



Leveraging opportunities: Best practice guidance for iPMI brokers

To help both employer and employee benefit from improved employee health, it's important to understand what's working and what's not. Then, iPMI brokers can start to have important conversations with their clients about how to build healthy, happy, high-performing workforces.

Employers have long relied on iPMI brokers to help them make informed choices about the benefits they provide. Now, more than ever, employers need brokers to help them craft benefits plans that meet the rapidly shifting needs of employees as the world gradually emerges from the pandemic. This requires an understanding of current trends and a willingness to think beyond the basics of insurance provision.

Our broker partners tell us they value iPMI providers with:

1. Whole-person or holistic health benefits
2. Clear member journeys to help people find and access benefits
3. Top-up options for family members and loved ones
4. End-to-end online and offline care and support capabilities
5. Support for employers to help understand and communicate about benefits.

They also engage with their clients – the employer – about:

1. Getting feedback from their employees – what benefits does the company already have and really need, including catering to demographics and segments; what are the underlying causes of health challenges and illness?
2. A well-being and disease prevention approach to cost avoidance as well as robust care management strategies.
3. Monitoring long-term trends such as claims, health care industry and employee benefits usage and opinions as well as employee values to help employers' future-proof their benefits package.

Key areas of focus for organisations to consider

In today's environment, features like broad provider networks, virtual health care, employee assistance programmes and member websites are just table stakes for health insurers. Employers and brokers need a benefits partner that can help them address the issues raised in this research and help their employees achieve optimal health and well-being.

At Aetna International, we promote innovative and connected care solutions that deliver the best possible health outcomes. Our vision is one of a personalised digital health management service that connects people to the care and support they would like or need, whether they're thriving and well, surviving but struggling, or unwell and in crisis.

We know that this is what employees want. In our 2021 survey of expat workers, 88% said that they want more control over their plans – the ability to choose the health and wellness options that are most relevant to their unique needs. Almost a quarter (24.6%) of respondents want counselling and therapy added to their health and wellness benefits plan, with fitness support, massages, discounts and life coaching also being popular choices. Aetna Well-being gives members a fast, easy way to access self-help tools and professional services to improve members' overall well-being. This includes support for physical health, mental health and living and working abroad.

- Aetna Body (part of Aetna Well-being) connects members to self-guided, online resources, professional in-person or virtual support and discounts on resources like gym memberships.
- Aetna Mind (part of Aetna Well-being), our holistic approach to mental health, connects members to both self-guided, online resources and professional in-person or virtual support.
- Our Aetna Mind Resource Selector tool guides members to the right mental health resource based on their unique situation.
- Our 'Employers' Well-being Toolkit' tackles issues that cause employees not to understand or engage with their full suite of benefits by driving education, awareness and engagement of the resources and support available through such mechanisms as our well-being calendar, webinars and guides. It supports communication with employees that helps them better understand and make best use of their Aetna Well-being resources. The kit guides employers from well-being concept launch to employee engagement to support during and after a crisis.
- Our Health Hub member portal includes a well-being section that makes it easy to find self-help tools and resources. The portal also provides access to Teladoc or vHealth by Aetna, help finding a health care provider, help making a claim and more. (US members can access via Resources for Living; outside the US, members can visit the Health Hub on aetnainternational.com and the Neuron portal in the Middle East and Africa.)
- Our Five For Me resource (via secure member portals, although not currently available via the Neuron portal) offers bite-size tips, advice, guidance and inspiration to help members balance their mental and physical health in just five minutes or less.

There is a gap between workers' needs and their employers' actions. For the past three years, Aetna International has studied this gap – helping organisations to improve their return on investment in health and well-being benefits. For more information on the data sets and experience that inform our insights, search '**Tackling Polarised Perceptions**', visit Aetnainternational.com or **contact us**. We're here to help."

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