

Benefits Insights

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National Insurance Services

Complex Health Benefits Can Hinder Employee Productivity and Morale

Health care is rarely straightforward for the average consumer. Many individuals need help making sense of their options both during open enrollment and when receiving health services. In fact, **8 out of 10** people said they faced challenges when receiving care, according to a [recent study](#) from Quantum Health.

The study also pointed out that these challenges were worsened by benefits complexity. In other words, confusion toward health benefits can take a toll on employees in the workplace. Keep reading for an outline of key results from the study and employer takeaways related to these findings.

Key Findings

According to the study, the vast majority of consumers have reported facing hurdles in the past two years when receiving care. These challenges include issues understanding coverage levels, locating providers and navigating the insurance claims process. Issues like these were compounded for individuals with chronic conditions—90% of whom said they faced additional challenges, such as making sense of diagnoses or test results.

Here are other main findings from the study:

- Of the majority whom experienced health care challenges, 57% of these consumers said they suffered negative impacts from such challenges, including:
 - Declined mental well-being (19%)
 - Declined physical well-being (17%)

- The majority (60%) of all respondents said they spent work time dealing with health care challenges, averaging 30 minutes per issue.
- Fewer than half (45%) of respondents said it's easy to use their health benefits.
- Just 35% of respondents said it's easy to navigate the health care system.

These findings point to a critical need for greater health care literacy and benefits 101 education.

Employer Takeaways

Employers spend a lot of time tailoring their health benefits to ensure they meet the needs of their employees. But, if only half of those employees can effectively use such benefits—let alone understand them—then employers may need to refocus their efforts.

One of the best ways to help reduce employee confusion and maximize benefits value is through education. This entails promoting health literacy using multichannel resources. These communications might include one-on-one meetings with HR, comprehensive benefits guides, digestible videos, informative posters or group presentations.

As the study illuminated, it's not enough to simply provide world-class benefits; employers must also ensure employees can tap into that value by properly educating their workforces. Doing any less can lead to declined employee well-being, productivity and morale.

Reach out to to discuss a benefits communication plan and secure health literacy resources for your employees.

