

HealthMatters

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NEED/OPPORTUNITY / Out-of-control health care costs continue to challenge the U.S. economy and the well-being of its citizens, as employers struggle to offer competitively priced health care coverage to employees and their families.

EXPERIAN'S CHALLENGE

Experian, one of the U.S.'s top consumer credit information firms, has grappled with this challenge for many years. As a growing organization with more than 5,000 employees, Experian has tried traditional health plan design changes, but they had failed to deliver long-term solutions. Costs for Experian's medical plan remained above market benchmarks, and employee contributions were driven to non-competitive levels. As a result, Experian's employees were required pay more for their health care coverage than the company's competitors, which affected its ability to attract and retain top-notch talent.

In 2004, Experian launched HealthMatters, a health management program designed to drive long-term employee health improvement through behavior change. The goal was to positively impact the behavior and lifestyles of employees and produce long-term improvement in workforce health.

LAGGING MOMENTUM

Despite the program's initial visibility, in 2004, momentum and participation began to lag, and, by early 2005, HealthMatters was in danger of fading away. Experian asked Mercer Human Resource Consulting to help breathe life back into HealthMatters, with the goal of achieving measurable, longterm changes in employee behavior that would have a significant, permanent impact on health care costs.

INTENDED AUDIENCE(S) / Before the HealthMatters program was launched in 2004, Experian conducted research with employees to assess their level of readiness for behavior change. Research results indicated that nearly half of Experian employees would be willing to participate in a health risk assessment and 38 percent in a disease management program. In addition, the survey identified the largest barriers to behavior change and the most effective incentives for participation. Finally, the research indicated that willingness to change behavior appeared to be related more closely to attitudes than to demographics.

AUDIENCE SEGMENTATION

Based on the research, Mercer and Experian jointly designed the HealthMatters program strategy to segment and target audiences based on their attitudes and behaviors as drivers of health status. To help further segment audiences, Experian conducted an online health assessment. Using the results of the assessment, participants were placed into three categories:

- ▶ **Healthy:** healthy lifestyles or low to moderate health risks.
- ▶ **Improvement needed:** health risks that could be improved through behavior change (for example, smoking, weight management and stress).
- ▶ **Chronic conditions:** conditions that needed to be managed (such as diabetes, heart disease and back pain).

Health improvement initiatives and communications were targeted to these three groups, with the specific goal of moving employees into the healthy category over time. Employees who participated in HealthMatters received incentives through discounts in health care coverage premiums.

GOALS AND OBJECTIVES / Mercer revised the HealthMatters strategy to address longer-term, culture-based issues, such as increasing employee accountability and responsibility, improving employee health, and enhancing employees' overall understanding of and satisfaction with their health care benefits.

Key objectives of the HealthMatters communication strategy were to:

- ▶ Expand employee awareness of HealthMatters.
- ▶ Get employees excited and engaged.
- ▶ Increase employee knowledge and use of HealthMatters tools and resources.
- ▶ Boost continued program participation.
- ▶ Address key actionable health risks and conditions.
- ▶ Address long-term health behavior change.
- ▶ Build personal involvement.

SCORECARD FOR SUCCESS

Mercer created a scorecard with specific HealthMatters metrics, which included:

- ▶ **Participation:** overall participation and participation in specific initiatives such as the health assessment, lifestyle coaching, condition management, nurse line, on-site health screenings and online walking campaign.
- ▶ **Employee satisfaction:** as measured by an annual program satisfaction and outcomes survey conducted by Harris Health Trends, an ad hoc survey conducted through the online health assessment, a nurse line survey, a walking campaign survey and a HealthMatters web site survey.
- ▶ **Year-over-year measures:** including change in health risk status, knowledge of preventive care issues and readiness to change.
- ▶ **Health care cost management:** reduction in health care cost increase trend beginning in year three.

SOLUTION OVERVIEW / The solution included the following communication activities:

- ▶ **HealthMatters web site:** creation of a HealthMatters web site that integrated multiple health care vendor programs and tools into a single point of access.

- ▶ **Quarterly newsletter:** publication of a quarterly HealthMatters newsletter with articles targeted to audience segments. The newsletter was designed as a high-visibility publication to promote behavior change and highlight metrics. The HealthMatters newsletter and web site also featured employee testimonials and health “champions.”
- ▶ **Branding:** extension of the HealthMatters branding into other communications such as postcards, posters and the HealthMatters web site.
- ▶ **Promos:** posters, postcards and a HealthMatters workout towel that promoted a “Get Fit on Route 66” online walking campaign, which was targeted to key actionable health risks, conditions and lifestyle changes specific to health risks in Experian’s workforce.

The solution was supported by the advance research, which guided audience segmentation and the communication strategy. Mercer monitored, evaluated and reported program metrics, using an outside service provider to aggregate data from several sources. As HealthMatters continues to evolve, its focus will be expanded to target additional health risk factors and health promotion initiatives.

IMPLEMENTATION AND CHALLENGES / The total communication project budget was US\$140,000, which included fees for communication consulting assistance from Mercer, printing charges for newsletters and campaign promotion materials, and web site development. Mercer achieved budget efficiencies by partnering with Experian’s internal communication team, which handled reviews of communication materials as well as design and supervision of newsletter production and promotional gifts and prizes.

DEVILIN THE DETAILS

Mercer implemented a disciplined project management process to ensure that all deadlines were met. At the beginning of the year, the team developed detailed schedules for all communication materials and updated them regularly throughout the year.

COORDINATION OF HEALTHMATTERS PARTNERS

The greatest challenge was the need to coordinate with many project partners including:

- ▶ HealthMatters vendors (responsible for aggregating data, conducting the online health assessment, administering lifestyle coaching and chronic conditions management programs and health campaigns).
- ▶ Health plan vendors (responsible for providing data and coordinating key messages).
- ▶ Experian’s communication staff.
- ▶ Experian’s benefits staff members, who were responsible for providing the vision, sponsorship and governance of the HealthMatters program.

To address this challenge, the team conducted a vendor summit at the start of the year, during which they discussed strategy, key messages and vendor tools. The summit was a critical step to help all partners get “on the same page” with Experian’s vision for HealthMatters. Another way that they addressed this challenge was to conduct monthly project updates with key HealthMatters vendors.

MEASUREMENT/EVALUATION / Results for 2005 were measured quarterly and at the end of the year using a performance scorecard that tracked the key metrics. Highlights of the 2005 results are summarized in the following scorecard:

	HEALTHMATTERS PARTICIPATION				EMPLOYEE SATISFACTION		
	Target	Q2-05	Q3-05	Status	Target	2005	Status
Health Assessment	70%	73%	78%	-	90%	85%	-
Online Health Imp.	70%	48%	94%	-	90%	90%	-
Lifestyle Mgmt.	70%	53%	64%	-	90%	100%	-
Chronic Cond. Mgmt.	70%	28%	38%	-	90%	98%	-
Nurse line	12%	12%	13%	-	90%	97%	-
Health Screenings	40%	—	32%	-	90%	98%	-
Walking Campaign	15%	—	27%	-	90%	96%	-

Health has improved: Perhaps an even more compelling metric is the reduction in overall risk factors, indicating that the health of Experian’s employees has improved. Employee risk factors declined by an average of 0.56 factors per person in 2005.

The following testimonial from an Experian employee further demonstrates the level of employee engagement:

“By participating in the programs offered by Experian, I have lost 93 pounds.... I had a lot of help and encouragement...most notably an employer who makes the health of their employees a priority. I no longer need to take all the medications I was on for hypertension and diabetes, and both of these chronic illnesses are under control. This Thanksgiving I am grateful to work for a company where Health Matters.”