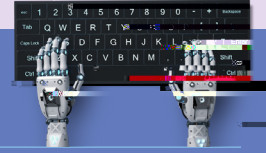






The RFI results shed a distinguishing light on LAD carriers who have an expansive understanding of health and wellness compared to those who only see DEI through a narrow “health benefit only” lens. Looking only to medical carriers to rectify health and wellness disparities limits the potential impact carriers can have in solving this problem. LAD carriers can create meaningful impact in the areas of financial wellness (often birthed from high medical debt) and mental health (often a result of chronic physical conditions).

While some LAD carriers are deferring health equity to medical carriers, others are leaning into a broad wellness definition and supporting their members in a myriad of ways. These carriers understand the relationship between physical and financial health, and some innovation examples are noted below:

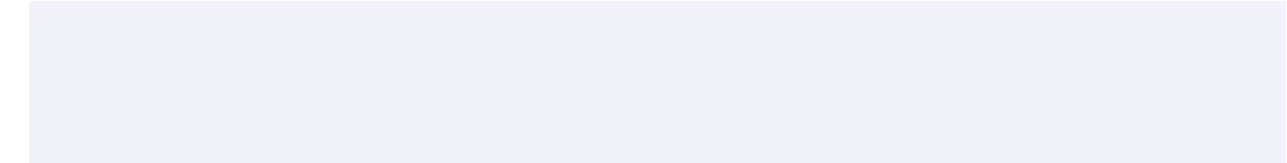


Carriers utilizing artificial intelligence (AI) and machine learning demonstrate a strong commitment to addressing bias, ensuring equity, and maintaining responsible AI practices. To mitigate potential bias, some carriers conduct mandatory equity audits of the results from machine learning algorithms. Some also establish a dedicated team responsible for a comprehensive governance program focused on the model's equity. Overall, carriers note the prioritization of ethical and unbiased analytics and AI development.



Medical carriers are increasingly expanding their virtual care options and more seamlessly integrating virtual care into their care management ecosystems. This year, more carriers reported partnering with vendors like Teladoc or MDLive to enhance their primary care services and provide navigational support to members. Additionally, carriers are introducing virtual access to dermatologists, musculoskeletal specialists, sleep specialists, as well as additional in-network behavioral health providers. To optimize virtual member care, carriers are leveraging technology and using AI to assist with data input and integration, enabling them to match members with the most appropriate interventions based on their risk factors, interests, and engagement preferences.

An original goal of this RFI was to acknowledge carriers' progress in addressing health and wellness disparities over time. Items such as having a dedicated DEI leader, the use of z-codes and carriers having a supplier diversity program have remained consistently high among most carriers over the years. It is important to note that carriers who account for the majority of Mercer placements continue to report high involvement and investment in DEI. However, there are opportunities for all carriers, across business lines, to continue to help clients improve their employees' overall wellbeing.



While carriers are making great strides in key areas, there are still opportunities to positively impact members' health outcomes. Below are a few examples, across business lines, of actions that would benefit employers and their employees:

