

IMPROVING EMPLOYEE HEALTH:

DELIVERING A POSITIVE IMPACT ON THE BOTTOM LINE

Healthcare costs are continuing to grow globally with some premiums rising by two, or even three times, the general rate of inflation in some markets.¹

While medical inflation and changes in utilisation are often cited as the key cost drivers, in reality these only represent a portion of the costs related to health.

Many employers are now recognising the impact of indirect costs, such as disability, absenteeism and presenteeism (when an employee is at work, but not fully productive due to a health issue).

Indirect costs are often substantially higher than direct costs in the form of claims and premiums. This has led employers to recognise the positive affect maintaining a productive, healthy and engaged workforce can have on their bottom line.

Progressive employers are now taking action regardless of their size, industry or location by offering in-depth, focused employee wellness programmes. While it's a positive trend, there is much more that can be done to increase employee engagement in health and wellness.



¹PwC's Health Research Institute, "Medical Cost Trend: Behind the Numbers," 2015



We're helping employers take action on health and wellness issues

Our global network of nearly 140 local member insurers, in over 115 markets worldwide, are now working in partnership with multinational employees to help care for the wellbeing of their people.

- We address the full spectrum of healthcare needs, including education, awareness, prevention, screening, health intervention and behavioural change.
- We offer a tailored approach to meets the specific needs of the employer and drive the implementation of practical health and wellness programmes.
- We have a robust disability claims management capability which includes early intervention, return to work strategies and best-in-class reporting to help employers manage their disability claim costs.
- The MAXIS Global Medical Dashboard reports* provide a holistic view of health issues by identifying trends and cost drivers:
 - Global Paid Claim reports feature distribution graphs to show how claims were spent in each country, enabling year-on-year comparisons
- Global Incurred Claim reports complement the paid claim reports by providing census-based utilisation and per member per year metrics, to better identify cost drivers and utilisation trends in each country
- Country-specific Benchmark reports provide data on healthcare use in the local portfolio, to enable employers to better assess their own experience against the market's
- We can provide key data metrics such as claims by relationship type, age band, benefit category, ICD-10 diagnostic groups and provider network.
- Through us, employers have access to the team who can help evaluate report data and subsequently adapt practical health and wellness programmes.
- We regularly publish original research, co-sponsored studies, and whitepapers to provide a deeper perspective on health issues and help employers advance health and wellness in the workplace.

Discover more about our health and wellness capabilities. For a comprehensive overview of the solutions and services offered by our global network, why not get request our capabilities grid? To receive a copy, simply visit maxis-gbn.com or ask your MAXIS GBN representative.

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*Not all health and wellness services are available from all MAXIS member insurance companies.

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