

A woman with long dark hair, wearing a bright red jacket, is captured in motion, running. She is wearing a black smartwatch on her left wrist, which displays a screen with a clock showing 27:18 and a colorful circular progress indicator. White earbuds are visible, with one cord extending from her ear. The background is a blurred city street. In the foreground, various mathematical symbols and formulas, such as  $a^2$ ,  $\sin(x)$ ,  $\cos(x)$ ,  $\frac{d}{dx}$ , and  $\int$ , are floating in the air, rendered in a reddish-orange color. The overall image conveys a sense of active lifestyle and technology integration.

# PREVENTION IS BETTER THAN CURE

**AON**  
Empower Results®



**Aon**  
Empower Results®

Are employers up for  
the challenge to change  
behaviours in the  
workplace?

**PREVENTION  
IS BETTER  
THAN CURE**





## OVERVIEW

**Many employers are looking for ways to improve the health and engagement of their employee population. Evidence of this challenge is all around, including:**

- ▶ Medical inflation rates continue to be high globally, with the 2019 global average being 7.8%, as reported by Aon<sup>1</sup>
- ▶ Nearly 70% of all deaths worldwide are related to non-communicable diseases (NCDs) such as cancer, stroke, heart disease, diabetes and chronic lung disease, according to the World Health Organisation<sup>2</sup>
- ▶ Depression and anxiety cost the global economy US\$1 trillion per year in lost productivity, according to medical condition-specific data by the World Health Organisation<sup>3</sup>

Coupled with factors such as an ageing population, multigenerational workforces and employees increasingly working into their later years due to lack of retirement savings, it is not surprising that focusing on wellbeing, improving behavioural health and preventing disease is not just an issue for governments and other health bodies, but also for employers.

However, there is evidence to suggest that many employers can do more. If we accept that 95% of employers see a correlation between employee health and performance and believe they have a role in trying to educate and improve poor lifestyle behaviours, one must question why less than half are implementing a defined health strategy<sup>4</sup>. For those that are committed to positively influencing employee wellbeing and promoting behaviour change, they should start with a review of their own values and ensure that their culture is truly in line with the objectives they set out.

<sup>1</sup> Aon 2019 Global Medical Trend Rates Report

<sup>2</sup> <https://www.who.int/ncds/en/>

<sup>3</sup> [https://www.who.int/mental\\_health/in\\_the\\_workplace/en/](https://www.who.int/mental_health/in_the_workplace/en/)

<sup>4</sup> Aon EMEA Health Survey 2018



# PREVENTION IS BETTER THAN CURE

Whether it be bold government statements about public healthcare systems or employers looking to optimise the value of their investment in employee wellbeing, there needs to be a re-alignment of focus towards proactive prevention. Too often, the focus tends to be on reactive support instead, providing access to basic healthcare and assisting with claims submissions for high-cost treatments after an employee falls ill.

While an individual's health is not static, there should be a shift in emphasis and redistribution of spend and effort on keeping employees thriving at work and acting more quickly when they start to struggle or their health declines. It is also critical to understand what employers are really trying to achieve in this space, as some may be looking to just check a box, while others will be genuinely committed to understanding and improving their workers' health. Regardless of where an employer is in their wellbeing journey, there are benefits to shifting mindsets to the importance of prevention.

## The Stages of Employee Wellbeing

### Thriving Worker

Prevention

#### Primary Intervention

- > Designing and managing positive work culture
- > Promote protective factors

### Struggling Worker

Early Detection

#### Secondary Intervention

- > Enhancing resilience and coping capacity
- > Promoting early help and support

### Ill-health

Early Intervention & Treatment

#### Tertiary Intervention

- > Access to treatment and services, supporting recovery from ill-health

### Sickness Absence

Longer Term Care & Support

### Typical motivators to take action:



Saving a life  
Engagement



Performance  
Right thing to do

Absenteeism

Client satisfaction

Reduction in claims costs

Tick a box  
Governance



Risk

# THE ROLE OF THE EMPLOYER

From an employer's perspective, ignoring the outcomes of poor employee wellbeing is not an option. The relationship between employers and many employees is increasingly challenged by the link between poor health behaviours and chronic medical conditions, which manifests in a number of different ways, such as increased absenteeism and presenteeism, reduced productivity, increasing claims costs, poor financial wellbeing and general disengagement.

Indeed, progressive employers recognise that employees spend a significant amount of time at work; thus they are well placed to support employees to be their best self, which in turn has a knock-on benefit for them. Such support can now go beyond the traditional wellbeing models due to advances in technology. Embedding lifestyle change models into a wellbeing strategy can be significantly enhanced if technology is utilised in an effective way, whilst always respecting boundaries because health is very personal and not always straightforward.

## The Global People Challenge



### We face significant economic insecurity

**62%**

of global employers expect to have a global financial wellbeing strategy in the next 3 years

**70%**

of employees would like some form of help to improve their financial situation from their employer



### We are growing older and less healthy

**75**  
men

**82**  
women

Average life expectancy in Europe 2018

**50%**

chance of getting diagnosed with some form of cancer if you were born after 1960

Failing to exercise for 20 minutes per day equivalent to smoking



### We are stressed, unhappy and disengaged

**30%**

of the population between 18 and 65 has experienced a mental health issue in the past 12 months

#### Cardio Vascular Disease

#1 cause of death globally  
17.7m deaths due to CVD  
31% of all deaths globally

**85%**

of adults worldwide hate their jobs

**67%**

of the global workforce is disengaged with a further 18% actively disengaged







#### Sources

Statista, 2019;  
Gallup World Poll, 2017;  
Gallup State of the Global Workplace, 2017;  
[http://www.who.int/gho/mental\\_health/en/](http://www.who.int/gho/mental_health/en/);  
<http://www.cancerresearchuk.org/health-professional/cancer-statistics/worldwide-cancer#heading-Zero>;  
<http://www.who.int/campaigns/world-health-day/2016/en/>;  
<http://who.int/mediacentre/factsheets/fs317/en/>;  
Aon Global Financial Wellbeing Study, 2018.

There is evidence of a change in focus. It is heartening to see that employers are focusing their efforts on not only controlling costs but also on employee engagement. This is demonstrated in Aon's 2019 Asia Pacific Employee Wellbeing Survey, where the top three objectives for implementing health and wellbeing programmes are related to engagement, increasing productivity and brand enhancement/talent attraction.

Perhaps surprisingly, managing medical spend, which is often cited as a key objective for wellbeing, is no longer as high a priority.

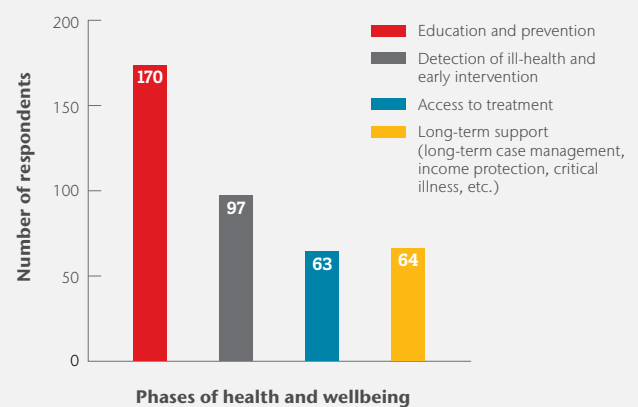
### Ranking of Top Organisational Objectives for APAC Wellbeing Programmes

	Increase employee engagement	1		Reduce medical plan cost	4
	Improve productivity/reduce absence	2		Comply with statutory HR/medical requirements	5
	Enhance employment brand/support talent management	3		Comply with regional/global directive	6

This is possibly due to the realisation by employers that proving a positive return on investment (ROI) can take time and is often hard if not impossible to quantify. There is more of an appreciation from HR and wellbeing managers up to the C-suite that wellbeing programmes can be an effective means to boost productivity and engagement as well as serve as a tool for brand enhancement and talent attraction.

While this return on health may be viewed by some as producing less tangible benefits, financial investments in wellbeing programmes continue to trend upwards globally. There is indication that employers are focused more on education and prevention (which may have a greater reach as it impacts the vast majority of healthy employees) versus disease management (which typically impacts only a subset of the population). According to Aon's 2019 UK Benefits & Trends Survey, there are signs that employers recognise this opportunity, and that over the next 12 months, a high percentage of employers say they will be looking to focus more on health education and prevention, making communication and engagement key – something that technology can help facilitate.

#### Looking forward, which areas of your health and wellbeing programme are you most looking to focus on:



#### Sources

UK Benefits and Trends Survey, Aon, 2019;  
Asia Pacific Employee Wellbeing Survey, Aon, 2019

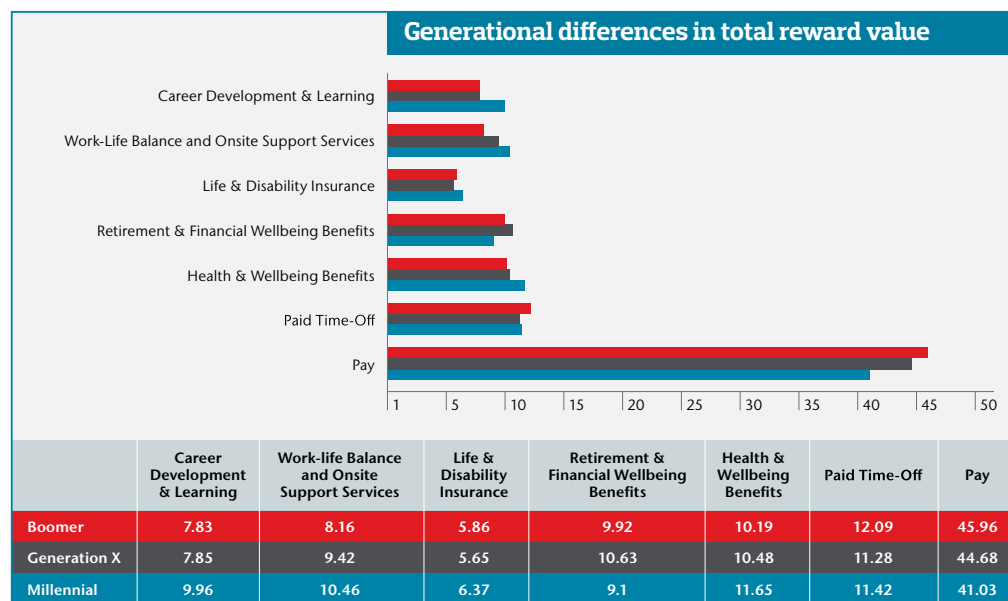


# MEETING EMPLOYEE NEEDS

The challenge of employee health cannot be addressed only by employers. Both employers and employees need to reassess their roles and responsibilities. Employers have the responsibility to support their employees to be as healthy as they possibly can be, and it is only right and proper that employers further their efforts to encourage understanding, education, prevention and the provision of support (medical interventions and treatment) at the right time in an employee's lifecycle. Further, as the prevalence of wellbeing programmes increases the notion of the employee's need to be an educated consumer of their healthcare spreads, it will also become increasingly common that employees will expect their employers to provide what they need to thrive in their professional roles as well as in their personal lives.

However, employees also need to accept their role as part of the workplace wellbeing contract. Employees are not simply consumers of health; they must accept responsibility for their own health and wellbeing, doing their part to address modifiable lifestyle risk factors (e.g. smoking, lack of physical activity, excessive alcohol consumption, not taking time to unwind), that can all contribute to chronic disease.

There is evidence to suggest that employees increasingly value workplace wellbeing and acknowledge that it is a shared responsibility. According to the results of Aon's 2019 Workforce Mindset Study in Ireland, employees value a balanced rewards and engagement approach from their employers. When it comes to valuing total reward programmes, health and wellbeing, retirement and financial wellbeing and work/life onsite support services account for approximately one-third of the average overall value of their total rewards. While there are no doubt differences in the value that multiple generations of the working population place on these elements, interestingly, the differences are not as pronounced as might be expected. Wellbeing resonates with many individuals, regardless of age and gender. The challenge is to enable people to understand the health implications of their lifestyle habits and support their ability to make informed and better decisions as a result. Technology and mobile health, or mHealth, can be key enablers for this.



## Source

Aon's 2019 Workforce Mindset Study (Employees were asked to rate how they value their total reward programme by allocating points out of a total of 100 to the above components.)

# USING MHEALTH TO ENGAGE AND PROMOTE BETTER WELLBEING

The popularity of mobile platforms such as tablets, smartphones, wearables and smartwatches, is not new but continues to facilitate the rapid expansion of the mHealth market – a market that some predict will be worth more than US\$150 billion by 2025<sup>5</sup>.

Such expansion is paving the way for major transformations in how consumers (employees) interact with the entire healthcare system. The breadth of what mHealth covers can be grouped into a few different categories, including disease management, cost and claims management and telemedicine. However, mHealth does not have to be complicated to be effective. From a preventative and lifestyle perspective, simple mobile apps or devices can be an effective way of engaging employees about their health, starting the journey of helping them measure key health metrics, and triggering behaviour change whilst introducing an element of gamification and social connection.

The most successful mHealth apps will have ‘app appeal’, namely good usability and functionality, provide useful and relevant insights and will sustain engagement by applying behavioural psychology and gamification techniques such as a personalisation, clear goals, alerts, feedback loops, community elements, education and data analytics. However, the most effective apps will have a broader capability than many apps today that often just focus on one part of the wellbeing cycle. Apps targetting physical fitness, emotional fitness, or more recently, financial fitness, are all too common. An app that could draw all these areas together would be one that really stands out.



Developing wellbeing initiatives that take advantage of the mHealth phenomenon should increase the adoption of wellbeing-related activities and contribute to higher returns through increased engagement.

<sup>5</sup> [www.grandviewresearch.com/press-release/global-silane-market](http://www.grandviewresearch.com/press-release/global-silane-market)

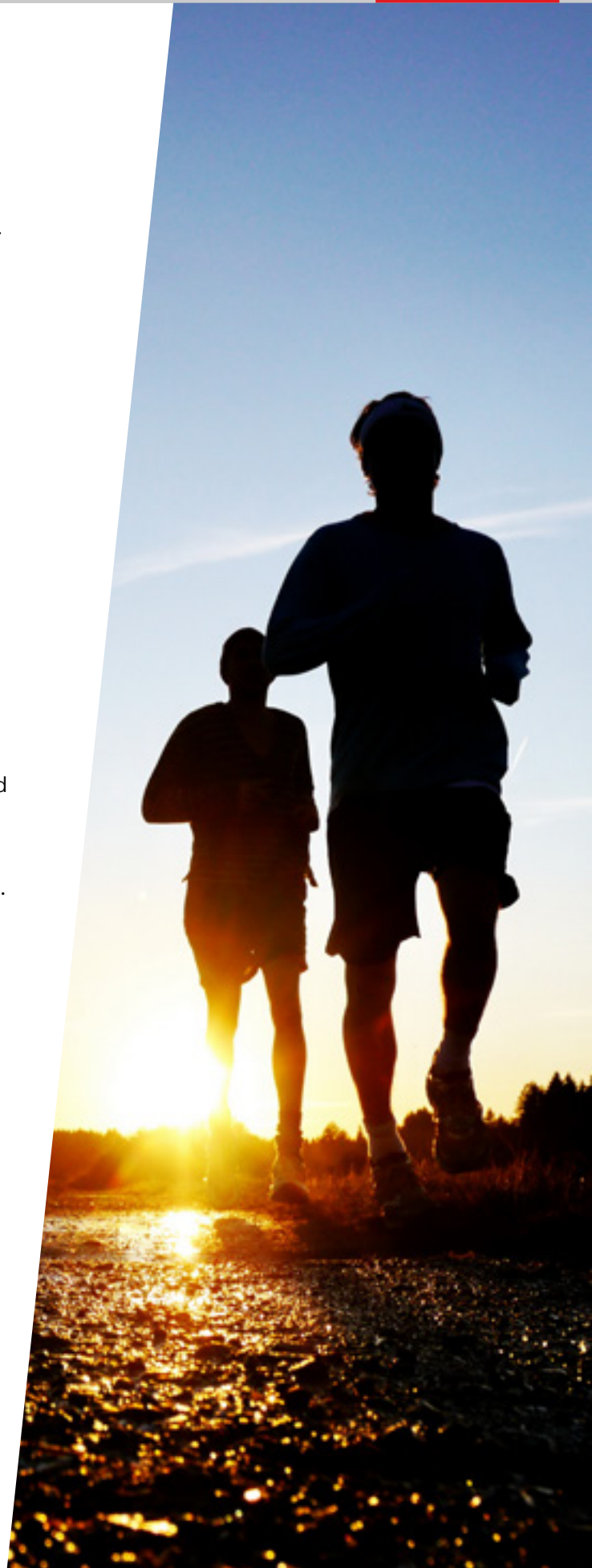




# CONCLUSION

The approach towards workplace wellbeing needs to evolve. There is, no doubt, plenty of information that demonstrates the scale of the problem and the fact that whilst people are generally living longer, they are doing so in deteriorating health. Today, employers are well placed to make an impact by moving away from the all too often seen situation where wellbeing strategies are nothing more than disjointed and often poorly-targeted initiatives, even if the underlying intent is good. In depth analysis of different health-related data sets can underpin an employer's wellbeing approach, empowering them to target key risk areas and make a sustainable impact on the health of their workforce.

However, it does not stop here. If we accept that effective workplace health and wellbeing is a shared responsibility between employers and employees, then there are opportunities to do things differently. A key part of this involves education, promoting understanding and shifting to a more preventative-based model, where there is a strong emphasis on healthy behaviour change. mHealth could be a key enabler for this, so long as employers are clear on what they are trying to achieve, understand what role it can play, recognise how it fits into the culture of their organisation and use it in a positive way, for example, to enhance employee engagement. Technology related to health will continue to develop at a rapid pace, and employers need to ensure that their workplace wellbeing approach is fit enough to keep up.



## Contact Us

If you would like further information on any of the topics covered in this paper, or to discuss how Aon could help your organisation change wellbeing behaviours in the workplace, please get in touch.

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## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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