

A 2020 WELCOA PREMIER PROVIDER
NETWORK INTERVIEW WITH

Humana

Wellness

THE FUTURE OF WELL-BEING:

Connecting Care

with

JEFF REID & JAKE LEWELLEN

Humana
Wellness



ABOUT JEFF REID

Senior Vice President, Humana Wellness Solutions

Jeff is responsible for leading Humana's wellness business. Jeff leads a team focused on using behavior science, consumer data and digital solutions to improve population health. Jeff leads Humana's wellness and rewards solutions including the flagship product Go365®, which is a nationally recognized wellness, rewards and incentives program that encourages members to make healthy lifestyle choices.

Before joining the Wellness team, Jeff was the leader of Humana's Digital Center of Excellence where he served as the executive leader who led the digital transformation at Humana, including the web, mobile and social platforms. Prior to joining Humana, Jeff served in roles for TIAA-CREF Financial Services, The Hartford, and UPS. His expertise stems from over 21 years of digital marketing and channel experience in several diverse industries including healthcare, financial and business services. Jeff holds a Master's Degree in Business Administration from the Moore School of Business at the University of South Carolina.



ABOUT JAKE LEWELLEN

Regional Well-Being Practice Leader, Humana Wellness Solutions

Jake has been with Humana for seven years in Health and Wellness, as one of two National Wellness Sales Leaders. Jake is responsible for selling Go365 by Humana and Humana EAP/WL in various markets, delivering key insights and driving new strategies to the market. Additionally, he works internally to bring new concepts and programming to our product and operations teams to enhance our key product offerings.

Prior to his role as a Sales Leader, he worked as an Account Executive and Engagement Lead driving engagement and renewal strategies to our key national accounts. Jake has deep roots in wellness dating back to when he played football and student-coached at the University of Kentucky, where he graduated with a Bachelor of Science in Economics and a Master of Science in Kinesiology and Health Promotion.

★ **The wellness industry has been growing for decades. In the year 2020, do you see any gaps between well-being and healthcare today?**

JEFF REID From an employee's point of view, oftentimes the experience is not integrated. There are point solutions that address specific health and well-being issues but they're not connected. Ideally, wellness and healthcare should work together towards the same outcomes. There is a gap in the industry with that approach and it's where Humana has an advantage. One of the differentiators of Go365 by Humana is that it's based on behavior science, which drives the recommendations within our programs.

For employers, integration is still a problem but for different reasons. Employers want to see how wellness is moving the needle – in other words, is wellness driving a return on investment (ROI). But if they can't connect their programs with data capturing employees' actions and health status, how can they determine the ROI?



Wellness programs do improve employee engagement and our research shows that absenteeism lessens and productivity improves when employees engage in Go365.

Our studies also show that medical claims costs can be reduced when employees are engaged.¹

JAKE LEWELLEN It's true that it can be challenging to identify a clear link between wellness engagement and health cost drivers. This distinction should be a part of the strategy when decision makers of organizations speak with representatives of wellness solutions. One of the ways Humana can help organizations create those connection points is to use tools like those provided by Accolade. We recently announced our partnership and integration with Accolade, which uses machine learning to help employees make choices related to their health plans.

★ **What types of “well-being” are missing from many wellness programs today?**

JEFF There's been so much focus on physical well-being in wellness. We need to add financial, social, mental and emotional well-being, but the interesting question is how do you go about doing that? How do you connect culture into the equation? How does the industry move forward? One big ongoing trend is the move towards more holistic wellness.²

JAKE Agree that wellness is broader than physical – also, going back to what we said before, when those solutions are made available, they’re often delivered in a non-integrated way so you’re still not having a holistic experience. That’s another missing piece. The solutions need to provide a seamless experience.

★ Why is it important to cater to a broader spectrum of well-being?

JEFF People have reason to demand more for their overall health. Statistically, people in the U.S. pay more out-of-network costs when seeking mental health services. They may also tend to pay more out-of-pocket expenses to treat conditions like substance abuse, compared with physical problems like diabetes and heart disease.³

Well-being is often challenged at important moments in life, such as the death of a loved one, marriage, birth of a child, moving and relocating, experiencing a downsizing at work, etc.



Wellness solutions need to address physical, mental and spiritual needs to get through those big moments in life.

If people don’t handle those moments properly, it can lead to more physical health problems and that gets more expensive down the road.⁴

JAKE Then there are additional direct impacts on your health from financial pressures. Financial challenges affect mental and even physical health when stress becomes chronic.⁵ It’s all interconnected and at Humana, we have the opportunity to address the whole person.

★ What is connected care and how does it relate to wellness/well-being?

JAKE Connected care is the idea of bringing all these point solutions together to develop a whole snapshot of a person. Historically, if you wanted to get an idea about your holistic health, you would have to visit different people and places, thanks to a disjointed system. To learn about your physical concerns and the claims that represent them, you go to a PCP (primary care physician). Then you see a financial counselor about finances. You consult an Employee Assistance Program (EAP) for mental health resources. You have to keep going to separate places to gain information.

J E F F Connected care is also about putting paid and unpaid caregivers into a network that can help employees live healthier lives. It's about connecting your family, your providers, your finances, etc., to position decision makers in a way that's easier or more accessible. It's hard to carry out multiple conversations with different people in different roles who are siloed.

Connected care is also about having an omnichannel, interconnected experience, where employees can make connections via various channels such as a website, an app, a coach (in person or over the phone), etc.

★ How does connected care affect employers and employees alike?

J A K E Employees and employers can both benefit from operating from a connected platform where they can see the whole picture. That picture includes employee health and the steps needed to pursue healthier lifestyles. For example, an employee could use a financial wellness app like Votaire to learn more about their finances and then bring that knowledge to their next 401(k) consultation. That's an example of how financial well-being is supported by more than one solution.

J E F F The Go365 by Humana [Five-Year Study](#) can serve as an example for a snapshot for employers. In that analysis, we saw how our wellness and rewards program helped Humana associates in different ways. First and from an overall standpoint, they improved in biometric measurements like blood pressure and blood sugar levels. And second, they reported eating more fruits and vegetables and exercising more after five years with the program.



When you have healthy employees, you have a healthy company. A healthy company can better serve its customers.

★ Why should we focus on connected care, especially when we now have programs like Accolade to help employees connect the dots with their employer offerings?

J E F F At Humana we want to bring a better member experience and provide the best form of care to the employee at the right moment. A healthcare concierge like Accolade can help you with the offerings your employer provides. We put the member at the center of everything we do. Ultimately, we want them to achieve lifelong well-being.

JAKE And that's a challenge considering that understanding healthcare is one of the hardest things people have to do. On average you make seven decisions related to care and benefits, such as medical, dental, vision, life insurance, decisions for spouses/children, 401(k) benefit allocation, etc. When you can go to one resource to simplify your decision-making, you feel like someone has your interests at heart. When faced with numerous options, it's often difficult to make the right decisions.



At Humana, it's our mission to provide guidance to lead people on a path toward better health.

★ What changes have you seen in the wellness industry and what should employers be on the lookout for in the near future?

JEFF Three big things, two of which we touched upon a little earlier. Certainly, holistic well-being has been and will be bigger. Second, we talked about more outcomes-driven wellness. Finally, the wellness program of the future will need to have an integrated platform, serving as an experience hub for the employee. Wellness is a \$4 trillion industry globally and all these companies are looking to enhance.⁶

The integrated platform should have four elements:

1. Behavior change,
2. Enabling solutions,
3. Experience design, and
4. Influence at scale.

When it comes to **behavior change**, we've had more of a focus on rewards but we're now looking more at changing behaviors with intrinsic motivation. **Enabling solutions** requires combining different best-in-class services like coaching and specialized programs with one another. **Experience design** is all about creating a sticky, immersive experience that spans different point solutions and channels. Finally, **influencing at scale** refers to the ability to encourage a larger group of people (like employees in an organization) to make healthier choices, by using tools like artificial intelligence (AI), personalization, applying group psychology/marketing and using community partnerships.

★ Outside of well-being solutions, what can organizations do to promote well-being for employees?

JAKE Culture is of the utmost importance. If your responsibility is to promote wellness in the workplace, you have to partner with leadership to drive culture change and put wellness at the forefront. Even though getting an ROI is important, don't make wellness just about costs. If you're only worried about the bottom line, people will feel that you don't care about them and they will leave.

 *Put people first. People over dollars.*

JEFF I want to put more emphasis on leadership. You need leaders to be outspoken about their own health and well-being. Leadership needs to create a permission space to empower employees to make changes. That can mean de-stigmatizing issues around well-being, such as topics like depression and anxiety. And obviously, leaders can lead by example – that's a powerful way to support messaging. For example, Humana's CEO Bruce Broussard communicates to his employees about his cycling habit and taking wellness breaks. If the CEO does it, why can't I? Storytelling from leadership can help teams become engaged.

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Have questions about health, wellness, well-being and everything in between?

Learn more at [Go365.com](https://www.go365.com).

¹<https://humana.com/2XEDqzE>

²<https://talentculture.com/6-employee-wellness-trends-for-2020/>

³<https://www.reuters.com/article/us-health-mental-illness-costs/americans-spending-more-out-of-pocket-on-mental-health-than-physical-health-idUSKBN1X12EA>

⁴<https://www.webmd.com/balance/stress-management/qa/what-are-the-consequences-of-longterm-stress>

⁵<https://www.self.inc/blog/how-finances-affect-your-health>

⁶<https://globalwellnessinstitute.org/press-room/statistics-and-facts/>

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