

Health On Demand

Canada Report

February 2020



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Executive Summary

Technology has disrupted and transformed all aspects of modern life: how we learn, shop, travel – even how we date and stay connected with family. We’ve come to expect easy transactions at our fingertips, on demand, whenever and wherever. So, what about health care, an area of our lives so profoundly important to our existence and whether we merely survive or genuinely thrive? A health care system shaped by the digital age holds great promise in solving some of our most important health care challenges: access, quality and affordability.

Yet despite a proliferation of healthier-me apps, step-counting monitors and appointment-making portals, tech-enabled health care is far less accessible than in other sectors. What will it take to make people feel at ease with using tele-medicine and virtual mental health counseling, or smart apps and sensors to track medications? Or using Artificial Intelligence (AI) to diagnose medical conditions or augmented reality to assist with pain and stress management? What role do employers play in providing digital health solutions? What do workers want, need and expect? And how can digital health offerings help employers to attract talent and achieve better health outcomes for their people?

To explore these questions, Mercer Marsh Benefits (MMB), Mercer and Oliver Wyman have conducted a pioneering study that examines digital health innovation – and the future of health care – in the context of employee attitudes and work cultures. For enterprises, understanding what attracts workers to “health on demand” – and what worries them about it – can mean the difference between leaping ahead or lagging behind in building the

energized workforce that will drive growth. Our research explores ways that new technologies and people-first workforce strategies can help employers achieve real-time, meaningful results. By hearing firsthand from both workers and senior decision-makers, we’ve identified the most relevant and promising new strategies for boosting worker engagement and enhancing the overall health and well-being of the workforce.

The health care industry is changing rapidly. Corporate investment in worker health and well-being is set to grow over the next five years, and digital health solutions will play a critical role. Two-thirds of the senior decision-makers we surveyed, globally, say they are likely to invest more in digital health over the next five years. As health care costs rise, employers are looking to help their people achieve better health outcomes for less. Digital health solutions will be critical in delivering more efficient, affordable and effective health-related services. Employers have an essential role to play in health care transformation by advocating for systemic change to help make quality health care more affordable and accessible.

Our Health on Demand study surveyed more than 16,500 workers and 1,300 senior decision-makers in seven mature and six growth markets across North America, Europe, Latin America and Asia. We spoke with full-time and part-time workers, freelancers, and gig workers, as well as senior decision-makers, half of whom work in companies with more than 500 workers globally.

Key among the findings and detailed in this report:

- **There's a strong business case for digital health**
- **Workers value patient-centred solutions**
- **Barriers to adoption are low; trust in employers is high**
- **Engaging different worker segments requires customization**
- **A pro-health culture is in high demand**

In the course of the study, we found generational, gender, socio-economic and cross-cultural differences; we also gained a better understanding of the impact these differences have on people's willingness to engage with digital health solutions. A cluster analysis identified four distinct worker segments: Sign Me Up, Impress Me, Get Me Comfortable and Not for Me. Recognizing these different segments in their workforces will help companies develop and implement more cost-effective, relevant and personalized solutions to engage workers.

There are important implications in the study results for employers aiming to create a workforce health strategy that will improve productivity, save money, and attract and retain talent:

- **Digital health and well-being solutions will play a larger part in keeping, engaging and energizing workers over the next few years.**

- **Workers see digital health solutions as having a clear role in personalized health care.**
- **Workers are surprisingly willing to share their health data to receive higher quality, more personalized and convenient care.**
- **Unique worker segments have different attitudes toward health innovation and require tailored targeting.**
- **Workers value a pro-health work culture – which has important implications for digital health solutions.**

The findings suggest we should be optimistic about the future. Digital health technologies, like artificial intelligence and tele-medicine, are providing employers with an unprecedented ability to achieve a competitive advantage. Investing in personalized, technology-based health care solutions and fostering a culture of well-being will help set employers apart and enable them to build a more engaged, productive and loyal workforce.



Julie Duchesne
Partner, Mercer Marsh Benefits,
Leader, Canada



Hervé Balzano
President, Health & Benefits, Mercer
Global Leader, Mercer Marsh Benefits

Five Key Findings

1. Strong Business Case for Digital Health
2. Workers Value Patient-Centred Solutions
3. Low Barriers to Adoption, High Trust in Employers
4. Four Different Worker Segments to Engage
5. High Demand for a Pro-Health Culture

Five Considerations

1. Digital health and well-being solutions will be of increasing importance in retaining, engaging and energizing workers.
2. For workers, digital health solutions have a clear role in facilitating personalized health care.
3. Workers are surprisingly willing to share health data to receive higher quality, more personalized and convenient care.
4. Unique worker segments have different attitudes towards health innovation and require tailored targeting.
5. Workers value a pro-health work culture – which has important implications for digital health solutions.

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About the Study

Health on Demand is one of the most comprehensive studies undertaken to understand the values, needs, desires, and trepidations of workers – and employers – when it comes to the future of health, in general, and the role of digital health in particular. Learnings from the study will help companies make critical health care investment decisions over the next five years.

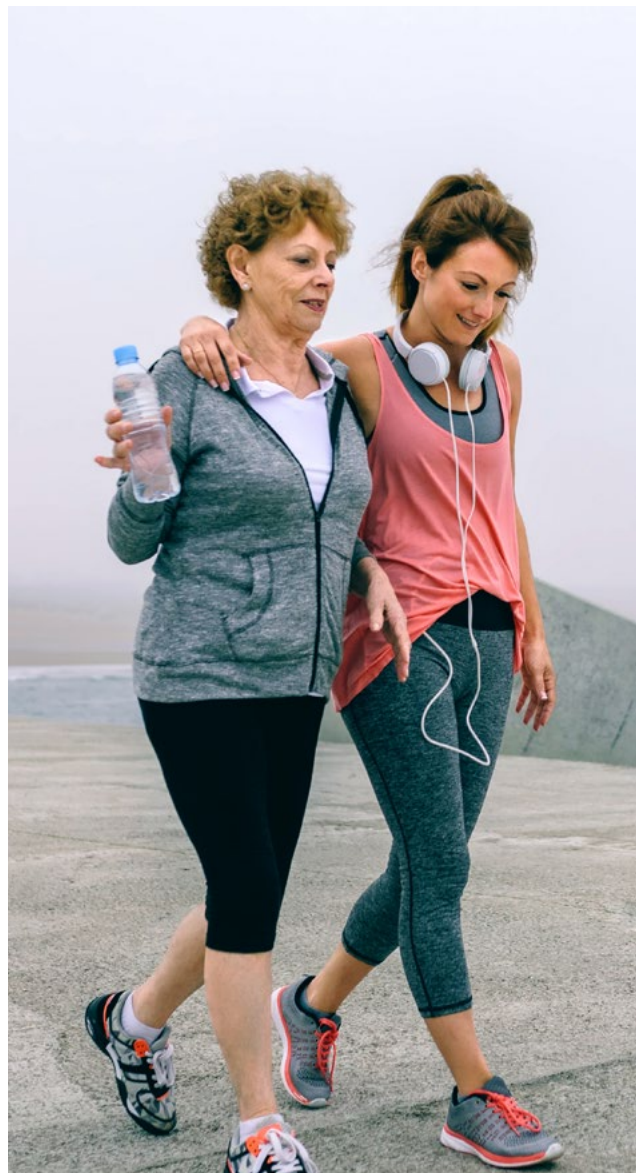
Also distinguishing the study are the size, geographic scope, and input from both workers and employers.

- **Size:** 16,564 workers and 1,300 senior decision makers.
- **Geographic Scope:** Seven mature (US, UK, Canada, Italy, France, Netherlands and Singapore) and six growth markets (Brazil, China, Colombia, India, Indonesia and Mexico).
- **Worker and Employer Views:** The study compares and contrasts worker views with those of C-Suite and senior-level executives, across nine sectors in all 13 countries, to glean insights as well as gaps between both groups.

Recognizing the growing importance of gig workers in many employers' human resource strategies, the worker survey included contract or freelance workers, as well as part-time workers. Of the 1,066 workers surveyed:

- **69%** are full-time workers
- **20%** are part-time workers
- **4%** are contract or freelance workers
- **7%** are self-employed
- **1%** are seasonal workers

Accordingly, throughout this report we refer to “workers” instead of “employees.”





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Five Key Findings

Employers have the potential to use personalised and relevant technology-based health solutions alongside a culture of well-being to create a more vital, engaged and loyal workforce. The Health on Demand study presents data that can be used to underpin digital health investments.

1. Strong Business Case for Digital Health
2. Workers Value Patient-Centred Solutions
3. Low Barriers to Adoption; High Trust in Employers
4. Four Different Segments to Engage
5. High Demand for a Pro-Health Culture

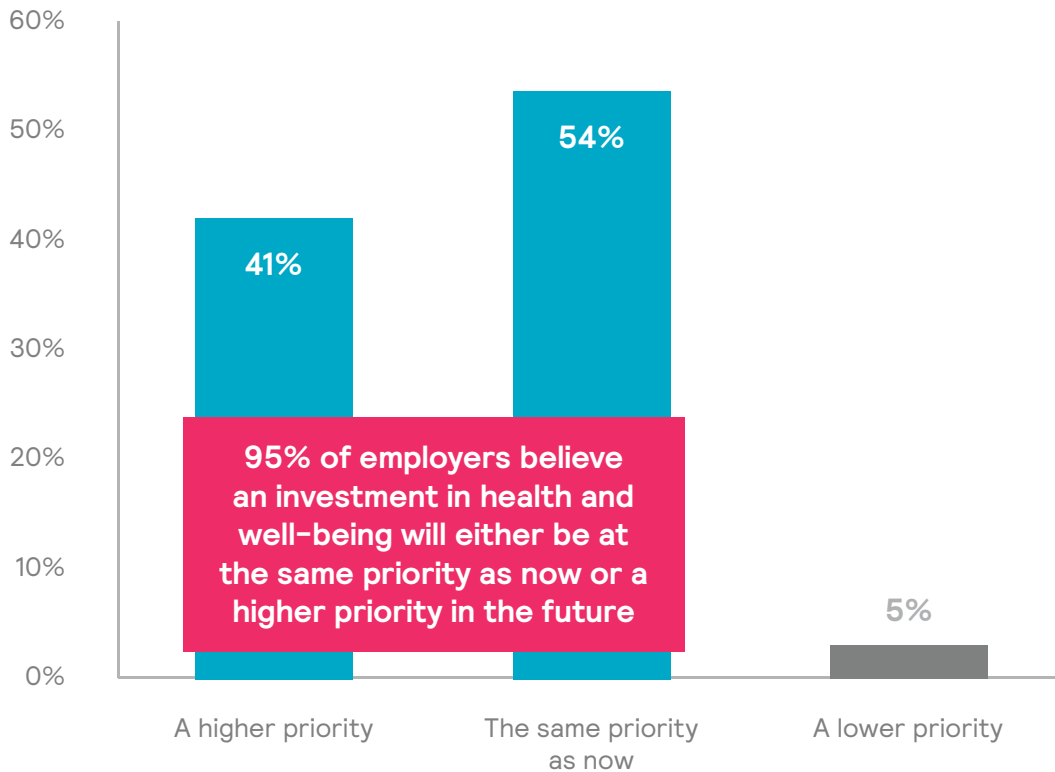


Key Finding #1 Strong Business Case for Digital Health

Health and well-being programs are of considerable importance to employers anxious to maintain and attract talent in a competitive labour market. In fact, survey results indicate that corporate investment in workforce health will grow over the next five years for this exact reason. Four in

10 of the surveyed Canadian senior decision makers say health and well-being investment will be a greater priority for their organization in the future compared to where it is today, while just 5% expect it to decrease.

Four in 10 employers report investment in health and well-being will be a higher priority for their organizations in the future. Half of employers report the priority will remain the same as now.



Health on Demand – Senior Decision Makers; From what you know, is your company’s investment in employee health and well-being becoming a higher priority, a lesser priority or a similar priority in future, compared to where it is today? SUMMARY; 8/19/2019; Canada; Weighted to 100 per country

Employers believe these investment plans have a clear justification. The survey asked senior decision makers to rank their objectives for their organizations’ health and well-being programs, and the top three all have a direct impact on business results.

Canadian employers say the most important objectives for their company’s health and benefit plan and/or well-being programs are, in order of importance: (1) attraction and retention of workers, (2) improving productivity by reducing employee absence and job performance, and (3) improved worker morale and engagement. By comparison, those surveyed ranked cost containment at the bottom of the drivers

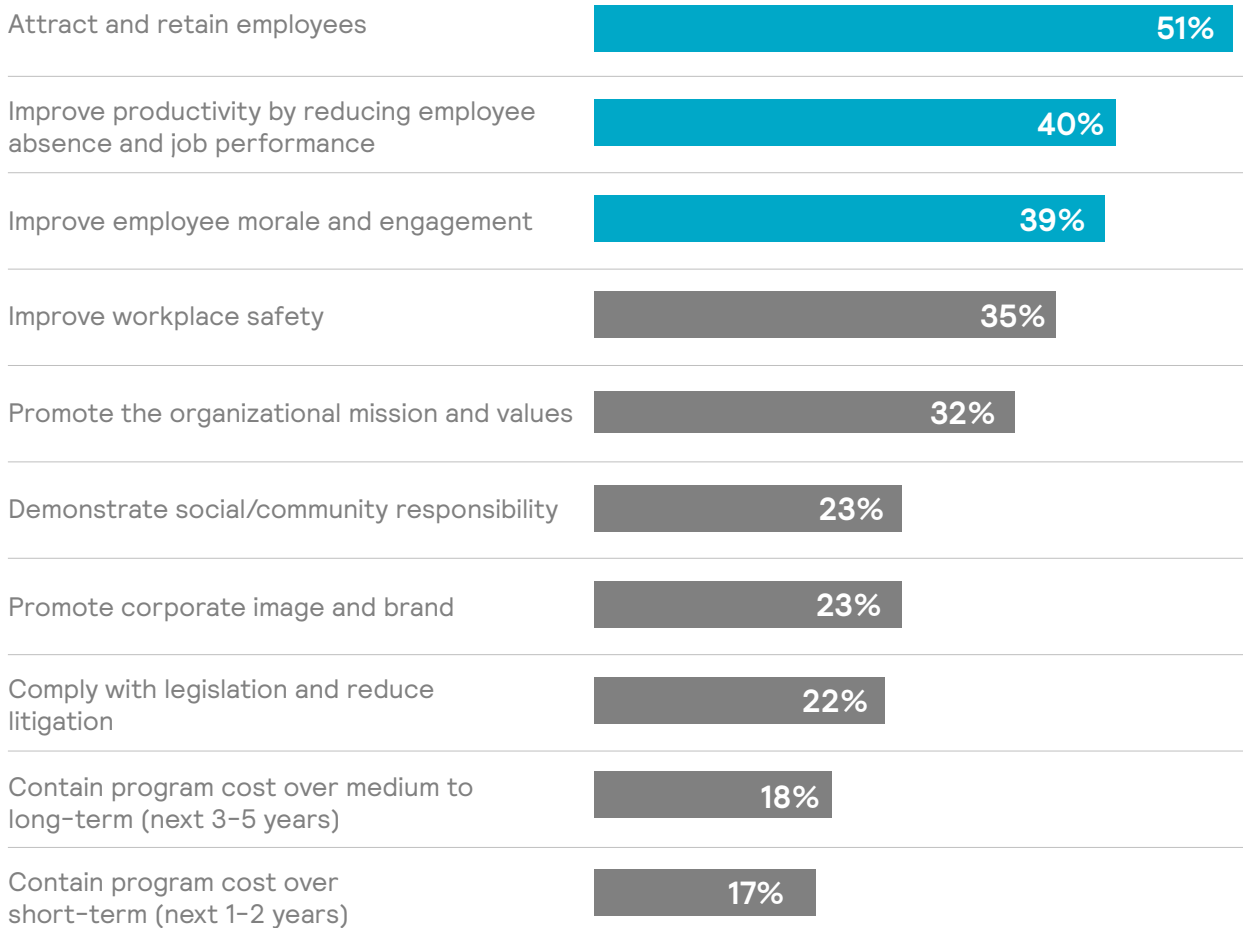
for investing in health and well-being programs, although we know this can be an indirect longer-term result of investing in workers’ health.

“Our complex system is ripe for disruption. To-date the private sector has played a great role in driving transformative changes in the adoption of new technologies.”

Guy Vachon,
Ottawa Office Leader, MMB Canada

Employers cite attracting and retaining talent, workplace productivity and morale, as the top drivers of health and well-being initiatives.

Ranked in Top Three



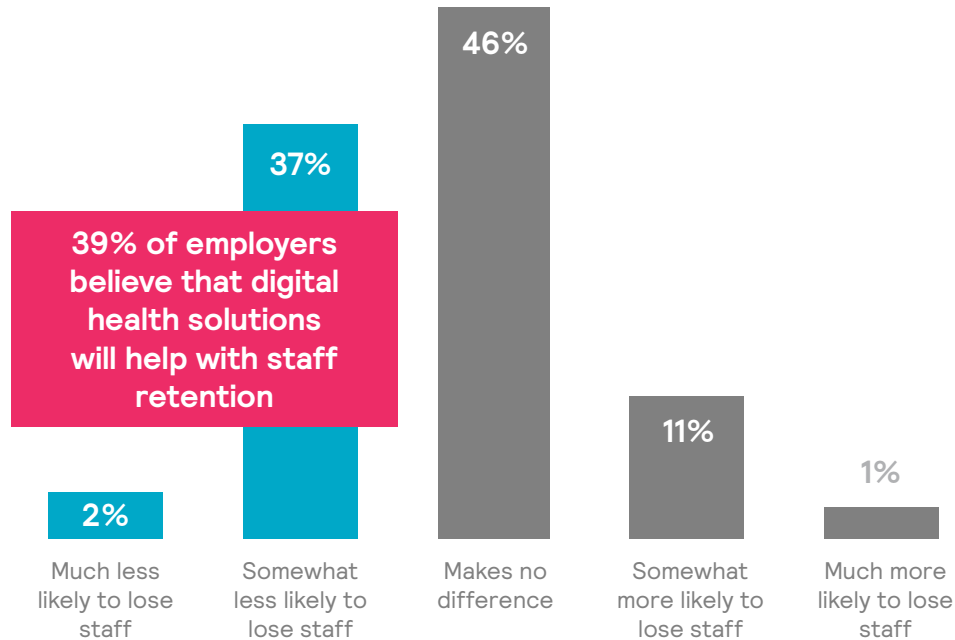
Health On Demand – Senior Decision Makers; Please rank in order of importance the most to least important objectives for your company’s health benefit plan and/or well-being program?; 8/19/2019; Canada; Weighted to 100 per country

“Across Canada, with a high cost of living, global mobility, the fact that we haven’t replaced ourselves, the rise in workers ghosting employers is not surprising and the hunt for talent is increasingly difficult.”

Gord Frost,
Partner, Career Business Leader, Mercer Canada

Employers believe that digital health solutions will help advance their objectives for health and well-being programs. When asked specifically about digital health solutions, six in 10 Canadian senior decision makers surveyed believe they will have some or significant impact on staff energy levels, and nearly four out of 10 believe they will help them retain staff.

Nearly four out of 10 employers believe promoting or sponsoring digital health solutions will help with staff retention.



Health on Demand – Senior Decision Makers; If your company promoted or sponsored digital health and well-being solutions in your workplace, what impact, if any, do you think that would have on staff retention? Canada; Weighted to 100 per country

“The world’s most progressive companies are finding creative ways to differentiate their rewards offerings through innovative, digitally-enabled health products that recognize the diverse needs of their workforce and their families – from help for people re-entering the workforce, to family planning assistance for LGBTQ couples, to help finding caregiving providers for the sandwich generation.”

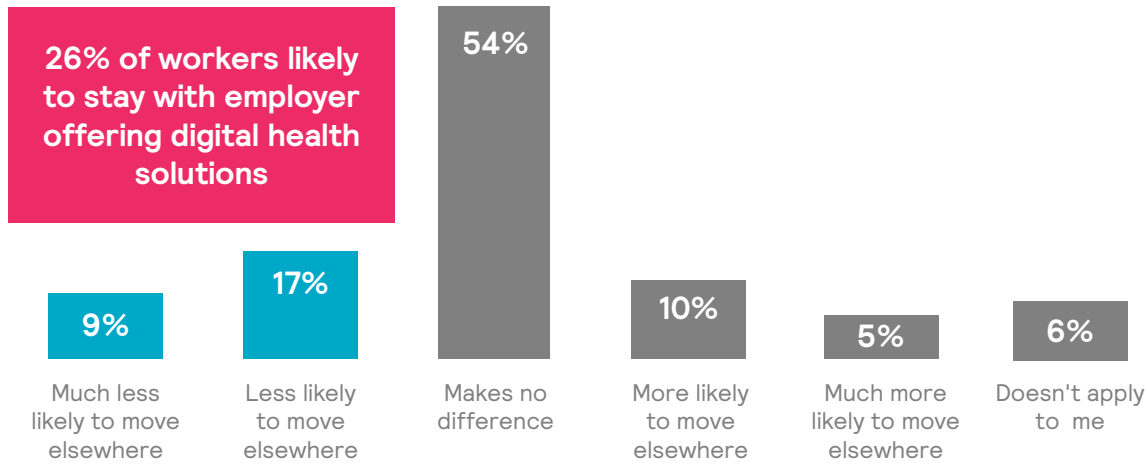
Jaqui Parchment,
Chief Executive Officer, Mercer Canada

Results show that digital solutions that improve access and can deliver needed health services more efficiently and affordably are attractive to workers. More than one in four Canadian workers say they would be less likely to move elsewhere for work if their employer promoted or sponsored digital health solutions.

These numbers, while comparatively small, are significant. Health benefits in general compare favourably with other benefits – and even compensation – in their ability to influence employment decisions.¹ The survey findings suggest that digital health solutions have the potential to further enhance the valuable “stickiness” delivered by the health benefit package.

¹ See <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Documents/2018%20Employee%20Benefits%20Report.pdf>. Also, https://www.ebri.org/docs/default-source/ebri-issue-brief/ebri_ib_470_wbs2-10jan19.pdf?sfvrsn=c5db3e2f_10

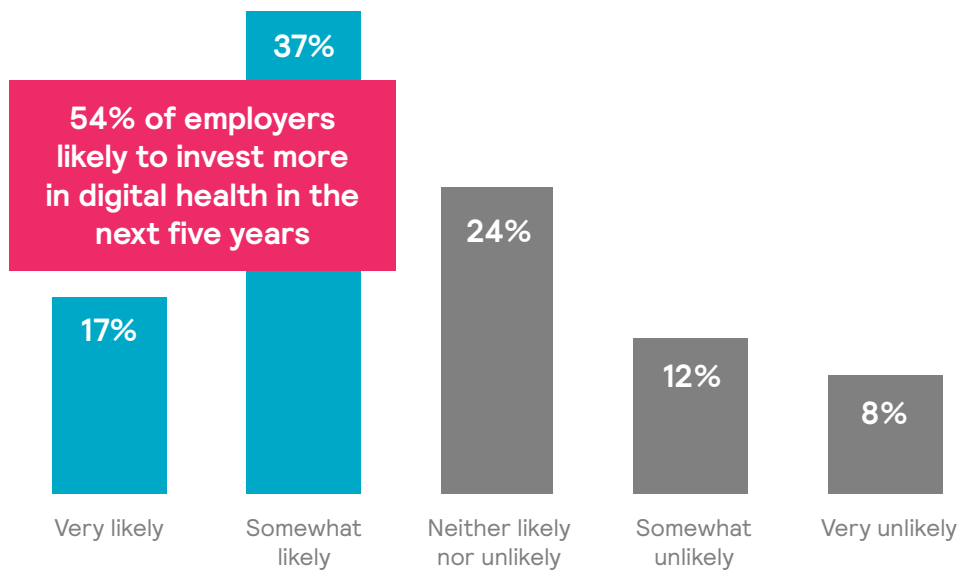
A quarter of workers say they are more likely to remain with an employer offering digital health solutions.



Health on Demand - Workers Survey; If your employer promoted or sponsored digital health solutions in your workplace, how would that affect how you feel about moving elsewhere to another employer? SUMMARY; Canada; Country Weighting - worker labor force by gender, age; base n = 1066

Meanwhile, more than half of Canadian employers in the study say they are likely to invest more in digital health over the next five years.

More than half of employers are likely to invest more in digital health in the next five years.



Health on Demand - Senior Decision Makers; How likely is your company to invest more than it does today in digital health for workers in the next 5 years? SUMMARY; 8/16/2019; Canada; Weighted to 100 per country



Key Finding #2 Workers Value Patient-Centred Solutions

While employers see a business case for digital health investment, it will be important to understand workers' motivations as they plan and implement initiatives. Health on Demand shows that workers are looking for improved access to high-quality health care that is personal, convenient, affordable and secure.

“Clients really want to do the best for their employees and are overwhelmed with the digital health options available. Increasingly, we are helping our clients understand the value of these innovative solutions and what will work best for them, given the dynamics of their business and workforce.”

Fatima Di Biase,
LABS Leader, MMB Canada

The study invited workers to imagine a not-too-distant “future of health,” in which digital technology plays a critical role. (See sidebar.)

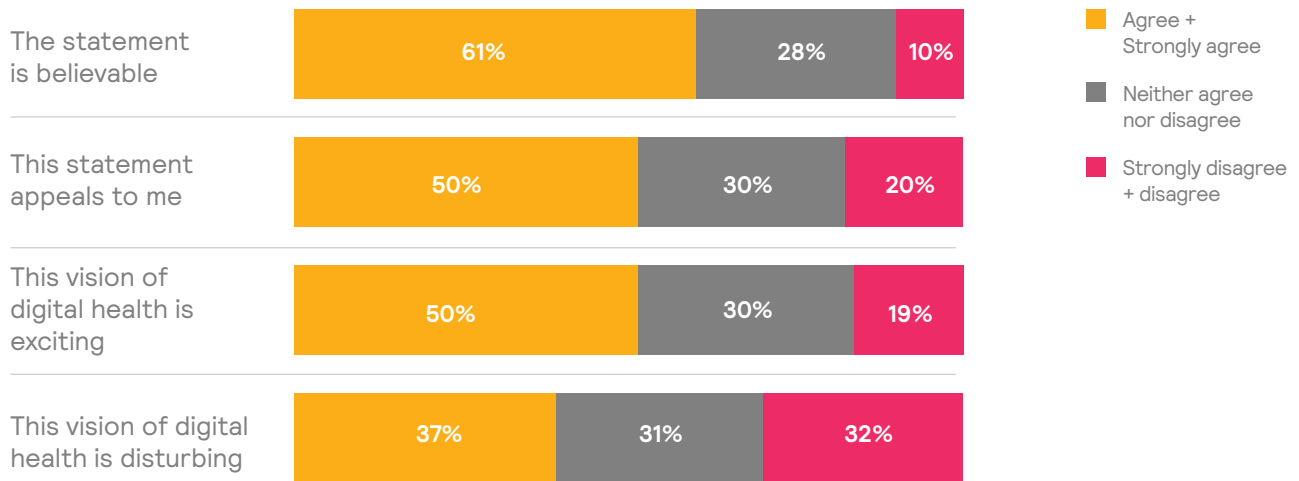
We asked workers to rate each word in our forward-looking concept of health as green (positive) or red (negative), using a digital highlighter. Despite the potential risks, workers were able to identify more positive benefits than drawbacks from Health on Demand’s future vision of health. Workers were also asked a series of questions about their response to the forward-looking vision of health care.

Just over six out of 10 Canadian workers find the vision credible, and half find it appealing and exciting. Slightly over a third of workers find it disturbing. The more negative associations are with the use of AI in health care, and data protection and privacy; there are, however, encouraging signs that these worries can be mitigated, as this report will address.

Future Concept of Health Examined:

“Imagine a more digital approach to maintaining your health that places you at the centre. You use wearables and smartphones to track your activity, diet, medications and appointments. Your device connects you to human clinicians and artificial intelligence systems (e.g., chat agents and voice-activated devices, like Siri and Amazon Alexa) for prevention, diagnoses and treatment. Your care is based on your personal genetics, lifestyle and preferences. This makes managing your health more affordable, convenient, effective, and customized, improving your quality of life. However, as health data becomes more integrated and portable on devices, new opportunities and risks emerge that require robust data protection and privacy.”

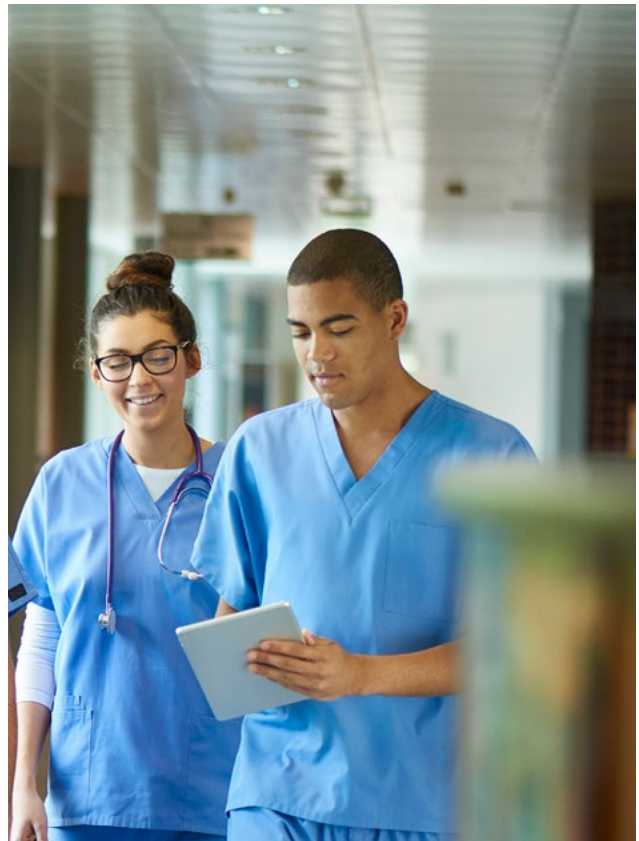
Majority of workers found this future vision of health with digital solutions believable, appealing, and exciting.



Health On Demand - Workers Survey; Please read the statement below around digital health then answer the questions. (All options)
 SUMMARY: Canada; Country Weighting - worker labor force by gender, age; base n = 1066

“Workers are cautiously optimistic that there is something to digital health, with a healthy majority finding the statement credible. Still, there are mixed reactions to how positive it really will be. The data tells us that employees are open to digital health, but how they react over the next several years depends heavily on the stories we tell (including the positives of using AI!) and the effectiveness of execution (game over if we lose your data).”

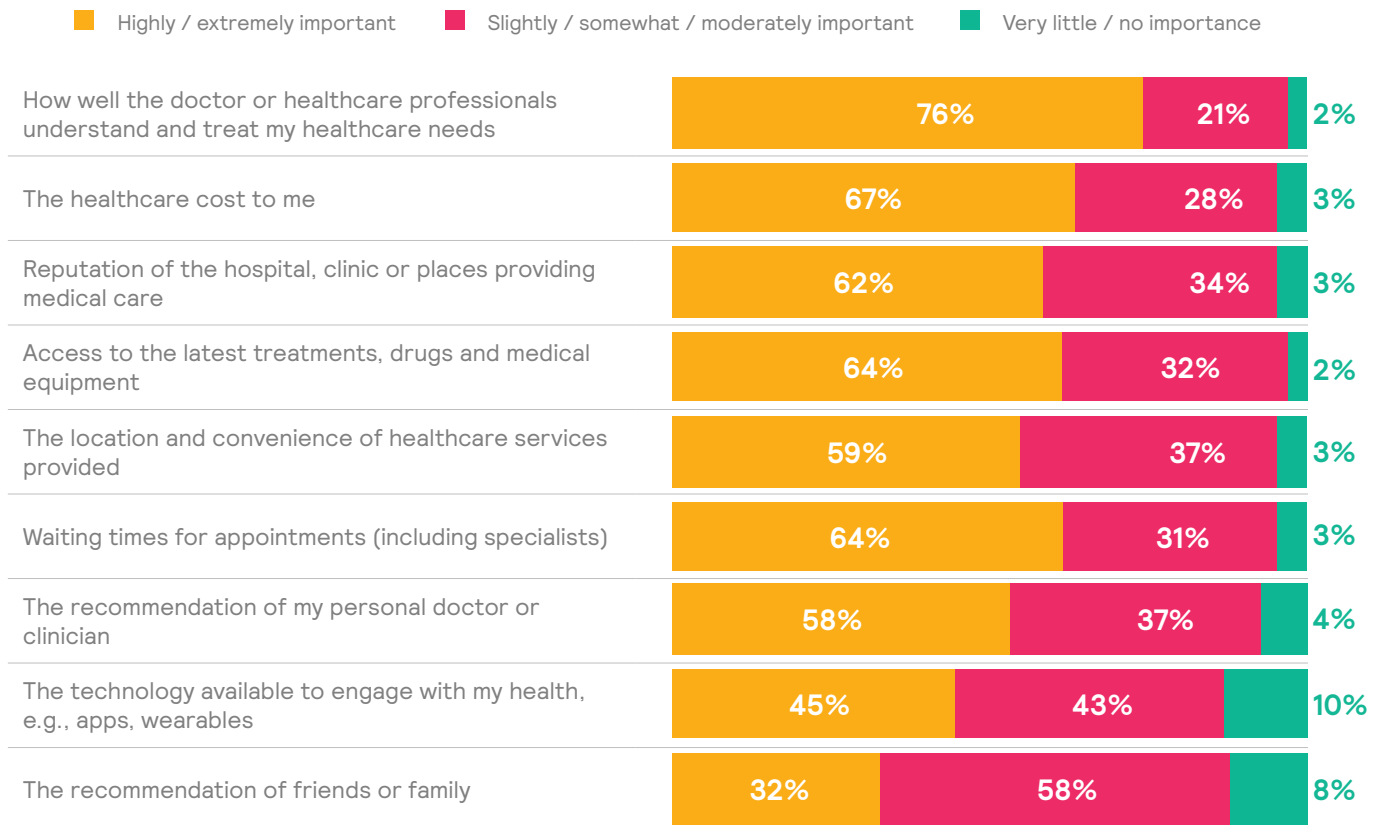
Sam Glick,
 Partner, Health & Life Sciences, Oliver Wyman



To better understand what workers might value in digital health solutions, it's important to understand what influences their decisions about where they seek care now. The study found that Canadian workers most value how well health care professionals are able to understand and

treat their needs, followed by the cost of services and the reputation of the hospital, clinic or places providing medical care; together, these suggest that lower-cost, high-quality health care is a primary consideration.

When it comes to choosing where to get healthcare, workers most value quality care from healthcare professionals and healthcare costs.



Health On Demand - Workers Survey; How important are the following in choosing where to get health care? (Top and bottom 2) SUMMARY; Canada; Country Weighting - worker labor force by gender, age; base n = 1066

To test workers' reaction to specific types of health innovations, we provided them with a list of 15 innovations² – some widely available now, some just emerging, and a few that are still in the early stages. Workers were asked to rate how valuable the innovation might be to them and their families, and employers were asked which innovations their staff were most likely to find valuable.

The top two innovations, in terms of the number of workers rating them highly or extremely valuable, are an app to help find the right doctor or medical care when and where needed, and electronic and portable individual and family medical records. In third place, Canadian workers rate tele-medicine for a simple health issue, like a rash or cold, and wearable technology to self-manage health conditions.

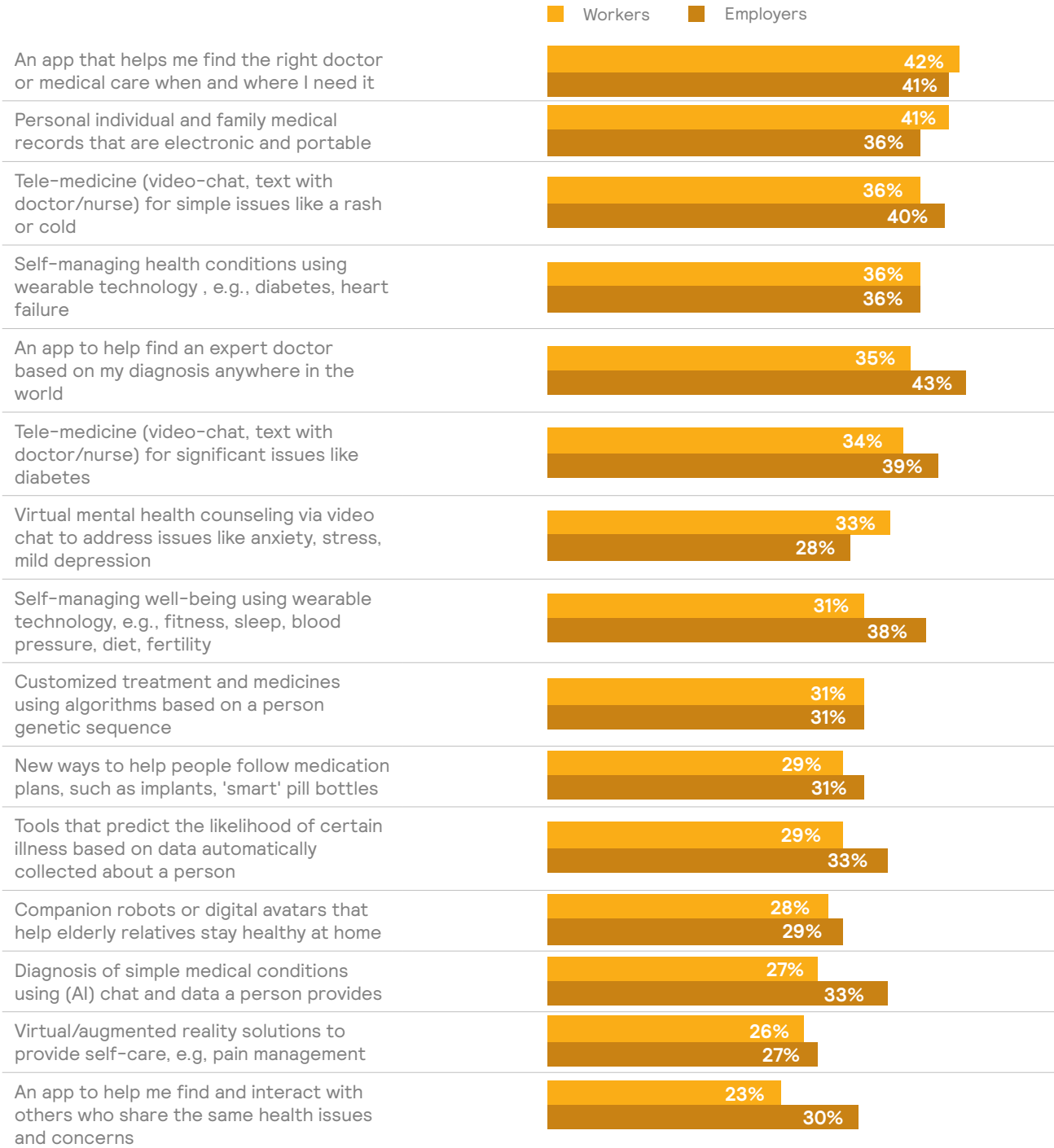
The first two innovations offer improved health care access, and all four offer greater convenience and control in better managing one's own health. Canadian employers and their workers largely agree on the digital innovations that are most likely to be valuable.

Workers in Canada, like their global counterparts, are less interested in digital solutions that employ AI or virtual solutions. In addition, the gap in perceptions between workers and employers is relatively small. In rolling out digital health tools, we believe that employers need to ensure that they are fulfilling the most important needs of their workforce.



² For the full list of innovations, refer to the last chart under Key Finding #2

When it comes to digital health, workers want access to doctors on demand anywhere in the world, as well as records that are electronic and portable. Notably, workers and employers largely agree.



Health On Demand - Digital Health Audience Comparison; (W12-D10) How valuable to you and your family (your employees) are the following health innovations: 6 - Highly valuable + 7 - Extremely valuable by Source of cases; Filter: Canada; Weight: Country Weight; base n = 1166



Key Finding #3

Low Barriers to Adoption; High Trust in Employers

Companies looking to include digital solutions as part of their health offerings are starting from an encouraging position, in which barriers to adoption are low and workers' trust in their employers is high.

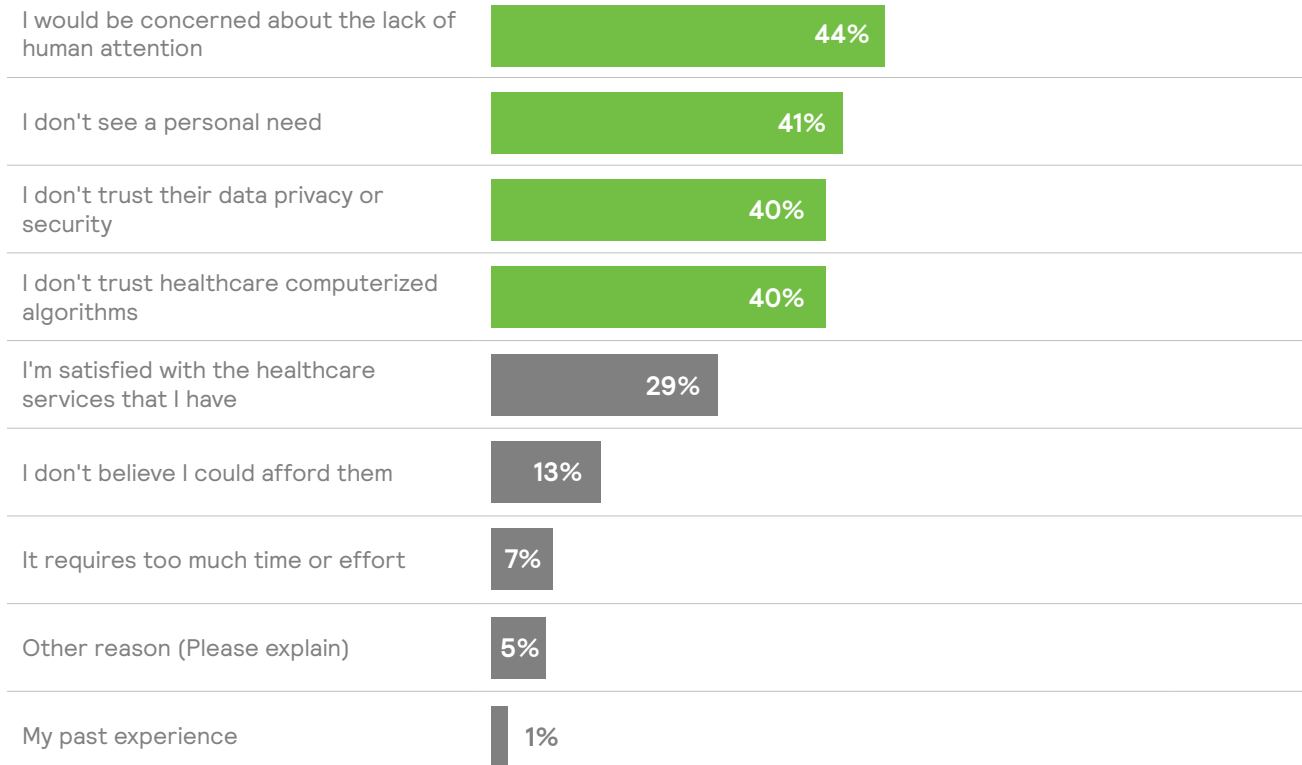
Some workers do articulate concerns about data privacy and other issues. The most common reasons given for not being willing to try digital solutions are concerns over a lack of human attention, an absence of personal need, and data privacy and security concerns.

“We’re at an interesting crossroad as a society, in how we feel about our data. Millennials, in particular, have been generally comfortable with sharing information because they've grown up using social media without thinking about what's happening to their data. But, there's a growing realization that handing out data for free can have an impact.”

Helen Leis,
Partner, Health & Life Sciences,
Oliver Wyman

When asked what made them unwilling to try certain digital health innovations, workers most often cited preference for human attention, lack of need, and mistrust around data security and AI.

Among workers not willing to try digital health innovations

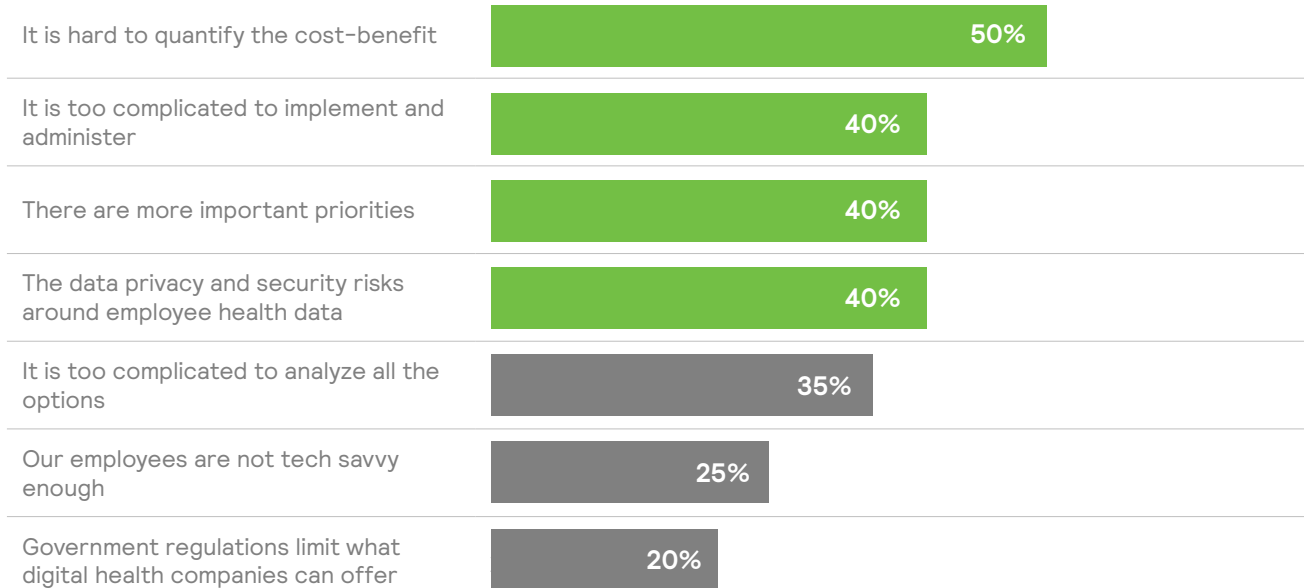


Health On Demand - Workers; Please select how willing you personally would be to try these health innovations? (Pie chart average of 15 listed innovations) You said that you were less than willing to try some health care services – please choose your reasons why?; Canada; % responses calculated from question base not total sample n = 378

As discussed above, most Canadian employers plan to increase their spending on digital health. And they are as likely as workers to cite data security concerns as a reason for not doing so. Among the one in five that are unwilling to invest in digital health, the most common reasons cited are: difficulty in quantifying the cost-benefit, complexity of administration, more important priorities, and data privacy

and security risks. For some employers, internal resourcing is a challenge to be able to invest in due diligence and ongoing governance of a multitude of vendor relationships to give workers more confidence around data privacy and security.

Only 20% of employers are unwilling to invest in digital health. Reasons include difficulty in quantifying the cost benefit, complexity of implementing and administering solutions, and other more important priorities.



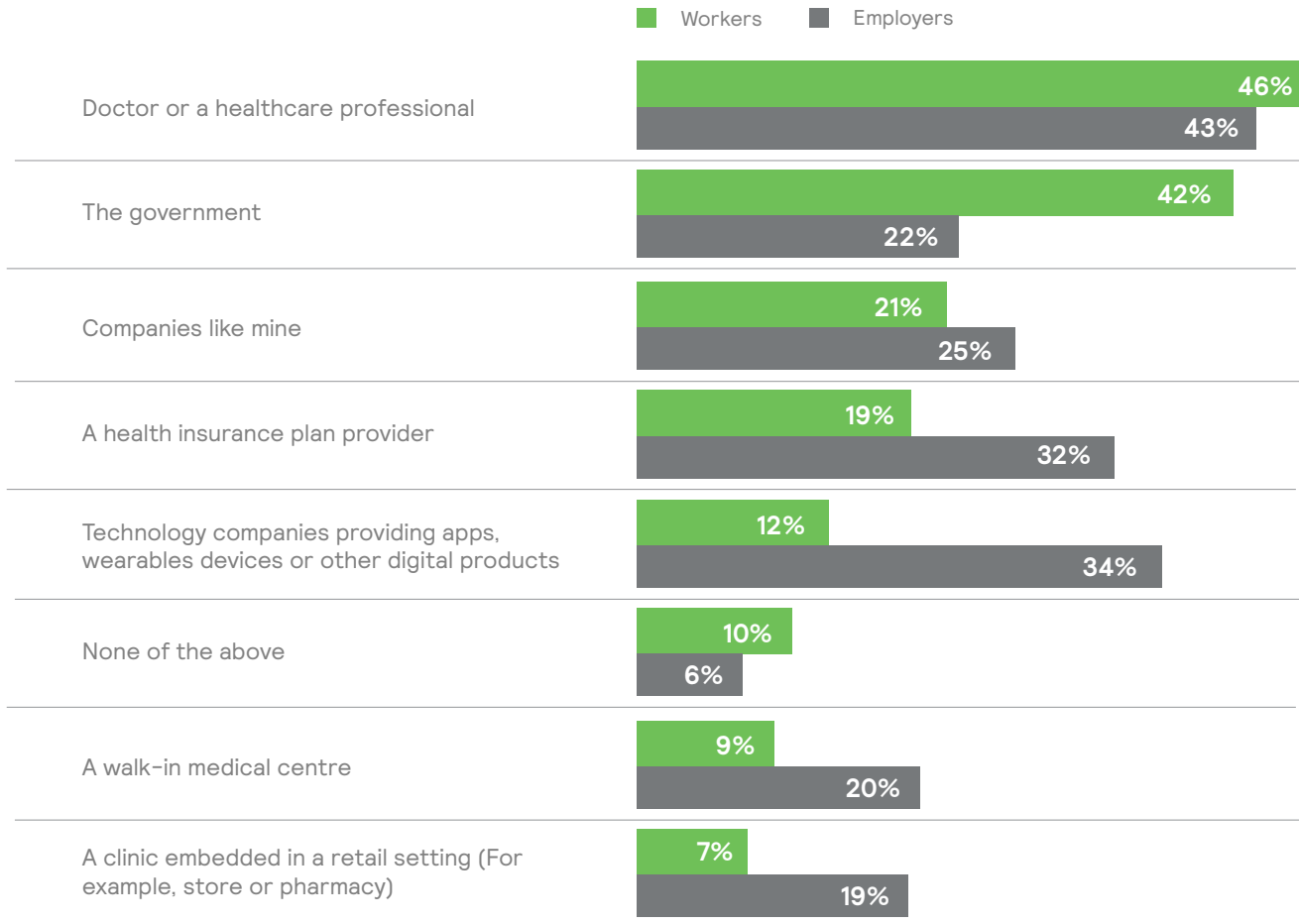
Health On Demand – Senior Decision Makers; As an employer, what may be some reasons your company is not likely to invest in digital health, for example, tele-medicine, portals, apps? SUMMARY; 8/20/2019; Canada; Weighted to 100 per country; total n = 100 % responses calculated from question base not total sample n =19 out of 100

While the majority of both Canadian workers and employers are open to the idea of digital health solutions, the two groups have different opinions regarding who should provide them. Canadian workers, who are more accustomed to a government role in health care, are most likely to believe digital offerings should be the purview of health care professionals and the government.

Canadian employers, by contrast, are more likely to believe that technology companies and health insurance plan providers should be in charge of running digital health programs along with health care professionals.



Workers believe healthcare professionals and the government should provide digital health solutions; employers see this as the domain of tech companies and plan providers, as well. Workers are far less comfortable with tech companies and plan providers in this role.



Health On Demand – Digital Health Audience Comparison; (W11-D9) Who do you think should deliver the digital health solutions described in the statement above? by Source of cases; Filter: Canada; Weight: Country Weight; base n = 1166

Importantly, nearly half of Canadian workers report being more or much more confident in digital health and well-being solutions promoted or sponsored by their employers.

Close to half of Canadian workers report being much more or more confident in digital health and well-being solutions promoted by their employer.

“There is a tremendous opportunity for employers to demonstrate that they value the health of workers and their families by facilitating access to digital and non-digital health and well-being tools.”

Marie-Josée Le Blanc,
Innovation Leader, MMB Canada

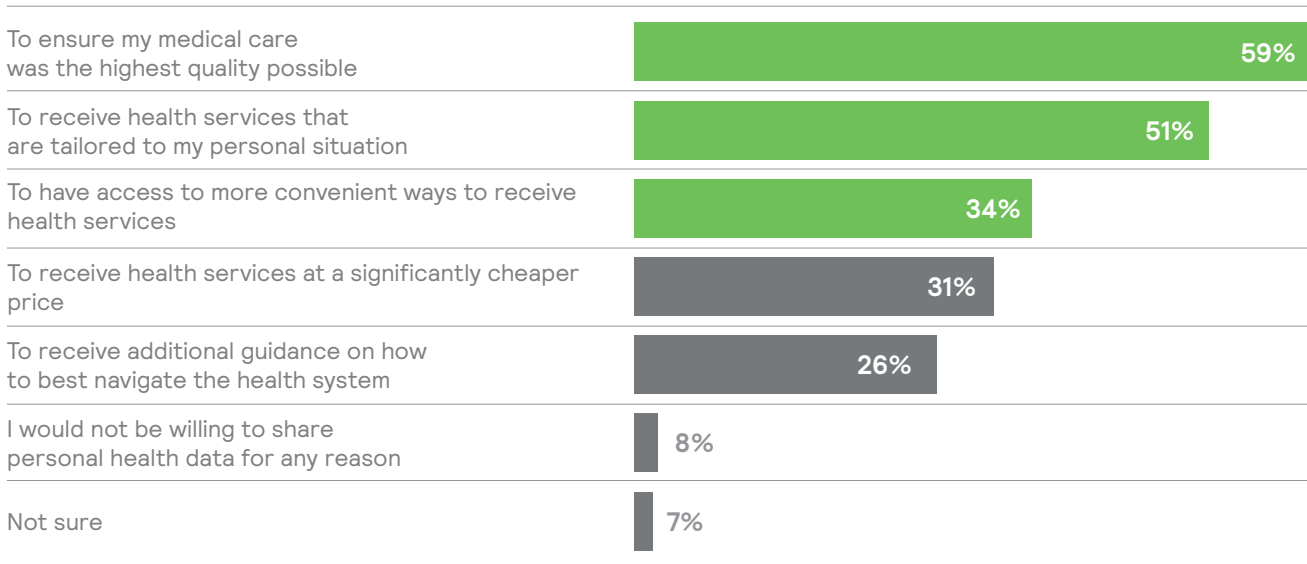


Health On Demand Workers Survey; If your employer promoted or sponsored digital health and well-being solutions in your workplace, how would that affect your level of confidence in the solution offered? SUMMARY; Canada; Country Weighting - worker labor force by gender, age; base n = 1066

The survey also found that workers are willing to share their personal health data if there is a benefit to them in doing so. More than half of Canadian workers say they are willing to share their personal health infor-

mation if this will ensure that they receive the highest quality medical care. A similar number are willing to share their data in order to receive health care services tailored to their personal situation.

More than half of workers are willing to share their personal health information to ensure high quality and more personalized healthcare. Many would also share data to have access to more convenient healthcare.

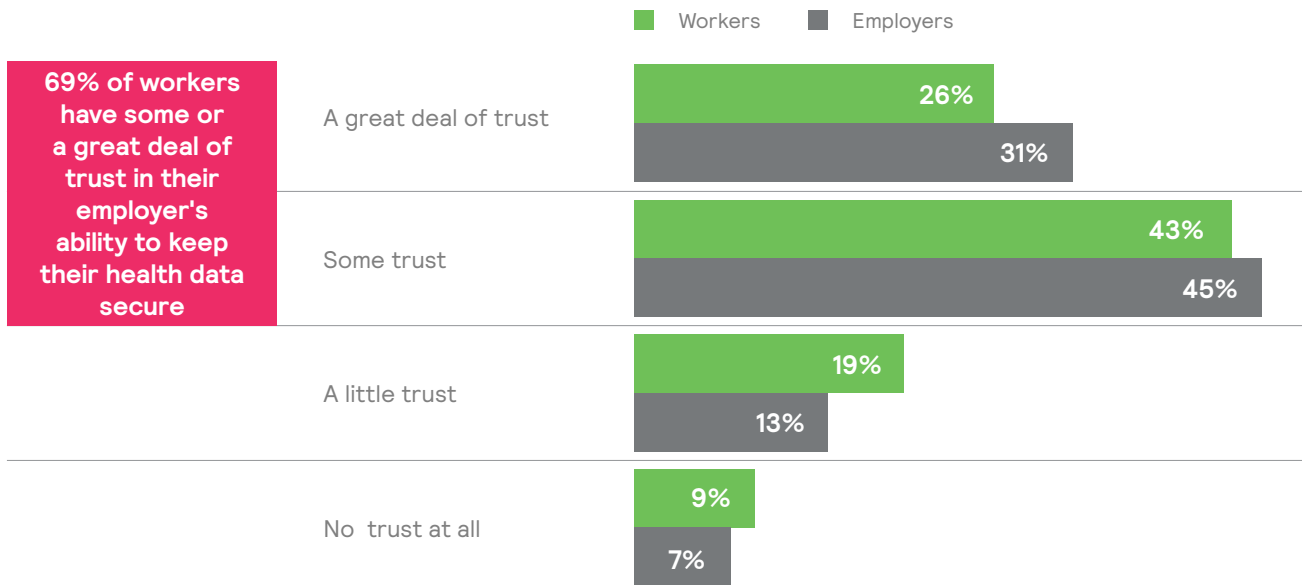


Health On Demand - Workers Survey; For which of the following reasons, if any, would you share personal health information? SUMMARY; Canada; Country Weighting - worker labor force by gender, age; base n = 1066

Seven out of 10 Canadian workers also report having some or a great deal of trust in their employer’s ability to keep their personal health information secure. To safeguard this trust as they pursue digital health strategies, employers need to put appropriate data privacy policies and practices in place and communicate them clearly to workers. This will help allay worker concerns that health information might be used to influence internal staffing decisions.



Seven out of 10 Canadian workers have some trust or a great deal of trust in their employers to keep their personal health information secure.



Health On Demand – Digital Health Audience Comparison; Source of cases by (W19-D20) How much trust do you have in your company to keep employee personal health information secure?; Filter: Canada; Weight: Country Weight; base n = 1166



“There are many organizations that recognize the need to have more data on their employees so that they can start to make a difference on overall benefit plan design, or on the benefits being offered, or their ability to have preventative strategies to help employees in that space. However, there also is an extreme nervousness in organizations around the data they're holding on their employees and the impact of a data or a regulatory breach.”

Chris Bruce,
Thomsons Online Benefits,
Co-founder & MD



Key Finding #4 Four Different Worker Segments to Engage

Results from the global survey illustrate differences in the perceived value and engagement with digital health innovations across markets and generations.³ By contrast, there is less variation related to gender or employment status (full-versus part-time or gig workers). We conducted a cluster analysis⁴ to better understand these differences and found that workers can be divided into four distinct segments based

upon their attitudes to health innovations, their confidence in health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.

³ Generations are defined as Millennials born between 1981-1996, Generation X born between 1965-1980, and Baby Boomers born between 1946-1964.

⁴ Latent class analysis for multi-category segmentation uses probability modelling to maximize the overall fit of the segment model to the data.

These segments have been titled Sign Me Up, Impress Me, Get Me Comfortable, and Not for Me, as below:

Workers can be clustered into four distinct segments based upon their attitudes towards health innovations, confidence in digital health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.

<p>39%</p> <p>Sign Me Up</p> <p>Tech savvy; dominant generation is Millennial; however, includes others, too</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer who offers digital health solutions • Receptive More willing to try digital health innovations • Confident More confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Majority need awareness training and positive recommendations • Willing to learn and engage with digital health 	<p>15%</p> <p>Impress Me</p> <p>Educated and not loyal</p> <ul style="list-style-type: none"> • Departure Risk Less likely to stay because employer offers digital health solutions • Receptive More willing to try digital health innovations, but not through employer • Confident More confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Willing to engage with digital health, but will require building trust 	<p>40%</p> <p>Get Me Comfortable</p> <p>Vocational; mix of generations</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer who offers digital health solutions • Receptive More willing to try digital health innovations • Not confident Less confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • More dialogue and communication needed to increase confidence in employer offered solutions • Willing to learn and engage with digital health 	<p>6%</p> <p>Not For Me</p> <p>Older, Tech skeptics</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer • Unreceptive Less willing to try digital health innovations • Not confident Less confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • More dialogue needed to increase confidence in employer offered solutions • Need to demonstrate digital health value and/or incentivize to engage
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People's attitudes toward digital health is closely related to their predispositions towards new technologies in general, as well as the generation they come from. Somewhat surprisingly, gender does not play an especially strong role.

Understanding the personalities and characteristics of each segment can help employers better curate the most relevant digital health solutions and tailor communications and worker engagement strategies.

“Simplicity is an important factor, especially if you look at my generation and my parents' generation. For most of us, technology had better be simple, otherwise we're going to disconnect.”

Louis Gagnon,
President, US and Canada,
Mercer



The segments

Sign Me Up



Sign Me Up workers account for nearly four out of 10 of the total Canadian sampling. They are tech-savvy, willing to try digital health innovations, and are confident in employer-recommended digital health solutions. They are also less likely to leave an employer offering digital health initiatives.

39%

Tech savvy; dominant generation is Millennial; however, includes others, too

- **Retention-inclined**
Less likely to leave employer who offers digital health solutions
- **Receptive**
More willing to try digital health innovations
- **Confident**
More confident in employer-sponsored digital health solutions

Opportunities

- Majority need awareness training and positive recommendations
- Willing to learn and engage with digital health

The segments

Impress Me



The **Impress Me** segment accounts for nearly one in six Canadian workers and nearly half are Millennials. They are willing to try digital health innovations, but not through their employers. Therefore access to digital health solutions at work is unlikely to prevent workers in this segment from looking for work elsewhere.

15%

Educated and not loyal

- **Departure Risk**
Less likely to stay because employer offers digital health solutions
- **Receptive**
More willing to try digital health innovations, but not through employer
- **Confident**
More confident in employer-sponsored digital health solutions

Opportunities

- Willing to engage with digital health, but will require building trust

The segments

Get Me Comfortable



The **Get Me Comfortable** segment accounts for four out of 10 Canadian workers. This segment is weighted towards both Millennials and Gen Xers who are also tech followers. They are receptive to trying digital health innovations but are less confident in trying them at work, possibly because they don't trust their employer to choose the best solutions. At the same time, they are also less likely to leave an employer offering digital health solutions.

40%

Vocational; mix of generations

- **Retention-inclined**
Less likely to leave employer who offers digital health solutions
- **Receptive**
More willing to try digital health innovations
- **Not confident**
Less confident in employer-sponsored digital health solutions

Opportunities

- More dialogue and communication needed to increase confidence in employer offered solutions
- Willing to learn and engage with digital health

The segments

Not For Me



The final segment, **Not For Me**, consists of older tech sceptics, weighted towards Gen Xers and Baby Boomers and make up only 6% of the total Canadian sample. This group is less receptive to trying digital health innovations, and less confident in employer-sponsored digital health solutions.

6%

Older, Tech skeptics

- **Retention-inclined**
Less likely to leave employer
- **Unreceptive**
Less willing to try digital health innovations
- **Not confident**
Less confident in employer-sponsored digital health solutions

Opportunities

- More dialogue needed to increase confidence in employer offered solutions
- Need to demonstrate digital health value and/or incentivize to engage

When asked about their willingness to try digital health innovations, those in the Sign Me Up group are most willing to give all of

them a try, followed by Impress Me and Get Me Comfortable.

Sign Me Up show the highest willingness to try all digital health initiatives, followed by Impress Me and Get Me Comfortable.



Health On Demand - Workers Survey; 4 segment latent class analysis by Please select how willing you personally would be to try these health innovations? (Top 2 only): Very willing to try + Mostly willing to try; Canada; Country Weighting - worker labor force by gender, age; base n = 1066



Key Finding #5 High Demand for a Pro-Health Culture

Investments in digital health tools can help demonstrate that employers are committed to a broader culture that values health and well-being. This dovetails with the interests of workers, many of whom want their company to create a more pro-health environment.

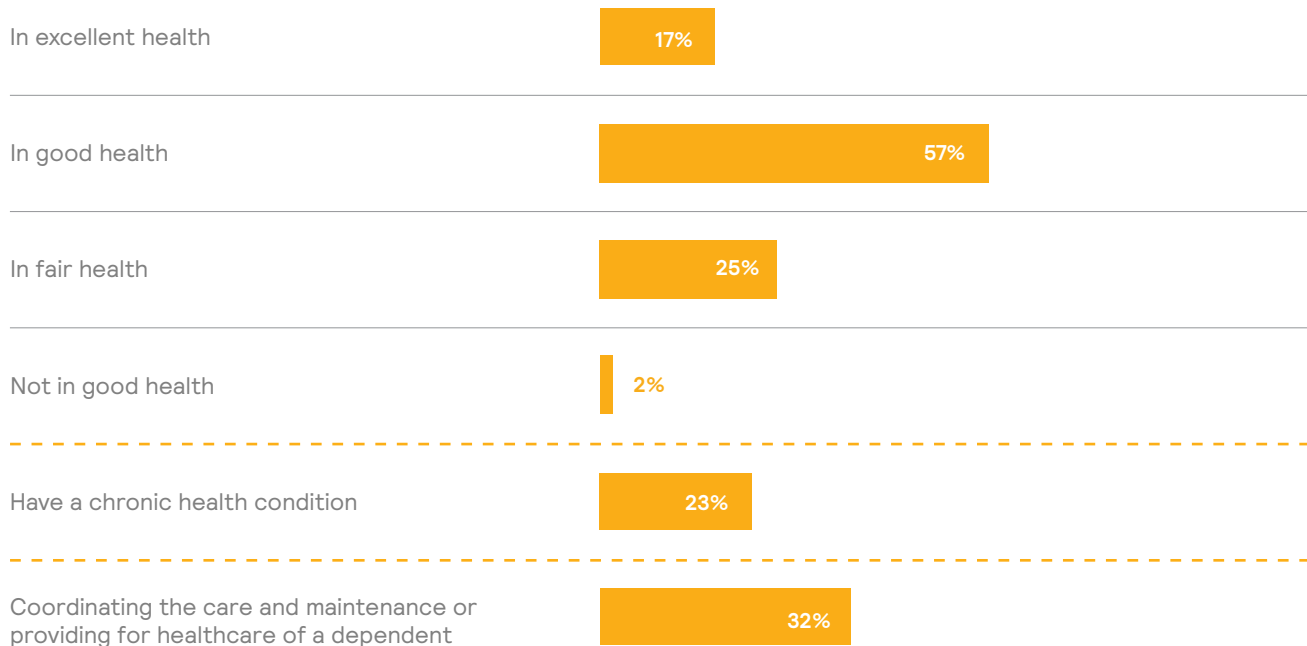
Creating a pro-health environment in the workplace also recognises the holistic needs of workers and, by necessity, includes a range of digital tools and services for both the individuals and their family members. Nearly a third of Canadian workers surveyed for the study report having the responsibility for the health care of a dependent, such as a sick partner, parent, child, or other family member.



“Employers must support workers by meeting them where they are today – individuals who are well, at risk, managing health challenges, and also catastrophic conditions. Intervening early and supporting them across the health continuum takes effort and is clearly worth the impact; improving the workplace.”

Alex Boucher,
Total Health Management Leader,
Mercer Marsh Benefits, Canada

Majority of workers (74%) report being in excellent or good health with 25% in fair health and 23% with a chronic condition. Nearly one in three workers report caring for a dependent.



Health On Demand - Workers Survey; Health Experience Profile SUMMARY; Canada; Country Weighting - worker labor force by gender, age; base n = from 1063 to 1066. Health status self-reported

Four in 10 Canadian workers and just over a quarter of employers see the value of allowing workers time off to see health care professionals or get treatment, and similar numbers want to create a more favourable work environment for health.

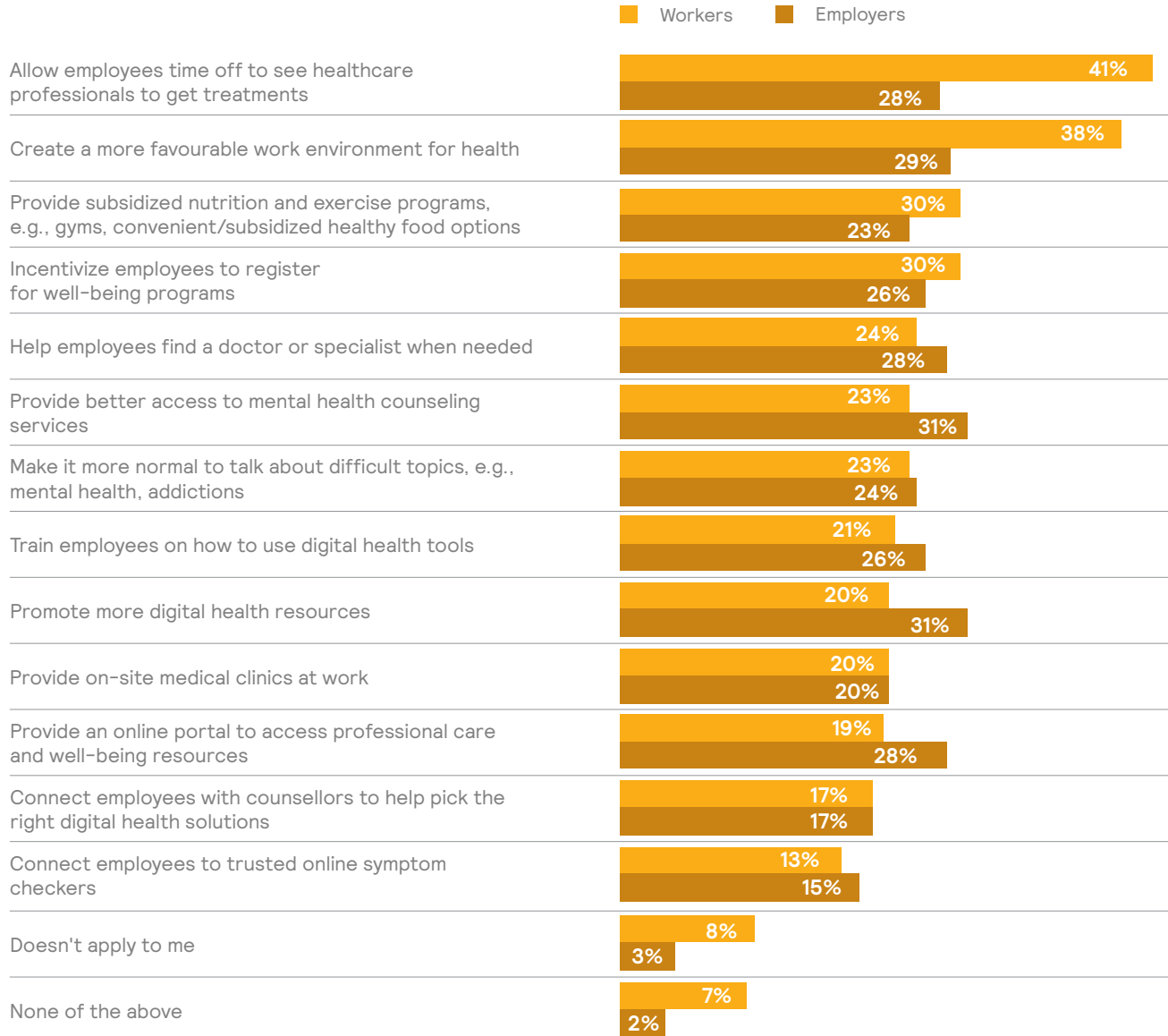
Canadian workers are also more likely than their employers to favour the provision of subsidized nutrition and exercise programs and incentives for workers to register for well-being programs. On the other hand, Canadian employers are more likely than their workers to favour the promotion of

digital health resources, better access to mental health counselling services, and an online portal to access professional care and well-being resources.

Just 20% of Canadian workers would like to see a greater promotion of digital health resources, compared with just under a third of employers. This suggests that digital solutions could be included as part of an integrated set of initiatives that are sufficiently comprehensive to address the diversity of worker needs.



Workers and employers agree on the need for time off to see healthcare professionals and for a more favorable work environment for health. Most importantly, employers also want to see better access to mental health counseling services and more digital health resources.



Health on Demand - Audience Comparison: What could your employer do to help employees better engage with their health and well-being? Source of cases by (W17-D17); Filter: Canada; Weight: Country Weight; base n = 1166

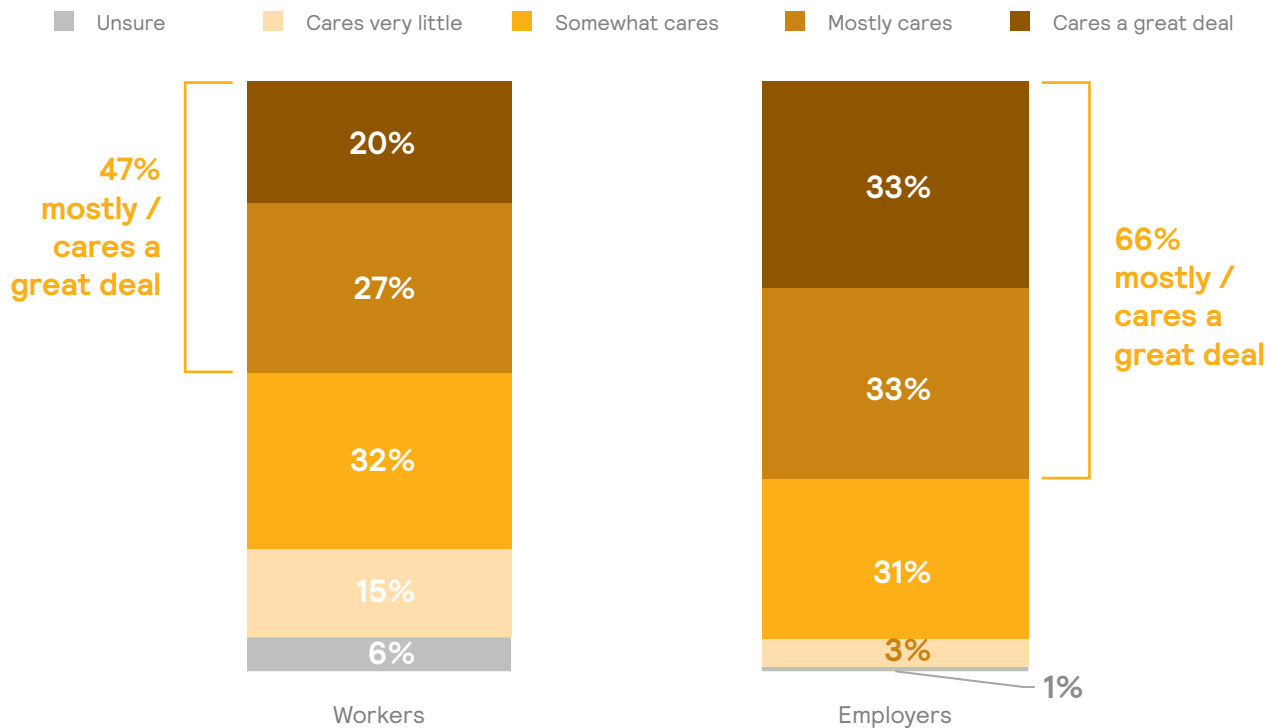
“There is a growing body of research that highlights that when it comes to changing people’s behavior, intrinsic approaches like community linkages, peer-to-peer networks and social norms can be more effective at motivating people than extrinsic incentives like financial rewards. This research reaffirms our message to employers to balance both approaches.”

Julie Duchesne,
Mercer Marsh Benefits Leader, Canada



Canadian workers have a less positive view of the extent to which their employer cares about their health and well-being

How much do you feel that your company cares about the health and well-being of its employees generally?

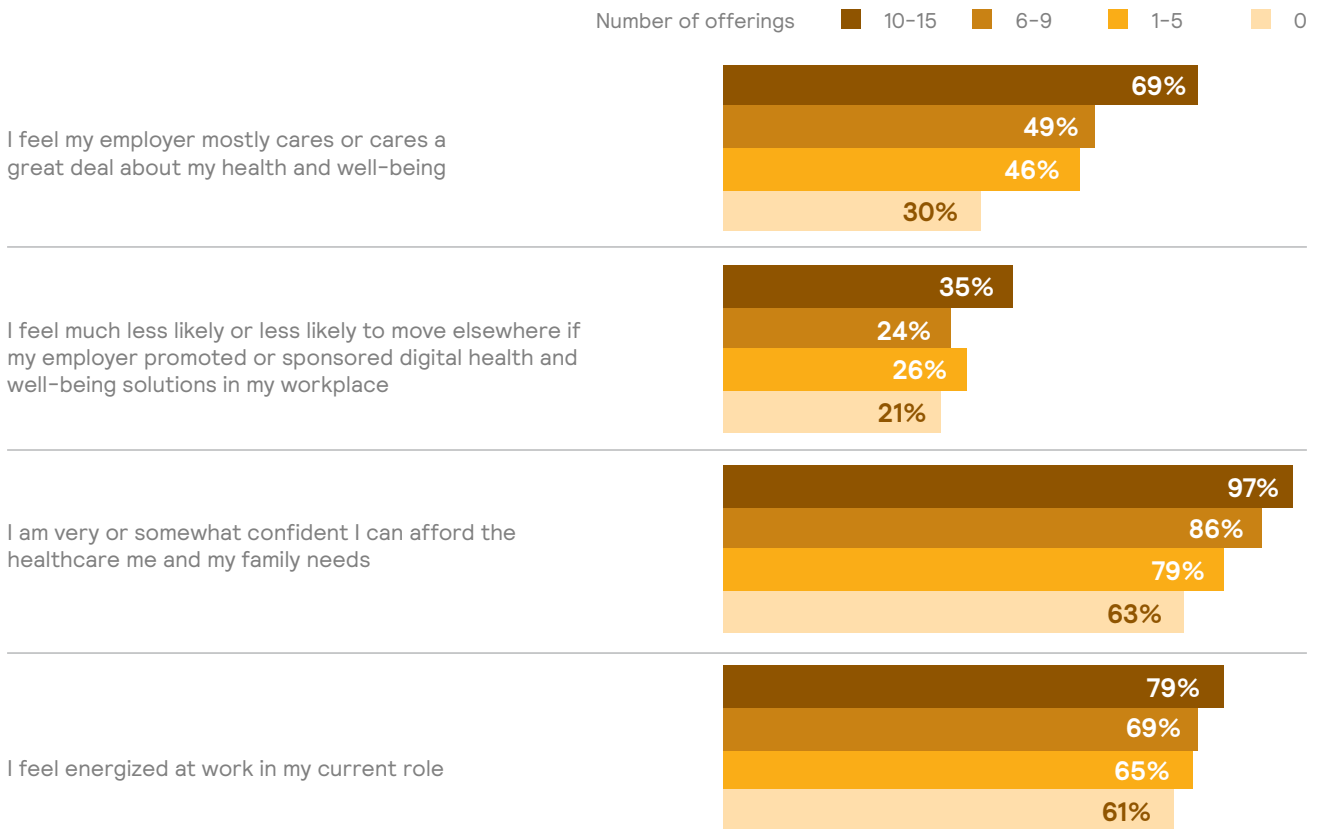


Health on Demand; Audience Comparison; Country by source of cases Filter: Canada by (W5-D3) How much do you feel that your company cares about the health and well-being of its employees generally?; Total sample; Weight: Country Weight; base n = 1066 workers and 100 employers

Overall, Canadian workers have a less positive view than employers of the extent to which their employer cares about the health and well-being of their workers. Just 20% of workers surveyed say their employer cares a great deal about them, compared with 33% of employers.

The study also found that the wider the range of health and well-being resources an employer offers, the more workers feel energized and supported, and the less likely they are to leave their employer.

The more varied health and well-being resources an employer offers, the more workers feel energized and supported, and the less likely they are to leave their employer.



Health On Demand - Workers Survey; How many insurances and services offered through employer? Are these statements true?; Canada; Country Weighting - worker labor force by gender, age; base n = 1066



4

Five Considerations For Success

Digital health innovations have the potential to make health care more efficient, affordable, and customizable, all of which are attributes that workers say they want. Employers who are able to improve on the health care options available to their workforce have a clear advantage in being able to attract the best talent and retain their loyalty.

Yet, digital solutions can't be an end in themselves. Employers should consider creating a pro-health environment that encompasses a range of options, from subsidized fitness to better help in navigation, to personal applications that help workers monitor or manage health conditions. A true pro-health workplace

will also acknowledge not just the individuals that work there but all the dependents for whom they may have caring responsibilities.

Below, we have used survey learnings to create five guidelines for employers to consider as they chart their digital health journey.

Consideration #1

Digital health and well-being solutions will be of increasing importance in retaining, engaging and energizing workers

Organizations that prioritize investments in worker health and well-being programs that make health care more affordable, convenient and efficient, will gain a competitive advantage. Success helps advance the reputation of their company as a great place to work, and promotes worker engagement and productivity. This potential advantage could be especially attractive to Canadian employers who face increasingly tough competition for top talent.

When developing the business case for digital health solutions, employers are best served when they focus on engagement, productivity and quality benefits, as well as cost savings.

Workers are looking for assistance in navigating confusing and increasingly complex health systems. Helping workers get access to data on the health care providers that match their needs, and preferences is one way of doing this. Enabling them to have virtual consultations with health care providers or manage health conditions remotely is also likely to be attractive to workers. These are good places to start, even if it means helping them navigate government-provided benefits and services. Many of these kinds of solutions are offered by medical plan insurers, and should be evaluated as part of the vendor selection process.

Above all, employers should prioritize convenient access to quality care and reputable hospitals, clinics and health care professionals.

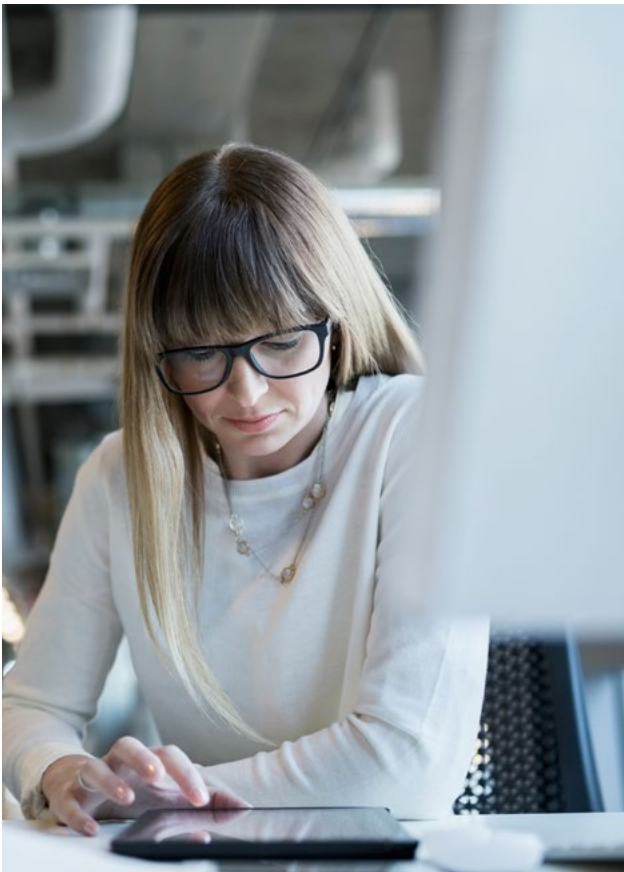
“Today, more than ever, health is a priority for individuals. Most people recognize that they are responsible for their health, but they also believe that their employer has a very important role to play to support good health and well-being. This ranges from ensuring an inclusive and pro-health culture through to providing access to personal digital health services. The benefits of this focus on health are so wide-reaching. As a business leader, I know that ensuring a pro-active focus on health at work helps to manage costs while increasing colleague engagement and improving the health of colleagues, families and ultimately communities. That’s pretty powerful!”

Renee McGowan,
CEO Mercer Asia

Consideration #2

For workers, digital health solutions have a clear role in facilitating personalized health care

In order to reassure workers who are wary of algorithms and AI, employers may find it useful to educate workers on the way in which these attributes help clinicians perform their jobs, rather than replace them. Effective worker engagement and communications strategies will be a vital part of this process. Internal (or even insurer/provider) promotions of digital health launches should focus on the end benefits that are most important to workers: affordability, convenience, efficacy and customization, rather than focusing on technical and functional attributes.



Canadian workers are more willing than many of their peers to try at least one digital solution, and the study suggests they are especially open to practical solutions to help them manage their own health care, such as tele-medicine and wearable apps. These could be promising ways for employers to introduce digital health.

“Our methodology to evaluate startups helps employers ensure that they are contracting with vendors that truly change engagement levels and health outcomes and are not just a fad or a check the box exercise.”

Maureen Premdas,
Toronto Office Leader,
MMB Canada

Consideration #3

Workers are surprisingly willing to share health data to receive higher quality, more personalized and convenient care

Despite some broader concerns about data protection, barriers to adoption remain low, and most workers trust their employers to keep their personal health information secure. This trust gives employers an important role in developing digital health ecosystems and in putting the right policies and practices in place to protect that trust.

Employers should be aware that workers will share their health information in exchange for a valuable benefit – quality health care that is both personalized and convenient. Employers have a central role to play in promoting digital health while ensuring data privacy to maintain the confidence that will allow workers to engage with new solutions.

Assuming controls are in place, to maintain worker trust and help overcome some of the barriers to adopting new digital health solutions, employers can provide assurances that they have solid privacy practices and controls in place – which typically involve lack of access to detailed personal information held by vendors – that they (and providers) are using the data they access responsibly, and that they are not using privacy concerns as an excuse to reduce the priority of health solutions that can support worker health and well-being.

Data security is likely to become a more challenging problem for employers as technological advances make it less clear who owns data. Access to personal data is a particularly critical issue for both Canadian workers and employers. As work becomes increasingly flexible and as the gig economy grows, issues around data security, ownership and mobility will become more complicated. Preserving and promoting trust is critical to keeping workers' confidence in their employers at high levels.

Consideration #4

Unique worker segments have different attitudes towards health innovations and require tailored targeting

Different worker segments have varying comfort levels with regard to digital health solutions, and employers will want to ensure that they create a supportive health culture that addresses a diversity of worker needs. Employers benefit by taking a tailored approach to program design, as well as, communications and worker engagement strategies. One size does not fit all.

“The typical Canadian benefit plan is in need of modernization. Many were established decades ago and not reflective of the workforce of today.”

Brian Brown,
Senior Partner and Insurer Relations,
MMB Canada

With Sign Me Up and Get Me Comfortable workers accounting for the majority of Canadian workers, employers may want to start by introducing more narrow solutions before proposing initiatives featuring more provocative and futuristic features.



Consideration #5

Workers value a pro-health work culture – which has important implications for digital health solutions

The results of Health on Demand suggest that take-up of digital health programs is likely to be more effective if they are part of an integrated health and well-being strategy, rather than offered in isolation. An effective strategy is likely to have clear business support, role models and champions, and complementary workplace health policies and procedures.

At the same time, employers who offer digital health programs will want to address fundamentals such as allowing staff time off for medical appointments, in order to avoid sending mixed messages. In this way, employers can demonstrate their commitment to the health and well-being of their workers. Effective workplace health and well-being initiatives must balance digital and non-digital approaches. In particular,

Canadian workers surveyed were receptive to incentives to participate in nutrition, exercise and well-being programs, so this may be a good place for employers to start.



5

Methodology

The Health on Demand study was fielded concurrently in 13 countries amongst workers and senior decision makers representing the views of employers.

The worker study focused on adults in full-time or part-time work, freelancers and gig economy workers; all between the ages of 18-to-64 years. The gender, age and regional sampling in each country was controlled by quotas to match the most recently available census data per country. The final worker data set for each country was weighted by gender and age range to match the labor force characteristics of employed persons according to the OECD Labor Force Statistics of 2018.

The employer study was aimed at senior business decision makers in commercial organizations of 50 or more workers. The survey's length was 12 minutes. The senior decision makers are leaders in their companies and screened using a combination of job title and decision-making functions for staffing and benefits. At least 50% of senior decision makers are in companies with more than 500 workers, globally.

Both surveys asked similar questions to allow for comparisons between workers and employers, however, with wording and options customized for each audience. Survey respondents were given the choice to answer the questions in English or in their native language. The interviews were anonymous and the results were aggregated before being segmented. The worker survey length was 15 minutes.

The 13-country worker study margin of error is $\pm 0.8\%$ for the global results and $\pm 3.1\%$ per country, at 95% confidence levels, except for the U.S., China and India, which were $\pm 2.2\%$. The senior decision maker study margin of error is $\pm 2.7\%$ for the global results, and $\pm 9.8\%$ per country, at a 95% confidence level.

The survey interviews were conducted double-blind in this study to prevent bias in research results and interpretation. This means the respondents were not aware of the sponsor of the study. Similarly, MMC sponsoring organizations are not aware of the personal data of the respondents beyond survey demographics.

For our analysis, we defined growth markets as middle-income economies, which according to the World Bank are countries where the income level is less than \$12,615 per capita of gross national income (GNI), based on the Tank Atlas method. Growth markets included: Brazil, China, Colombia, India, Indonesia, and Mexico.

Mature markets are high-income economies where the income level is more than \$12,615 GNI per capita (in dollars). Mature markets in this study were identified as: Canada, France, Italy, The Netherlands, Singapore, UK, and USA.

6

Appendix

Survey responses per country: Workers and Employers

Country	Worker Sample Size	Senior Decision Maker Sample Size
Brazil	1,009	100
China	2,068	100
Colombia	1,057	100
India	2,000	100
Indonesia	1,036	100
Mexico	1,047	100
Singapore	1,039	100
UK	1,054	100
Netherlands	1,066	100
Italy	1,052	100
France	1,019	100
Canada	1,066	100
US	2,051	100
All countries in Latin America	3,113	300
All countries in Asia	6,143	400
All countries in Europe	4,191	400
All countries in North America	3,117	200
All countries in the study	16,564	1,300

7

Contributors

Executive Sponsors

Julie Duchesne

Partner, Mercer Marsh Benefits Leader, Canada

Hervé Balzano

President, Health & Benefits, Mercer
Global Leader, Mercer Marsh Benefits

Authors

Marie-Josée Le Blanc

Innovation Leader, Mercer Marsh Benefits, Canada

Fatima Di Biase

LABS Leader, Mercer Marsh Benefits, Canada

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