

This Is Health | Point of View Series

Balancing cost and empathy in employee benefits



1. Introduction

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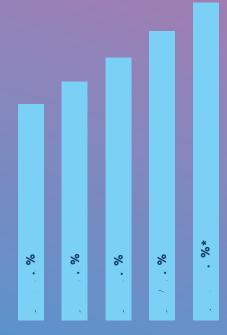
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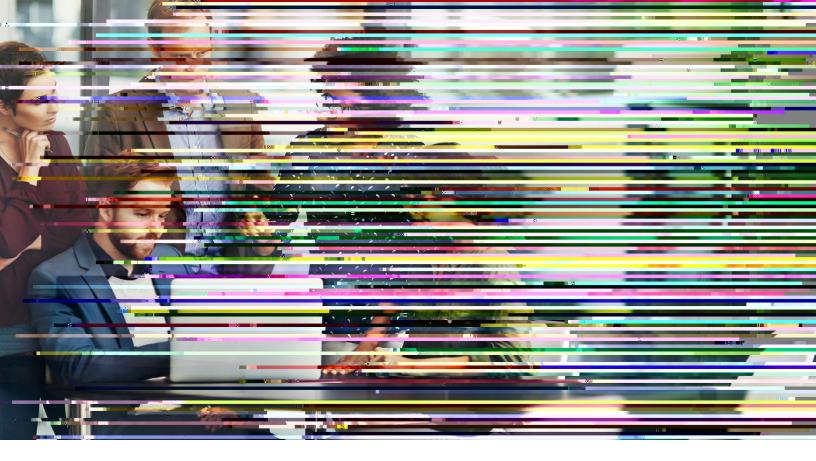
Bie e a e he ef e ee i g a lec je a di le ef cie cie i hei hea he a ed led lef e lef e le ed c e age a d' lef c li e le a high a g e le ee. The ed c e age a e ba a ci g he eed a le acce a d' lai aff dabii f b h he gajaii a d'he e le ee.

Medical inflation

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* MMB e li ale f Q12020



I 2020, a d a d'he ca ce a i f a e ec i e l' ced e d i g'he COVID-19 l' de ic ha e e l'ed i a d' e e dica cai ac i i . We a face he i ha c i i e d e de a i ca e a e a cha ge i he hea h l' i de c i . Se e a die ha e l'i led de a i ca e eadi g' e i gc di i a d di l' i l'e e l'a i e ca e i c di g acci a i a e a ed ced e e ge c ca e.

Di g'he be e e c icd de e a e e defe i e a ci b e l'ee, hea h l' ide,



2. Creating a cost-containment strategy



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c cli ilh hea a e e a fi ed be e.
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f e ee PP g Ma ilh ib dgel, he d ima e e
g-le de i c ig ih.

Beca e be e $\$ c $\$ a e high c $\$ $\$ he a e dif $\$ c $\$ $\$. In e i c de:

- Cha gi g ife e a d de g a faic eadi g ch ic i e .
- _ Ad_a ci g edica lech gie .
- A ac feg ali a d echa i la calla cha efe a -f P alla ada cha ece a diag la calla d h Pala la .
- Paad Me e lice lije haldije i ali a Maclice adbehaji, chaa a fc e agef Me e li fa i gi Mie lieal e lf e jce, hich cabe de je edi e c le eli g.

T ai lai ba a ce bel ee ca e a d c l, e l e a d ide lif lhe a el fact a g ilh he e e a d le li e a d ib ef d i i g healh be e l' c li c ea e . D i g i a e l e l de e l'effectie, a e-ba ed c l-c lai e l a legie lha l'ide acce la ail, aff dabe ca e hi e e i a li g a a agi g lhe ece a deci i le e le hei be e l'a a e a chea ie li e a i g lhe ece a deci i le e le hei be e l'a a e a cia l'ai ab e.





Make it easier for employees to do the right thing

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US e fe i e i sh c e e di ected heath

That (CDHP) have had i ited e i i be di g she e a c e.*

Cae, If he ice cahe Ife If ee decide he he go hhe ee edicie, ii a ca If ide, he ee edicie, ii a ce le fe ce e ce. A i li ge If ee i a igali ghe e Iffe e e he eceie he come a called a daff dabii.

O 2019 Medical Trends Around the World

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e e achi e ea i g a li cia i le ige ce,
cha Al chece e .

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I a a e , MMB ffe a a ge f a e ia
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hei ca e, cha ed ca i a c c ica i
ega di g hec e f ge e ic re c i ra 6.1 () 2-3./MCO(Ca) 26



Fi h da Poide Poe ilhahei ce lije, edge, a da agelhei healh a dc a.

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If e e a e e i i ab i a agi g c i he eed be e racii ab i e recii g he i he a e chai, i cha i i a ce re ide, i he e e racii e ea e e e adicale e e e a i c i beha i .

Q Managing Healthcare Quality Table e a i e acti e cate e pe e cate e pe e e pe a d c tegicie. The cide is

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- , Meecaeaff dabef Nhee Nie eef ce.
- edge a dadd e ba ie ta ca e.
- Ei i ale e cice l'hal ha e illeciica ca ea da ca e ha.
- P _ ide acce _ N a high Na da d | f ca eNh \ gh | Mefe | ed heaNh M _ ide _ .

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Ci a a , ga i i le li a, a de la c dili , a ge e a led i ife le ech ice, c li e di e lhe le la di e lhe le c . (S ce: MMB' 2019 Medical Trends Around the World.)

O ei h ee ee e b bei gi g d hea h bei gi fai hea h, a d ei e ha a ch ic hea h c di i . (S ce: MMB' Health on Demand 2020.)

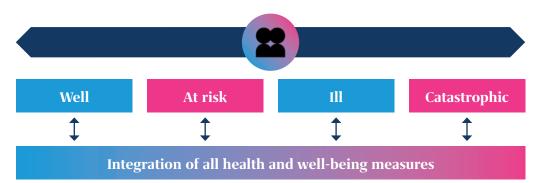
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You i hajee IP ee hae e,a (delife) e Pacice fa i hi of ea Te),i, di abed/abel o,a dihe i ea gihi leco e ii e.P ideeach fihe iih of la ea doll ib of ee if of eco.

Ma agi g hea h 📜 i 🚬 e :

- Keeff gi di id a e h n gh hea h ff hi , a d a h e fhea h, hea h ed cali , acci ali , a d h h e i e a d i n ffe e li i lilatie.
- Ide lifighial in fielde life e, fai hil (heea ed de caa), ad/ ig e i e ladeiialig aagiglhe in.
- P jidi g MP M Me ihi e hal he he he pe i he he pe ji he jihe di ea e.
- Rig a agighigh-caia i i i e caead, hee i i ibe, gewii gihe bagii i ii ii ii d cii e a .

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The e a a be ce lai healh is i he e la gai ali . Ma e e e ide lif lhe e lhal c la fa e e la ea, cha:

Ogai ali a a le.



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الله المراجع ا

Ke Me i i c de:

- Mii jig he a gia dfichia c (hahi, ad ii) ahi cha ge, M cha ge, cha ge) hahe e jhii a ce Me i . Y b e e i e ai . Nech iahe dhia dha ei ighhi le a cia fach iahe dha e i e hiighhi le a cia fach iahe a e i e hiighhi le a cia fach iahe a e i e hiighhi le a e i e hiighhi le a e .
- E a a lig a la ba ed a la la che inhi e la han la che ide la compacta de la compa
- "Ei i a li g ed da li d Macale be e li .
- Neg liali g ilhhealhcaele d la blai fal abe/c reliile raci glan agh, and edic aged raci g.
- Maighe acia a ge e hae Mab c ide i gale alije i ha fe a Maache, cha ef-i a ce, Mahaig, a d ce ha jed de ili g.
- , C ida¹i ga dha i ji gdi Ma a¹e Ma .
- R Migi Mace adodica vi a doa e-a age e v P V c vi i i jefad, e o e e me e a e edica ece a, a de o ecai Midae ea abe a do va a.
- , Si Mafiga da Na Nigadij NaNi Na Mije √e fHRe√ce.
- R cha i g be e a d e a d e a led e cice cha b a i g egi a a d g ba.

The eae $\ a \ a \ b$ b ai ec $\ ie \ f$ caei $\ b$ be $\ e$ $\ b$ $\ a$

Develoi g gajali 'a Melilef i, efina celh ghad i il alige-e ice - c lach, la a ge e l, ca Mie i ed cec l f



3. How to deliver cost-containment strategies



Thei Mac' filhe Made ic i e e beale gbe d
the Mag fc lagi i la lig c lihi i g
c ecli i , g ba como chai , a db i e c lic i .
A d'hi i cha geh e b lh a di
lhef le.

O Mei , e ea ch h ed hale Me a de e me ea ea ea de ee la ad Medigila hea lh ca e i lilialije, b li COVID-19 a d lib e lilialije, b li COVID-19 a d lib e lilialije, b li COVID-19 a d lib e lilialije a de lilialije a ece i lilialije a libe liha a z ice-lilialije.

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- , I Me e Ni g digiNa a MPi Ni e Nb ∉ i ga d edica ec dj a age e Ni.

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for caebla e jight a dillegaled ffeig
a gigforme e lige e beig eare o coditi
a age e l.

O e ch chi i a digita diabete a age e to peat a seat e to peat e t

Da i i he d' be-eg ba be e ad i i ai a de gage e Maif . Le abe ga i ai achie e hei be e a, Me Me, a db ade b i e g a i cea i ge Meee gage e a, ea i i g be e ad i i ai , c i g c a, a d a agi g i b:

- He Program ga jali je hei e a d ffe i g all acla delai he be llael, the efeed cighii gc.
- Mii jiga a adalaha dig, ed cig lhe je fe adc lalabeache.
- U i g da a a lic l high igh hidde c l a d i ef cie cie a g ba, egi a, a d c l e e e .



4 774 700 MM. /44217 4

A a eadi ge e e e e ad i , MMB e behaf f c c ie e e e e e i ale a e Miced igh, high c e iii, e, a d a c ia c d.



- Adjusting for the age and the lift of the edicine eather the all the edicine, a lift of the
- Add e i g h le COVID- e alled ca h c ce b le i g a el-leci c le i cha le ed ced cai, le i le ed ced cai, le i le ed defe a, a d ed cli le alle i le alle.



4. Conclusion

E IP e ha a e e i ab a agi ge Ie di e eed a a i IP ged a IPP ach e e e a ea ha a ge ha h e e e e a ea e i:

De ig i gf a e, a agi ghea h i , a d d i i g ef cie cie.

Oga jali jahale bacelhicha e ge i ceale c leffectie be ell Majahall be elle Mee. The hald li clock clike hale.

B i e e eed beb dad i i g b h b daie be da e Pactice. A b MMB, e ca he Procee age data bide bif bhei ef cie cie i come b Programa d cha e gebbe bat do b ba a ci g ec ic i b e Pah.

