needs. It's hard to ask for help. In fact, over half of those with mental health concerns don't get the care they need.

Our program is uniquely engaging for users, encouraging them from the start and sticking with them through treatment. As your team feels better, you'll see results in decreased absenteeism and increased productivity.





## HealthJoy Virtual MSK Care

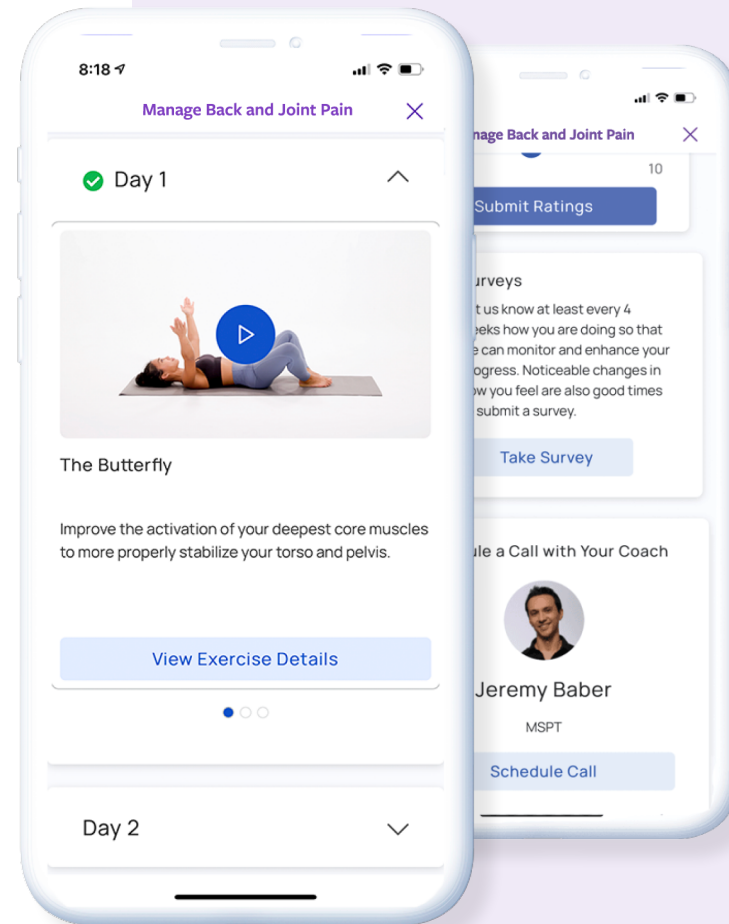
Give your employees an easy way to get the relief they need in just minutes per day. We integrated hands-on, world-class coaching into our connected care platform to drive adherence and provide results like no other program.

HealthJoy Virtual MSK Care starts with a dedicated personal coach who creates a plan tailored to provide quick relief to your employee. Coaches are focused on getting them back to doing the things they love and supporting them every step of the way.

We've rebuilt the exercise therapy model using neurological science for maximum results. More than just a set of exercises, it's a transformative experience for the musculoskeletal system. It's simple to do, easy to access, and focused on quick relief. Users report over 80% reduction in pain and function with minimal time each day. This is a program your employees will be happy to commit to.

*"My doctor told me that my only option left was surgery. I was losing hope. I've gone from 100% getting surgery to 100% NOT getting surgery. I can't believe I went from 'I may never run again' to actually rejoining my running group. I'm just so excited."*

HealthJoy Virtual MSK Care Participant



If you're ready to see the impact of a healthcare navigation solution on employee health and happiness – and your bottom line – HealthJoy can help.

[BOOK A DEMO TODAY](#)

## The HealthJoy Mission

We guide our members to affordable, high-quality healthcare by consolidating our customers' health and wellness strategies into a simple, unified digital experience.

## About HealthJoy

HealthJoy's mobile application creates an intuitive, connected healthcare experience that takes the confusion and complexity out of healthcare by connecting its members with the right benefits at the right moment in their care journey.

Its mobile platform and human concierge team bring benefits together to surface the best providers, virtual care, and savings. Ultimately, HealthJoy helps employees lead healthier, happier lives.

To learn more about HealthJoy's proven approach to healthcare navigation, visit [www.healthjoy.com](http://www.healthjoy.com).

