

# The health care your clients might overlook



An apple a day might keep the doctor away—for a stretch. But preventive care and wellness are more comprehensive than any one old wives' tale for staving off or detecting chronic illness and other conditions. Trouble is, only 8% of Americans receive all recommended screenings,<sup>1</sup> and 24% of American adults have put off going to the doctor because of high medical costs.<sup>2</sup>

You can help your clients receive the best rates on insurance plans, but there's little you can do about the larger issues that have driven up health care costs. What you can do—and what, in turn, your clients can do for their employees—is help remove some of the barriers around preventive care, creating conditions for a healthier workforce.

## Preventive care shouldn't be an afterthought

With 63% of companies saying that employee well-being has become more important organizationally since 2020, workplace wellness culture has never been as prominent as it is today.<sup>3</sup> Not just because it can be fun (step challenges, anyone?), but because it boosts your clients' bottom line by supporting productivity. The fewer employees who are missing work due to chronic illness that can be prevented or caught and managed early, the fewer shifts your clients are scrambling to fill.

Heart disease, high blood pressure, high cholesterol, diabetes, cancer, stroke—regular preventive care isn't a cure-all for these common conditions, but it can help people manage them before they escalate. (And escalate they do: Four out of the five leading causes of death result from chronic conditions that are either preventable or able to be managed with regular access to health care.<sup>4</sup>)

Regular preventive care can also help manage costs. Three-quarters of medical costs, including treatment, accrue mostly due to preventable conditions,<sup>5</sup> and the five greatest risk factors for chronic disease (smoking, diabetes, high blood pressure, physical inactivity and obesity) cost American employers more than \$36 billion annually.<sup>6</sup>

## Why people aren't getting the preventive care they need

It's not that people don't want health care. It's that they face significant barriers in getting it. Chief among those barriers: the rising cost of health care. Inflation is part of the story here, but the cost of medical care is out of step even in the face of record inflation. Because of high medical costs, 24% of American adults have put off going to the doctor, 25% have had difficulty saving, and 16% have been contacted by a collection agency.<sup>2</sup> And it isn't just your clients' employees who are having trouble here—[72%](#) of employers say their benefits costs have risen in the past year.<sup>2</sup>



But the financial costs are only part of the story. Record-high employee stress adds to the picture, as does the sheer time cost of coordinating care. People already spend the equivalent of an eight-hour workday each month<sup>7</sup> coordinating health care for themselves or loved ones, with caregivers facing a particular burden, responsible not only for scheduling their own health care but also for acting as a proxy for another. The simpler solution, particularly for preventive care, which might not feel as urgent as, say, a sudden illness or injury? Put it off.

Education about the need for preventive care could help here, as people with higher health literacy rates are more likely to receive recommended screenings.<sup>8</sup> But education on benefits can help too: People with stronger health insurance literacy are less likely to delay or avoid care.<sup>1</sup>

The number of employees whose benefits literacy is lacking might surprise you. Only [43%](#) of employees are confident that they understand everything about their health insurance coverage,<sup>2</sup> and [53%](#) say that trying to understand their insurance needs is somewhat or very stressful.<sup>9</sup> Some employees' understanding of benefits may be so misguided that they believe filing a claim to be reimbursed for a preventive care visit—a wellness feature available on some supplemental insurance policies—will raise their premiums, akin to how filing a claim for a small car accident can raise auto insurance rates. So, they skip the visit and leave the benefit on the table. And as with finding time to schedule care, people who are caregivers are left with a double whammy, trying to navigate not only their own coverage but someone else's, too.

The fact is, accessing care in the United States isn't always easy. It's not as simple as calling the doctor and making an appointment for many folks. Rural Americans,<sup>10</sup> lower-income Americans<sup>11</sup> and people with disabilities<sup>12</sup> often have a hard time accessing care. Discrimination rounds out an uneasy picture that can lead people to avoid care. More than half of Black Americans have had at least one negative experience in the health care system,<sup>13</sup> and nearly 1 in 5 Hispanic people report that they avoid medical care out of concern regarding discrimination.<sup>14</sup>

### How you can help your clients support preventive care and workplace wellness

You and your clients might not be able to change the rising cost of health care or the issues surrounding access to care. But there are steps your clients can take for a healthier workforce—and steps you can take to help them along this path.

- **Encourage wellness initiatives.** Start by helping your clients assess their existing wellness culture. Are people encouraged or discouraged from using their vacation days? Are employees encouraged to show up to work if they're sick? What sort of wellness programs are in place and widely used? From there, you can advise on programmed support for preventive lifestyle factors such as smoking cessation, mental health care, stress management, nutrition education, financial education, and on-site screenings for conditions such as high blood pressure, skin cancer and depression.
- **Know what your clients' employees are actually using.** Understanding what a client's workforce is actually taking advantage of will help you see what benefits and communications may be most useful. Review where claims are—and aren't—being filed, then use that to inform your recommendations. Consult with your benefits representative to determine the smartest strategy, and tailor communications materials to where employees seem underinformed.
- **Educate people on benefits year-round.** Employees need health care all year, not just during open enrollment season. Encourage clients to leverage seasonal activities as natural points to check in on wellness—for example, financial wellness reminders leading up to the holidays, or skin cancer screenings at the start of summer. Supply clients with benefits communication in plain language all year to help employees understand the care that's available to them and how to get it. Health care providers often have ready-made educational materials about their programs—including assets that can be posted in common spaces such as break rooms—so check with your benefits representative to see what's available.

- **Offer direct wellness benefits.** When you offer plans that promote annual wellness screenings, vaccinations, [dental and vision plans that include check-ups](#), incentives to receive preventive care, and other supplemental benefits that may help with care and treatment (such as cancer or critical illness insurance), you give your clients direct tools to achieve a larger goal.
- **Incorporate value-added services.** Some insurance providers offer value-added services that support long-term wellness, such as telemedicine, mental health support, health care advocacy programs and financial literacy platforms.
- **Supply education and communication about annual screenings.** Many health care carriers have free digital and printable assets that can be distributed to employees about the importance of annual screenings. Can't find any to share with your clients? Consider creating some, tailoring different versions for each of your clients.
- **Support flextime.** In the wake of COVID-19, your clients may be struggling to reinstitute a "regular" workplace and are reevaluating their scheduling policies. Remind clients that offering flexibility in scheduling will help enable employees to attend screenings and other preventive care visits.
- **Account for the unique needs of caregivers.** With nearly 17% of American adults acting as a caregiver to an adult over 50, and with that number expected to grow,<sup>15</sup> your clients most likely are involved in caregiving in some way, regardless of whether they realize it. Encouraging clients to offer flextime supports caregivers in getting their own preventive care as well as arranging care for their loved ones. Caregiver-specific communication and employee resource groups for caregivers can also help, and proactively bringing up this demographic to your clients can help keep caregivers on their radar.

Preventive care can't prevent everything. But along with comprehensive benefits to protect against other health threats, having an active prevention plan in place can help employees stay strong—and help keep your clients' businesses thriving.

**To further discuss wellness and preventive care coverage, contact your Aflac benefits representative.**

<sup>1</sup> Icario. "SDoH and Health Equity: 3 Barriers to Preventive Health Screenings, How to Overcome Them." Published 3.1.2022. [Accessed 6.26.2023.](#)

<sup>2</sup> Aflac. "Workplace benefits trends: Executive summary 2022-2023." Published 2022. [Accessed 6.6.2023.](#)

<sup>3</sup> BenefitsPRO. "Employee wellbeing: 63% of employers say it's more important since COVID." Published 3.14.2023. [Accessed 6.7.2023.](#)

<sup>4</sup> The Balance. "How Preventive Care Lowers Health Care Costs." Published 10.28.2022. [Accessed 6.7.2023.](#)

<sup>5</sup> Gallup. "Employee Wellbeing Is Key for Workplace Productivity." Published 2022. [Accessed 6.7.2023.](#)

<sup>6</sup> BenefitsPRO. "With health care costs rising fast, it's time to rein in chronic disease expenses." Published 12.27.2022. [Accessed 6.6.2023.](#)

<sup>7</sup> BenefitsPRO. "70% of Americans say the health care system has failed them." Published 5.31.2023. [Accessed 6.7.2023.](#)

<sup>8</sup> Health Literacy Research and Practice. "Social Determinants, Health Literacy, and Disparities: Intersections and Controversies." Published 8.7.2021. [Accessed 6.7.2023.](#)

<sup>9</sup> Aflac. "Workplace benefits trends: Executive summary 2021-2022." Published 2021. [Accessed 6.7.2023.](#)

<sup>10</sup> U.S. Government Accountability Office. "Why Health Care Is Harder to Access in Rural America." Published 5.16.2023. [Accessed 6.7.2023.](#)

<sup>11</sup> National Health Council. "Limited Access: Poverty and Barriers to Accessible Health Care." Published 1.20.2023. [Accessed 6.7.2023.](#)

<sup>12</sup> Northwestern Now. "Widespread bias, discrimination directed toward people with disabilities who seek health care." Published 10.3.2022. [Accessed 6.7.2023.](#)

<sup>13</sup> Pew Research Center. "Black Americans' views about health disparities, experiences with health care." Published 4.7.2022. [Accessed 7.10.2023.](#)

<sup>14</sup> Centers for Disease Control and Prevention. "Unfair and Unjust Practices and Conditions Harm Hispanic and Latino People and Drive Health Disparities." Last reviewed 6.27.2022. [Accessed 6.7.2023.](#)

<sup>15</sup> A Place for Mom. "Caregiver Statistics: A Data Portrait of Family Caregiving in 2023." Updated 6.15.2023. [Accessed 6.15.2023.](#)

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