



BUSINESS OF HEALTH 2020 2.0

How organisations can overcome
employee health inertia



Business of health 2020

How organisations can overcome employee health inertia

Investigating employees' attitudes and barriers to self-care and well-being, and helping employers inspire action to create a culture of well-being and healthy, productive workforces.

Contents

3	Executive summary
4	Key findings
7	Chapter 1: Concern about personal long-term health does not correlate with action
10	Chapter 2: Fear of the unknown prevents people from taking action
13	Chapter 3: Lack of time prevents people accessing advice and care
16	Chapter 4: Diet and fitness levels are top health concerns
19	Chapter 5: Management could play a bigger role in motivating individuals
22	Chapter 6: People are unaware of their own personal health status
25	Chapter 7: 'Dr Google' could be preventing appropriate action and treatment
28	Chapter 8: Access to health care technology would encourage more people to seek care and guidance
31	Conclusion: Helping companies overcome personal health inertia
36	Appendix



Executive summary

Health care consumers have access to vast amounts of health and wellness information and guidance. This is thanks to technological advances in medicine, public health, social and digital media, and the health care ecosystem. This knowledge should help people make responsible, informed decisions about their well-being, which lead to healthier individuals, workforces and communities. And yet, despite the ready availability of data and information, instances of non-communicable and lifestyle-related diseases continue to rise globally, accompanied by rising health care costs. This begs the question: exactly how motivated are people to take the necessary action to keep themselves healthy and productive for today and for their futures?

Meanwhile, leading organisations of all sizes recognise that their success relies on the creation of a well-being culture that supports a thriving, productive, loyal workforce. However, as uncovered in our report – [Business of health 2020: Tackling polarised perceptions in corporate health and wellness](#) – employers are failing

to meet employees' needs and expectations. Employers believe they are providing good health and well-being support in the workplace, but employees disagree, and this could pose a significant risk to the future stability and performance of organisations.

As a leading global benefits provider, Aetna International wanted to understand the reasons why employees are failing to act and the barriers they face in pursuing self-care. We conducted a four-market survey of 4,000 office-based employees from mid-large businesses in the UK, U.S., Singapore and the UAE to investigate how people view and manage their health. The resulting data informs this comprehensive report.

The findings provide valuable insight into how employees in these countries regard health issues, how often they seek medical advice, where they seek advice, and which areas of their health they find most concerning. The report also provides beneficial health psychology insights paired with practical solution-oriented guidance for employers, to help enhance the likelihood of employee participation in health and wellness programmes.

Whether your business wants to promote holistic health and wellness support, help employees prevent disease and ill-health, offer sick care or aid the management of existing conditions, this report is relevant to you and your company.

8 Key findings

Our research finds there is a significant disconnect between employee concerns and action:

While there are high levels of:

Concern employees feel about their health and well-being

There are low levels of:

Knowledge of their own health status

Motivation to change their health-related behaviours

Action taken to maintain their physical, mental and emotional health.

The data highlights eight key insights into the mindset and behaviour of global employees. Key findings and statistics are outlined in this section, while in the subsequent chapters we delve deeper into the data and provide the insights, commentary and guidance of a panel of experts.

Concern about personal long-term health does not correlate with action

96%

of employees think about their health at least some of the time, and **40%** admit to feeling worried about their long-term health but haven't had a health check in the last year.

In this instance, a health check refers to an appointment with a doctor – either held in person or via virtual means – which could include blood work (through a home-visit phlebotomist or in a clinic), a review of your lifestyle behaviours, including nutrition and activity, and a discussion about your concerns and advice personalised to your unique circumstances – all designed to help lower your risk of developing health problems such as heart disease or type 2 diabetes.

2 Fear of the unknown prevents people from taking action



24%

of people say they are worried about their health but are too scared to have a health check.

3 Lack of time prevents people accessing advice and care



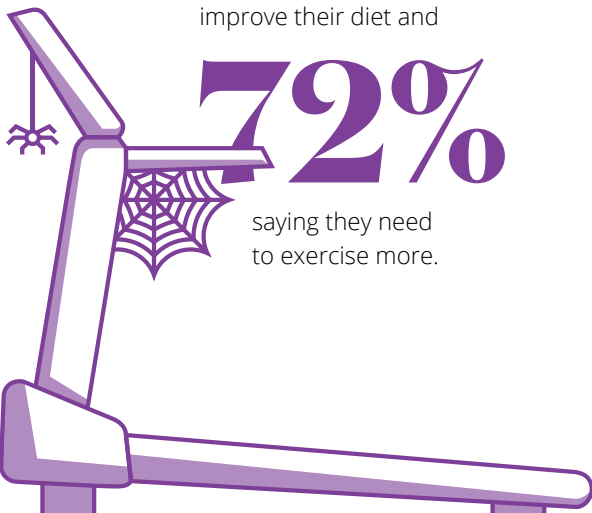
A third of workers say they don't have time to be ill at work and

21%

say that they can't get time off for a health check. **46%** say that the ability to take time off work to go to the doctor would encourage them to go.

4 Diet and fitness levels are top health concerns

Over half of employees (**55%**) say they could do more to improve their diet and



72%

saying they need to exercise more.

5 Management could play a bigger role in motivating individuals

In evaluating the stimuli or triggers that would motivate people to go to the doctor or take more of an interest in their health, instruction from the boss rates the highest (**27%**) versus a loved one falling ill (**22%**), for example.



6 People are unaware of their own personal health status

33%

Only know their cholesterol level and just **29%** know their body fat percentage.

Expert insight

“In health psychology we look at why people may struggle to make the behavioural changes which would benefit their overall health. There are practical, social and psychological barriers – hence it’s very complex, so the best solutions are often personalised and tailored to an individual’s circumstances.

“We all have different health-limiting beliefs. People know they need to do more exercise but may believe: ‘I don’t have the time’, but with some careful review and forward planning, most people are able to dedicate time to improving their health. Even 10 minutes a day can make a difference.

“When we understand and break down limiting beliefs and barriers, we can start to make positive steps towards helping people change their health behaviours.”

Dr Meg Arroll

*Specialist health behaviour change psychologist at 10 Harley Street and author of *The Shrinkology Solution* (Quadrille).*

7 ‘Dr Google’ could be preventing appropriate action and treatment

40%



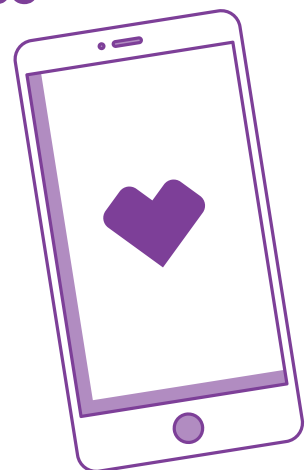
of people say they look up symptoms online and self-medicate rather than seeking out a doctor when they feel ill. More than **40%** say that looking up symptoms online makes them more nervous about going to the doctor.

8 Access to health care technology would encourage more people to seek care and guidance

Better access to online health consultations would encourage **31%** of employees to get regular check-ups.

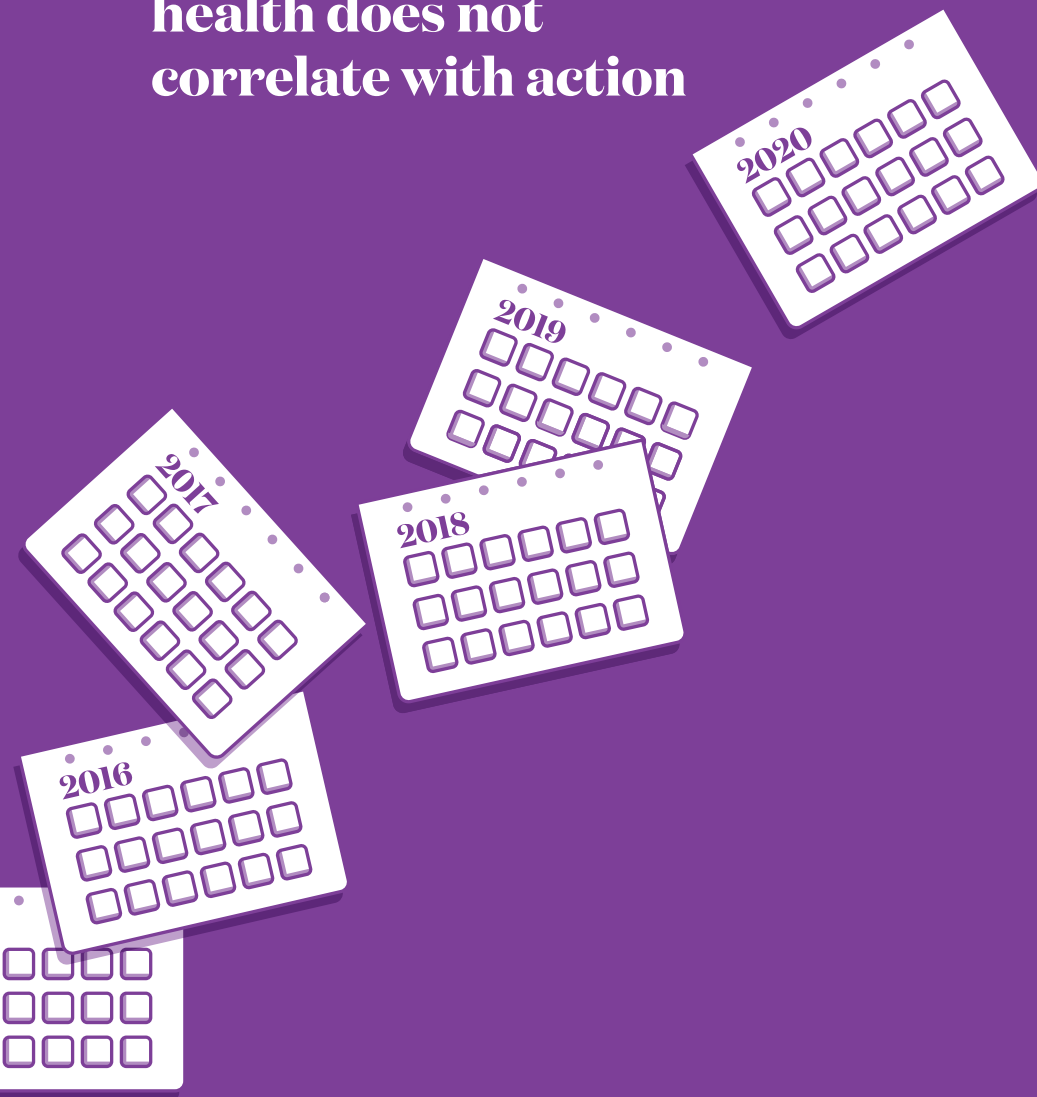
35%

would be more likely to get checked if they had access to a health care app or online medical service.



Chapter 1

**Concern about
personal long-term
health does not
correlate with action**





Our survey results reveal that employees are worried about their long-term health but do little about it.

40% of employees are worried about their long-term health but haven't had a health check in the last year

17% never think about having a health check at all, and **39%** of people won't go for a health check unless they feel ill

Even when employees do feel ill, only

14%

immediately visit a doctor or a health clinic to explain their symptoms.



Our research also reveals the influence of external triggers and workplace culture on people's motivation to act in the best interests of their short- and long-term health.

22% of people would be more motivated to think about their own health if a friend or family member became ill

32% of people find it difficult to talk about physical health at work, while **45%** find it difficult to talk about their mental health at work

26% of employees often feel ill because of work, but don't see a health care professional to have it checked out

These figures highlight the extent to which cultural differences and mental health stigma are at play, particularly in Singapore and the UAE where employees are still finding it difficult to talk about mental health at work.

The survey found that more people living and working in the UAE (**30%**) and Singapore (**28%**) admit to feeling ill or stressed because of work, but do not see a health professional about these issues

The same percentage of people from Singapore and the UK say they find it hard to talk about physical health at work (**30%**), while **50%** in Singapore and **49%** in the UAE find it hard to talk about mental health at work. This contrasts to **41%** in the UK and **42%** in the U.S..

Expert insight

“Everyone has the ability to make changes, but they need the right support.

It takes effort to make changes – particularly long-term and sustainable changes that we should all be focusing on. Most of us can do Stoptober or Dry January, but more than that takes commitment and effort at the start; but it will pay off and become easier once new habits are formed. Unfortunately, many current cultures say that everything should happen very quickly. Also, if you take Stoptober as an example – everyone around you is talking about it, and people might be with you on the journey. With this support and camaraderie it's much easier to keep on track, but without that support and social engagement, it can be harder to commit long-term.

Employers should create a culture that supports psychological change so that behavioural change can occur. It's important for them to layer up understanding of employees' contexts – their beliefs or socio-economic issues, for example. We can sit in our ivory towers and provide advice, but if someone is depressed and is struggling financially they might prioritise sleep, or spending time with their children, over those eating- or exercise-related behaviours.”

Dr Meg Arroll

These findings show that employers have an opportunity to understand the unique psychographic qualities of their workforce and provide employees with personalised, convenient, hassle-free access to health and wellness guidance, support and care.

What can businesses do to tackle this?
See page 31

Chapter 2

**Fear prevents people
from taking action**



Our survey found that fear is a significant barrier when it comes to people taking control of their health:

24% of employees admit to being too scared to go and have a health check, even though they worry about their health

Even when they are motivated to investigate their health concerns,



43%

say that looking up symptoms online makes them more nervous about going to see a doctor

27%

of people said that the ability to anonymously talk to a doctor about their symptoms would encourage them to have a health check.



Expert insights

“While there’s an abundance of information available online, there’s still growing consumer demand for access to support groups and providers to help provide reassurance. People are seeking ‘normal’ from others who are credible in certain fields or who have first-hand experience of a treatment pathway or a change in behaviour.”

Dr Anushka Patchava

Customer Proposition & Strategy Lead, vHealth, Aetna International.

“We know from research that, in isolation, fear isn’t a good motivator for sustained, long-term health change. There’s a sense of ‘ignorance is bliss’ and people can be more comfortable when they don’t have personal information about their current state of health, as it’s easier to justify the status quo.

However, it’s clear that when it comes to understanding one’s health and making positive decisions about lifestyle and choices, people need a road map and psychological support. That’s why personalisation is key to the future of health care and in motivating people to take control of their own health and well-being.”

Dr Meg Arroll



The fear factor could stem from several personal, cultural or social preconceptions, such as social stigma, data confidentiality or emotional difficulty communicating their health care concerns directly to a professional. Our study found that **27%** of people said the ability to anonymously talk to a doctor about their symptoms would encourage them to have a health check.

Employee health fears are deeply rooted in personal experiences, as well as factors such as socio-economic and cultural influences, and while they will be unique to each person there will be similarities across a given

“By developing a better understanding of the fears and beliefs at play within the workforce, employers can determine how best to motivate their employees and meet their needs and expectations”

population. By developing a better understanding of the fears and beliefs at play within your workforce through one-to-one discussions or in-depth questionnaires, employers can determine how best to motivate their employees and meet their needs and expectations. For example, some people will be motivated by the implications of their lifestyle and health choices on their financial security. For others, it will be the impact on their quality of life, or their family, community or social commitments.

Using a range of communication styles and platforms can help to raise awareness of the organisation's health and well-being mission across numerous employee touch points on a consistent basis. For instance, if confidentiality and discretion are key drivers of inertia, employers could inform employees about the variety of confidential emotional or psychological support options available.

**What can
businesses do
to tackle this?
See page 31**

Chapter 3

**Lack of time
prevents people
accessing advice
and care**



We know from the report [Tackling polarised perceptions in corporate health and wellness](#) that employees want flexible and remote working

opportunities, and clearly communicated policies around sick leave. They also want to be empowered to invest in self-care. When it comes to people's motivations around preventative health measures, 'lack of time' is one of the most frequently cited barriers to achieving good health. This includes health check-ups and actively working on physical or mental well-being.

This suggests that employees are facing pressure in the form of heavy workloads, employer expectations and significant family commitments.

23%

of people cite lack of time as the primary reason for not having a health check

33%

of employees do not feel they have the time to be ill

46%

say the ability to take time off work for an appointment would encourage them to make one. This increased to **50%** for those based in Singapore

In the U.S.,

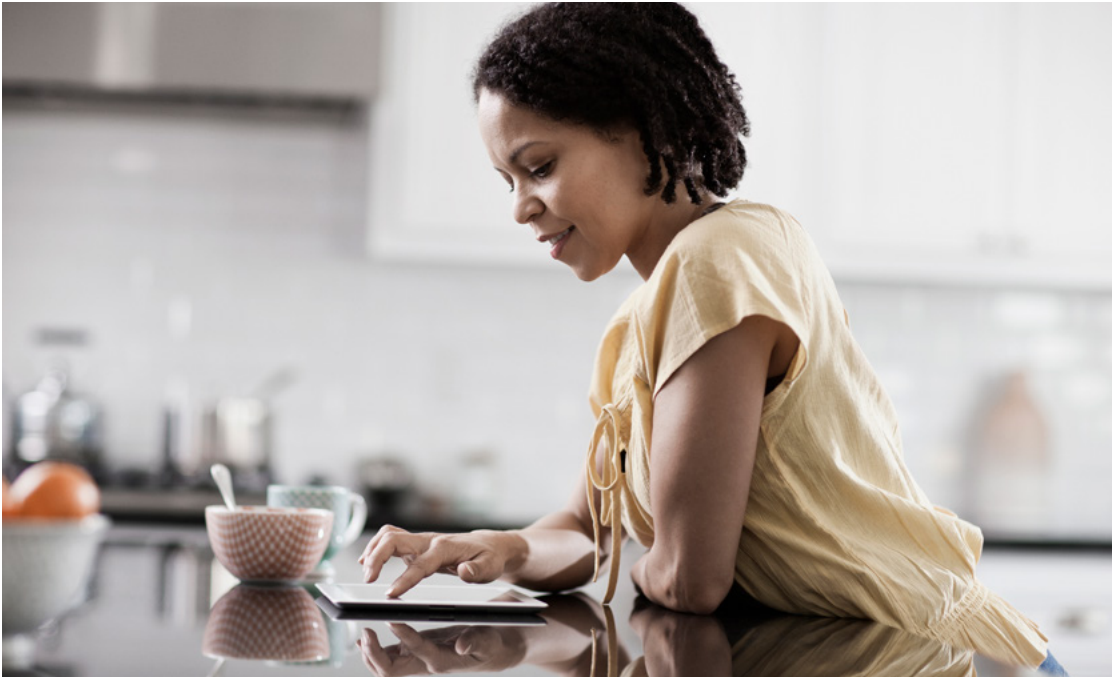
19%

said they can't get time off work for appointments

Compared to

25%

of employees in the UAE.



Expert insights

“ The ‘lack of time’ phenomenon exists in all regional health care markets. The health demand and access mismatch has increased and waiting times have gone up in many countries because you’re not guaranteed a 30-minute window. If you could guarantee that your appointment would be on time and that you’d be in and out in a reasonable amount of time, people might be more inclined to seek out appointments in their local community. ”

Dr Anushka Patchava

“ In Dubai, we offer on-site clinics in our customers’ offices and we’ve had massive uptake. People can pop into a room within the office environment, have a consultation and get a blood/lab test. Results are sent to their vHealth app and they can discuss those results there and then with a doctor by phone or video. It’s easy and convenient, and it introduces people to phy-digital care (a blend of physical and digital access to health care) in a steady, controlled and comfortable way. That’s why we’ve had 60-70% uptake across our client base. The mixture of on-site and virtual care really works. People then become familiar with the service and the doctors, and can make time or feel motivated to register for the app. About 75% come back for other primary care needs after initial health check/wellness consultations. We find that in companies, once the first few people have tried it, the word spreads quickly and it becomes commonplace ”

Dr Sneha Khemka

Senior Vice President, Population Health Solutions and vHealth, Aetna International.

What can businesses do to tackle this?
See page 31

Chapter 4

**Diet and fitness levels
are employees' top
health concerns**





Generally, people understand that behaviours and choices have a significant influence on their life expectancy and quality of life as they age, especially diet, exercising regularly and not smoking. Only **4%** of people say they don't think about their health at all, which suggests that most people are aware of its importance and the need to improve. Of those we surveyed:

55% feel that their diet needs improving

53% say they don't get enough sleep

72% say that they need to exercise more. In the UK, **66%** said they should exercise more compared to **77%** in Singapore

37% state that they need to lose weight. In terms of diet improvement, **57%** of U.S. respondents know their diet needs improvement – the highest amount internationally – with **38%** saying they need to lose weight.



When it comes to two particularly unhealthy lifestyle choices:



of people say that they drink over the recommended number of alcohol units per week.

are smokers who have no plans to give up the habit despite knowing the risks it poses to their health.

Expert insights

“It’s not a sense of laziness or lack of motivation that prevents people from doing what they know they should for their health. When there’s a lack of perceived control, in which individuals don’t feel that they have control over their health or that it’s in the power of others, it’s much more challenging to establish new and positive health behaviours. In addition, when someone believes that chance or luck is involved in health outcomes, we can use psychological techniques to change these maladaptive beliefs and illustrate how much influence we all do indeed have over our lives and health, which then leads to concrete behaviour change.”

Dr Meg Arroll



“The fact that such a large percentage of people think they need to take some action with regards to their health suggests that employers have an opportunity to better signpost individuals to the support, permission and guidance they need to make it happen.” This support can take the form of genetics analysis and behavioural counselling, according to **Caroline Pain**, Senior Vice President of Customer Proposition, Aetna International.



**What can
businesses do
to tackle this?
See page 31**

Chapter 5

Management could play a bigger role in motivating individuals

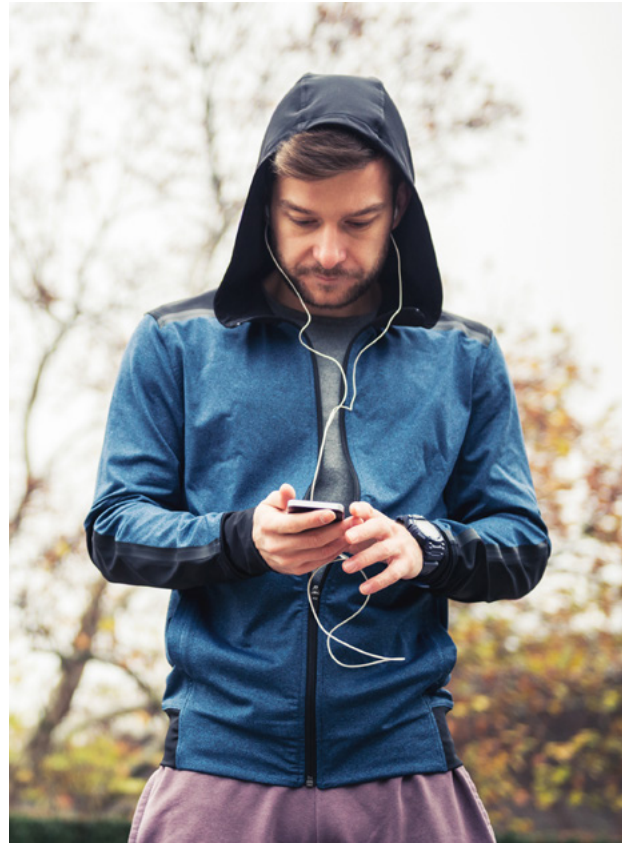


Individuals find it hard to stay motivated and make positive changes. So what's the solution? What can be done to turn aspiration into action? And what role can business leaders and management play in helping their employees build healthier lifestyles? According to our research:

27% of people say that they would get a health check if their employer told them to.

Employees in the U.S. and the UAE rank above average for taking the instruction of their employers at **29%** and **28%** respectively.

The opinions of those in the UK and Singapore are slightly below average at **25%**.



Say that more government-led awareness initiatives about the importance of regular health checks would encourage them to have regular check-ups.

People in Singapore and workers in the UAE come in above the average rate, at **43%** and **42%** respectively

Employees in the UK and U.S. are below average at **30%**.



Workers in the UAE benefit from a mandatory health insurance environment. Employee utilisation of health checks is higher as there's no significant out-of-pocket cost involved. In Singapore, citizens and permanent residents are entitled to government-subsidised health care services through compulsory national savings schemes. Foreign workers are able to purchase health care privately or via their employers.

One example of an influential scheme in the UK is the sugar tax, which is helping people cut down on the consumption of sugar. Policy makers are working hard to combat the fight against obesity with soft drink manufacturers facing the [Soft Drinks Industry Levy](#) if they don't reduce the amount of sugar in soft drinks.¹ It's already led to manufacturers taking action and changing their recipes to reduce sugar content.

Expert insights

“ Governments, policy makers and employers can have an influence on people's motivations and willingness to take action. However, how they do so differs on a cultural level, and health campaigns in different countries need to appreciate this. Collectivist societies like the UAE and Singapore have more support from governmental bodies. The UK and U.S. are more individualistic: In the UK and U.S. people often make health changes for the good of their families, whereas in the UAE and Singapore it can be for the greater good. ”

Dr Meg Arroll

“ From an individual's perspective, happiness is linked to wellness. So, one of the questions employers consider has to be 'How can we help employees find a sense of happiness and purpose?'. Businesses should address more than just people's workload, but life's complexities, so that your job isn't just financially rewarding but somewhere that gives you a sense of purpose and helps you achieve a quality of life. And that's motivating. It's widely understood that corporate social responsibility and social enterprise initiatives help employees feel better about the place they work. ”

Simon Miller
Senior Director, Customer
Proposition, Aetna
International.

**What can
businesses do
to tackle this?
See page 31**

1. GOV.UK. 2018. Soft Drinks Industry Levy comes into effect. [www.gov.uk](https://www.gov.uk/government/news/soft-drinks-industry-levy-comes-into-effect). <https://www.gov.uk/government/news/soft-drinks-industry-levy-comes-into-effect>

Chapter 6

**There is a distinct
lack of awareness
of personal health
knowledge**





Health indicators, such as blood pressure, weight, BMI or cholesterol levels, can provide vital information and insight into potential health risks. Many of them are key components of health checks, but the survey revealed that personal knowledge of these is often lacking – possibly due to not having regular health checks.

“There’s no way to know indicators such as cholesterol without having checks carried out or using a blood health test at home and then discussing the results with a doctor and getting personalised advice. Ignorance isn’t bliss when it comes to health. Having regular health checks and adopting healthy behaviours can help people to stay healthy – physically and mentally. They help ward off illness, save them money and time down the line and result in a better quality of life.”

Simon Miller

35% of people don't know their blood type

21% don't know their current weight

37% aren't aware of their blood pressure

41% don't know their BMI

71% don't know their body fat percentage

67% don't know their cholesterol level.



“When it comes to motivating people to take control of their health and well-being, it’s critical to meet people where they are – both in terms of their geographic location and their circumstances”

- Employees in the UAE and Singapore have a better knowledge of their own health indicators than those in the UK and the U.S.
- British workers know the least about their health. They’re less likely to know their weight, blood pressure, cholesterol level or body fat percentage than any other country. One in three or fewer knew their cholesterol level or body fat percentage, while **3%** of people admitted that they didn’t know any of these health indicators
- In Singapore **73%** of people know their blood type, compared to **57%** in the UK. And **68%** of people in Singapore know their blood pressure, compared to **56%** in the UK. These differences in knowledge are likely to reflect the cultural differences in the countries, as well as the difference in access to health checks
- Over **40%** of workers in the UAE and Singapore said that more awareness from the government about the importance of health checks would make them more likely to go to the doctor – compared to less than a third in the UK and U.S.. This attitude reflects the cultures of those regions, which tend to be more patriarchal.

When it comes to motivating people to take control of their health and well-being, it’s critical to meet people where they are – both in terms of their geographic location and their circumstances.

An in-depth understanding of the cultural, religious and personal influences at play within their workforce will help employers to relate to their employees and meet them where they are. Encouraging employees to have a health check, knowing that the results are going to be truly confidential and that support will be on hand to interpret those results and chart a course towards better health and wellness, is often the first step in setting people on the path to better health.

**What can
businesses do
to tackle this?
See page 31**

Chapter 7

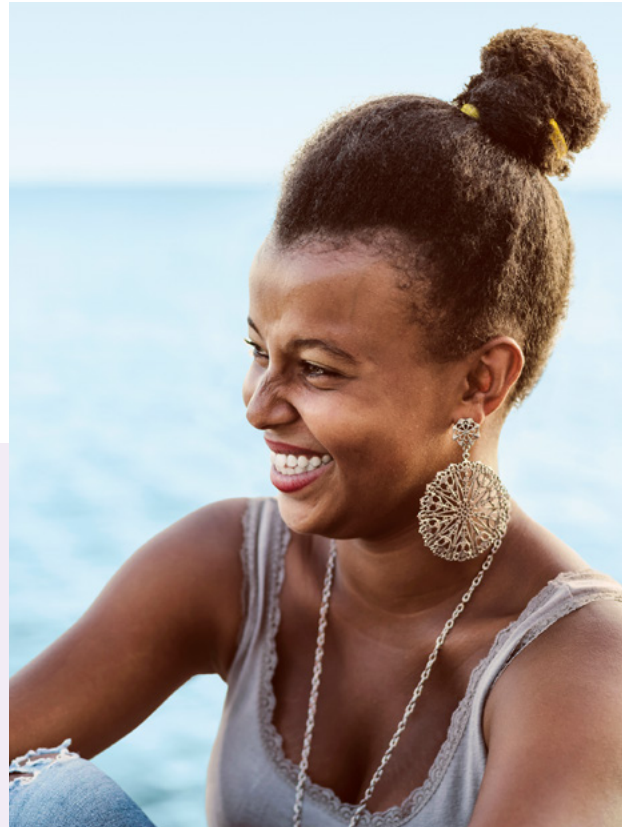
**'Dr Google' could
be preventing
appropriate action
and treatment**



There's no ignoring the fact that 'Dr Google' is an international phenomenon. Technology makes it easy to search online for health information, or to connect with patient groups and online communities to ask for advice.



of people who look up their symptoms online go on to self-medicate via the pharmacy. Employees across the world are equally as likely to do this



“Technology makes it easy to search online for health information, or to connect with patient groups and online communities”

Only
37%

of people said that Googling their symptoms has no impact on how they feel about visiting the doctor

Over
40%

of employees say that looking up their symptoms online makes them more nervous about going to a doctor

Slightly more workers in the UAE and Singapore admitted that looking up their symptoms online makes them feel more nervous about going to the doctor (**44%**) compared to the UK and the U.S. (**42%**) However, they are more likely to visit a doctor after looking up their symptoms online (**49%** in Singapore and **46%** in the UAE).



Expert insight

“ There’s no getting away from Dr Google. We need to recognise that more people are more frequently going to the internet to search for health information. The onus is on big tech giants to make sure they’re curating results that come from validated, reliable sources. I feel that how medical and health-related information is served online should be regulated.

Emerging technologies, such as Buoy and Aida, hold a lot of promise. They are intelligent algorithms where you enter your symptoms and it gives you a range of answers. Symptom checkers have been around for 10 years or so, but they’re becoming increasingly sophisticated.

Digital tech, such as vHealth, also allows you to consult there and then, so you get a much quicker, more immediate, personalised response and get triaged to the right level. ”

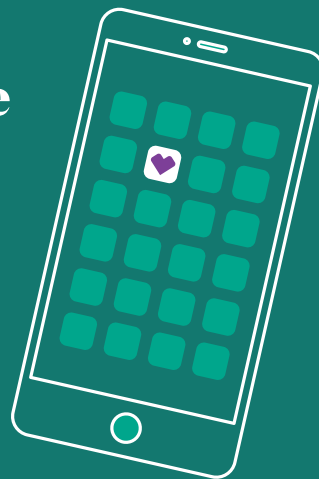
Dr Sneh Khemka

Health is a much-studied topic, and new studies, data and reports are being published all the time. But these often carry conflicting findings which can be confusing for people. For example, it has recently been suggested that [eating red meat](#) isn’t nearly as bad as we thought it was. This confusion and conflict results in inertia.

**What can
businesses do
to tackle this?
See page 31**

Chapter 8

Access to health care technology would encourage more people to seek care and guidance





Motivating people to act is a challenge, but our research reveals that technology could play a role in tackling the issue. The survey showed that:

35%

of people said the ability to book consultations via an app or online service would make them more likely to have a health check

33%

of people would be more likely to visit a health professional if they had the ability to view their personal health data via an app or online service

40%

say they look up symptoms online and self-medicate, while **43%** look up their symptoms and go to the doctor. **21%** say that better access to telephone consultations would encourage them to go for a check-up

27%

of people say that a combination of online, telephone and in-person consultations would make them more likely to have a regular health check-up.

With easy access to [virtual care](#), people may be less likely to skip general check-ups, ignore symptoms or delay making appointments – all of which could potentially reduce the burden of health problems further down the line.

Stress and mental health issues are a common complaint in the workplace, and virtual health services may encourage people to take action and seek help – as well as reduce stigma.

Virtual health systems can also drive down the cost of health, as the cost per virtual consultation is lower than it would be when visiting a doctor in person. Employers can save money too, as employees don't need as much time off work for doctor's appointments. In countries where people need to pay for appointments, it can be cheaper to pay an annual fee for a family virtual health service, rather than be charged for every appointment needed.

There's no doubt that virtual health services are technologically adept and developing all the time. They have the potential to transform health care provision and could play a vital part in the battle against health inertia.

“The results of the survey don't surprise me. People take their car for an MOT [a Ministry of Transport vehicle safety, roadworthiness and exhaust emissions test] every year to keep it in good condition, and everyone knows health check-ups make sense, but we're really bad at doing that for ourselves. For some reason, human beings have a lot of inertia around having an annual flu jab or going for a general health check.”

Dr Sneh Khemka

“The phy-digital access model offers employees flexibility – making health care part of the workflow, the environment and the community. People often prioritise lots of other things above their health. The workplace is based around habits, structure and routine, so employers could embed health care into that environment.”

Dr Anushka Patchava



Expert insights

“We've certainly seen greater adoption of health and well-being programmes in recent years, probably due to enhanced digital engagement strategies and telemedicine offerings. With increased global workplace stress playing an important part in the development of well-being strategies to tackle such issues, we're seeing a greater emphasis on employers looking after the mental health of their workforce, no matter where they are in the world, especially via the medium of telemedicine.”

Sarah Watson
*Editor, International Travel
& Health Insurance Journal*

**What can
businesses do
to tackle this?
See page 31**

Conclusion

**Helping companies
tackle personal
health inertia**



This survey reveals how little people are actually doing to keep themselves healthy – in the short- and long-term. As well as exposing the problem, it discovered specific challenges, from knowledge of personal health status and fear of the unknown to a culture of ‘don’t have the time’.

The data shows the size and breadth of the challenge, but it also provides an opportunity for employers, so they can build happier, healthier, more productive businesses. Below is a list of actionable tactics that businesses can implement to reduce personal health inertia and help employees on their journey to better health.



I Know your audience: design health and wellness strategies based on workforce needs.

Your company's health and wellness strategy should be intrinsically motivated, not extrinsically motivated. By analysing the factors that motivate employees, understanding their health needs and the [social determinants](#) at play, employers can change their culture to embed health care and healthy behaviours into daily working routines and schedules.

It's important to engender a culture where people feel they have some control over their behavioural choices and support options. This is important as employees might be sceptical about employers who ‘push too hard’, but when it becomes a part of company culture it becomes the norm.

Commit to reviewing and revising your strategy and initiatives to see what has and hasn't worked, so you can constantly improve. Involve your employees in this process.

Employers have an opportunity to foster loyalty and retain talent for longer if they provide good health and wellness benefits and implement workplace well-being policies that meet the needs of today's value-based workforce.

Tackling individual problems, rather than delivering a one-size-fits-all solution, is just one of the ways employers can make sure their employees' health care has real value.

Just as employee needs, interests and expectations will continue to evolve, so too should the organisation's well-being culture. Adopting different well-being themes and culture-building initiatives over time will help to keep the focus fresh, fun and engaging.

Further reading:

[‘Health is more important than health care’.](#)

2 Be consistent: inform, educate and signpost via consistent, ongoing communication

These are things that companies can do to motivate people to be more conscious of their own health:

- Provide simple, clear, consistent communications using every available communication channel
- Promote a culture of openness and acceptance around emotional, mental and physical health
- Promote the value of taking preventative action to help employees stay healthy and well in the future – whether for their own benefit, the benefit of their family or their future financial security.

Further reading:

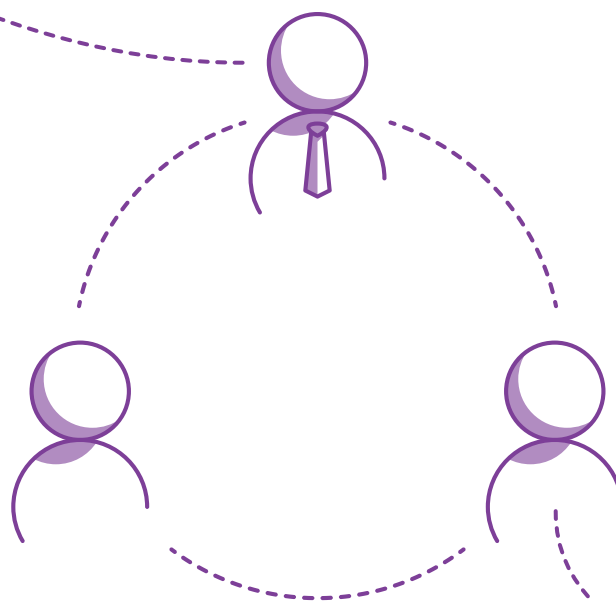
[‘Business of health 2020: Tackling polarised perceptions in corporate health and wellness’](#)

Expert insight

“When the doctor comes to your home or office it reduces some of that time barrier, while still maintaining the personal touch that people want.

“People are now investing in allowing offices to become a clinical environment. It’s really powerful because it can take away the medicalisation of the situation. The in-office health care presence is a low-cost, primary care facility for non-urgent cases. This means acute services aren’t over-subscribed and people can still have access when they need it.”

Dr Anushka Patchava



3 Deliver personalisation: provide personalised, confidential health and wellness support

Employers have the power to become equal partners in an individual’s health care journey, providing motivation, support and access to workplace health advice. For example:

- Implement a multi-option approach to health and wellness benefits with a range of services, tools and options tailored to the workforce
- Make it simple for employees to find and access the health care and support they need every day
- Make health checks more accessible to employees
- Communicate that health checks are part of the norm, so people don’t make excuses or avoid them
- Provide clearly written and published privacy statements
- Demonstrate that the correct security firewalls are in place.

Whatever stage of their health care journey, individuals should be supported, rather than left to face things on their own. When there’s a greater level of support from the employer, employees will be more productive and feel less isolated.

Further reading:

Find out more about Aetna International’s comprehensive [Employee Assistance Program](#).

4 Embrace innovation: technology will facilitate access and personalisation

The role of technology cannot be ignored. People are ready for more technology in health care, so governments and employers can capitalise on this.

Virtual health care services offer ease of access to personal health advice, guidance and diagnoses, and could be more widely used worldwide to tackle health inertia. Better access to online health consultations would encourage nearly a third of people to get regular check-ups, while over a third would like the use of an app or online service.

Improved symptom checkers and online triage tools will use reliable information sources for better health outcomes.

Beyond diagnosis, personalised treatment journeys that offer support throughout can be developed.

5 Build a culture: make health care a part of day-to-day office life

People delay seeking help for health issues due to worries, nervousness and a lack of time – this can be compounded by the stigma attached to stress and mental health. Establish workplace policies that empower people to adopt healthy behaviours, including taking time out to investigate and invest in their own health.

Embrace wellness at a leadership level, and keep up to date on what employees think, what's resonating and what they need. This will help the organisation find out how wellness initiatives are working – whether it's locally, regionally or internationally – and what can be improved.

Companies can introduce health clinics within office settings, so employers can see a doctor on site. Our clinicians agree that while technology has many applications, there's little substitute for speaking to a human being. "A qualified professional is, in most cases, far better than Googling your symptoms," says Dr Sneha Khemka.

Another example of medical technology at work can be found in the form of DNA assessments. These can be made available to help employees discover their best possible sleep, nutrition and fitness behaviours and stress response, and supported by personalised genetics counselling and behavioural coaching.

Other health care technologies and innovations, such as pharmacogenetics, are also already offering the chance to predict, prevent and manage health in new ways.

Further reading:

Discover how to build a stronger workforce with [Aetna DNA](#).

"Companies that make events that promote healthy behaviours or introduce competitive elements tend to work quite well," he adds. "Or you can incentivise them. For example, Aetna has given people cash in their paychecks as a result of getting health checks. If you can make it easy to do, really visible, fun or engaging, that's when you'll get the most uptake."

Further reading:

Transform your employees' care experience with [vHealth](#).

['Why many workers are demanding more flexibility at work.'](#)

Future-proof your organisation for 2020 and beyond

Leading companies recognise that future growth and success depends on their people. A culture of well-being is the foundation for a flourishing, high-performing workforce and is now a key differentiator in the market.

The insights in this report provide an opportunity for organisations to help their employees take control of their health and build healthier lifestyles by using innovative strategies and new technologies.

At Aetna International, we believe in delivering made-to-measure experiences that put people on the path to better health. With the support of a world-class health and wellness benefits provider that understands the challenges facing managers and their teams, companies can get the knowledge and tools they need to help build a happy, healthy and productive workforce. When your workforce thrives, your business thrives.

For more information on the data sets and experience that inform our insights, or how we can help you customise a health and well-being strategy to suit your workforce, [visit us](#) or [contact us](#). Whether you're an employer, a health care broker or an intermediary, we're here to help.

Appendix

About this research

Business of Health 2020: how organisations can overcome employee health inertia is an independent consumer research study into the views of HR Directors and office workers, commissioned by Aetna International and carried out by ID Insight Consulting.

The research was conducted online via quantitative questionnaires. It focuses on identifying the impact that a complete approach to corporate wellness, covering mental as well as physical health, can have on employee health and business performance.

Who was surveyed?

4,026 office workers working in mid-large businesses (minimum 500 employees) in four markets:

UK: 1,012 respondents
 US: 1,007 respondents
 UAE: 1,001 respondents
 Singapore: 1,006 respondents.

1,013 HR Directors working at mid-large business (minimum 250 employees) in in four markets:

UK: 255 respondents
 US: 252 respondents
 UAE: 251 respondents
 Singapore: 255 respondents.

Acknowledgements

Thank you to the following contributors:

Dr Lori Stetz, Senior Medical Director, Aetna International
 Dr Mitesh Patel, Medical Director, Aetna International
 Simon Miller, Senior Director, Customer Proposition, Aetna International
 Ker Tyler, Managing Director, Fit for Leadership
 Dr Meg Arroll, specialist health behaviour change psychologist at 10 Harley Street and author of
 The Shrinkology Solution (Quadrille)
 Rob Stephenson, Founder, Inside Out and mental health influencer
 Cate Darroue, Senior Director, Product & Marketing, EMEA, Aetna International
 Damian Lenihan, Executive Director, Distribution, UK, Aetna International
 Dr Anushka Patchava, Global Proposition & Strategy Lead, vHealth, Aetna International

The information included in this communication is provided for information purposes only and it is not intended to constitute professional advice or replace consultation with a qualified medical practitioner. Aetna does not diagnose, provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions, and the terms and conditions of the relevant plan documents.

Notice to UK residents: In the United Kingdom, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication. Notice to all: Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions. Aetna® is a trademark of Aetna Inc., a CVS company, and is protected throughout the world by trademark registrations and treaties.

