

Equality vs. equity: How to help your clients thrive



Social justice should be a constant, not a trend. Our nation's growing sophistication surrounding racial injustice is leading businesses to inquire about how they can create more inclusive workplaces. For your clients, that might mean a deep dive into how their benefits can better support all workers, including people of color, low-income workers and workers with disabilities—in fact, addressing social determinants of health has been identified as a benefits trend for 2021.¹

As a broker, you're positioned to help your clients reach this goal. And a key part of that is helping them understand that equality—in benefits, compensation and more—is the first step. To really level the playing field, businesses also need to focus on equity.

So what's the difference between equality and equity? And how can you help your clients achieve both?

Equality vs. equity

Equality means treating people equally, regardless of need, so everyone is given the same opportunities and resources, no matter their race, gender identity, sexuality or socioeconomic background. Achieving equality requires that people and institutions examine their biases to ensure they're not discriminating against any group of people based on preconceived notions.

Equity, on the other hand, means treating people according to their needs. Equity goes a step further to compensate for the additional challenges some people face by offering them more resources and opportunities than their peers who have less need for support.

Picture three people trying to look over a fence, one a grown adult who can already see over the fence, one a 10-year-old child and one a small toddler. If you give each of them a wood crate to stand on, the adult can now easily see over the fence, the 10-year-old can just see over the fence and the toddler can't see over the fence at all.

That's treating each of them equally, one crate for each person. But if you give two crates to the toddler, one to the 10-year-old and none to the adult, all three can see over the fence. The resources (the crates) are allocated to those who need them (the children), while the adult who didn't need a crate in the first place goes without, allowing all three to see over the fence.

That's equity: giving resources and opportunities to people who need them the most, to produce the same outcome for all.



Equality vs. equity in health care

Applied to health care, equity is the attainment of the highest level of health for all people.² It's also a matter of life and death. Where a person lives can seriously affect his or her access to medical care.³ People of color are likelier than white people to be poor, posing another barrier to health care.⁴ Low-income people, including people of color, are also less likely to have the kind of structural supports that grant access to health care, such as transportation, child care and flexible work schedules.⁵ And they face overall systemic discrimination—including within the system of health care.⁶

Building more medical facilities and training health care providers to overcome their unconscious biases can help achieve greater equality. But health equity requires more proactive measures, such as screening for the nonmedical factors that could influence a patient's health and making sure people of all backgrounds are well represented in clinical trials.

Achieving health equity is one of the four key goals of the Department of Health and Human Services' Healthy People 2020 initiative.⁷ But despite governmental efforts—and some strides in narrowing the gap in health outcomes between Black and white Americans—researchers say that we haven't improved nearly enough over the past 25 years, and that several metrics of health equity have gotten worse.⁸

Equity in workplace benefits

Since group benefits offer the same coverage for all group members for the same premium, employers can offer equal access to vital protections, such as health insurance, disability insurance and other benefits that some employees might find difficult to access outside of a group plan.

Similarly, offering benefits that are available to all employees—but that may particularly support people of color—can also help level the playing field. For example, Latino, Black and Asian caregivers report providing long-term care in their homes more than white caregivers.⁹ Offering benefits such as flexible work schedules, paid leave and backup care can support workers in this position.

But employers can go further to provide benefits equity for their employees. An employee wellness program, for instance, can offer additional health support for at-risk groups, including mental health resources and telehealth access. And providing educational and logistical support during the open enrollment process can help any employee who has less experience with financial tools make better decisions about his or her benefits. (Employers should take care not to assume that financial literacy will close any gaps that exist within their organizations, however—systemic problems go deeper than what can be solved even with the most careful approach.)¹⁰

As 22% of workers say they have avoided seeking medical care because they can't afford it,¹¹ offering a benefits package that can help protect against unexpected medical costs could do much to support an employee's wellness.

Aflac is an industry leader in supporting health equity

Our corporate efforts start with the people behind the company: 64% of Aflac board members are ethnic minorities or women, and 35% of U.S. employees are female minorities.¹² And it doesn't stop there. Aflac has donated more than \$6 million to the Aflac Cancer and Blood Disorders Center's Sickle Cell Disease Program,¹³ working to support people who have a condition that disproportionately affects African Americans.¹⁴ We've pledged \$1 million to efforts surrounding the opioid crisis in rural America,¹⁵ led by the Morehouse School of Medicine, one of four historically Black medical schools still operating.¹⁶ And in efforts less directly related to health, we made a \$25 million commitment to the Black Economic Development Fund from the Local Initiatives Support Corporation.¹⁷

These efforts are the right thing to do. Our devotion to equity also happens to matter to your clients and their employees: 77% of consumers say they would be motivated to buy products from a company if that company was committed to making the world a better place.¹⁸

Your clients have a chance to be a part of the change, and you're equipped to help get them there. Benefits alone won't solve the inequities our nation faces. But committing to an employee benefits program that supports all workers—and gives a boost to those who need it—is a start.

¹ CirrusMD. "5 Employee Health and Wellness Trends to Watch in 2021." Published 2020. [Accessed 1.25.2021.](#)

² Centers for Disease Control and Prevention. "Health Equity." Last reviewed 3.11.2020. [Accessed 1.25.2021.](#)

³ BMC Health Services Research. "Access to Specialty Healthcare in Urban Versus Rural US Populations: A Systematic Literature Review." Published 12.18.2019. [Accessed 1.25.2021.](#)

⁴ United States Census Bureau. "Inequalities Persist Despite Decline in Poverty for All Major Race and Hispanic Origin Groups." Published 9.15.2020. [Accessed 1.25.2021.](#)

⁵ Centers for Disease Control and Prevention. "Health Equity Considerations and Racial and Ethnic Minority Groups." Updated 7.24.2020. [Accessed 1.25.2021.](#)

⁶ American Academy of Family Physicians. "Institutional Racism in the Health Care System." Published July 2019. [Accessed 1.25.2021.](#)

⁷ Office of Disease Prevention and Health Promotion. "Disparities." Published 2020. [Accessed 1.25.2021.](#)

⁸ JAMA Network Open. "Trends in Health Equity in the United States by Race/Ethnicity, Sex, and Income, 1993-2017." Published 6.28.2019. [Accessed 1.25.2021.](#)

⁹ Ayco. "Diversity, Equity and Inclusion in Workplace Benefits." Published 11.30.2020. [Accessed 1.25.2021.](#)

¹⁰ Business Insider. "There's a 'Commonly Offered' Myth That Financial Literacy Will Close America's Racial Wealth Gap. It's Wrong." Published 7.8.2020. [Accessed 1.25.2021.](#)

¹¹ Aflac WorkForces Report. "Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 1.25.2021.](#)

¹² Aflac. "2019 Corporate Social Responsibility Report." Published 2020. [Accessed 1.22.2021.](#)

¹³ Aflac. "Aflac Contributes \$1.5 Million to Sickle Cell Disease Program at the Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta." Published 9.30.2020. [Accessed 1.25.2021.](#)

¹⁴ Centers for Disease Control and Prevention. "Sickle Cell Disease (SCD)." Last reviewed 12.16.2020. [Accessed 1.25.2021.](#)

¹⁵ Aflac. "Aflac Pledges \$1 Million to Morehouse School of Medicine Funding to Aid Research and Community Education to Combat the Ongoing Opioid Crisis in Rural Georgia." Published 12.9.2020. [Accessed 1.25.2021.](#)

¹⁶ JAMA Network Open. "Projected Estimates of African American Medical Graduates of Closed Historically Black Medical Schools." Published 8.20.2020. [Accessed 1.25.2021.](#)

¹⁷ Aflac. "Aflac Incorporated Announces \$25 Million Commitment to Invest in LISC's Black Economic Development Fund." Published 12.10.2020. [Accessed 1.25.2021.](#)

¹⁸ Aflac. "Aflac Survey Says Majority of Consumers Want Companies to 'Take a Stand' More Than 77% of Consumers Say They Are Motivated by Companies' Commitment to Making the World a Better Place." Published 12.23.2019. [Accessed 1.25.2021.](#)

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