



Health Care Navigation: Help for Managing Complex Clinical Needs

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Health care navigation services may improve health outcomes for employees with complex or chronic conditions while potentially delivering cost savings for both the employer and employees.

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Being diagnosed with a chronic or complex condition can be life-changing for employees and their families. Conditions like cancer, diabetes, and chronic heart and lung disease are among the leading causes¹ of death in the United States, contributing \$3.5 trillion to annual health care costs. Counterintuitively, as the ability of physicians and pharmaceutical companies to effectively treat these conditions has improved and become more sophisticated, the cost of care has increased for people with these conditions and for the employers who provide their health benefits.²

According to the Society for Human Resource Management, a common approach to managing costs for employers over the years has been to implement employee cost-sharing measures and care management programs.³ While these approaches can produce results, the addition of health care navigation is another approach that may not only deliver reliable costs savings for employers but can lead to a better health care journey, better outcomes and savings for employees and their dependents.

Why Health Care Navigation, and Why Now?

The COVID-19 pandemic has disrupted the delivery of care, as clinical services have been restricted and hospitals and clinics have closed in some communities.⁴ This made

it more difficult for many individuals to find the care they need and forced many to delay care,⁵ essentially “kicking the can down the road.” These delays in care have the potential to compromise future health outcomes and drive increased costs. Meanwhile, employees and their dependents are faced with new options for accessing care, such as telehealth and virtual care options, that may be unfamiliar to them. Health care navigation can help mitigate the negative effects of these trends while meeting the needs of employers, employees and their dependents. This can drive a more efficient, supportive health care experience and better health and financial outcomes that benefit the overall health care system.

Health care navigation is a solution that employers can offer to help their employees and dependents make better use of their health benefits by guiding them to the resources and care they need within their benefits set. Navigation services are included in the employee health care benefits package and are typically paid for on a per employee per month basis by the employer or plan sponsor. The employee doesn't bear any of the costs.

Health care navigation services are particularly effective when they can use consumer insights and risk assessment models that engage employees and providers before any decisions about care are made.

When a health care navigation partner gets involved early on in an employee's health care journey, members can keep ahead of changes in their covered services, such as the availability of virtual care as well as network changes and availability. This has been particularly important in the past year, with conditions rapidly shifting to adjust to evolving pandemic needs. Employees and dependents have access to personalized, ongoing support when faced with a complex diagnosis or simply for everyday health needs. When employees understand their benefits, they are more likely to use them correctly and get the right help at the right time.

But just as all employees are unique, all health care navigation is not created equal. Some navigation options engage employees only after they file a claim, which means they may already be on a path of decisions that may not provide the right level of care or be the most efficient. By contrast, a navigation solution that capitalizes on data to engage employees earlier in the process and that employs a full range of engagement options for the member—from mobile app to website to online chat to phone calls—can deliver increased value by intervening early and having a more holistic influence on

takeaways

- Health care navigation services may help employees and dependents make better use of their health benefits by guiding them to the resources and care they need within their benefits set.
- Navigation services can keep plan members informed of changes in covered services and provide access to personalized, ongoing support when they are faced with a complex diagnosis.
- Engaging employees before they file a health care claim allows navigation services to have a greater impact on reducing health care costs. To accomplish this, services should use data and offer a range of communication methods.
- Health care navigation may be particularly effective in addressing areas including mental health, cancer, diabetes, maternity and prescription drugs.
- The ability to effectively engage employees in using navigation services directly influences savings and financial outcomes, so employers should look for a navigation vendor that offers a mix of technology-based and human-powered support to encourage utilization.

an individual members' health needs. When this happens, employees can be engaged and can begin to receive support up to 120 days before a first claim is received.⁶

For people who are faced with a complex diagnosis, such as cancer, this time can be used to process precertifications and prior authorizations for clinical visits and to secure prior authorizations for specialty medications—all of which save the employee and employer time and money.

Improving Outcomes for Employees and Reducing Costs for Employers

In addition to reducing costs by intervening before employees and dependents receive clinical care, a health care navigation partner can positively influence each individual's personal journey. This can ultimately improve outcomes for disease states and benefit categories that are known for complexity and high costs—most of which have become even more of a priority due to the pandemic.

Following is a look at areas where health care navigation may be particularly effective.

Mental Health

Providing adequate benefits and network access for mental health services can have a positive influence on whole-person health for employees, which helps the workforce be more productive on the job.⁷ Since the pandemic hit the U.S., mental health has become increasingly important for employers and communities as a whole. In fact, as of July 2020, more than half of U.S. adults reported that worry about the virus had taken a toll on their mental health.⁸

In addition, reports show that 76% of employees struggle with their mental health and 42% have been diagnosed with a clinical mental health disorder.⁹ The financial impact of mental health conditions for employers is also very real. For example, depression alone accounts for an estimated 400 million lost workdays each year, and serious mental illness costs U.S. businesses as much as \$193.2 billion annually.¹⁰

Employers have responded to this heightened need in many ways, such as offering telehealth behavioral health options and app-based programming to help employees manage stress and anxiety. The personalized support that health care navigation and care coordination provide can facilitate timely access to care, for example, by helping them find in-network health care providers who not only are accepting patients but also can provide the specific care required.

Care coordinators for select navigation providers can conduct a screening for depression during initial interactions with any employee who is experiencing a current clinical need, ensure the right referrals to in-network providers for hospital services and provide support with discharge instructions, including making connections to community-based services.

Oncology

Cancer accounts for a quarter of all deaths in the U.S., making it the country's second leading cause of death.¹¹ Those numbers are likely to surge this year because of delays in preventive screenings in 2020 due to COVID-19.¹² A growth in the rate of cancer cases will lead to increased challenges for employee members as the health care

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system continues to struggle with the pandemic and with limited capacity for services. In addition, one in three people reports gaps in their knowledge of cancer treatments.¹³ When faced with a life-changing cancer diagnosis, employees may benefit from the personal support that health care navigation and care coordination provide.

By itself, cancer treatment accounts for 12% of total employer medical costs in the U.S.¹⁴ That adds up to \$125 billion in direct medical costs. Health care navigation can help manage costs and improve outcomes by educating employees and their families about their treatment plan and their covered benefits and by working with and across their circle of clinicians and specialists to manage those services in a way that maximizes their benefits and eliminates surprise costs. This level of intervention and support has been shown to reduce costs by as much as \$75,000 per person for high-claims cases such as cancer.¹⁵

Select health care navigation providers may also offer special relationships with oncology experts to provide personalized support for employees and dependents who have been diagnosed with cancer. These specialists can help clinical teams guide the management of members' care and offer physician-to-physician collaboration between their local medical team and oncology experts. One potential benefit of such

collaboration could be greater access to information about clinical trials for people who are diagnosed with certain aggressive or complex cancers.

Beyond addressing individual clinical needs, these collaborations can result in better outcomes on a range of measures, including care for the overall well-being of the employee, improved prognosis or reduced relapse risk, more accurate disease staging and personalized treatment plans, reduced risk of side effects and better long-term outcomes.

Diabetes

Diabetes is one of the most prevalent chronic conditions, with type 2 diabetes costing employers more than \$20 billion annually due to unplanned absences. Comorbidity is also a factor for people with diabetes because it puts them at higher risk of adverse outcomes if they contract COVID-19. Consider the fact that about half of people under age 65 who have died from COVID-19 also had diabetes, according to the Centers for Disease Control and Prevention (CDC).¹⁶ People with diabetes also have an increased risk of depression.¹⁷

Health care navigators can work to ensure that people with diabetes are staying current with optimal care measures, such as completing annual eye and foot exams, conducting hemoglobin A1C screenings and testing kidney function. These interactions can occur proactively with a nurse who uses claims data, biometric screening data and pharmacy claims to identify individuals who will benefit from additional clinical support and guidance. The ability to maintain compliance with these quality measures can help employers reduce claims costs related to diabetes and comorbid conditions

while helping members manage their overall health and achieve optimal outcomes and quality of life.

Maternity

Having a baby should be a happy time for expectant parents. Unfortunately, the pandemic has triggered many adverse health events, including an increase in stillbirths.¹⁸ Further complicating the situation, a CDC study found that pregnant women with COVID-19 may be at increased risk of preterm births.¹⁹ It's clear that proper prenatal care and labor and delivery services are essential; however, extreme variability in the cost of care and outcomes complicates this situation and often leaves new parents with unexpected costs or, worse yet, heartbreak.

According to recent maternity care data,²⁰ the cost of a vaginal birth can range from \$3,296 to more than \$37,000 depending on where it is performed, and the cost of a C-section delivery can range from \$8,000 to \$71,000. Meanwhile, lack of early prenatal care may increase hospital costs by \$1,000, and failure to screen for postpartum depression, which affects one in seven new mothers and one in ten fathers, may affect a new parent's ability to be present and engaged at work. Childbirth also comes with a hefty price tag for employers, accounting for one-fifth of an employer's health care spending.²¹

Health care navigation can proactively help members achieve a healthy pregnancy before risk factors set in. Select navigation services may provide specially trained nurses with expertise in obstetrics, labor and delivery, and neonatal care. These specialists work with expectant mothers to ensure that all recommended screenings are completed on time. They

encourage healthy lifestyle choices and help guide members through potential complications, such as gestational diabetes and pre-eclampsia.

Pharmaceuticals

Recent disruptions²² in care have also had a trickle-down effect on pharmacy benefits. Clinicians faced with supply-chain shortages due to COVID-19 began prescribing medications in unconventional ways, relaxing restrictions on refill quantities and time frames so that consumers would not be left without medications. This ultimately is adding expense to an area that is already a cost concern for employers.²³ Meanwhile, with little access to physicians because of pandemic-related care restrictions, individuals are using self-medication to address health needs.²⁴

Health care navigation that uses data to understand prescribing patterns can simplify the pharmacy claims process and generate employer savings by ensuring that employees and dependents are being prescribed medications that are covered by their formulary and by guiding them to the appropriate sites for specialty drugs such as injectables.

Other Needs

In addition to targeting the number of chronic and complex conditions listed here, health care navigation can help support public health needs related to COVID-19, including education and prevention; addressing the physical and psychological needs of employees who contract the virus; and working with members to access short-term disability, Family and Medical Leave Act (FMLA), or Consolidated Omnibus Budget Reconciliation Act (COBRA) benefits.

bio



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Health care navigation can also help employers minimize the influence of nonclinical social determinants of health that can hinder an employee's ability to access care or follow care management recommendations. This can include helping individuals identify community resources that provide access to food and medications as well as assisting with transportation to doctor's visits.

Outcomes That Matter for Employers

Health care navigation may help employers and benefit plan sponsors improve the health care benefits experience for employees while also reducing claims costs.

Employers that are interested in offering health care navigation as part of their benefits packages should have a good understanding of their current health care expenditures and should work with the navigation partner to establish meaningful financial goals and understand the potential return on investment. The ability to effectively engage employees in using navigation services directly influences savings and financial outcomes, so employers should look for a navigation partner that offers a mix of technology-based and human-powered support to encourage utilization.

Working with a navigation partner that leverages in-depth data analysis and care coordination to intervene early can help ensure that employees get the right care at the right time and within their benefits set. In the long run, the goal is to deliver consistent savings for the business and improve employee engagement with preventive services that lead to better health outcomes. 🌐

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