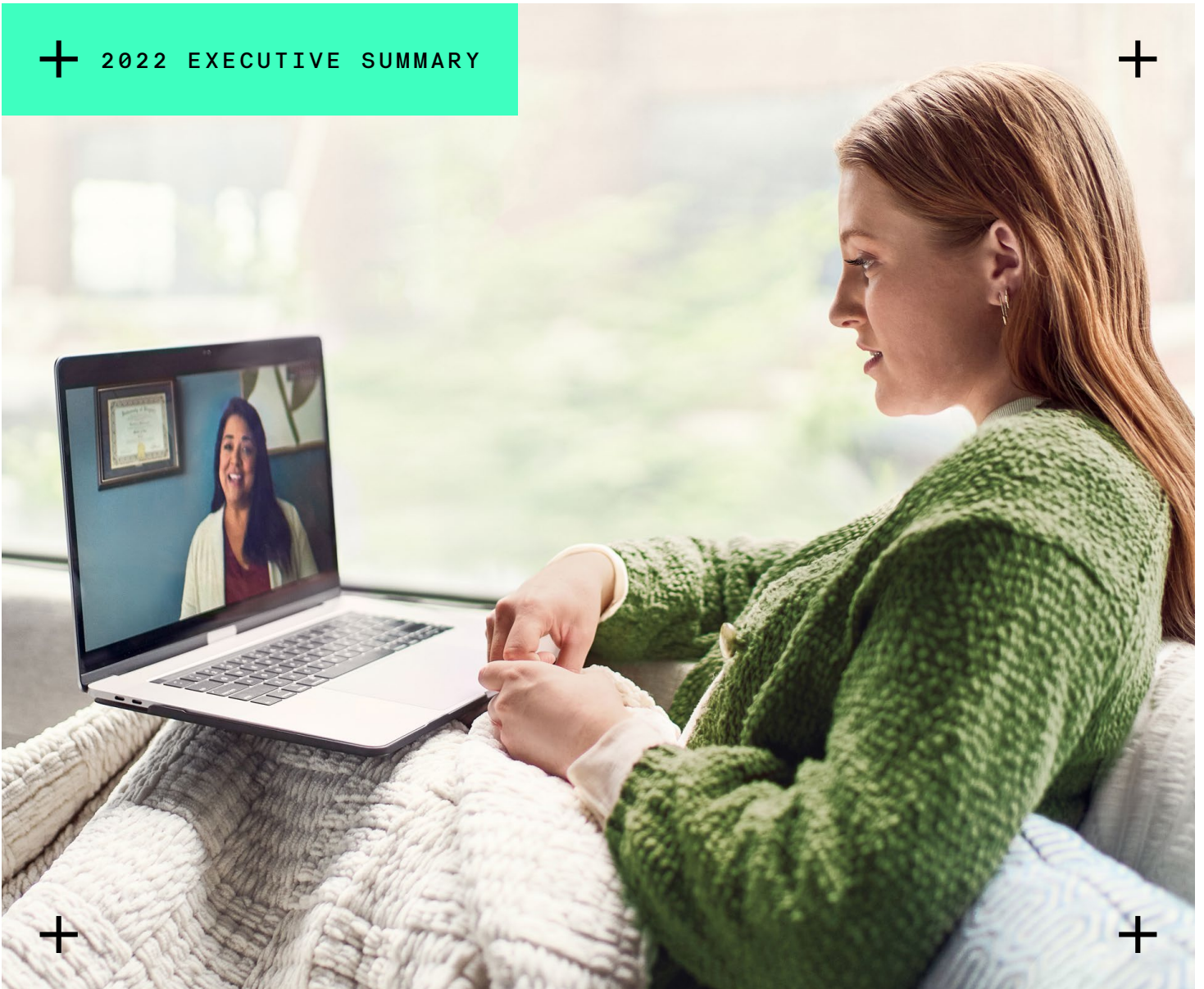


+ 2022 EXECUTIVE SUMMARY



EVERNORTHSM

HEALTH CARE IN FOCUS

THREE KEY INSIGHTS FOR DRIVING ACTION AND CHANGE

Focus Forward

The previous year amplified health care challenges that first emerged during the early days of the pandemic—while simultaneously giving rise to new patterns. Analyzing these trends enables us to anticipate challenges, drive action and create change.

Evernorth recognizes health as the catalyst for human potential and progress. With an open architecture—no silos, no barriers, and an ability to partner without constraints—we design better health services that deliver innovative solutions that elevate health for all.

In Q4 2021, Evernorth partnered with Ipsos to conduct a U.S. survey of more than 3,000 consumers with employer-sponsored health insurance, as well as 575 human resources decision-makers (HRDMs) and 58 health plan leaders (HPLs).

Our analysis of the data revealed **three key insights:**

- 01 Success relies on a balanced, hybrid model that integrates in-person care with virtual solutions.
- 02 Despite greater interest and investment in behavioral health, plan sponsors and members could be better aligned.
- 03 Plan sponsors can benefit from partnering with members on affordability and access to care, in order to restore order amid the challenges of COVID-19.

These findings point the way forward. They fuel our determination to work together. Take on tough challenges. And elevate health for all.



Visit [Evernorth.com](https://www.evernorth.com) to view the full *Health Care in Focus* report.

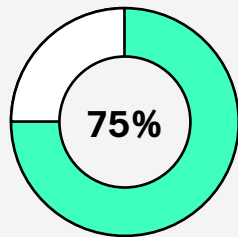


Achieving better balance through hybrid health care

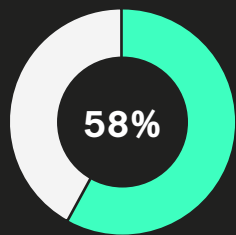
Integrating virtual and in-person solutions

Widespread adoption and usage of virtual solutions has become the new normal. What began as necessary at the start of the pandemic has grown into popular—and even preferred in some cases. But growing evidence shows that virtual care won't completely replace in-person care, and that the two are better together.

While some types of care are ideal for virtual settings—such as primary care and behavioral health—specialties requiring more physical interaction and/or examination are less so, including physical therapy. This suggests the need for a hybrid approach to deliver optimal care for consumers in the future.

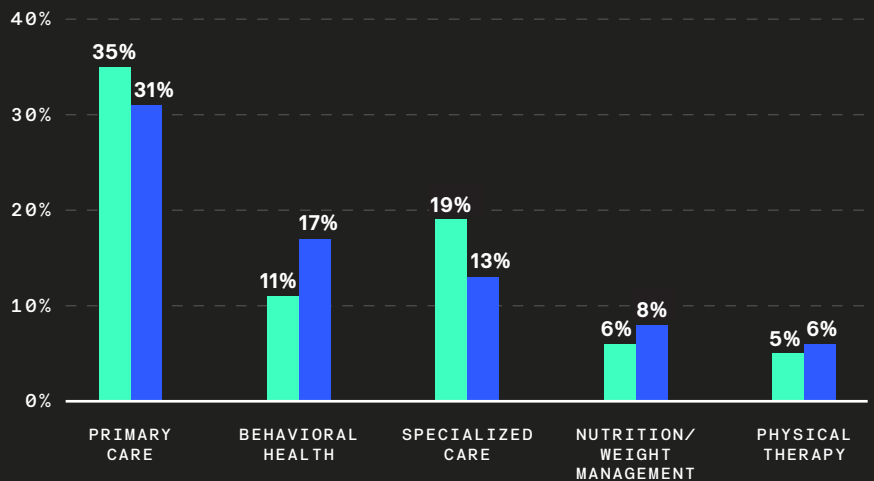


75% of consumers agree that, in the future, more care will be provided virtually at home versus in a more traditional health care setting.

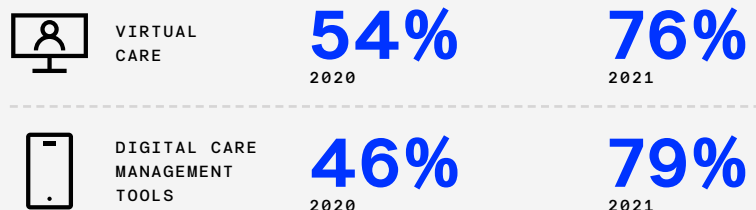


Despite broad enthusiasm for virtual care, **58% of consumers also expressed reservations** about its efficiency and personalization—reflected in usage for specific specialties.

Virtual care usage by type of care



Percentage of HPLs likely to prioritize these care types in the next 2-3 years



Plan sponsors continue to emphasize virtual and digital over in-person care. Health plan leaders (HPLs) especially demonstrated a dramatic increase in interest.

Disconnect between interest and investment in behavioral health

Universal emphasis on meeting behavioral health needs

As the importance of behavioral health is increasingly recognized, few dispute its strong connection to overall health, both in the medical community and the general public. It remains top of mind and a top concern.

Dissonance only arises when it comes to defining and prioritizing behavioral health needs. Plan sponsors invest in solutions that individualize behavioral health success—virtual mental health visits have increased, from 11% in 2020 to 17% in 2021. But consumers still rank more contextual, broader benefits—such as work-life balance—as much more important.

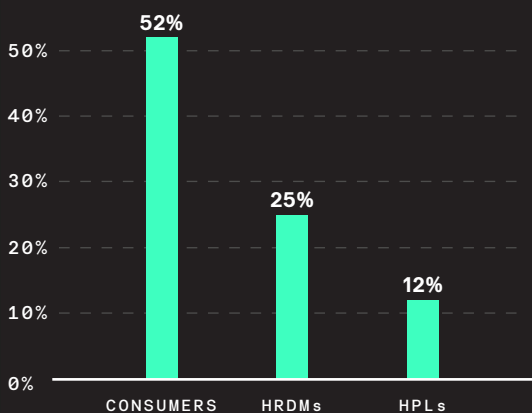
Whole-person health seems to be the best common ground—the best starting point for harmonizing the two perspectives. Bringing consumers and employers much closer together.



While **66% of consumers** report satisfaction with the behavioral health support and benefits they receive from their employers, **only 21%** report being “very satisfied”—and **17%** express dissatisfaction.

Organizations prioritize more individual, personal solutions in contrast to the broader benefits consumers want.

At 52%, work-life balance is the top behavioral support tool requested by consumers. Yet only 25% of HRDMs and 12% of HPLs say they provide it at their organizations.



Consumer-requested support	HRDM-provided support	HPL-provided support
01 WORK-LIFE BALANCE (52%)	01 DIGITAL COGNITIVE BEHAVIORAL THERAPY (35%)	01 NAVIGATION SERVICES (47%)
02 MENTAL HEALTH DAYS (47%)	02 MENTAL HEALTH-DESIGNATED AREAS (28%)	02 EMPLOYEE ASSISTANCE PROGRAM (47%)
03 FLEXIBILITY (43%) (REMOTE WORK, SCHEDULING)	03 MENTAL HEALTH EDUCATION (27%)	03 ACCESS TO THIRD-PARTY MENTAL HEALTH OFFERING OUTSIDE OF HEALTH PLAN (36%)
04 ACCESS TO A LICENSED MENTAL HEALTH PROFESSIONAL (37%)	04 NAVIGATION SERVICES (26%)	04 DIGITAL COGNITIVE BEHAVIORAL THERAPY (35%)
05 FAIR WORKING CONDITIONS (35%)	05 EMPLOYEE ASSISTANCE PROGRAM (26%)	05 ACCESS TO A LICENSED MENTAL HEALTH PROFESSIONAL (26%)

Both consumers and plan sponsors can agree on whole-person health—a possible avenue for change in the future.

53% of consumers completely agree employers should provide benefits for whole-person health.

32% of HRDMs anticipate shifting focus to address employees’ whole-person health/wellness.

Call to collaborate on access and affordability

Navigating concerns about cost amid unpredictability

Entering the third year of the pandemic, member anxiety is still significant enough to cause serious friction. Concerns over COVID-19 safety persist, with this foundation of fear fueling mistrust and dissatisfaction toward employers.

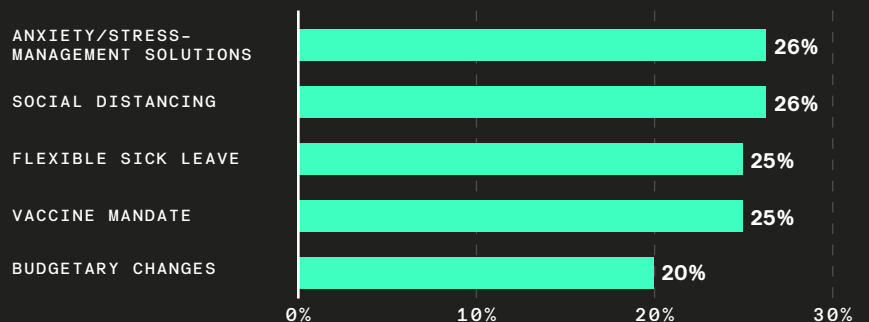
Plan leaders are making marked investments to support employees—the leap in availability and usage of virtual solutions is just one example—but the perception is that it’s still not enough. Besides quality of care, members cite cost of care as a twin concern—one that has only grown more urgent since the early days of the pandemic.

Collaboration is key. Better dialogue between employers and employees can foster reassurance and understanding. Helping to eliminate fear, minimize mistrust toward employers and pave the way for greater employee satisfaction.



Only 44% of employees report any modification of their benefits plan in response to the pandemic.

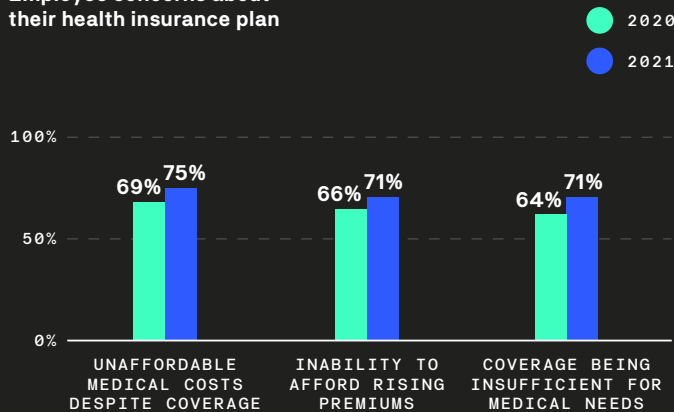
Greatest organizational challenges and/or need for support



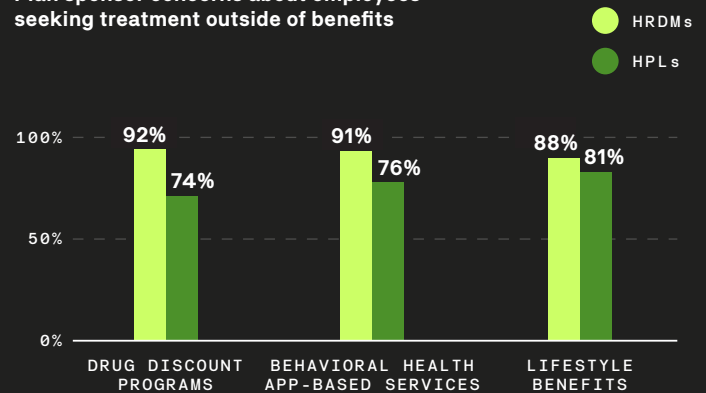
Plan sponsors are actively looking to improve benefits and augment member experience. Cost remains a consideration, but it tends to be a lower priority than other workplace concerns.

Cost anxiety is driving employees outside of their benefits, a troubling trend for plan sponsors.

Employee concerns about their health insurance plan



Plan sponsor concerns about employees seeking treatment outside of benefits



Looking Ahead

Despite the past few years being marked by instability and unpredictability, new standards in health care benefits have continued to evolve.

Informed by insights, we can continue to drive this progress. And through close collaboration and communication, we can unlock new potential. Elevating health for people, for businesses—for all.



Contact your Evernorth sales or account representative to learn more about leveraging these insights to drive action.

View the full *Health Care in Focus* report at [Evernorth.com](https://www.evernorth.com)

