



Engaging your millennial workforce

Blue Cross Master Class Webinar Series
June 27, 2019



This activity has been approved for 1 HR recertification credit hour through HR Certification Institute®.

This program is valid for 1 PDCs for the SHRM-CPSM or SHRM-SCPSM.



What you'll learn from today's session

Topics

- ✓ How millennials are changing the work place and health care industry
- ✓ How the industry is responding
- ✓ What millennials are saying



Today's speakers

Topic expertise



Patrice Matejka

Director, Human Resources
Blue Cross Blue Shield of Michigan

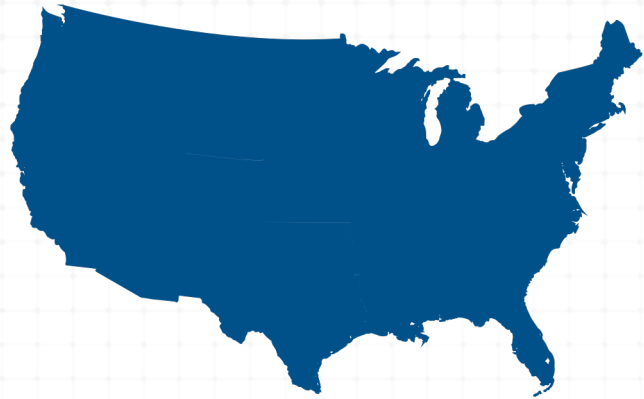


Jason Machasic

Director, Member Engagement
Blue Cross Blue Shield of Michigan

Who are Millennials?

The generation defined

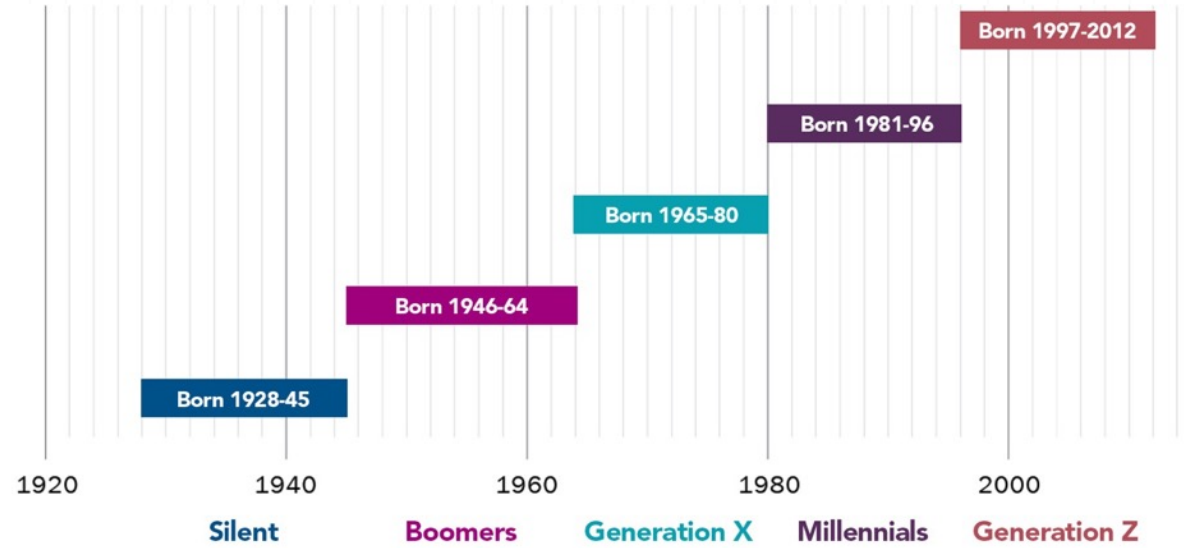


1/4

of U.S.
population

1/3

of U.S.
workforce



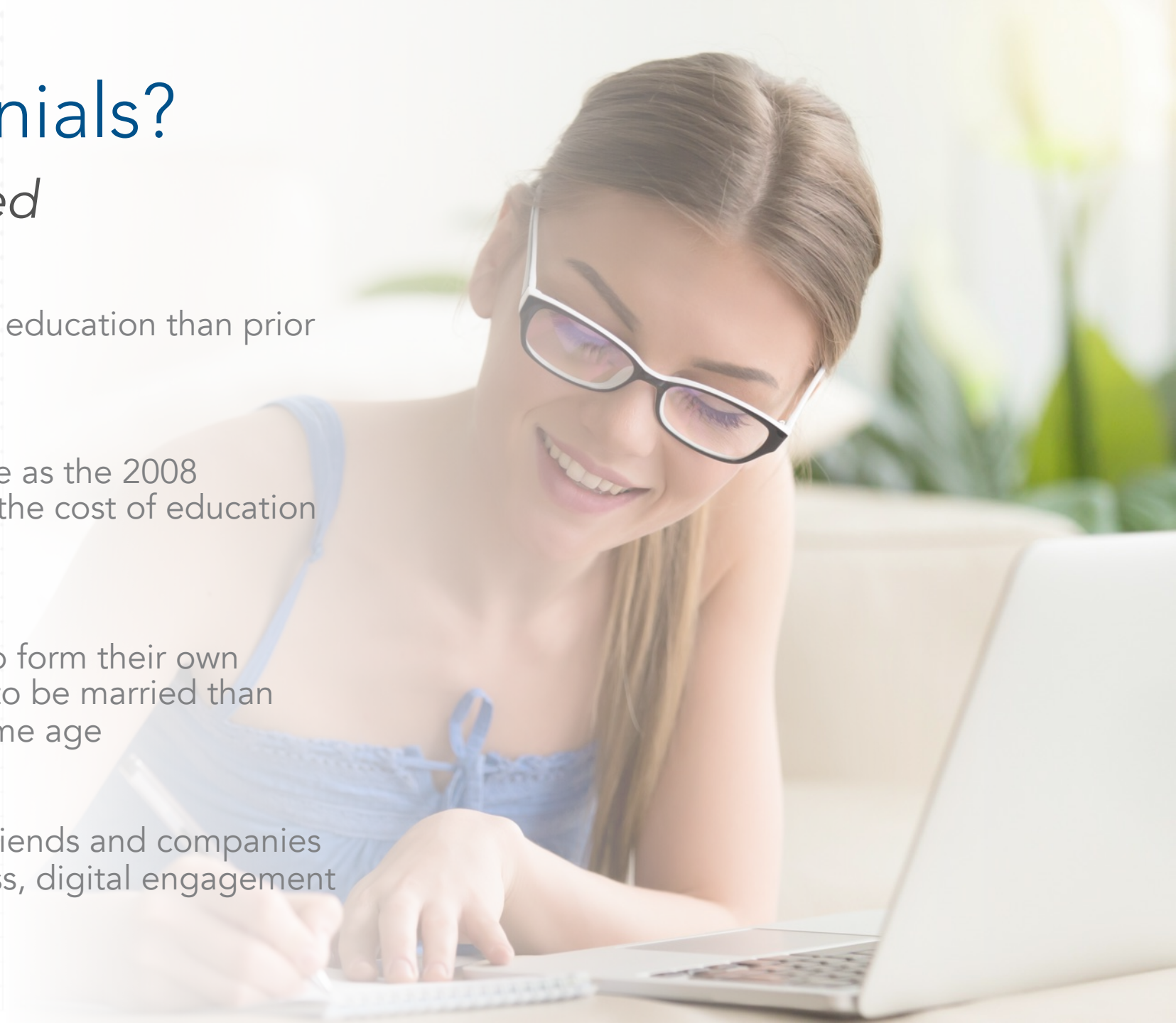
Source: Pew Research Center analysis of 1968, 1982, 1989, 2001 and 2018 Current Population Survey Annual Social and Economic Supplements (IPUMS).

PEW RESEARCH CENTER

Who are Millennials?

The generation defined

- Millennials have attained more education than prior generations
- Millennials are financially fragile as the 2008 recession, lower incomes, and the cost of education has a lasting effect
- Millennials have been slower to form their own households and are less likely to be married than previous generations at the same age
- Millennials engage with their friends and companies differently – opting for seamless, digital engagement



Making big life decisions

Millennials are transitioning through many life stages and learning how to “adult” along the way



Getting an education



Finding an “adult job”



Getting married



Purchasing a home



Starting a family

What they know and what they want

Research review



In general

They want flexibility, convenience, simplicity in their health care, jobs and life



Understanding their health plan

They have lower plan understanding than older generations, particularly Baby Boomers



Increased demand for technology in their lives

They expect transparency, rapid delivery, convenience

How the industry is responding

What Blue Cross is doing as an employer



Flexible work
arrangements



Promoting benefits
packages



Education
assistance

Flexible work arrangements

Millennials want the ability to work from home or anywhere

Blue Cross Results



Over 90% of our employees indicate they are satisfied or very satisfied with their new work arrangements

- Leaders of remote workers report even higher satisfaction about the overall team effectiveness, productivity, communication and collaboration



Employees have met or exceeded their quality and timeliness goals



Reduced reliance on our technology help desk, and less calls compared to those in the office

Employers need to



Provide technology to support remote working arrangements



Maintain connectivity and work culture



Educate on how to optimize transitional work environments and use tools provided

Promoting benefits package

Attracting and retaining young talent

Millennial Graduates Top 3 Ranked Benefits:

54%

health insurance

45%

paid time off

41%

student loan forgiveness

Continue evolving your offerings to appeal to the younger generations

Ways we're attracting Millennial IT talent with cultural attributes:

- Bluespace – flexibility with hours and location
- Impact on organization
- Volunteerism / giving back to community
- Inclusive culture
- Innovative technology
- Central Michigan University's ERPsim Competition
- IT Boot Camp

Tuition reimbursement and scholarship programs

The importance of continued education

Millennials value continuing their education, but aren't willing to go further into debt to pursue

Benefits for Employers

- Highly skilled workforce
- Improving technology skills
- Retaining happy employees
- Identify future leaders

Benefits for Employees

- Learn new skills
- Personal development
- Improving chances for promotion

Nearly **2/3** of millennial job seekers have student loan debt averaging just over **\$33,000**

Barriers to health insurance

Millennials have lower plan understanding than their older counterparts

Blue Cross Member Survey	Millennials Yrs. 1981-1996	Boomers Yrs. 1946-1964
Understanding what is covered by your plan	38	46
Understanding what it costs you to receive health care services through your plan	38	48
Understanding which doctors, hospitals, and clinics you can go to	47	58
Understanding the wellness and preventive care services available to you	37	48

Millennial Americans are experiencing double-digit increases in prevalence for 8 of the top 10 health conditions

Millennials find health insurance to be

- Daunting
- Difficult
- Distant

Millennials want...



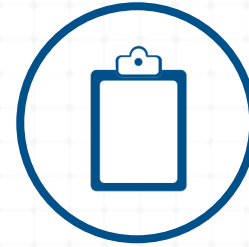
Convenience

They want their health care to work the way they interact with other companies



Faster care

Because time is valuable, health care facilities need fast turnaround times to meet their expectations



Upfront estimates with promised results

Cost of health care continues to grow, so they expect other models of payment and ways to ensure greater value for the services they receive



Personalized and simpler health care

When understanding is low, surprises occur. Every time they think they get it, they experience a surprise cost, which leaves them feeling let-down and unprotected

How the industry is responding

What Blue Cross is doing as a health plan

Innovative ways to engage millennial members

- Member account/app
- Rewards
- Virtual assistant
- Personalization to enhance plan understanding
- Virtual well-being
- Online visits
- Digital engagement for Care Management
- Digital solutions for diabetes prevention and management



Digital experiences

Building and promoting digital tools that will enhance appropriate health care use

Health care organizations are working to understand the tech behaviors and preferences of this generation, keeping abreast of gadgets, technologies and digital experiences millennials are adopting and why

- Online health portals
- Online appointment scheduling
- Online payment options
- Electronic medical record review
- Self-service kiosks
- Mobile apps
- Wearable technology

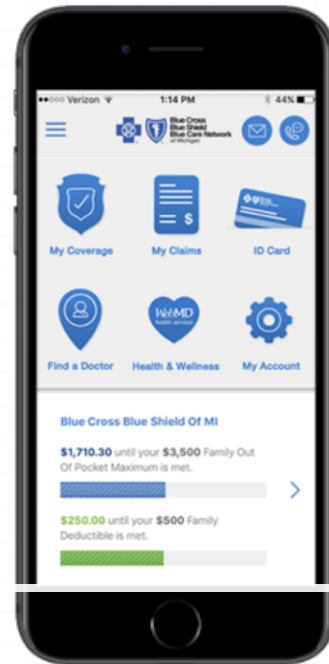


Blue Cross digital tools

Member Accounts & Mobile App

Access to everything:

- Coverage
- Claims
- ID card
- Benefits
- Health & Wellness
- Find care



Cost estimations for 1,600 tests and procedures

Reasons to utilize:

- Review recent claims history
- Find a doctor and look up service costs
- See what's covered under your plan
- Look up prescription drug prices and find in-network pharmacies
- Take advantage of exclusive member discounts
- Stay healthy with personalized, interactive health and well-being tools
- Order Additional ID cards

Review your quarterly member engagement reports

If registration rates are low, reach out to your employees!

Register for your Blue Cross member account



It's easy and secure. Register one of these ways:



Go to bcbsm.com/register.



Download our app at bcbsm.com/app.



Or, text **REGISTER** to **222764**.*

Blue Cross digital tools

New! 24/7 Online Support through MIBlue Virtual Assistant

MIBlue Virtual Assistant

Self-learning smart bot with 24/7 navigational support

- Answers each member's questions using their own data
- Is integrated with the member account/mobile app
- Learns new features over time to expand topics
- Uses real-time information

To be available for all group members at the end of 2019



Blue Cross digital tools

With a member account, employees have access to rewards and discounts

Blue Cross Rewards

Financial incentives to guide employees to cost effective providers

- Seamless option built into member account when shopping for care options
- Rewards employees for actively engaging in their health care
- E-gift card rewards worth \$25-\$75 dependent on service

Average of \$100 savings per claim when there is a change in employee behavior

Blue365 Discounts

Enjoy a wide array of discounts only members have access to including:

- **NEW!** 10% off on your next hotel stay through hotels.com
- 20% off a Fitbit device
- \$29/month gym membership through Fitness Your Way. Enrollment fee is waived through June!



Blue Cross Virtual Well-Being

Giving guidance and support for personal well-being journeys through the convenience of your computer, tablet or mobile phone

- Features short, high-energy, live webinars every Thursday at noon ET for employees and members
- Employers are able to view the webinars 2 days prior
- Focuses on a different well-being topic each week

Topics include:

- Mindfulness
- Resilience
- Social connectedness
- Emotional health
- Financial wellness
- Physical health
- Gratitude
- Meditation and more

Learn more, register or watch past webinars at bluecrossvirtualwellbeing.com

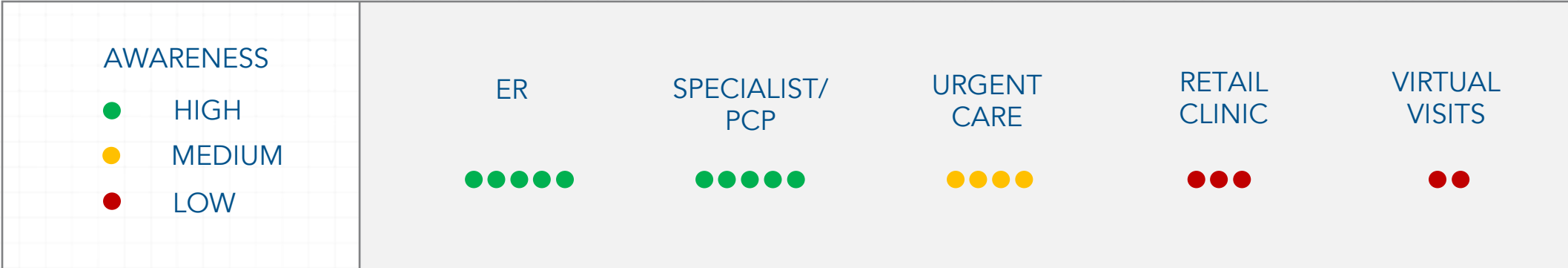
Members are most familiar with the ER

Members who misuse the ER one time account for the biggest share of avoidable ER visits and spend

Members most likely to misuse the ER are:

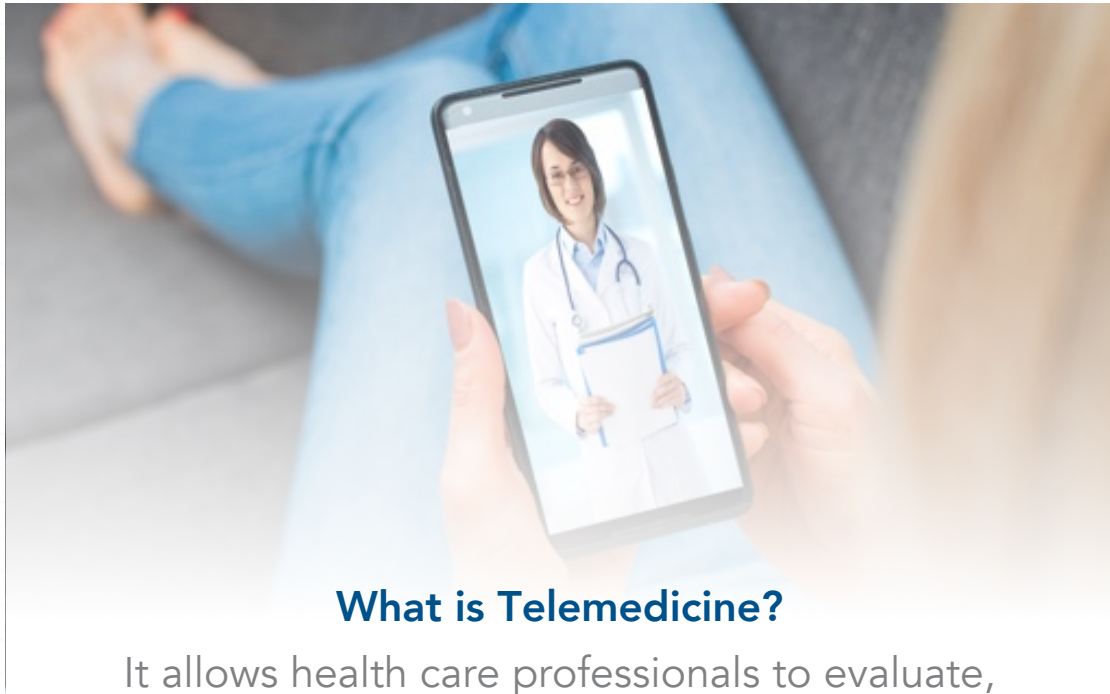
- Those without a PCP
- Young women (20-35 years old)
- Those in the beginning stage of life

Successfully converting your employees, so that you realize cost savings from a patient and group perspective, will hinge on strong patient education and the ability for patients to appropriately select where to receive their treatment.



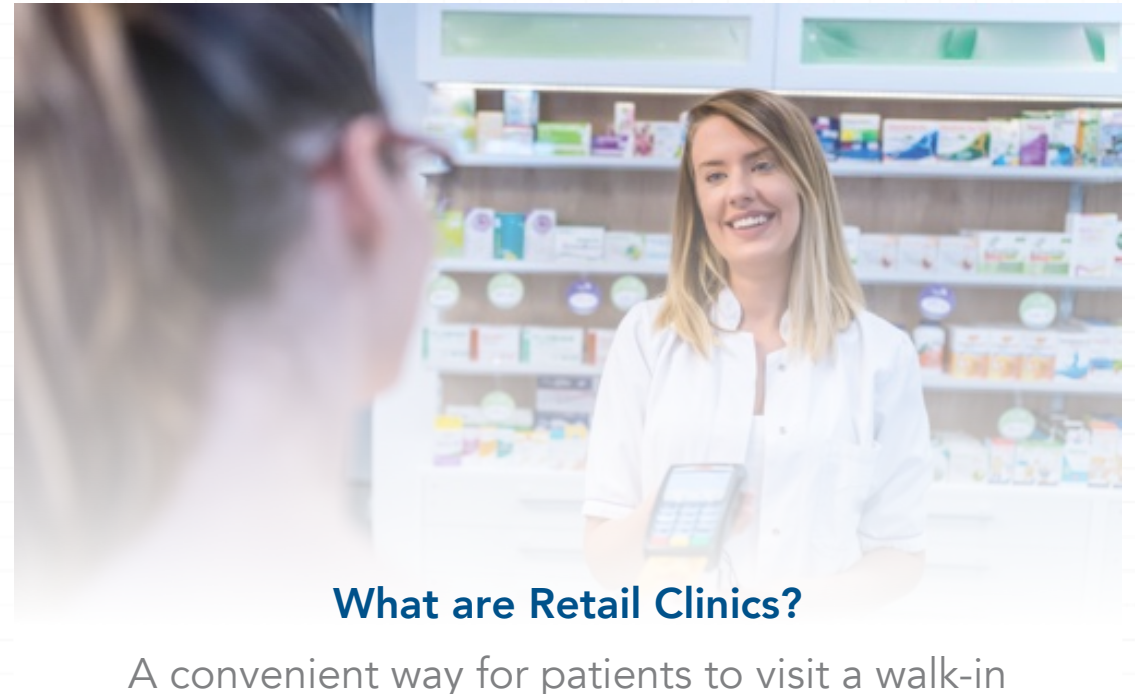
Providing options to receive affordable care

Health care organizations have expanded their sites of care, keeping convenience and accessibility top of mind



What is Telemedicine?

It allows health care professionals to evaluate, diagnose and treat patients at a distance using telecommunications technology



What are Retail Clinics?

A convenient way for patients to visit a walk-in health care clinic, usually located inside of retail stores, such as supermarkets or department stores.

Choices for Care

Blue Cross Online Visits provide convenient care for body and mind

It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- **Medical care:** See a doctor on demand or by appointment 24 hours a day, 7 days a week.
- **Therapy visits:** A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief. Available by appointment from 7 a.m. to 11 p.m.
- **Psychiatry visits:** Psychiatrists can diagnose conditions, prescribe and manage medications. Psychiatry is available to adults age 18 and over and visits are by appointment only.

Available through:

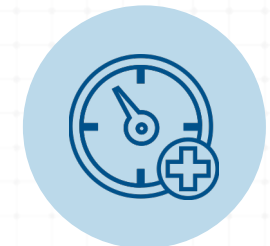
- **Mobile** – Download the BCBSM Online Visits app
- **Web** – Visit bcbsmonlinevisits.com
- **Phone** – Call 1-844-606-1608



**Primary
care docs**



**Online
visits**



**24-hour
nurse line**



**Retail
health
center**



**Urgent
care**



**Emergency
room**

Combatting diabetes

Technology-driven solutions to prevent or manage this disease

2014 Prevalence	2017 Prevalence	Increase in Prevalence
1.9	2.3	22%
Gen Xers	Millennials	Difference in Prevalence
3.4	4.1	19%

Source: Health of America Report, *The Health of Millennials*

Millennials are facing double-digit increases for 8 of the top 10 health conditions, including Type II diabetes.

*rate per 100



DIABETES PREVENTION

4-5% WEIGHT LOSS
maintained over 2 years of data



DIABETES MANAGEMENT

0.9% MEAN REDUCTION
In HBA1C in one year

Future targeting

With marketing automation



Omni-Channel Experience

360 degree view of the customer; Omni-channel member experience



Member-Centric Approach

1:1 member relationships to deliver the right content at the right time to the right people



Marketing Analytics

Real-time analytic capabilities to drive strategic decision-making



Interaction Tracking

Collect interactions across devices and platforms for member engagement

Marketing Cloud



Blue Cross engagement tools

Materials available to educate and engage your employees

Create your own engagement campaign with digital and print resources available on bcbsm.com/engage:

- Videos
- Web ads
- Email & newsletter templates
- Desktop images
- Wallet cards
- Posters
- Brochures
- Postcards
- Flyers

Material also can be ordered through your sales rep.

The screenshot shows the website's navigation bar with the Blue Cross Blue Shield of Michigan logo and links for HOME, EMPLOYERS, AGENTS, PROVIDERS, and Contact Us. A search bar is located in the top right. Below the navigation bar, the page is titled "Resources to share with your employees" and includes a brief introductory text. Four resource cards are displayed in a 2x2 grid:

- Blue Cross Rewards™ New!**: A card featuring the Blue Cross Rewards logo and a photo of a man and a woman looking at a laptop. The text on the card says "SAVING ON YOUR HEALTH CARE IS JUST A FEW CLICKS AWAY".
- Health and well-being programs**: A card featuring a photo of a man in a red shirt working in a field. The text on the card says "Take control of your health. Use the tools you need to stay healthy and save money."
- Register for your Blue Cross member account from any device**: A card featuring a photo of hands typing on a keyboard and a smartphone. The text on the card says "Register for your Blue Cross member account from any device."
- Why wait? There's a place for that.**: A card featuring a photo of a family. The text on the card says "Why wait? There's a place for that. Choices for care."

A young man with glasses is sitting at a conference table, raising his right hand as if to ask a question or make a point. He is smiling and looking towards the camera. In the background, three other people (two women and one man) are seated at the table, also smiling. There are laptops and papers on the table. The scene is brightly lit and appears to be a professional meeting or panel discussion.

What millennials are saying

Live Panel Q&A

Today's millennial panel



Jeannie Votaw

Senior Delivery Manager
Gongos, Inc



Christie Mitchell

Senior Decision Intelligence Associate
Gongos, Inc



What do you consider when seeking new employment?

A man with glasses and a grey blazer is sitting at a conference table, smiling and raising his right hand. He is looking towards the camera. In the background, three other people (two women and one man) are seated at the table, smiling and looking towards the man. There are laptops and papers on the table. The scene is brightly lit, suggesting an office or meeting room.

**What do your peers say about
needing and getting health benefits?**



**What is it like to age into
your own plan at 26?**

A man with glasses and a grey blazer is sitting at a conference table, smiling and raising his right hand. He is looking towards the camera. In the background, three other people (two women and one man) are seated at the table, smiling and looking towards the man. There are laptops and documents on the table. The scene is brightly lit, suggesting an office or meeting room.

**How do you decide what
plan to chose?**

A man with glasses and a grey shirt is sitting at a conference table, raising his right hand. He is smiling and looking towards the camera. In the background, three other people (two women and one man) are seated at the table, also smiling. There are laptops and papers on the table. The scene is brightly lit, suggesting an office or meeting room.

**What matters most to you
when seeking care?**

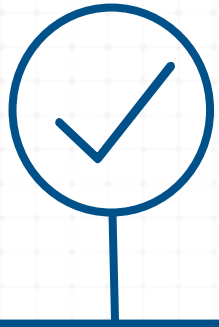


Do you have a primary care physician? What obstacles did you face when selecting?

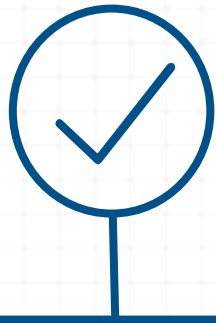
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**What do you use your smartphone
or tablet for in your daily life?**

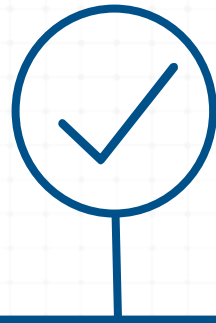
What employers can do



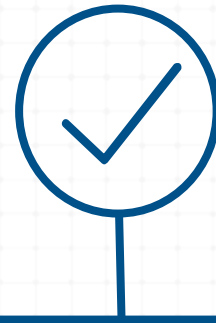
Adapt your culture to address the needs and wants of millennials



Promote your benefits package to attract and retain employees



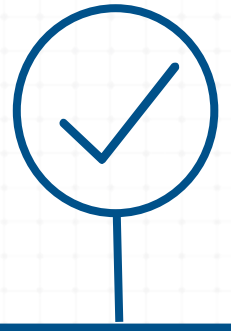
Offer and encourage use of technology and digital engagement for health care



Make open enrollment simple and easy to understand for your employees



Communicate often about benefits and share tailored information based on your employee population. Visit bcbsm.com/engage for tools to support



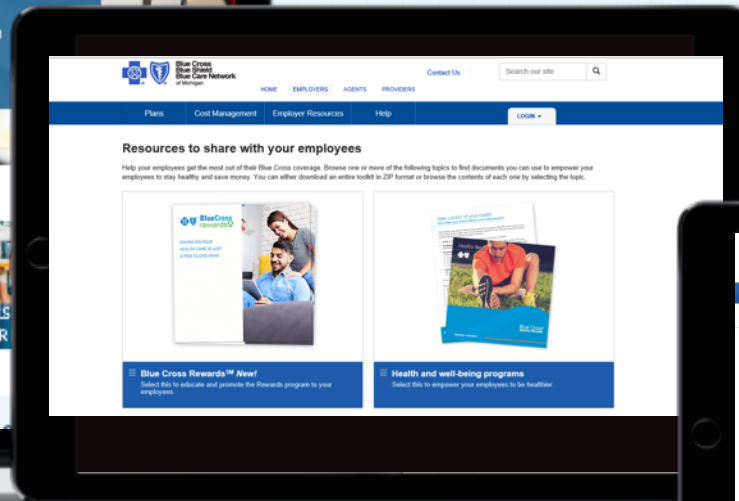
Actively engage with your community to show you care about making it stronger and healthier

For more information



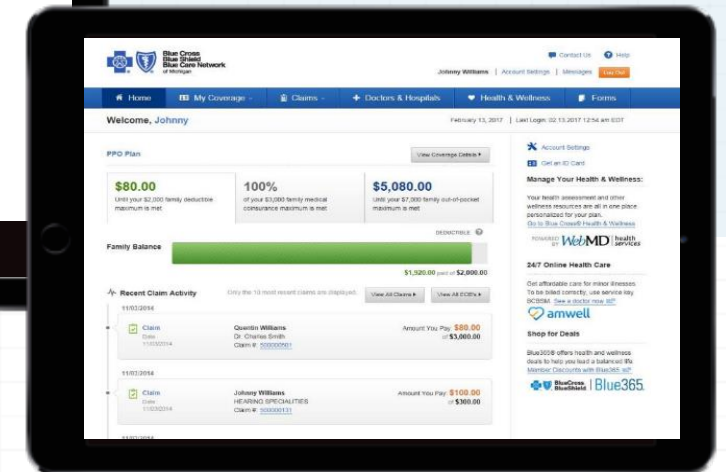
1

Visit bcbsmmasterclass.com – webinar recording and presentation, CE credit instructions and information for next month's class



2

Visit bcbsm.com/engage – resources for your employees



3

Encourage member account registrations at bcbsm.com or by downloading our mobile app.

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