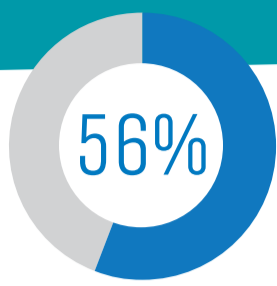


The future has arrived

Integrated health care has reached a tipping point.

2020 findings demonstrate that the trends tracked over the past six years have now become reality: integrated health care (IHC) has effectively become the **norm among core employer segments**.

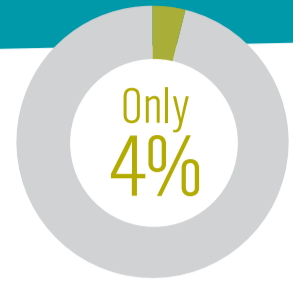
New insights from the *Integrated Health Care Report, Edition 4*



of employers are now **integrating benefits**. This represents an **11% increase** since 2018.



of those employers are **integrating** with a **single insurance** carrier versus multiple carriers.



of employers **reject integration**. Of the remaining portion of nonintegrated employers, **40% are actively considering** and potentially considering integration.

What is IHC?

Integrated health care (IHC) connects pharmacy, dental, vision, disability, absence management, Employee Assistance Program (EAP), and supplemental health plans. This enables doctors and other health care providers to **better diagnose and treat members**, detect coverage gaps, and guide employees toward **prevention and care management**. IHC increases employee engagement in wellness programs and improves health outcomes.

What is powering today?

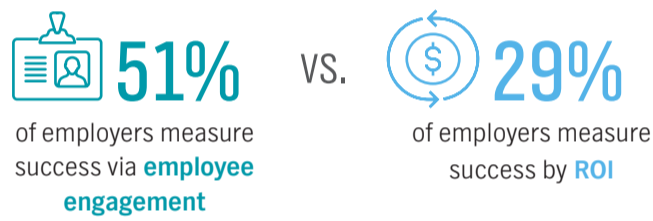
Integration strongly influences ancillary purchases, with price being the primary purchasing factor. Service, the ability to integrate administration and clinical programs, and network access are secondary driving factors.



Employers are willing endorsers:

“We were able to combine six different programs into one lower expense. With everything integrated, people are happier, healthier, and saving money.”

The majority of employers measure success by employee engagement versus a traditional return on investment (ROI) approach.



Employers on measuring success:

“Fewer sick and disabled claims a year and related savings. Increased employee job satisfaction related to our increased and coordinated benefits.”

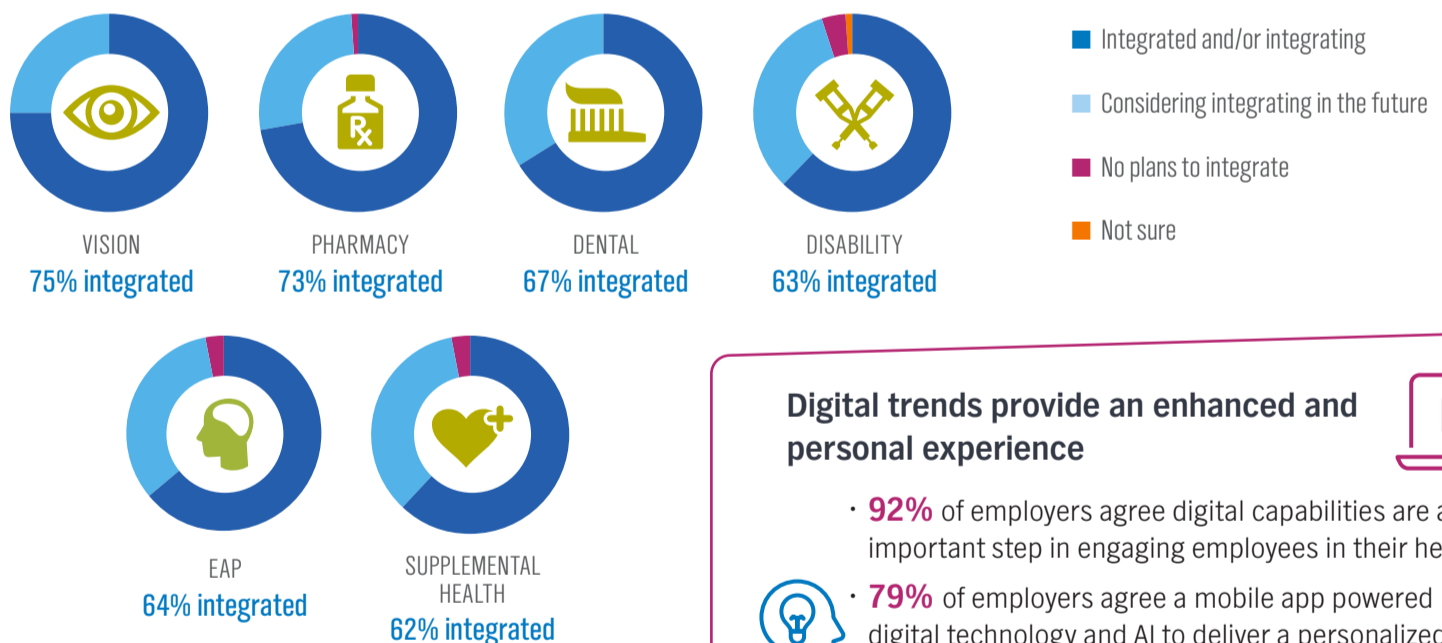
Top objectives and successes of IHC, as reported by employers:

- Healthier, more satisfied employees
- Company and employee cost savings



The move to integration

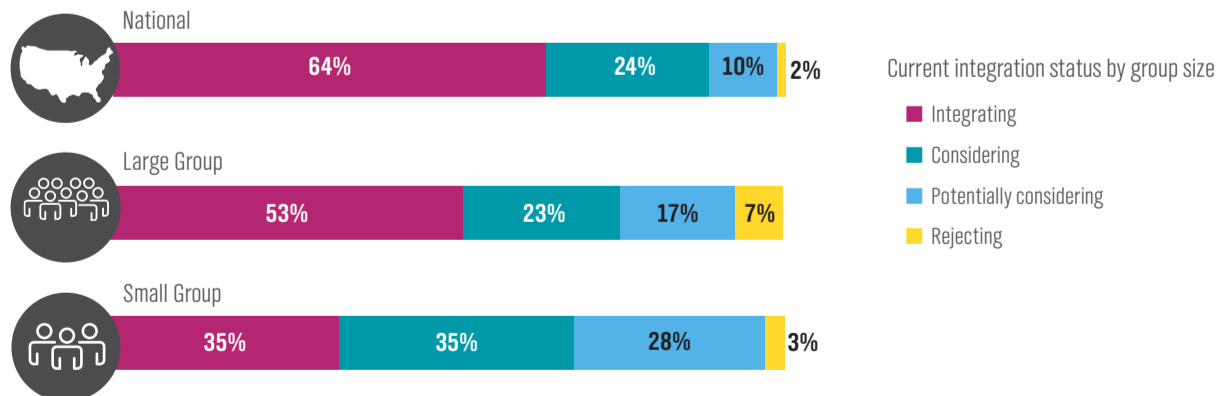
Vision and pharmacy are the top products employers are focused on integrating in 2020. Employee Assistance Program (EAP) and supplemental health are measured for the first time.



Digital trends provide an enhanced and personal experience

- **92%** of employers agree digital capabilities are an important step in engaging employees in their health.
- **79%** of employers agree a mobile app powered by digital technology and AI to deliver a personalized benefits experience is vital.

Group size is a driver. National and Large Group employers are the leaders of IHC. Small Group employers are also part of this momentum but are moving at a slower pace.



About Integrated Health Care

IHC programs link medical, pharmacy, dental, vision, disability, behavioral, and supplemental health data to provide a more complete, **connected picture of an employee's health**. The data produces actionable insights that help doctors and other health care providers better diagnose and treat employees and guide them toward prevention and well-being programs. The results? **Better care, better health outcomes, and lower costs**. Learn more at specialtybenefits.info/IHC.