

COVID-19 DIGITAL LISTENING for

HEALTH INSURANCE

Group and Individual Benefits Insights and Competitor Trends

07.10 – 07.23 BRIEFING



MARKETBRIDGE



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1 CVS Health is launching initiatives to prioritize primary healthcare during the pandemic.

WHAT IS HAPPENING

CVS-Aetna is launching an awareness campaign to promote the safe return to primary care clinics, citing concerns of barriers to care COVID-19 has placed on many Americans.

- The Time for Care initiative will encourage people to get care they need to avoid worse health outcomes in the future.
- The initiative includes a national television ad, a microsite with digital content, and tie-ins to Aetna's members that address concerns for people with chronic conditions.

WHAT ARE THE DETAILS



Aetna's survey to understand barriers to care during the pandemic revealed:

- Nearly 60 percent of Americans said they have canceled or delayed a health care appointment due to COVID-19 exposure concerns.
- Half of Americans are concerned the pandemic has negatively affected their own health or the health of someone in their household.
- Nearly 60 percent of people with chronic conditions are concerned the pandemic has negatively affected their own health or the health of someone in their household.

WHY THIS IS IMPORTANT

CVS Health is encouraging its at-risk members to seek primary care to ensure small problems don't become big ones.

IMPLICATION

Health insurers should reach out to their at-risk members to remind them how to seek preventive care safely, in-person or via telehealth. Educational campaigns, like this initiative, may be an effective way to reach members.

2

Insurers continue to expand virtual care options during the pandemic.

WHAT IS HAPPENING

Health insurers recognize telehealth's growing potential as it reduces barriers to care during the pandemic.

- Kaiser Permanente announced plans to expand its virtual care capabilities throughout Washington state while simultaneously closing in-person clinics.
- Blue Cross and Blue Shield of Minnesota is extending telehealth coverage for members through the end of the year.

WHAT ARE THE DETAILS



- Closing all health care clinics associated with Bartell Drugs retail locations throughout Washington state.
- Pivoting to accelerate its virtual care growth for more than 700K members across the state, to include e-visits, its Consulting Nurse Service, Care Chat online messaging, and video and phone visits.



- Extending its telehealth coverage to all members through December 31, 2020.
- Telehealth coverage will include behavioral health services, plus physical, speech and occupational therapy.

WHY THIS IS IMPORTANT

Carriers' expansion of virtual services removes barriers to care and motivates members to seek primary care.

IMPLICATION

Insurers should bolster their virtual care capabilities, including virtual networks and modes of communication with providers, as members continue to embrace telehealth services. Also, be prepared for the preference of virtual care to persist after the pandemic is over.

3 Insurers cite increasing member interest in wellness programs.

WHAT IS HAPPENING

The pandemic has spurred consumers to adopt technology, including wellness initiatives, at a higher rate.

- Member engagement in Blue Shield of California's wellness program increased ten-fold after the pandemic started in the United States.
- UnitedHealthcare launched a new digital therapy program to help members manage type 2 diabetes.

WHAT ARE THE DETAILS



- Its Wellvolution program, launched in July 2019, enrolled over 23,000 members in its first year – most members enrolled during the pandemic.
- The program combines digital wellness tracking with personalized support from Blue Cross providers.



- Its Level2 diabetes tracking and management program will be rolled out and available to over 230,000 fully-insured, employer-sponsored plan members across 27 states.
- The program combines wearable technology with clinical coaching to help people with type 2 diabetes manage their symptoms.
- The program has also indicated an ability to help track and identify members with COVID-19 through blood sugar monitoring.

WHY THIS IS IMPORTANT

Wellness programs help insurers and members monitor health while remaining socially distant.

IMPLICATION

Insurers should continue to promote and test wellness initiatives that reduce barriers to care for members. Wide adoption of these programs will allow insurers to improve population health through tailored clinical coaching and management.

4

Health insurers are addressing consumer needs for behavioral healthcare.

WHAT IS HAPPENING

Health insurers are expanding their behavioral health capabilities to address growing mental health concerns among the population.

- Centene and Quartet Health announced a nationwide expansion of their partnership to help members quickly access behavioral healthcare.
- Independent Health partnered with a mental health awareness and patient advocacy organization to identify workforce mental health conditions and guide employers on how to support those affected.

WHAT ARE THE DETAILS



- Quartet's network of behavioral health care providers includes virtual tele-psychiatry and tele-therapy, allowing members to access quality virtual care during the pandemic.
- Quartet's technology platform will integrate with Centene's population health software, making it easy for Centene's Care Managers to refer members to Quartet and track member progress.



- By May 2020, nearly 40 percent of adults surveyed by the Kaiser Family Foundation indicated experiencing negative mental repercussions from the pandemic.
- Connecting employers with resources to identify mental health conditions and guiding employers on how to have sensitive conversations about wellbeing with employees.

WHY THIS IS IMPORTANT

Members continue to suffer negative behavioral health symptoms due to the pandemic.

IMPLICATION

Insurers should arm their employer and individual members with relevant information about virtual and in-person behavioral health care to provide guidance to those with poor mental health conditions.

Industry News Related to Coronavirus

As of July 23, 2020

PANDEMIC IS CAUSING HEALTH INSURERS TO STRUGGLE WITH PREMIUM PRICING

- The lack of healthcare spending since the start of the pandemic has confused health insurance models that are used to estimating premium and co-pay pricing.
- Health insurers are still unsure if 2021 medical costs will be significantly higher than 2020 or not.

HHS LAUNCHES A MORE EXTENSIVE COVID-19 HOSPITAL DATA WEBSITE

- The Department of Health and Human Services instructed hospitals to report their data through a new portal outside of the CDC.
- The new portal site will host a more comprehensive picture of COVID-19 hospitalization data than was previously available through the CDC.

OVER 5 MILLION PEOPLE HAVE LOST HEALTH INSURANCE SINCE THE PANDEMIC STARTED

- According to a new report, more than 10 million Americans are expected to lose employer-sponsored health coverage between April and December 2020.
- Almost three million of those people are expected to enroll in Medicaid, while millions of others will likely go without health insurance coverage.

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