

# Now is the perfect time to change your health plan

By Chris Van Buren

Last year was marked by unprecedented challenges both at home and in the workplace.

COVID 19 related illness and deaths. Vaccine Administration Protocols. Work From Home.



Chris Van Buren

Supply chain disruptions.

Mask mandates.

Zoom meetings.

Social isolation.

Home

schooling. Decreased revenue. Bank loans. The list, unfortunately, goes on.

With all the upheaval, most employers wanted to limit change for their employees – and themselves – whenever possible. Emotional bandwidth was at an all time premium. Happily, employee benefits stood out as one of the few bright spots for business organizations in 2020. Because medical, dental and vision renewals all had low percentage increases – or even decreases – when compared with the past 5-10 years, employers were eager to maintain the status quo when it came to benefits packages.

As businesses navigate their way through 2021 they continue to face challenges from the pandemic. Yet even though they may be proceeding only in fits and starts, many organizations have found their footing and are carefully pushing forward.

As your organization moves past the pandemic into what will eventually become a new normal, a review of health care benefits should be a priority. Even though your

organization may have realized a low percentage increase in spending in 2020, we are now entering a period during which your organization can potentially benefit by challenging the status quo.

What's more, no matter how skillfully your company managed the pandemic's challenges, it is likely you can ill afford an elevated health care spend at this time.

The best way to start challenging the status quo of your health plan is by analyzing your Per Employee Per Year (PEPY) spend on health care. This is a much more useful way to measure your company's health care spend than by referencing your latest percentage increase.

As is often the case, the most effective options to cut health care costs and enhance employee benefits will involve change.

The most obvious change agent is Telehealth. While Telehealth had already been an option for companies to lower costs and improve patient experience – no hours long waits reading years old magazines in doctors' and dentists' offices packed with sneezing and coughing fellow patients, it took the pandemic for this patient care concept to gain widespread acceptance.

Although the pandemic forced the change upon us, homebound employees, physicians and payors adapted well to the move towards online, virtual healthcare. Of course, it helped that the tools making it possible – high

speed internet, mobile phones, laptops and virtual meeting space apps – were already available.

As a next step, virtual mental health care isn't far behind in gaining widespread acceptance by employees, mental health professionals and payors. With easily accessible and affordable behavioral care now needed more than ever, it is fortunate several innovative solutions have been launched to address this problem. Some of these solutions are standalone offerings purchased outside of group health insurance or integrated into forward thinking self-funded plans.

Perhaps the most basic and under-reported aspect of healthcare exposed by the pandemic has been the fragility of our primary healthcare system. When medical care resources were needed most, many primary care practices had no choice but to close their doors to patients seeking care. Many of these practices did not have systems in place to virtually attend to patients when in-office visits became ill advised.

While reviewing the events of the past year of crisis, it is evident those health plans delivering the best patient experience were those that already had some form of Advanced Primary Care in place. Employees who had the good fortune of belonging to those plans didn't skip a beat obtaining medical care during the pandemic.

People proved in 2020 they can and will adapt to change, including how they access health care. 2021 is a great

time for your company to stay sharp and try innovative alternatives to "traditional" health plans. This is especially true when these "traditional" health plans often delivered frustrating patient care experiences at a needlessly high cost.

It is said, "never waste a good crisis." While there hasn't been anything good about the COVID pandemic, it can certainly be called a crisis. Use the lessons learned during this crisis, while remembering there will be bumps in the road ahead. Investigate alternatives to "traditional" health plans, while keeping the focus on those options including virtual health care choices.

**Chris Van Buren is a Partner, Benefits & HR Consulting Division, at KMRD Partners, Inc., a risk and human capital management consulting and insurance brokerage firm serving clients worldwide. He can be reached at [cvanburen@kmrpartners.com](mailto:cvanburen@kmrpartners.com)**