

Health On Demand

Global Report
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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 telemedicine 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-centered 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.**
- **Clear differences exist between growth and mature markets.**

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.**
- **More workers in growth markets are ready for digital health now, but across all markets, workers are open to digital solutions that address their needs.**

The findings suggest we should be optimistic about the future. Digital health technologies, like artificial intelligence and telemedicine, 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.



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

Six Key Findings

1. Strong Business Case for Digital Health
 2. Workers Value Patient-Centered 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
 6. Stark Differences Between Growth and Mature Markets
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Six 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.
6. More workers in growth markets are ready for digital health now, but across all markets, workers are open to digital solutions that address their needs.

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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 16,564 workers surveyed:

- 70% are full-time workers
- 19% are part-time workers
- 3% are contract or freelance workers
- 7% are self-employed
- 1% are seasonal workers

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



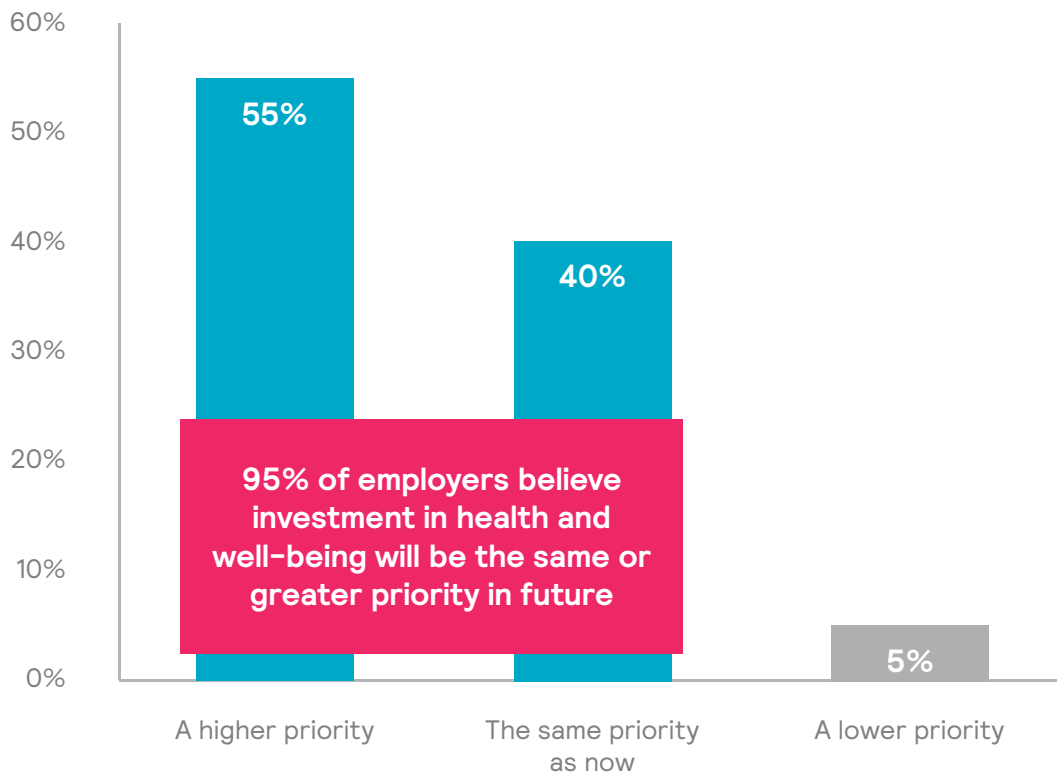


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Key Finding #1 Strong Business Case for Digital Health

Health and well-being programs are of considerable importance to employers anxious to maintain and attract talent in a competitive labor market. In fact, survey results indicate that corporate investment in workforce health will grow over the next five years. More than half of the surveyed 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 will be a lower priority.



Health On Demand: - Employers Study; 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? Total; Weighted to 100 per country; base n = 1391

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 four all have a direct impact on business results.

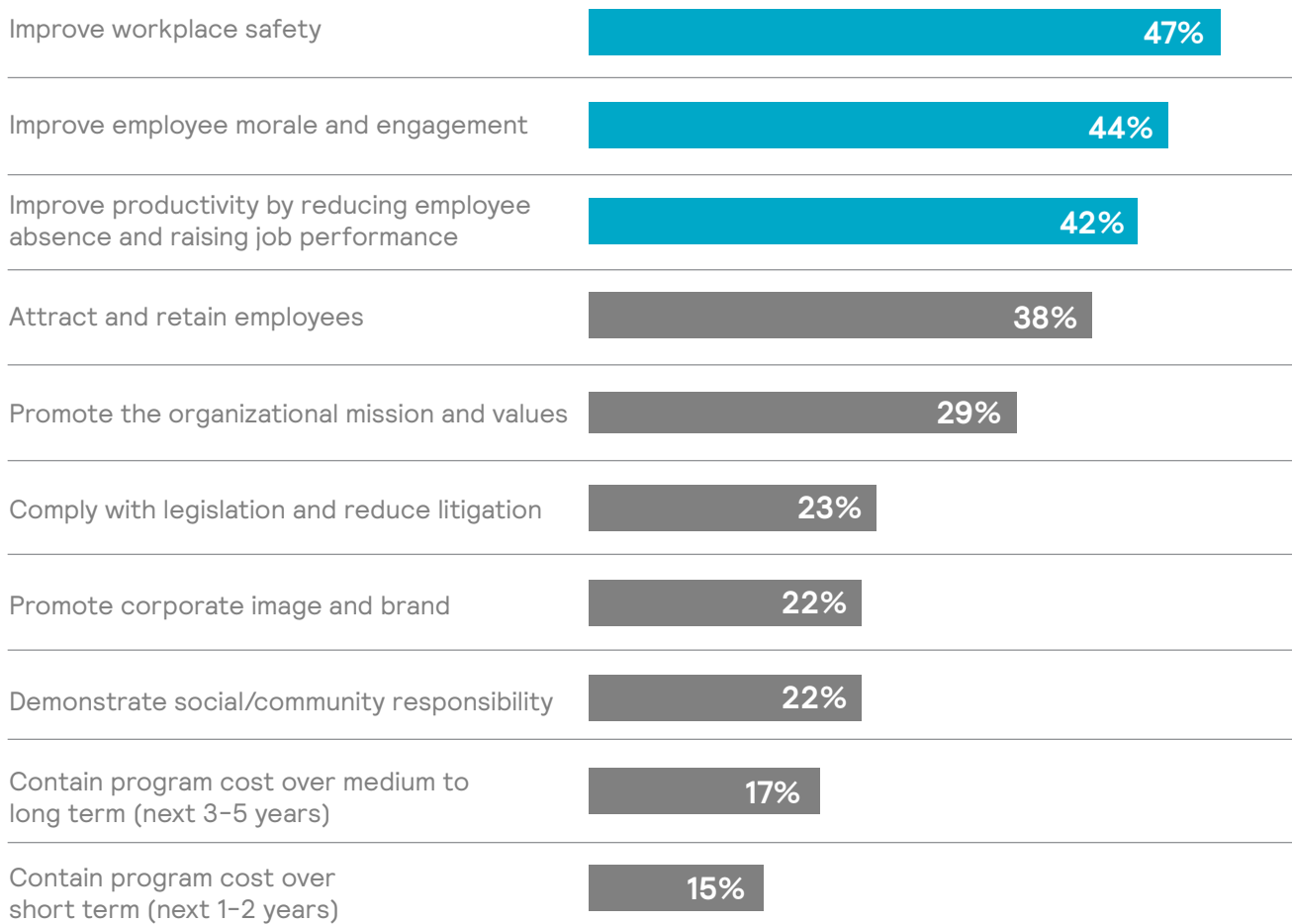
Employers say the most important objectives for their company’s health benefit plan and/or well-being programs are, in order of importance: (1) workplace safety, (2) worker morale and engagement, and (3) improving productivity by reducing worker absence and raising job performance. By comparison, those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

“While the strong connection between workplace safety and health and well-being programs is surprising, safety is a cornerstone of duty of care and there is increasing awareness that the workplace must encompass not only physical but psychological health and safety as well.”

Flavio Piccolomini,
President, Marsh International

Employers cite workplace safety, morale and engagement, and improved productivity as the top three drivers of health and well-being initiatives.

Ranked in Top Three



Health On Demand: - Employers Study; Please rank in order of importance the most to least important objectives for your company's health benefit plan and/or well-being program (Ranking Probability) Total sample; Weighted to 100 per country; base n = 1391

Employers believe that digital health solutions will help advance their objectives for health and well-being programs. When asked specifically about digital health solutions, more than three-quarters of the senior decision makers surveyed believe the solutions will have a positive impact on staff energy levels, and nearly six out of 10 believe they will help them retain staff.

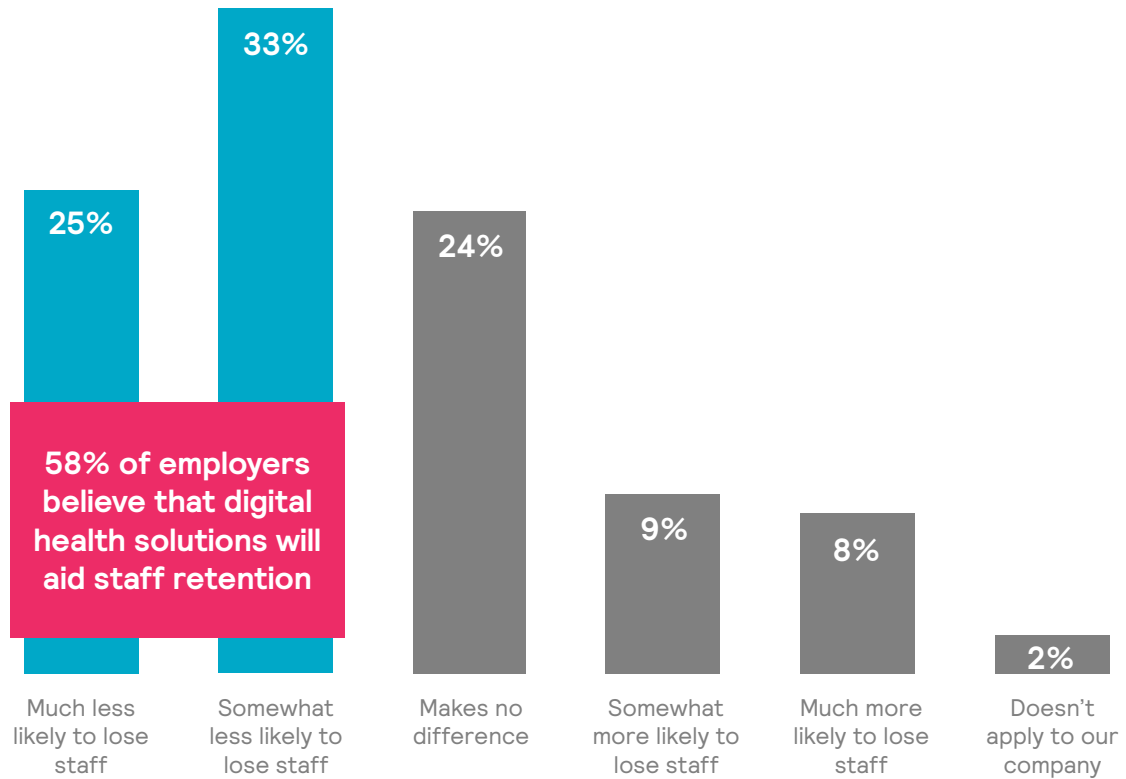
Research by Thomsons Online Benefits found that HR professionals are more inclined to embrace technological innovation than previously. Moreover, nearly a third of HR decision makers consider themselves to be innovators when it comes to technology adoption, while another third classify themselves as early adopters. In addition, respondents to the Thomson's survey are just as willing to take a chance on new technology in the HR function as in any other area of the business¹.

Against this backdrop, employers are increasingly recognizing that well-being apps and tools can improve the experience, health and happiness of their workers. Currently, only a third of global employers collect data from wearables, but this is expected to soar to 81% within the next three years, according to the Thomsons' research.



¹ See ["Innovation Generation: the big HR tech disconnect," Thomsons Online Benefits research, https://www.thomsons.com/resources/whitepapers/innovation-generation-the-big-hr-tech-disconnect/](https://www.thomsons.com/resources/whitepapers/innovation-generation-the-big-hr-tech-disconnect/)

Nearly six out of 10 employers believe promoting or sponsoring digital health solutions will aid staff retention.



Health On Demand: – Employers Study; 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? Total; Weighted to 100 per country; base n = 1391

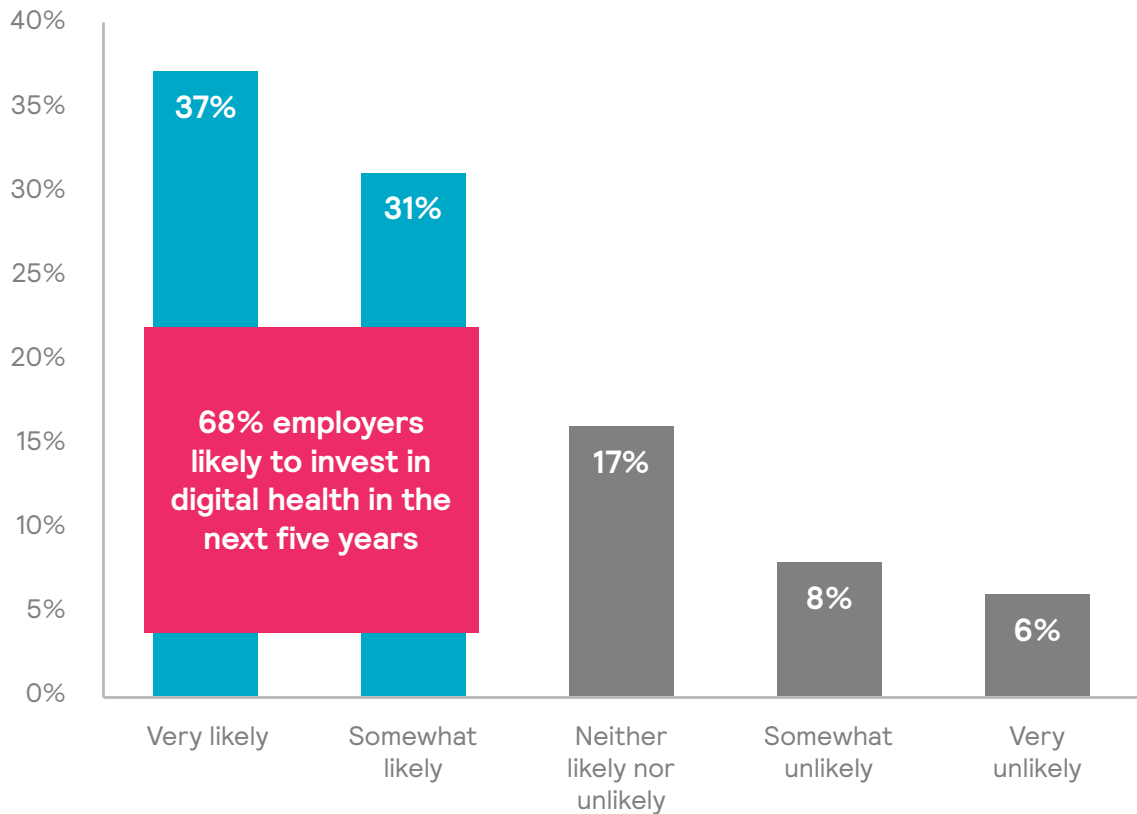
“The world’s most progressive companies are finding creative ways to differentiate their rewards offerings through innovative, digitally-enabled health products that recognize the diverse needs of their workforce and their families – from help for people re-entering the workforce, to family planning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

Pat Milligan,
 Senior Partner, Multinational Client Group &
 When Women Thrive
 Mercer

Workers were aligned with senior decision makers in this belief. Results show that digital solutions that improve access and can deliver needed health services more efficiently and affordably are attractive to workers. Further, four out of ten workers globally said they would be less likely to move elsewhere for work if their employer offered digital health solutions – and this rises to 54% of workers in the six growth markets surveyed.

Health benefits in general compare favorably with other benefits – and even compensation – in their ability to influence employment decisions.² The survey findings suggest that digital health solutions have the potential to further enhance the valuable “stickiness” delivered by the health benefit package.

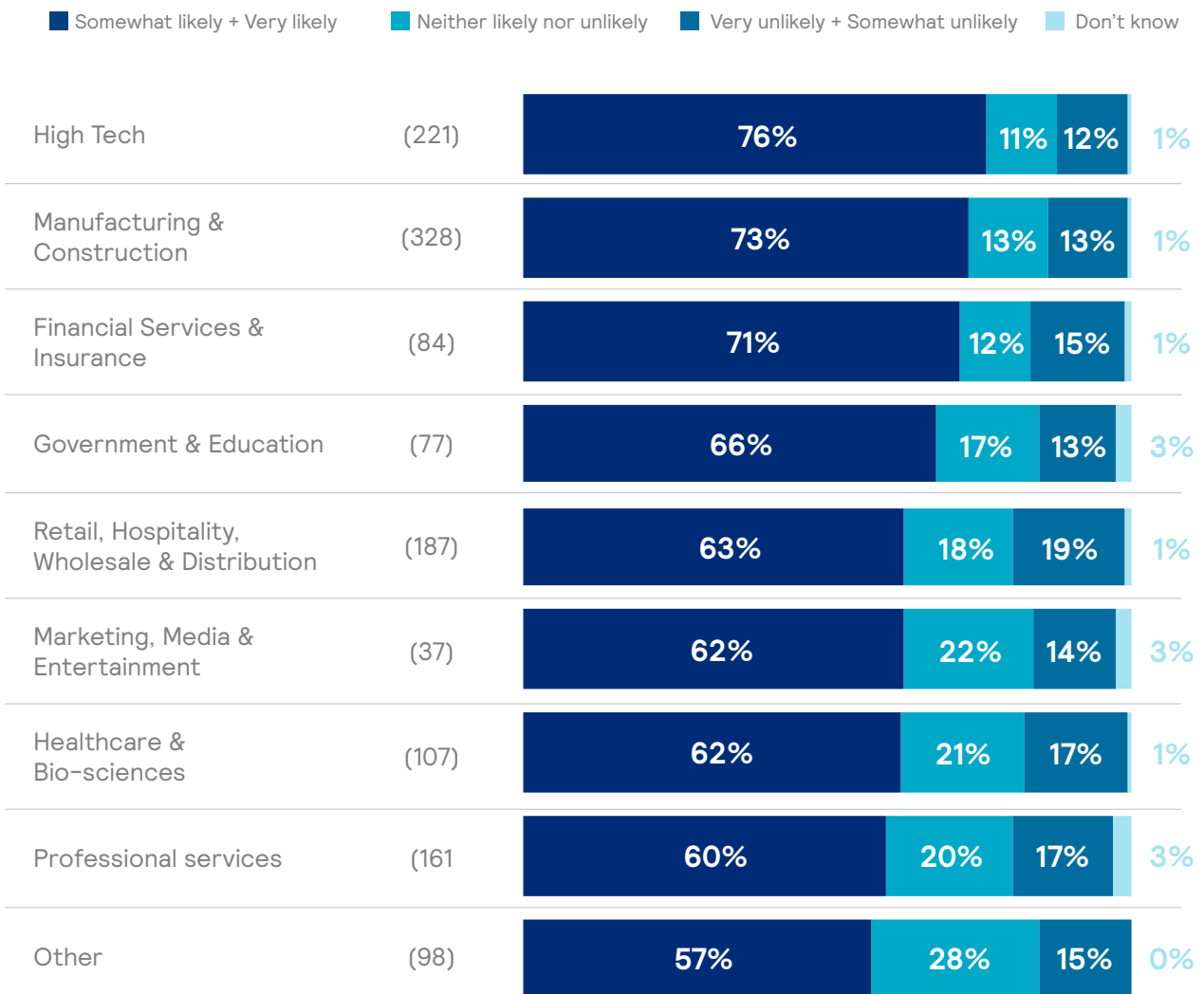
More than two-thirds of employers in the study say they are likely to invest more in digital health over the next five years (80% in those in growth markets and 57% of those in mature markets).



Health On Demand: – Employers Study; How likely is your company to invest more than it does today in digital health for employees in the next 5 years? Total; Weighted to 100 per country; base n = 1391

Commitment to digital health spending is seen across industry sectors. While the majority of senior decision makers in each sector said they are likely to invest in digital health over the next five years, interest was strongest among employers in high-tech, manufacturing/construction, and financial services/insurance.

A higher percentage of employers in high tech, manufacturing/construction, and financial services/insurance are likely to invest more in digital health in the next five years.



Health On Demand: – Employers Study; How likely is your company to invest more than it does today in digital health for employees in the next 5 years? Total; Weighted to 100 per country; base n = 1391



Key Finding #2

Workers Value Patient-Centered 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.

“Benefit decision makers can find it challenging to navigate the many choices of niche health solutions on the market. They want to be very judicious in selecting interventions that are clinically, financially and operationally sound. But a health solution must also appeal to employees and their families and be easy to access when it’s needed -- or even proactively deployed -- or it just won’t take.”

Eric Grossman,
East Market Leader,
Mercer US Health & Benefits

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 from Health on Demand’s future vision of health than downsides.

Future of Health

- Vision Statement

“Imagine a more digital approach to maintaining your health that places you at the center. 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.”

Affordable, convenient, effective, and customised clearly emerged as the most positive benefits of future health innovations.

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 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**

Which words or phrases are positive/exciting or negative/concerning? Please click and drag the green (positive) and red (negative) highlighter across any specific words. Coded from 12,651 worker responses globally.

And artificial intelligence applied to health care, "risks," and concerns around data protection and privacy, are the most concerning, although to a smaller group of respondents.

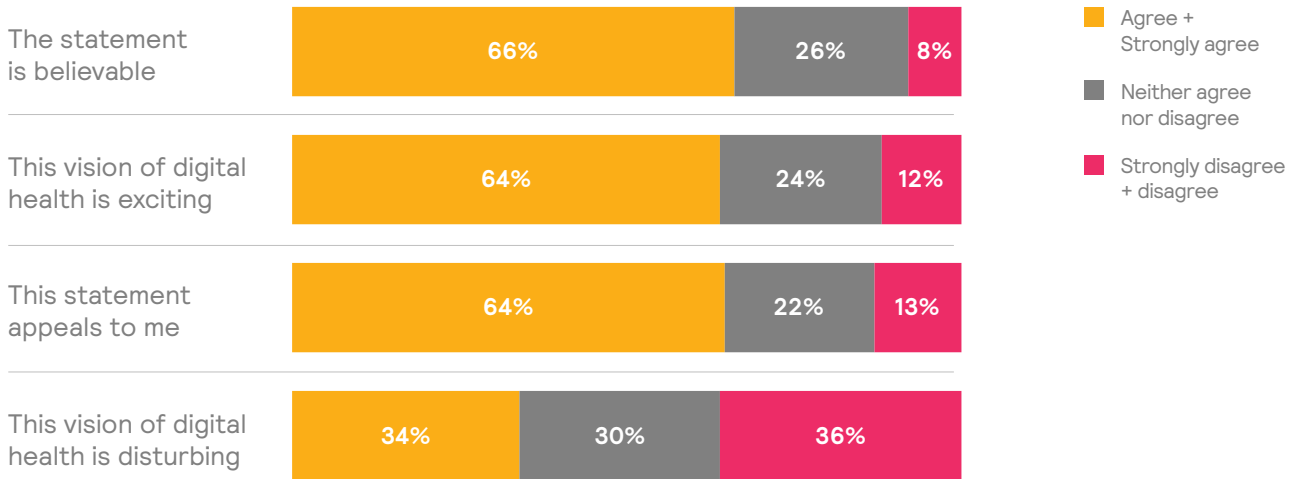
Imagine a more **digital** approach to **maintaining** your **health** that places you at the **centre** you use **wearables** and **smartphones** to **track** your **activity** **diet** **medications** and **appointments** your device **connects** you to **human** **clinicians** and **artificial intelligence** systems e.g. **chat agents** and **voice 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**

Which words or phrases are positive/exciting or negative/concerning? Please click and drag the green (positive) and red (negative) highlighter across any specific words. Coded from 12,651 worker responses globally.

Workers were also asked a series of questions about their response to the forward-looking vision of health care. Two-thirds found it credible, and similar numbers found it appealing and exciting. Only about a third of workers found it

disturbing. The more negative associations were 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.

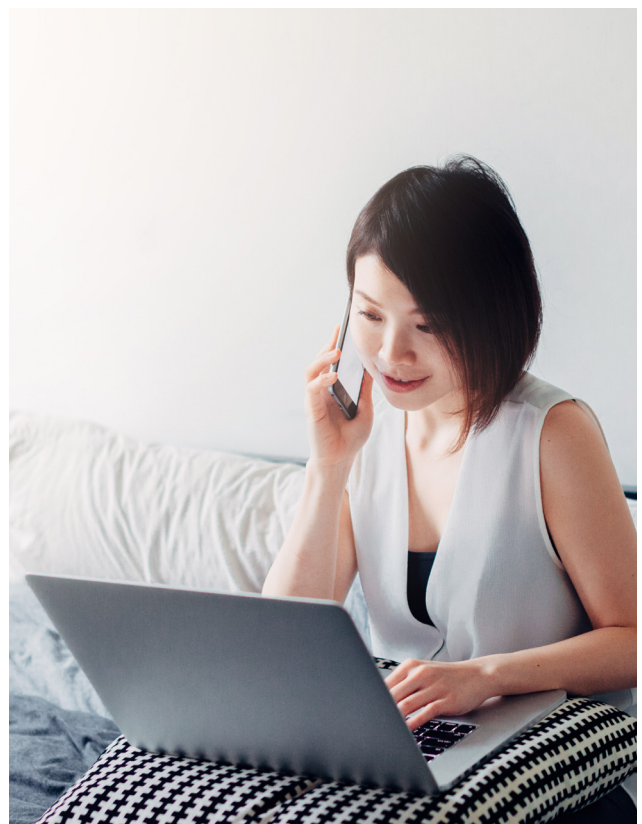
Majority of workers found this future vision of health believable, appealing, and exciting. A third found it disturbing.



Health On Demand: – Workers Survey; Please say how strongly you agree or disagree with the sentences below by Source of cases; Total; Weight: Global Weight; base n = 17864

“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

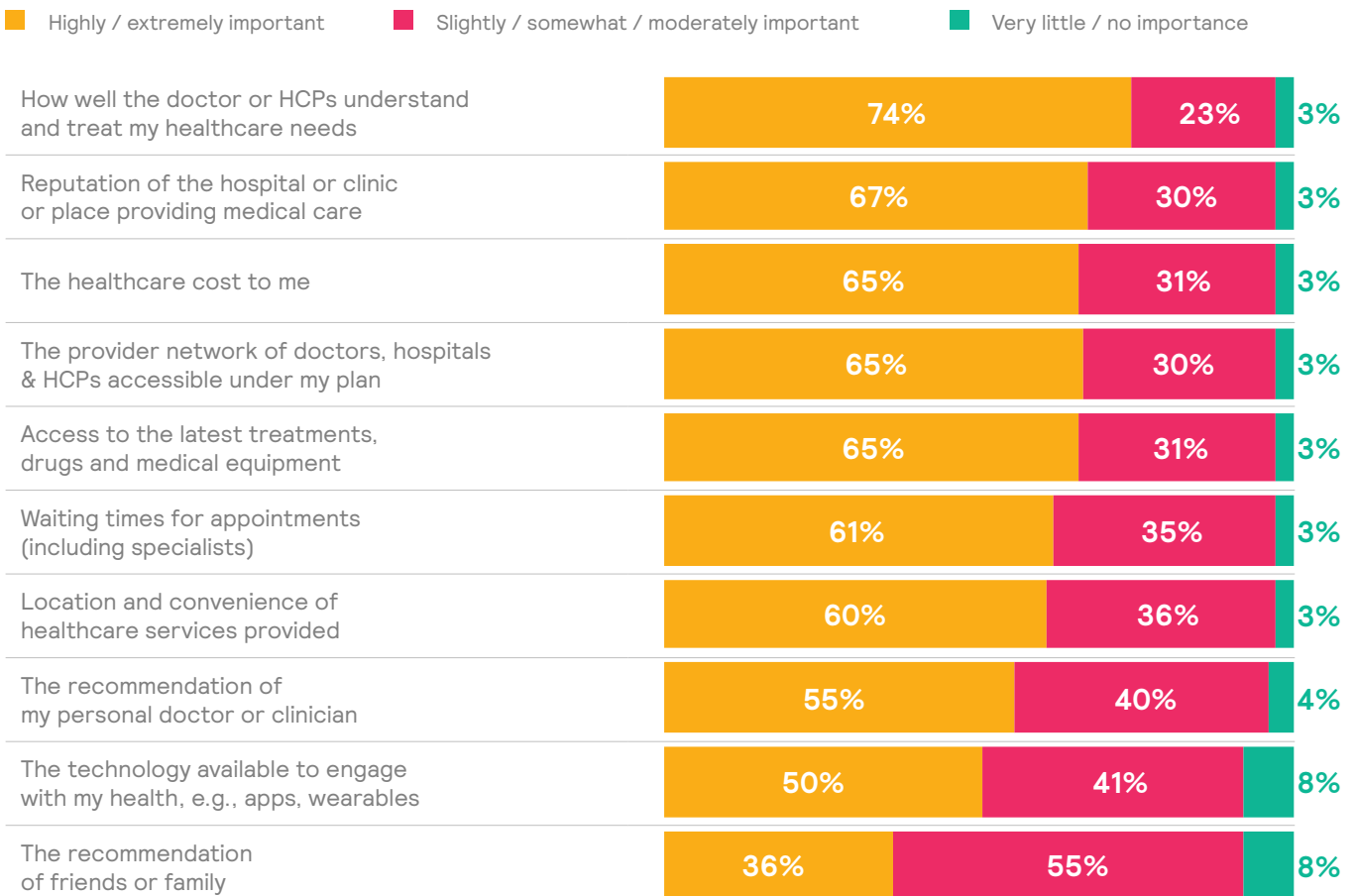


To better understand what workers might value in digital health solutions, it's important to understand what influences their decisions about where they seek care now. The study found that workers most value how well health care professionals are able to understand and treat their needs, followed by the reputation of the hospital and medical care provider; together, these suggest that quality is a primary consideration.

Also important is the cost to the worker and the provider network of doctors, hospitals

and health care professionals (HCPs) accessible under their plan – which likely has consequences for both quality and cost. In growth markets, 70% of workers say that cost to them is highly or extremely important, compared with 61% of workers in mature markets. However, there are differences among countries within these groups as well. While they are both mature markets, in the UK, workers are less likely to be concerned about the cost of care (54%) than they are in the U.S. (71%).

When it comes to choosing health care, workers value quality care and the reputation of hospitals. Out of pocket costs for health care come third.



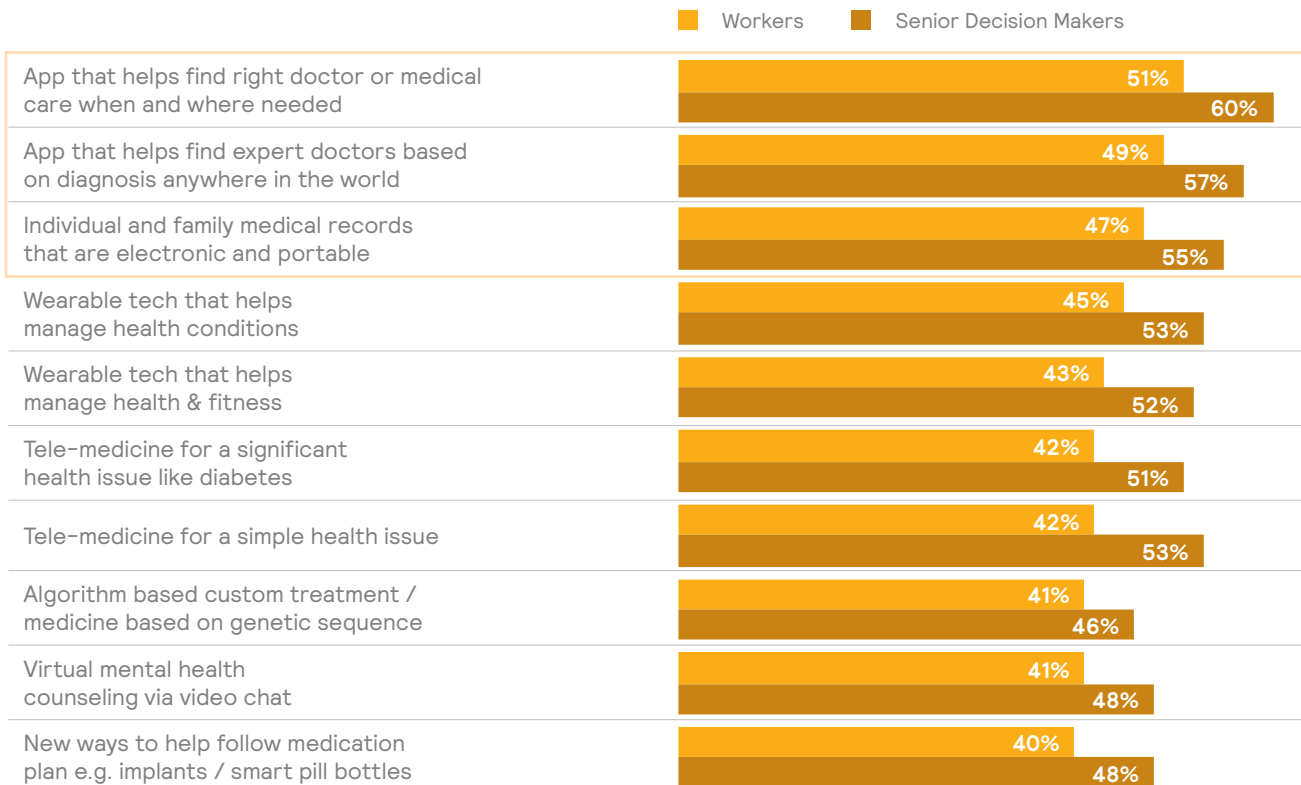
Health On Demand: - Workers Survey; How important are the following in choosing where to get healthcare? (Top 4); Global Weighting countries equal; base n = 16596

To test workers’ reaction to specific types of health innovations, we provided them with a list of 15 innovations³ – 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.

find expert doctors based on diagnoses anywhere in the world; and electronic and portable individual and family medical records. The first two innovations offer improved health care access, and all three offer greater convenience and empowerment, allowing the individual more direct control over their health care.

The top three 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; an app that helps

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.



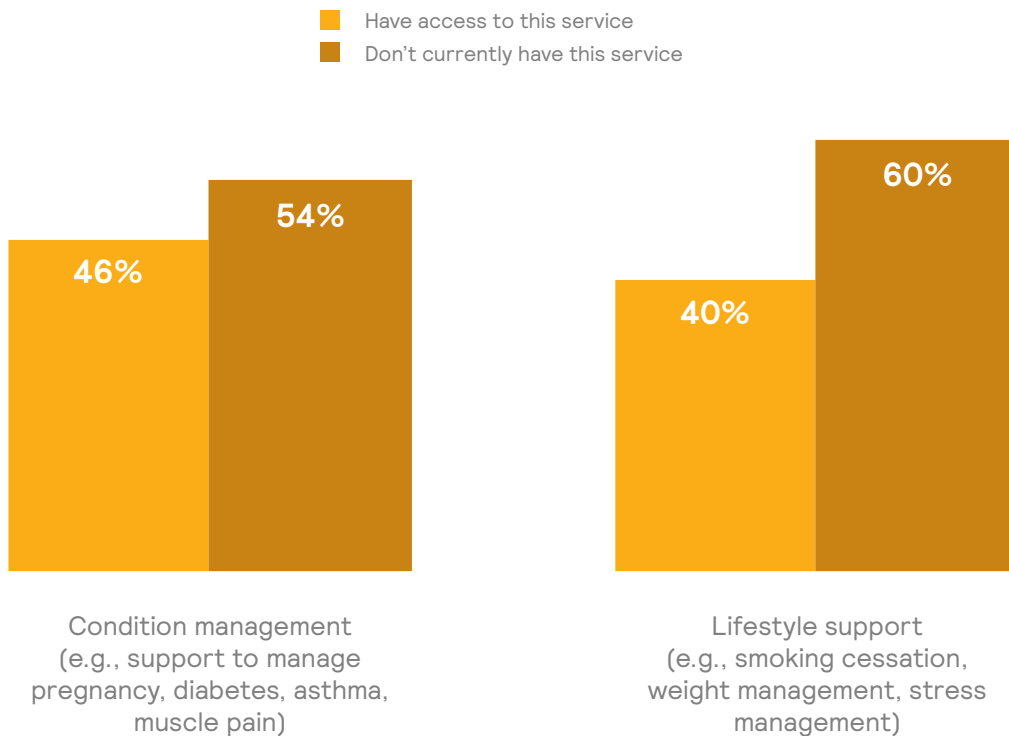
Health On Demand: – Workers Survey; (W12-D10) How valuable to you and your family (your workers) are the following health innovations: 6 - Highly valuable + 7 - Extremely valuable by Source of cases; Total sample; Weight: Global Weight; base n = 17864

The health innovation with the biggest gap between what workers say they value and what employers believe their workers value is telemedicine for a simple health issue: 53% of employers believed their workers would value it, while 42% of workers said they value it.

An analysis of the survey data found that workers without current access to lifestyle support services (such as smoking cessation, weight management,

and stress management) show a greater willingness to try wearables to self-manage their health and fitness (60% would try wearables) than those that already have access to lifestyle support (40% would try wearables). Similarly, workers without access to support for health conditions (such as pregnancy, diabetes and asthma) were more willing to try wearables to assist with condition management.

Workers without access to lifestyle support or condition management services show a greater willingness to try wearable tech to manage their health and well-being.



Health On Demand: - Workers Survey; Which of the following services can you access for your health and well-being or would like to access? Global Weighting - countries equal; Those without access to lifestyle support n=4250 Among those (n=8070) who are Very Willing or Mostly Willing to try wearables to self-manage well-being or health conditions

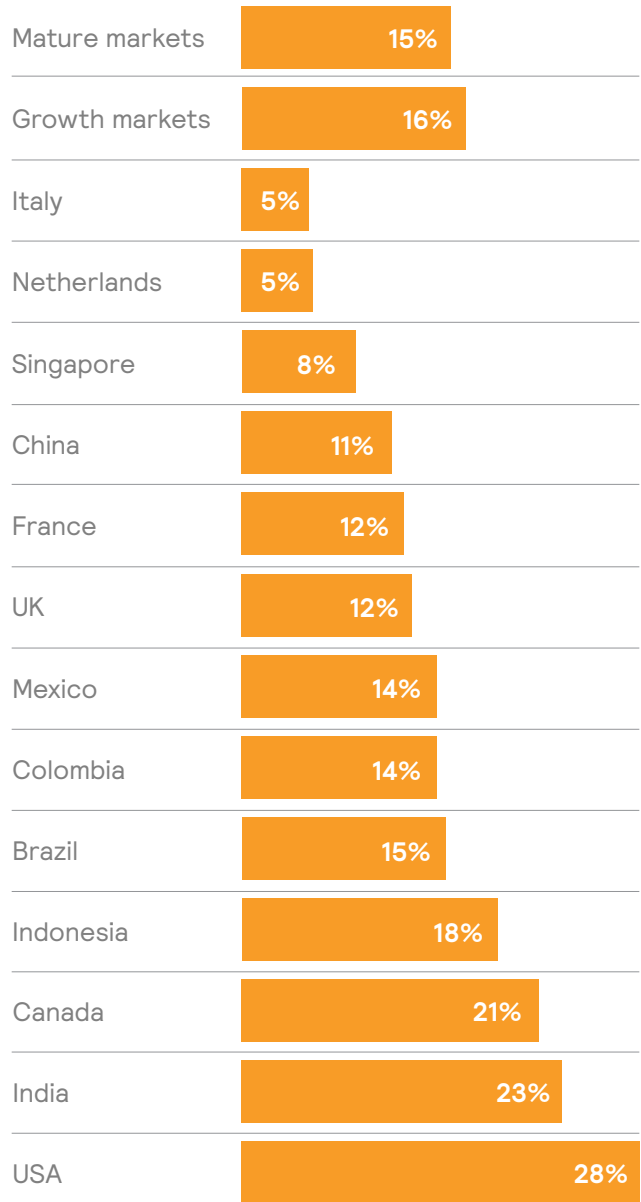
The study found that workers in the US, India and Canada were most likely to access lifestyle support services such as smoking cessation and weight management through their employers. There was little difference between the proportion of workers in mature and growth markets with access to such services.

“There is limited support available to people to proactively manage their health risks or conditions. Employers can play a key role in digital health delivery to enhance the relationship with the health care staff and make this a reality.”

Diego Ramirez,
Global Inclusive Benefits Leader
Mercer Marsh Benefits Latin America
Health Management Leader



Percentage of workers with access to Lifestyle Support Services (e.g., smoking cessation, weight management, stress management) through their employer.



Health On Demand: - Which of the following services can you access for your health and well-being or would like to access? by Country and markets Banner; Total sample; Weight: Country Weighting - worker labor force by gender, age; base n=16654



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. One in eight workers indicated that they would not be willing at all to try one or more digital health innovations.

“Today, hyper-personalization and a platform-based economy are driving innovations in health care delivery. But what will, ultimately, dictate the impact of these innovations? Geography, trust and digital readiness.”

Kate Bravery,
Global Solution Leader,
Mercer Career

Employers correctly predicted the rank order of workers' reasons for not being willing to try health solutions.

As discussed above, most employers plan to increase their spending on digital health. Among the one in seven that were unwilling to invest in digital health, the most common reasons cited were: other more important priorities, difficulty in quantifying the benefit, data privacy and security risks around worker health data, and complexity of administration.

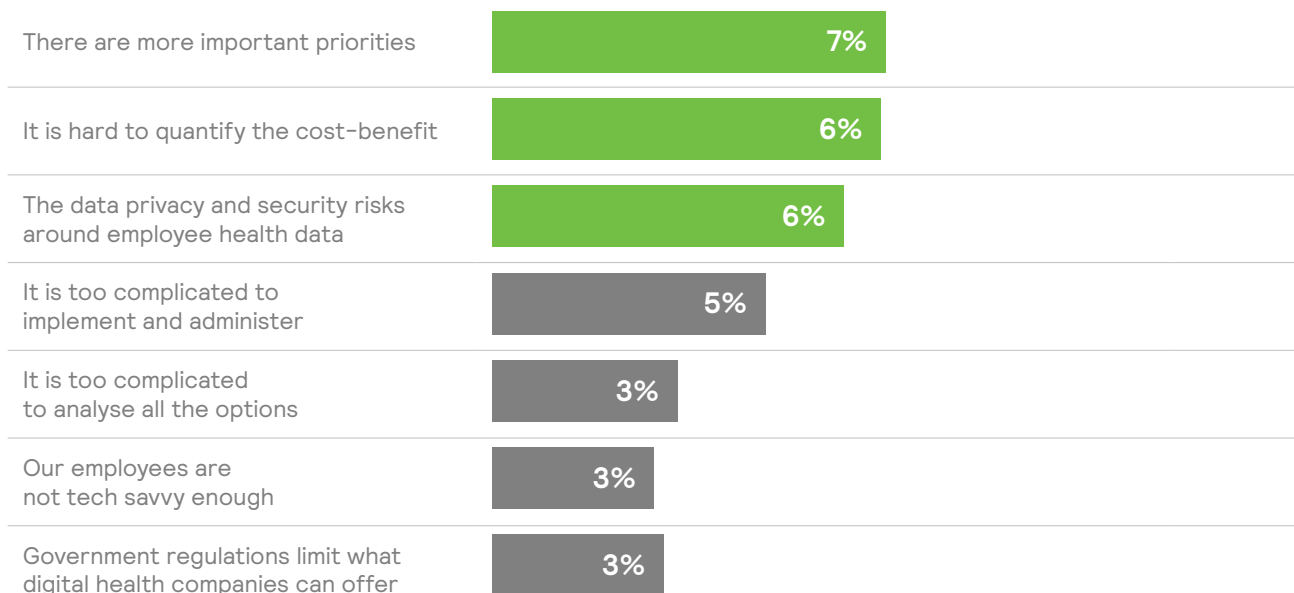
“We’re at an interesting crossroad as a society in how we feel about our data. Millennials in particular have been generally comfortable with sharing information because they've grown up using social media without thinking about what's happening to their data. But there's a growing realization that handing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

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



Employers cited more important priorities, difficulty in calculating ROI, data security, and complexity of administration as reasons not to invest in digital health.

Among employers not willing to invest in digital health

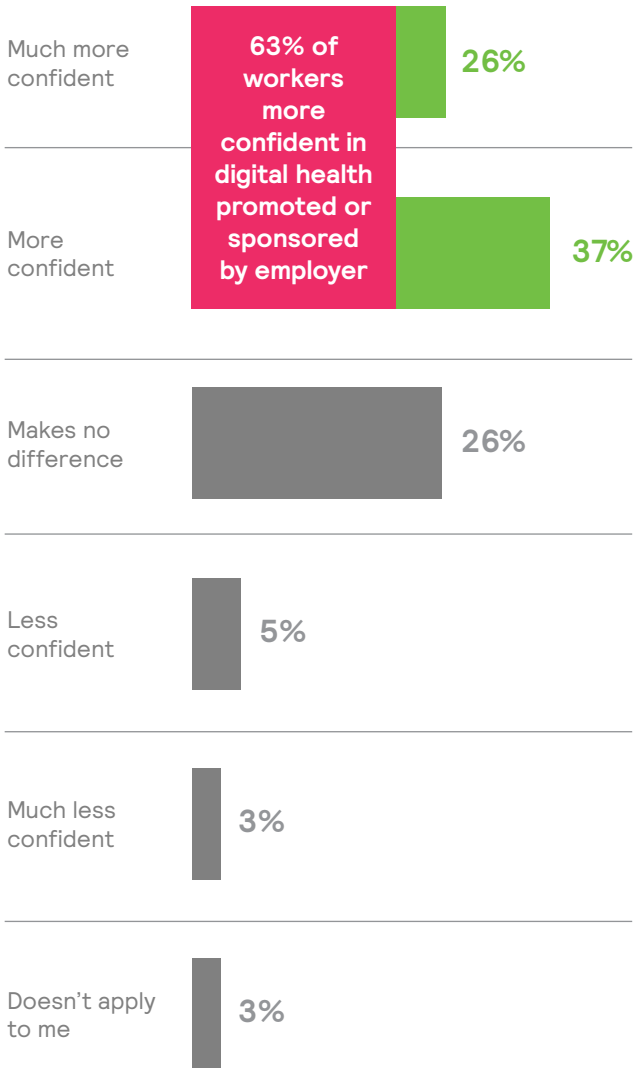


Health On Demand: – Employers Study; As an employer, what may be some reasons your company is not likely to invest in digital health, for example, telemedicine, portals, apps?; Base all Senior Decision Makers 1300. Those unwilling to invest asked question n192

While the majority of both workers and employers are open to the idea of digital health solutions, the two groups have different opinions regarding who should provide them. Workers largely believe this should be the purview of the government and health professionals. Relatively few – just 22% – believe technology companies should be in this role, which could reflect their concerns about entrusting these organizations with their personal information. Employers, by contrast, are more likely to believe that technology companies should provide digital health solutions, followed by insurance companies and health care providers.

Importantly, nearly two-thirds of workers report being more or much more confident in digital health and well-being solutions promoted or sponsored by their employer.

Two-thirds of workers report being more confident in digital health and well-being solutions that are promoted by their employer.



“While workers may not always expect employers to provide digital health solutions, our view is that employers play a critical role in introducing, fostering awareness and building trust of these solutions, even if they want to avoid creating a perception that they are taking ownership for the full provision of health and well-being. Also, employers can play a key role in influencing the broader health disruption agenda”

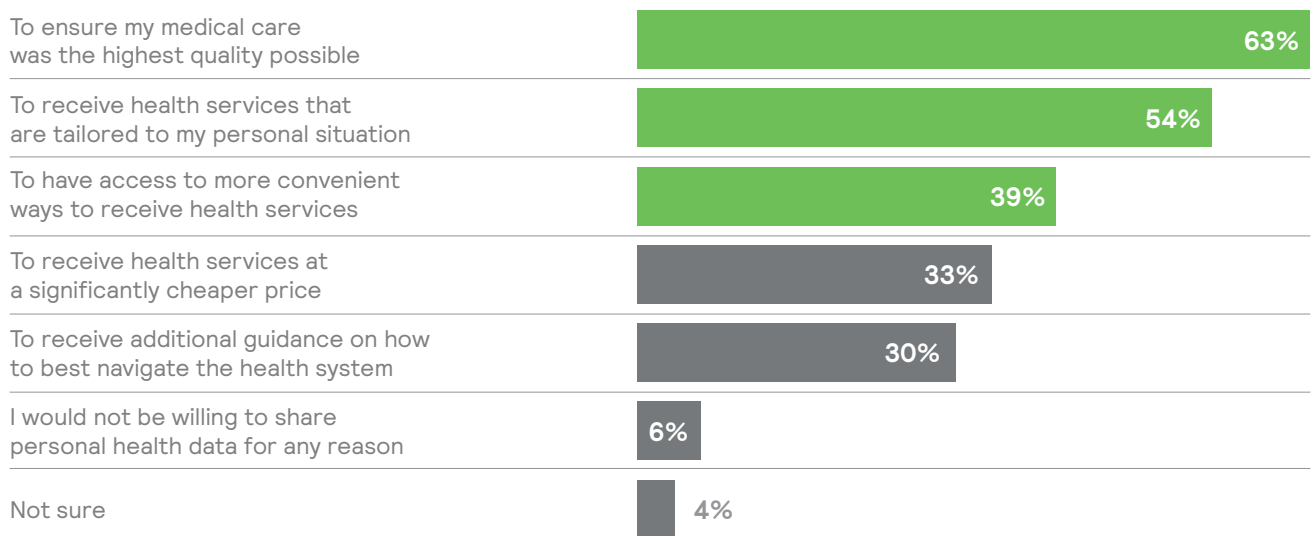
Tony Wood,
Mercer Marsh Benefits Leader, UK

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? 1 SUMMARY; Global Weighting - countries equal; base n = 16564

The survey found that workers are willing to share personal health data if there is a benefit to them in doing so. Nearly two-thirds of workers say they are willing to share their personal health information if this will

ensure that they receive the highest quality medical care. More than half are willing to share their data in order to receive health care services tailored to their personal situation.

Many workers are willing to share their personal health information to ensure quality, personalised, and convenient healthcare.



Health On Demand: Workers Survey; For which of the following reasons, if any, would you share personal health information?; Global Weighting - countries equal; base n=16564

Seven out of 10 workers also report having some trust or a great deal of trust in their employers 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 clearly communicate them to workers. This will help allay worker concerns that health information might be used to influence internal staffing decisions. Such concerns are not uncommon: 40% of workers – and 48% of senior decision makers -- said they are very or extremely concerned about how health information might be used internally.

The Thomsons Online Benefits research highlights the enormous sums that organizations spend on benefits, with more than half of respondents spending as much as 15% of workers' base salary on benefits. Yet, nearly one in 10 are making decisions without any supporting data and admit they do not know how much they spend per worker. The research highlights the mismatch between HR's current top priorities and the data being used to support these initiatives. For example, worker well-being has risen in importance for HR teams, but just 46% of organizations are collecting

data from employees about well-being and then using this data to inform decisions about benefits⁴.

“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



⁴ See “[Innovation Generation: the big HR tech disconnect.](https://www.thomsons.com/resources/whitepapers/innovation-generation-the-big-hr-tech-disconnect/)” Thomsons Online Benefits research, <https://www.thomsons.com/resources/whitepapers/innovation-generation-the-big-hr-tech-disconnect/>



Key Finding #4 Four Different Worker Segments to Engage

Results from the 13 countries surveyed illustrated differences in the perceived value and engagement with digital health innovations across markets and generations. By contrast, there was less variation related to gender or employment status (full- versus part-time or gig workers). We conducted a cluster analysis⁵ 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.

⁵ 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>51%</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 trying employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • They are willing to learn and engage on digital health • Create awareness, train and provide endorsement / recommendations 	<p>16%</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 trying employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Willing to engage with digital health, but will require convincing • Educate, enable them to test, and provide assurances of value of digital health tools 	<p>29%</p> <p>Get Me Comfortable</p> <p>Vocational; dominant generation is Gen Xer</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 • Unconfident Less confident in trying employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • They are willing to learn and engage on digital health • Ensure effective communications and worker engagement strategies to increase confidence in employer offered solutions 	<p>4%</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 • Unconfident Less confident in trying employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Engage in dialogue and/or increase confidence in employer offered solutions • Consider incentivizing trial to engage with digital tools
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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 did 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.

Sign Me Up workers make up more than half of the total global sampling. They are tech-savvy and nearly half are Millennials. They are 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.

The Impress Me segment accounts for slightly more than one in six workers globally. Mostly Millennials, they have high standards for digital offerings and are willing to try digital health innovations, but access to digital health solutions at work is, nonetheless, unlikely to prevent workers in this segment from looking elsewhere for work.

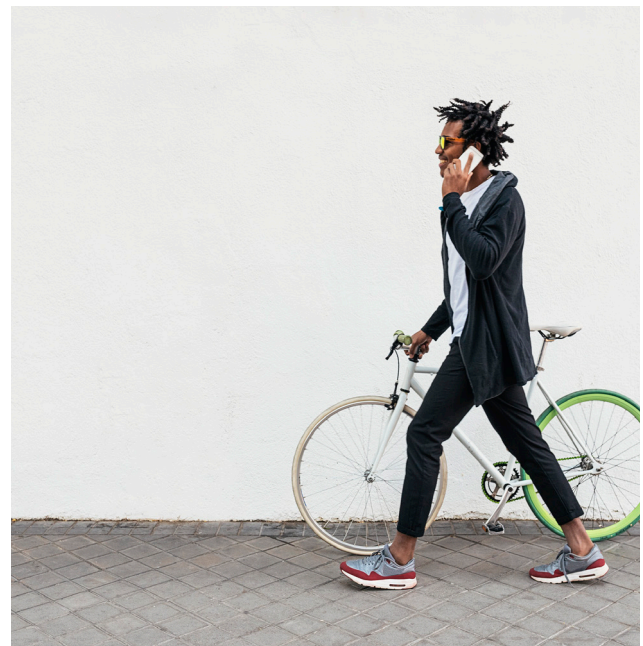
Those in the **Get Me Comfortable** category make up just under three out of 10 workers in the global sample. This segment is weighted toward Gen Xers and they are late tech followers. They are receptive to trying digital health innovation but are less confident in trying them at work, possibly because 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.

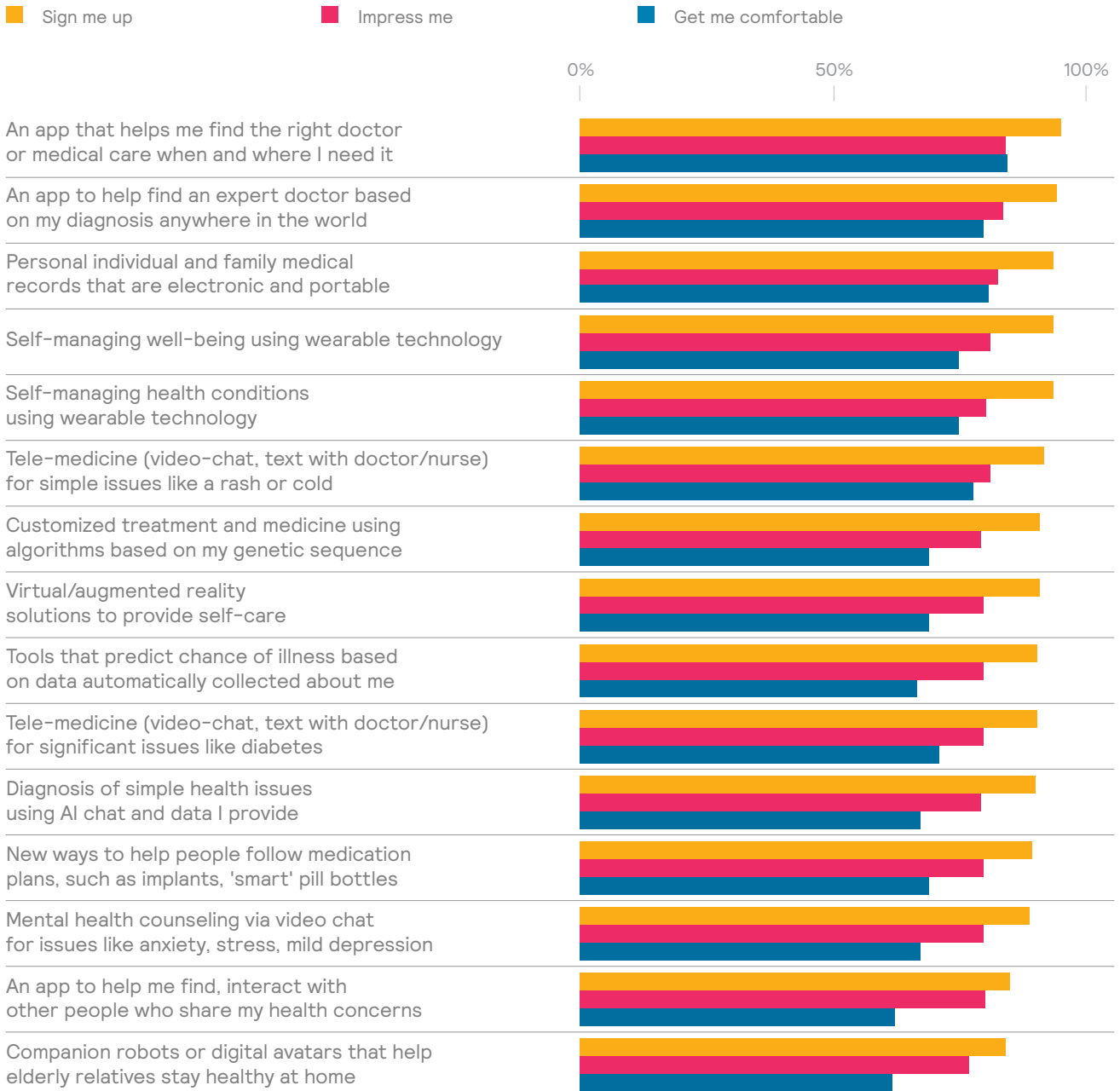
“Simplicity is an important factor, especially if you look at my generation and my parents' generation. For most of us, technology had better be simple, otherwise we're going to disconnect.”

Louis Gagnon,
President, US and Canada,
Mercer

The final segment, **Not For Me**, consists of older, tech skeptics, weighted towards Gen Xers and Baby Boomers; they make up only 4% of the global sample. This group is less receptive to trying digital health innovations, and less confident in employer-sponsored digital health solutions.

When asked about a number of potential digital health initiatives, 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.





Health On Demand Audience Comparison; Please select how willing you personally would be to try these health innovations? ; Total sample; Weight: Global Weight; base n = 16564

“We are on the cusp of a digital revolution that will transform how health care is delivered. Data, diagnostic and delivery are critical levers in ensuring a positive transformation, one in which the

right care is received, at the right time, for the right populations.”

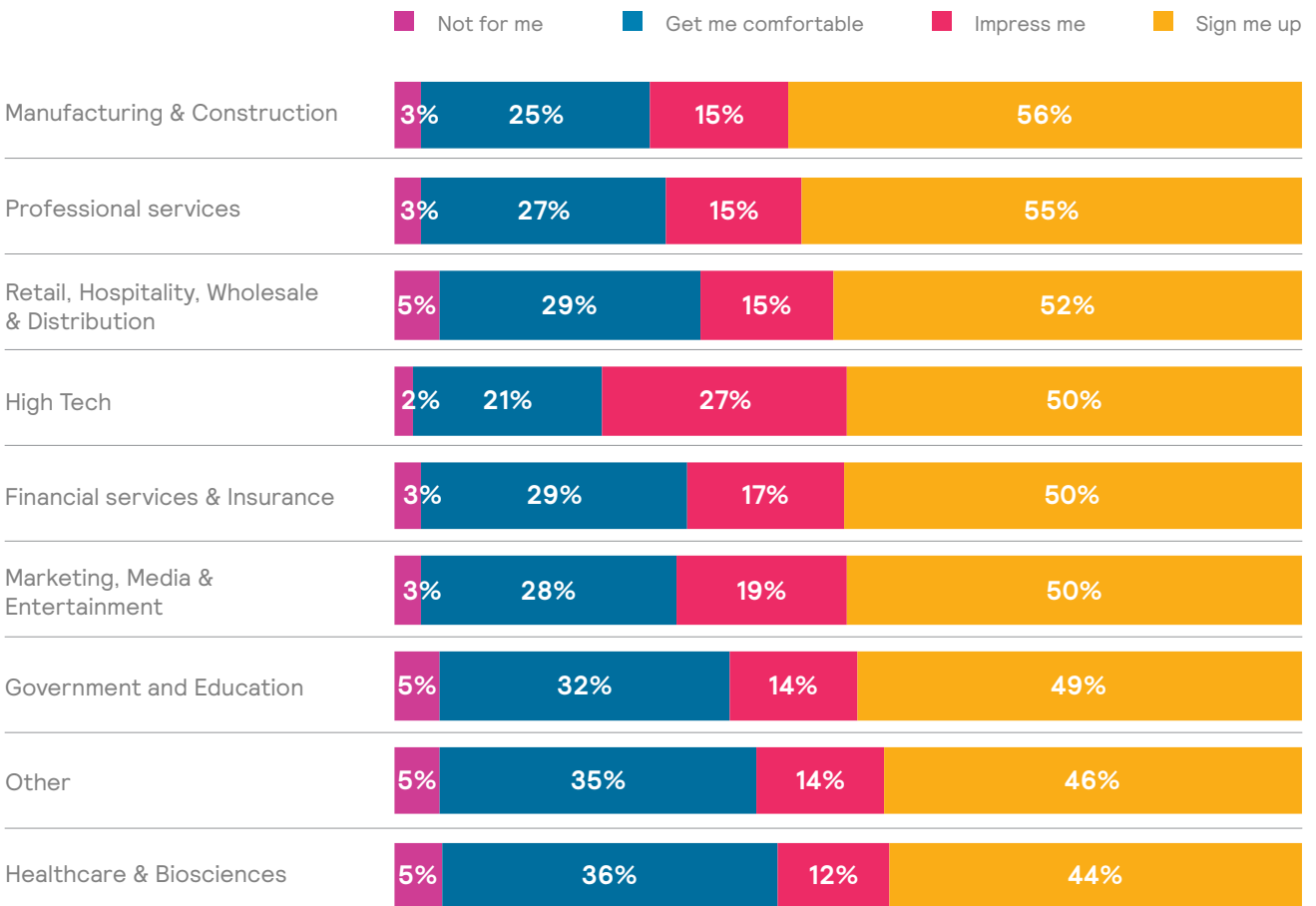
Ilya Bonic
 President, Career
 Head of Mercer Strategy

Different industrial sectors tend to have a different mix of these worker segments. Most notably, the manufacturing and construction, professional services, and retail and hospitality industries have more Sign Me Up workers, while the high-

tech sector has the largest percentage of workers in the Impress Me segment, suggesting that digital natives may need more convincing of the value of the digital health solutions offered by their employers.

More Sign Me Up found in manufacturing and professional services; Impress Me segment more prevalent in high-tech sector.

Segments by sector



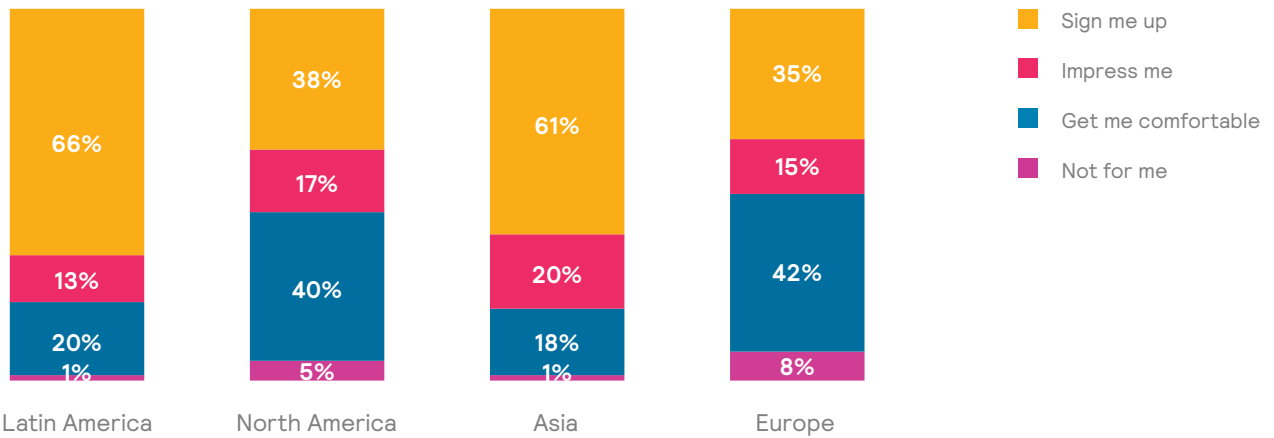
Segments By Sector; Global Weighting – countries equal; base n = 16564

Looking at the segmentation from a geographic perspective, Sign Me Ups account for the majority of workers in Latin America and Asia, while Get Me Comfortables are comparatively more dominant in North America and in Europe.

Combined, the Sign Me Up and Get Me Comfortable workers segments make up a majority of the workers in the countries surveyed. Consequently, subject to a review of their own populations, employers may want to focus on these two groups when rolling out digital health innovations.

Sign Me Up are dominant in Latin America followed by Asia. Get Me Comfortable comparatively more dominant in US/Canada and Europe.

Segments by region



Segments By Sector; Global Weighting - countries equal; base n = 16564

“In big population countries like India and China, digital has got to be a major conduit for the provision of care – particularly non-critical care. Growth markets in particular are poised to truly leapfrog, given key ingredients of youthful demographics, significant gaps in health care access, quality and affordability as well as a track record in motivating illness and

disease prevention through gamification, social connections and the community. Digital is also going to rapidly become an opportunity in the mature economies as they look to drive efficiencies in their systems and as they modernize.”

David Anderson,
President, International,
Mercer



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.

“Employers recognize that there are barriers to health that are tough to get around, like affordable housing and transportation. Practically speaking, a low-income single parent with a two-hour commute has limited options when it comes to caring for their health. Virtual solutions that support self-care or provide easy access to counselling have the potential to address these social determinants of health.”

Dr. Kristin Parker,
US Total Health Management Leader,
Mercer

Creating a pro-health environment in the workplace recognizes the holistic needs of workers and, by necessity, includes a range of digital tools and services for both individuals and their family members.

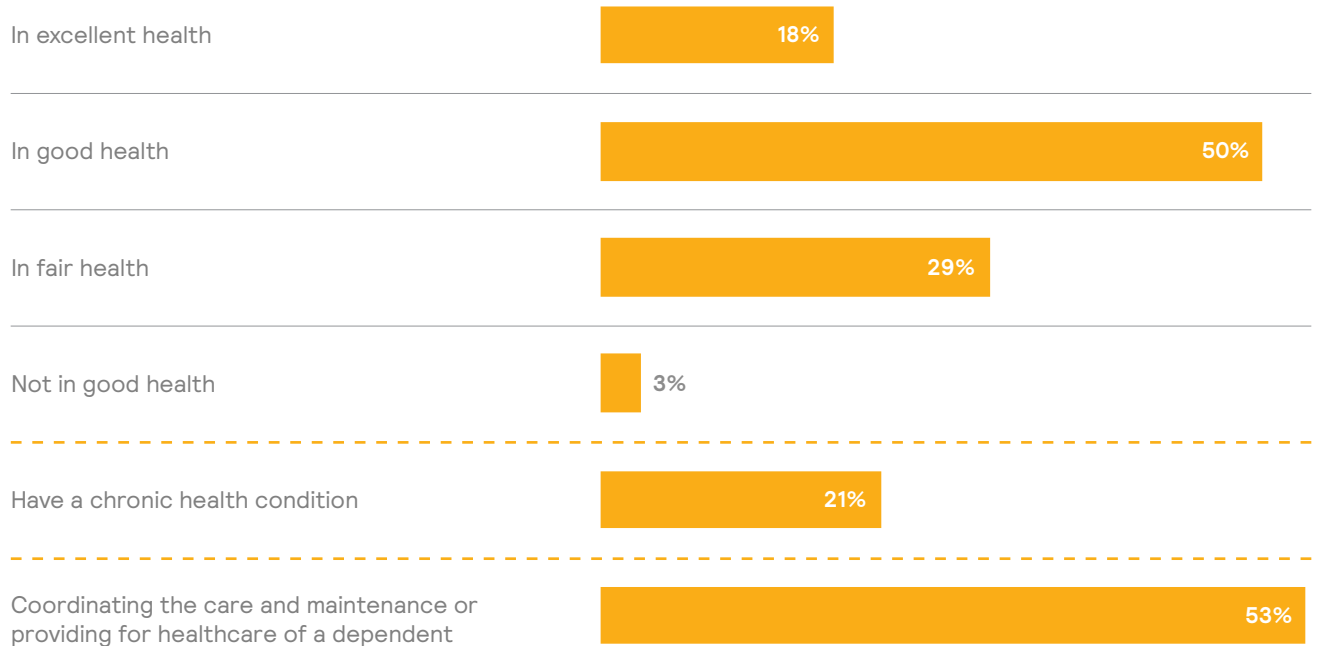
More than half of workers surveyed for the Health on Demand report have the responsibility for the health care of a dependent, such as a sick partner, parent, child, or other family member.

“We need to think more holistically about workers. If a worker with diabetes has his parent cook his meals, you may benefit from engaging the parent in helping to manage the condition. If everyone in a worker’s family has the flu and she has no further support, her productivity is

bound to suffer. Many people with caring responsibilities would welcome the option to monitor the wellbeing of loved ones young and old.”

Mike Young,
Mercer Marsh Benefits Leader, Europe

Majority of workers (68%) report being in excellent/good health with 29% in fair health and 21% with a chronic condition. More than half report caring for a dependent.

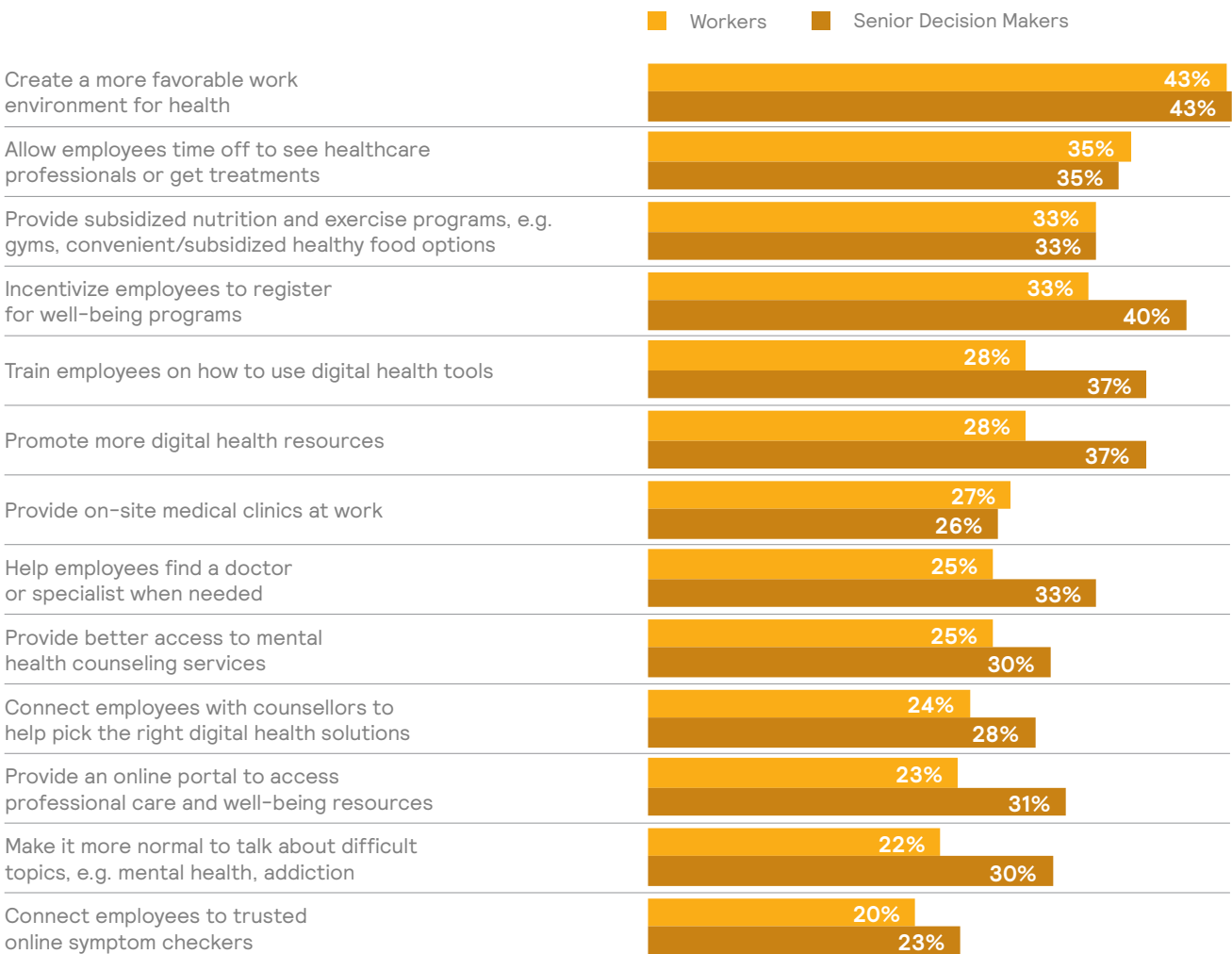


Health On Demand Audience Comparison; How would you rate your own state of health right now?/ Do you live with a chronic health condition that requires regular treatment or medical intervention?/ Are you coordinating the care and maintenance or providing for the healthcare of a dependent, i.e., a sick partner, parent, child, or other family member? SUMMARY; Global Weighting – countries equal; base n = 16564 (Findings do not account for hidden/undiagnosed illnesses.)

A substantial number of workers and employers see a need for a more favorable work environment for health. More than a third of workers said they want time off for medical appointments, subsidized nutrition and exercise programs, and incentives to register for well-being programs. A slightly

smaller number also said they want training in digital health tools and promotion of digital health resources. 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 a more favorable work environment for health but differ on how to build it.



Health On Demand Audience Comparison; What could your employer do to help workers better engage with their health and well-being by Source of cases; Total sample; Weight: Global Weight; base n = 17864

About the same percentages of workers and employers see the value of allowing workers time off to see health care professionals or get treatments, and of subsidized nutrition and exercise programs. However, employers are more likely to see incentivizing workers to register for well-being programs as important as compared to workers. They are also more likely to favor encouraging discussions on difficult topics, like mental health and addictions than their workers.

“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.”

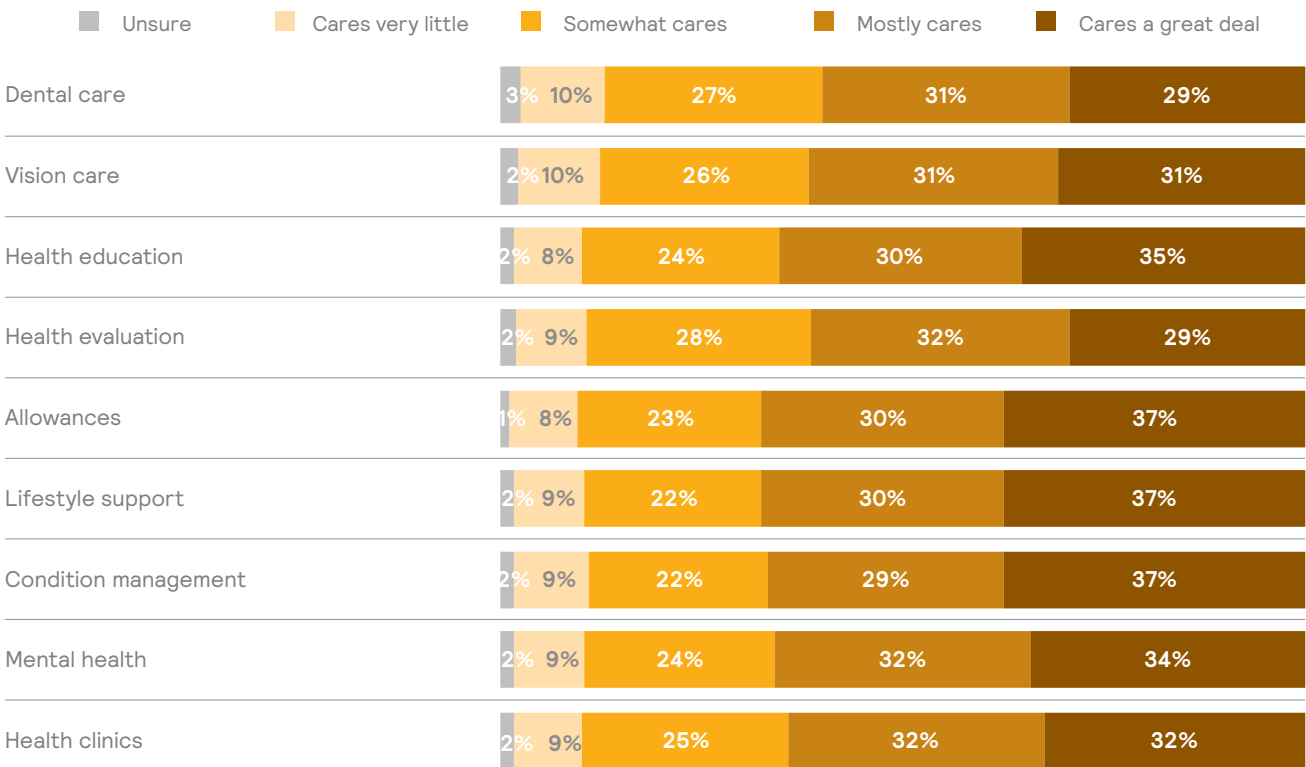
Julie Duchesne,
Mercer Marsh Benefits Leader, Canada



The survey asked about the insurances and health resources currently available to workers through their employers. Provision of particularly desirable solutions, including lifestyle support, condition management,

allowances, health education, and mental health services, are more likely to convince workers that their company cares about them “a great deal.”

Workers believe their company cares about them “a great deal” if they receive lifestyle support, condition management, health education, and/or mental health services.



Health on Demand Audience Comparison; Which of the following services can you access for your health and well-being from your employer by How much do you feel that your employer cares about your health and well-being?; Global Weight; base n = 17864.

“The employer can play a key role in addressing mental health stigma by offering better solutions. For example, we are seeing new virtual solutions to help with depression and anxiety. Many common mental health issues don’t require in-person diagnoses; there are validated screen-

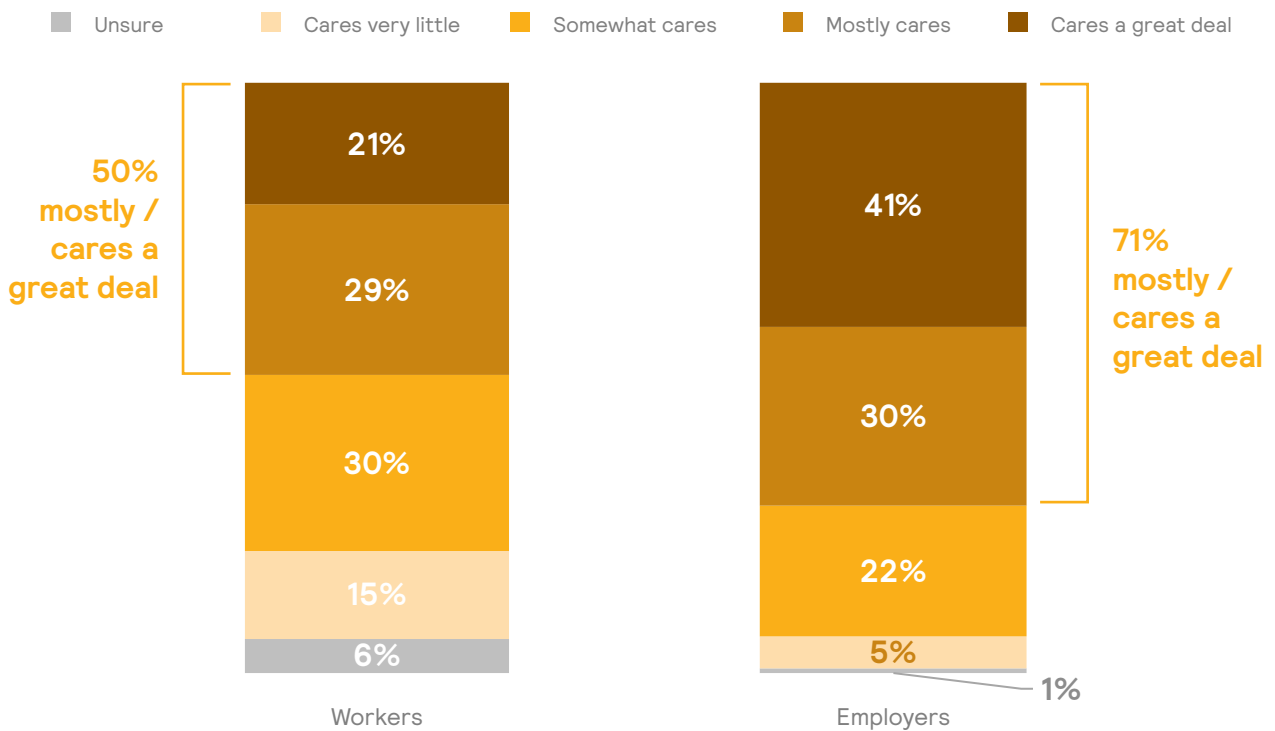
ing questions that can be provided to the patient online to assess the situation accurately.”

Dr. Wolfgang Seidl,
 EMEA Health Management Leader,
 Mercer Marsh Benefits

The Health on Demand research found that, on a global level, workers were less likely to believe that their employer cared about their health and well-being. Just over one in five workers said their employer “cares a great deal”, compared with just over four in ten employers who gave the same answer. Similarly, the percentage of workers saying their employer “cares very little” was three times the number of employers giving that answer.



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

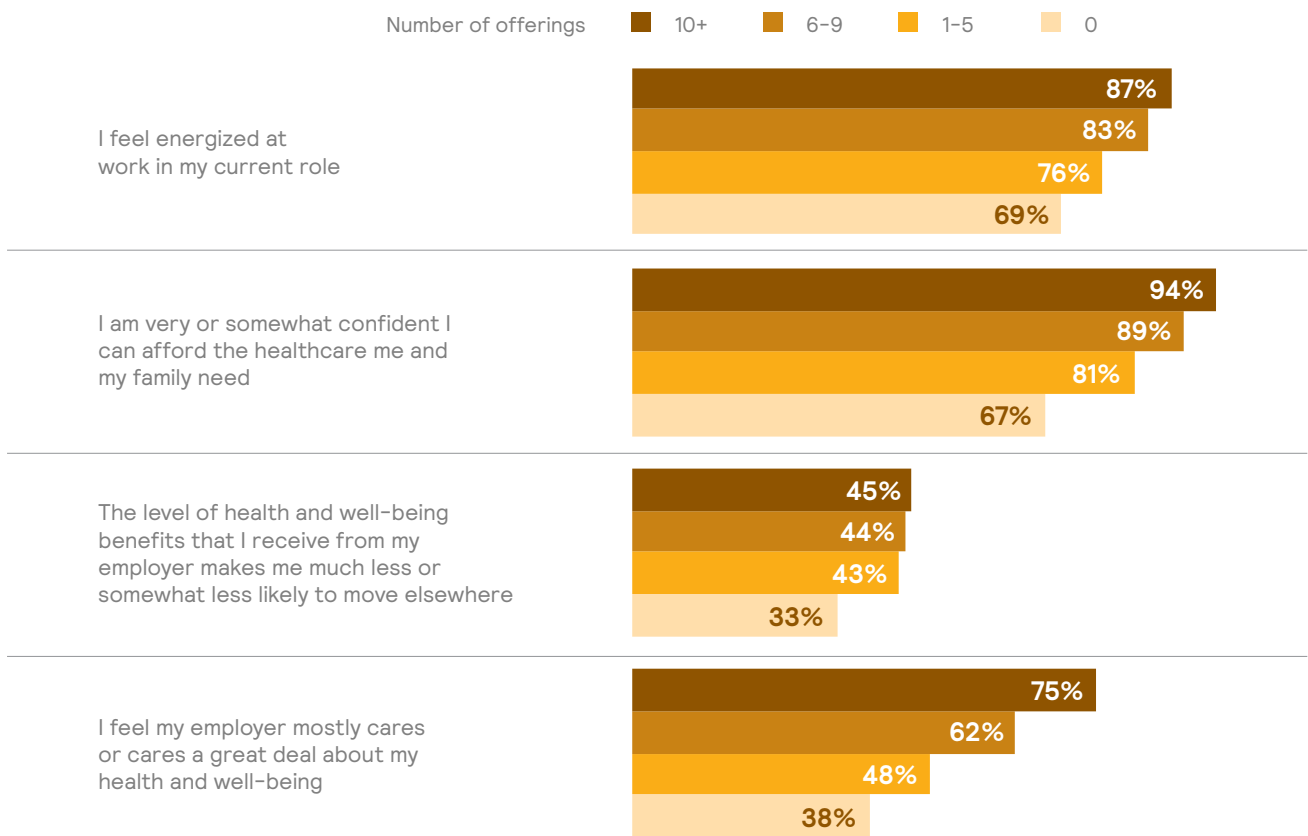


Health on Demand; Audience Comparison; (W5-D3) How much do you feel that your company cares about the health and well-being of its employees generally? (Ignore Unsure) by Source of cases; Total sample; Weight: Global Weight; base n = 15647 workers and 1,293 employers

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. And younger generations are more likely to believe their employer mostly cares for their health and well-being.

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.

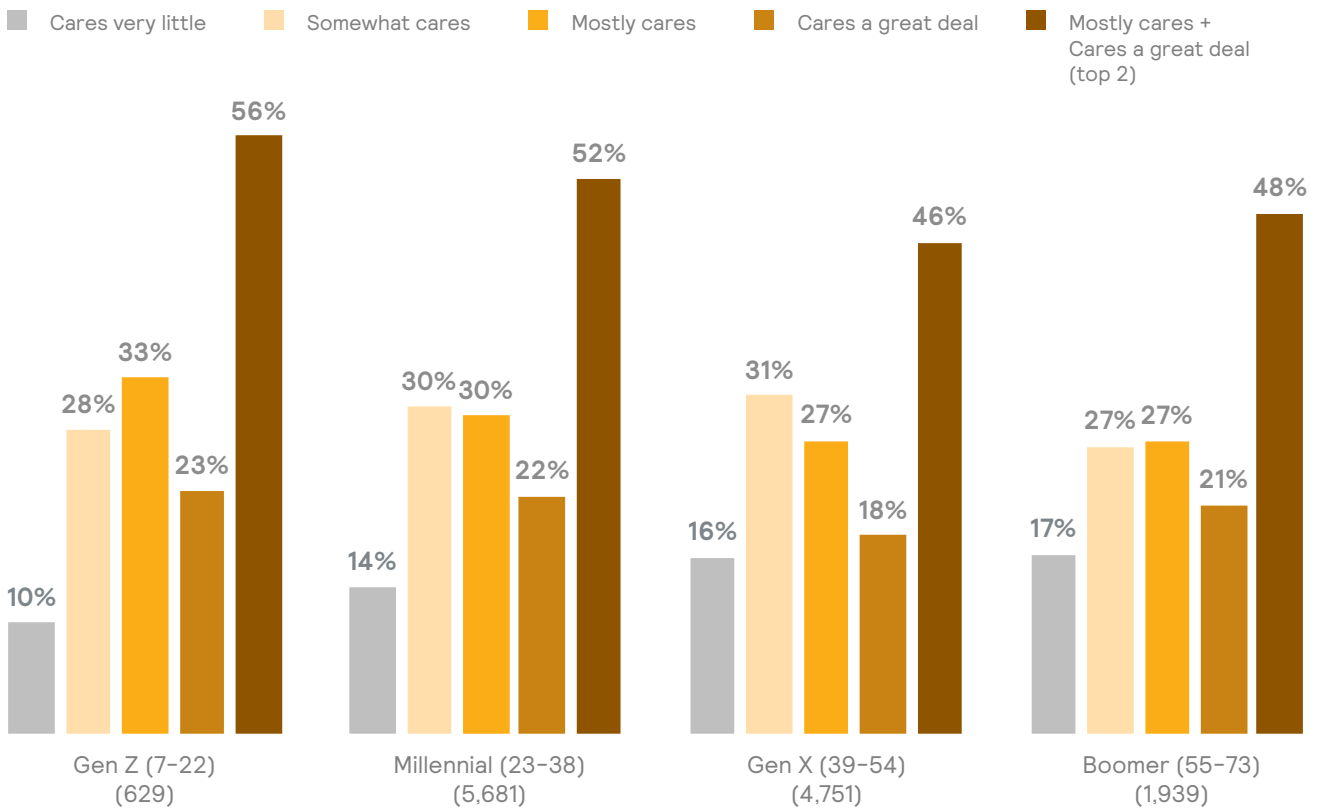


Employer offers this kind of insurance by Source of cases; Total sample; Weight: Global Weight; base n = 17864 Access to healthcare services and wellbeing included: Dental care, Vision care, Health education, Health evaluation, Allowances, Lifestyle support, Condition management, Mental health counselling services, Health clinics on-site where you work.



Younger generations are more likely to believe that their employer mostly cares for their health and well-being.

How much do you feel that your employer cares about your health and well-being by generation?



Health On Demand Audience Comparison; 'How much do you feel that your employer cares about your health and well-being?'; Total sample; Weight: Global Weight; base n = 16564



Key Finding #6 Stark Differences Between Growth and Mature Markets

In addition to the worker segments outlined earlier, the study found significant differences between the working population in growth economies and those in more mature markets.

The study found that employers in growth markets prioritize workplace safety as a goal of their health and benefits programs, while those in mature markets prioritize talent attraction and retention. These

preferences are likely to help drive choices about digital health innovations. At the same time, worker morale and engagement are important across both growth and mature markets.

Employers in growth markets prioritise workplace safety as a goal; those in mature markets prioritise talent retention. Worker morale and productivity are important across countries.



The research found that just under two-thirds of workers in growth markets are tech adopters, most of them Millennials, who are more open to digital health innovations. We also believe the higher growth market interest in digital health

is partly because growth markets tend to lag behind mature markets in basic health infrastructure; consequently, they have tended to leapfrog their mature neighbors in using technology to fill gaps in service provision.⁶

Growth markets

Sign me up	65%
Get Me Comfortable	17%
Impress Me	1%
Not For Me	17%

Gender		Generation	
Female	Male	Gen Z	Millennial
38%	62%	5%	50%
		Gen X	33%
		Boomer	12%

Technology adoption

I like trying new technologies and use them before most people I know	50%
I usually use new technologies when most people I know are using them	30%
I am skeptical of new technologies and use them only when I have to + I am usually one of the last people I know to use new technologies	20%

Mature markets

Sign me up	38%
Get Me Comfortable	40%
Impress Me	6%
Not For Me	16%

Gender		Generation	
Female	Male	Gen Z	Millennial
46%	54%	4%	38%
		Gen X	39%
		Boomer	18%

Technology adoption

I like trying new technologies and use them before most people I know	27%
I usually use new technologies when most people I know are using them	44%
I am skeptical of new technologies and use them only when I have to + I am usually one of the last people I know to use new technologies	29%

Growth countries are middle income economies according to the World Bank: Brazil, China, Colombia, India, Indonesia and Mexico with incomes less than \$12,615 GNI per capita in dollar Tank Atlas method. Mature countries are high income economies: Canada, France, Italy, The Netherlands, Singapore, UK and US with incomes of more than \$12,615 GNI per capita.

“In growth markets like India, Indonesia, Thailand and Vietnam, we’re seeing a flood of health tech start-ups entering the market and forcing established players to collaborate and innovate -- which is good for consumers. Disruptive technologies

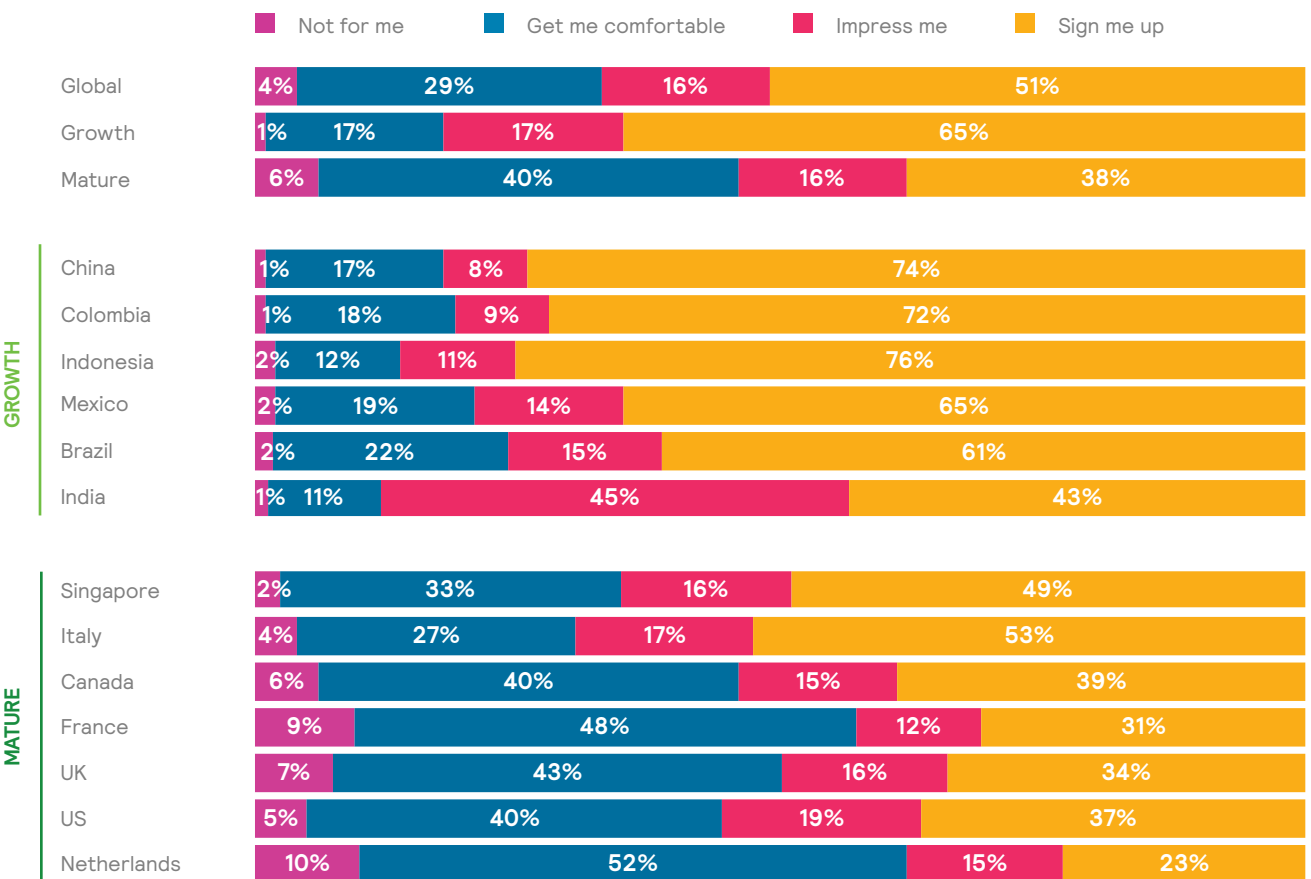
will be especially important in heavily populated countries where accessibility and affordability are huge challenges.”

Joan Collar,
Mercer Marsh Benefits Leader,
Asia

⁶ For more detailed discussion of this phenomenon, see “Africa can enjoy leapfrog development,” Makhtar Diop, Vice-president for Africa, World Bank Group, October 11, 2017 or “Frontier Technologies: a Window of Opportunity for Leapfrogging,” article by United Nations Department of Economic and Social Affairs, March 27, 2019.

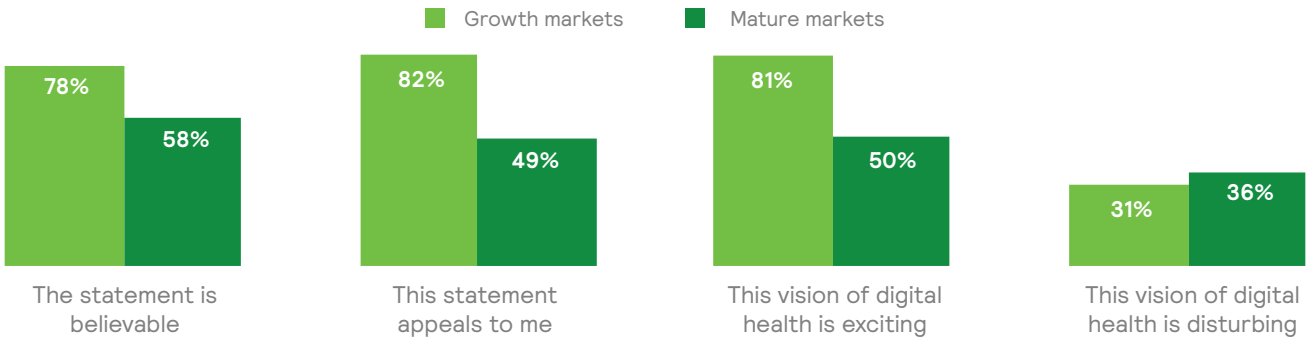
Growth market workers tend to be younger and more familiar with using digital solutions in many areas of their lives. They have more Generation Z and Millennials, and fewer Boomers in the workforce than mature markets. Given these demographics, they see a greater value in new technology. They also show a greater willingness to try new digital health solutions compared with their mature market counterparts, and are less likely to see such innovations as disturbing.

Growth markets included in the research appear to be more technologically receptive than those in mature markets. A glance at the individual country profiles within the regions shows the clear divisions in openness to digital health solutions between growth and mature markets.



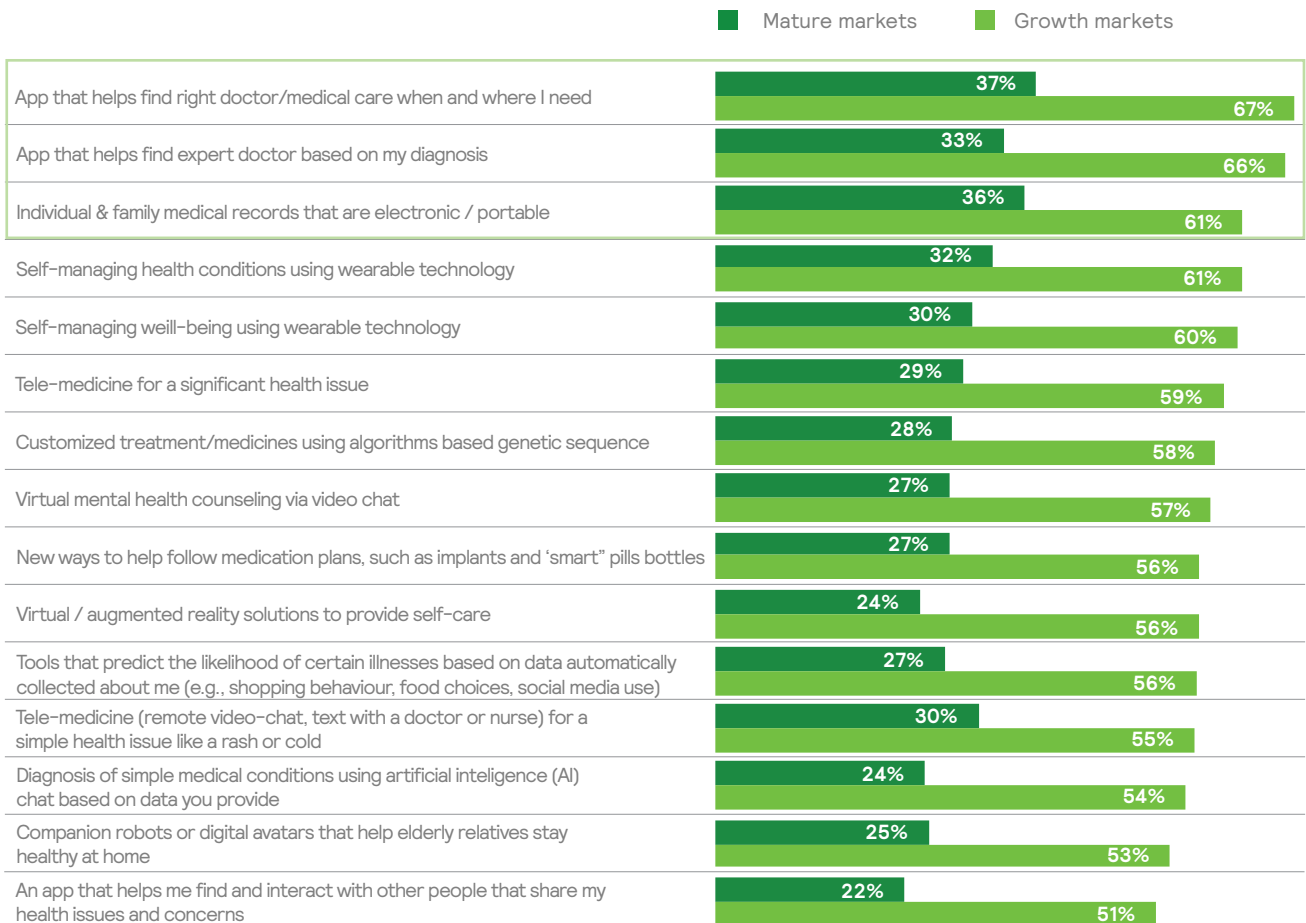
Total sample; Weight: Global Weighting - countries equal; base n = 16564

More growth market workers find the future of health statement “believable,” “appealing,” and “exciting” vs. mature markets; fewer find it “disturbing.”



Health On Demand Audience Comparison; Please read the statement below around digital health then answer the questions. Total sample; Weight: Global Weight; base n = 16564

They also perceive a greater value in using apps to manage their health care.

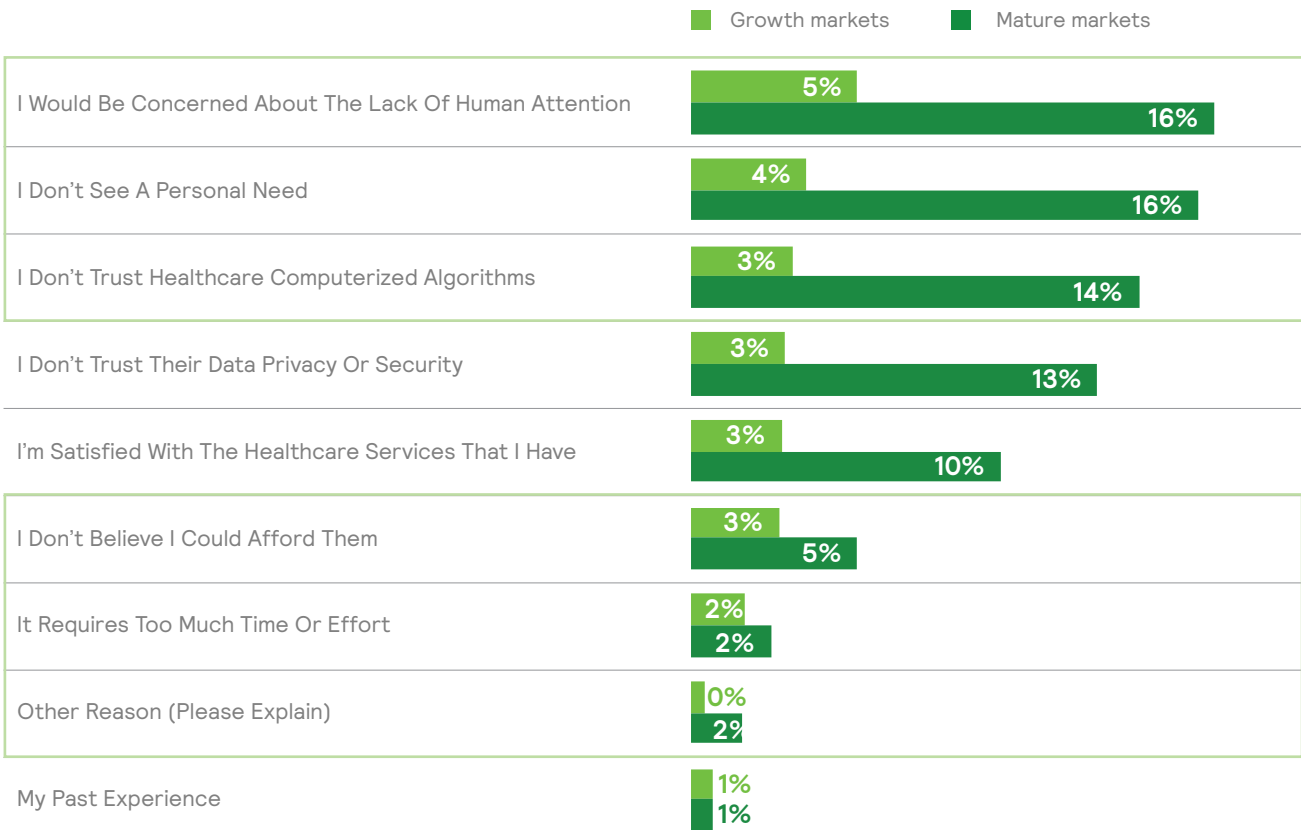


Health On Demand Audience Comparison; ‘How valuable to you and your family are the following health innovations? Total sample; Weight: Global Weight; base n = 16564

Despite longer working hours and longer commutes⁷, a similar proportion of workers in growth markets report being in good or excellent health, compared with those in mature markets. And even among those more reluctant to engage with digital health, workers in growth markets report fewer barriers to adoption than their mature market counterparts.



Even among those not willing to try solutions, growth markets report fewer barriers to adoption versus their mature market counterparts.



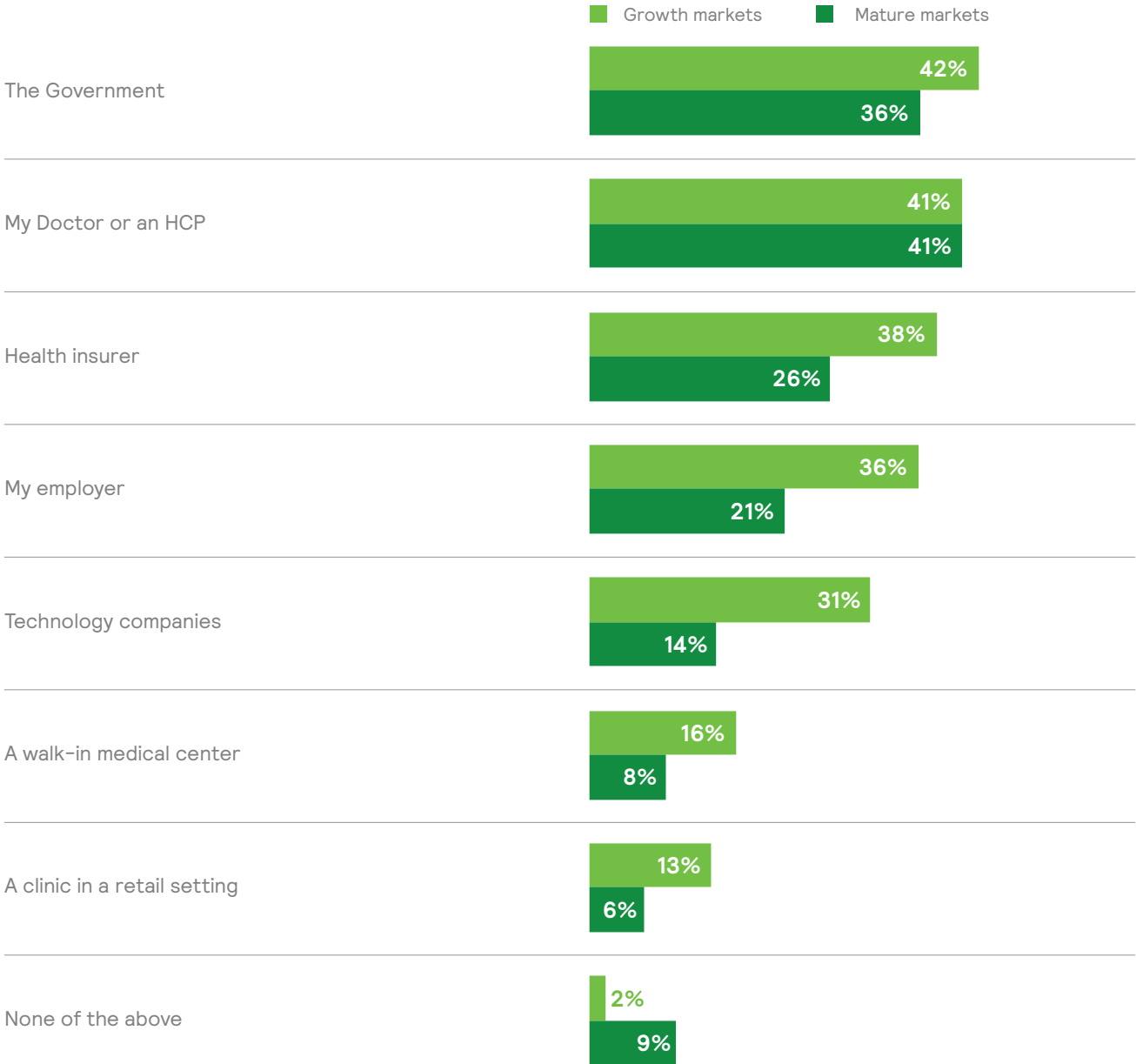
Health on Demand Audience Comparison; What are some barriers to trying new types of healthcare? Global Weight; base n = 5795

⁷ Growth market workers on average have a longer commute (39 mins vs. 29 mins in mature markets) and longer work-day (48 hours/week in growth markets vs 43 hours/week in mature markets), according to information gathered from the survey respondents.

Workers in growth markets are also likely to see a bigger role for the government, health insurers, their employers, and

technology companies in delivering digital health solutions, as compared to mature markets.

And they see a bigger role for employers, governments, and tech companies in delivering a digital health future.

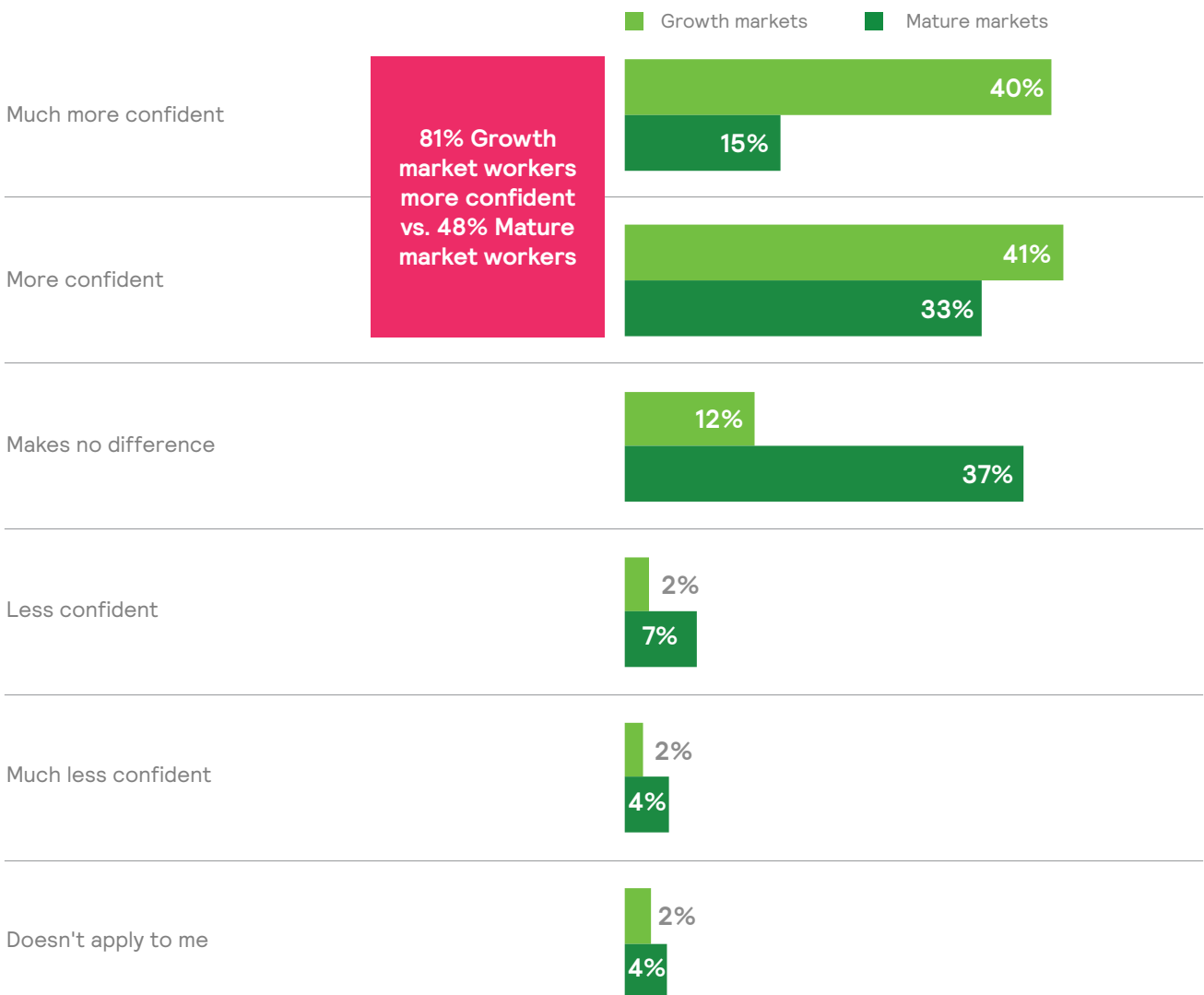


Health On Demand Audience Comparison; Please read the statement below around digital health then answer the questions. Total sample; Weight: Global Weight; base n = 16564

In fact, growth market workers are more likely than their mature market counterparts to report greater confidence in digital health and well-being solutions,

if they are promoted or sponsored by their employer. They are also less likely to move to another employer if their company sponsors digital health solutions.

Growth market workers report greater confidence in the digital and well-being solution offered, if it was promoted by their employer, over mature market workers.

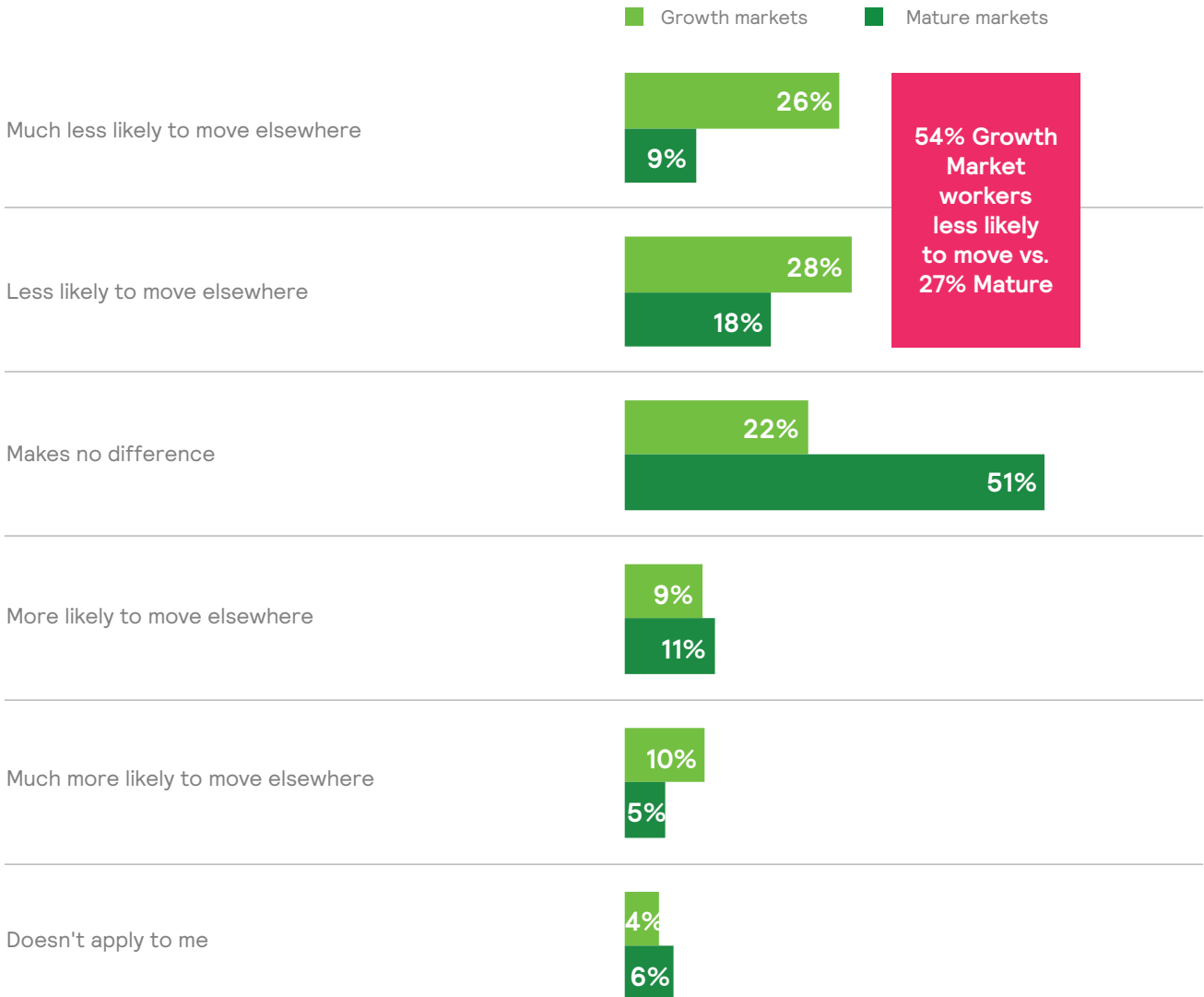


Health On Demand: Workers Survey; If your employer promoted or sponsored digital health and well-being solutions in your workplace, how would that affect your level of confidence in the solution offered? Global Weighting - countries equal; base n = 16564

More than half of growth market workers report being more likely to stay loyal to employers who offer digital health care initiatives, compared with just 27% of mature market workers. This greater inclination on the part of growth market workers to stay with employers who offer

digital health solutions is also evident across specific segments of the workforce, including younger workers and those with a household income in the bottom band (of five). And there are signs that growth market workers are also more energized than their mature market counterparts.

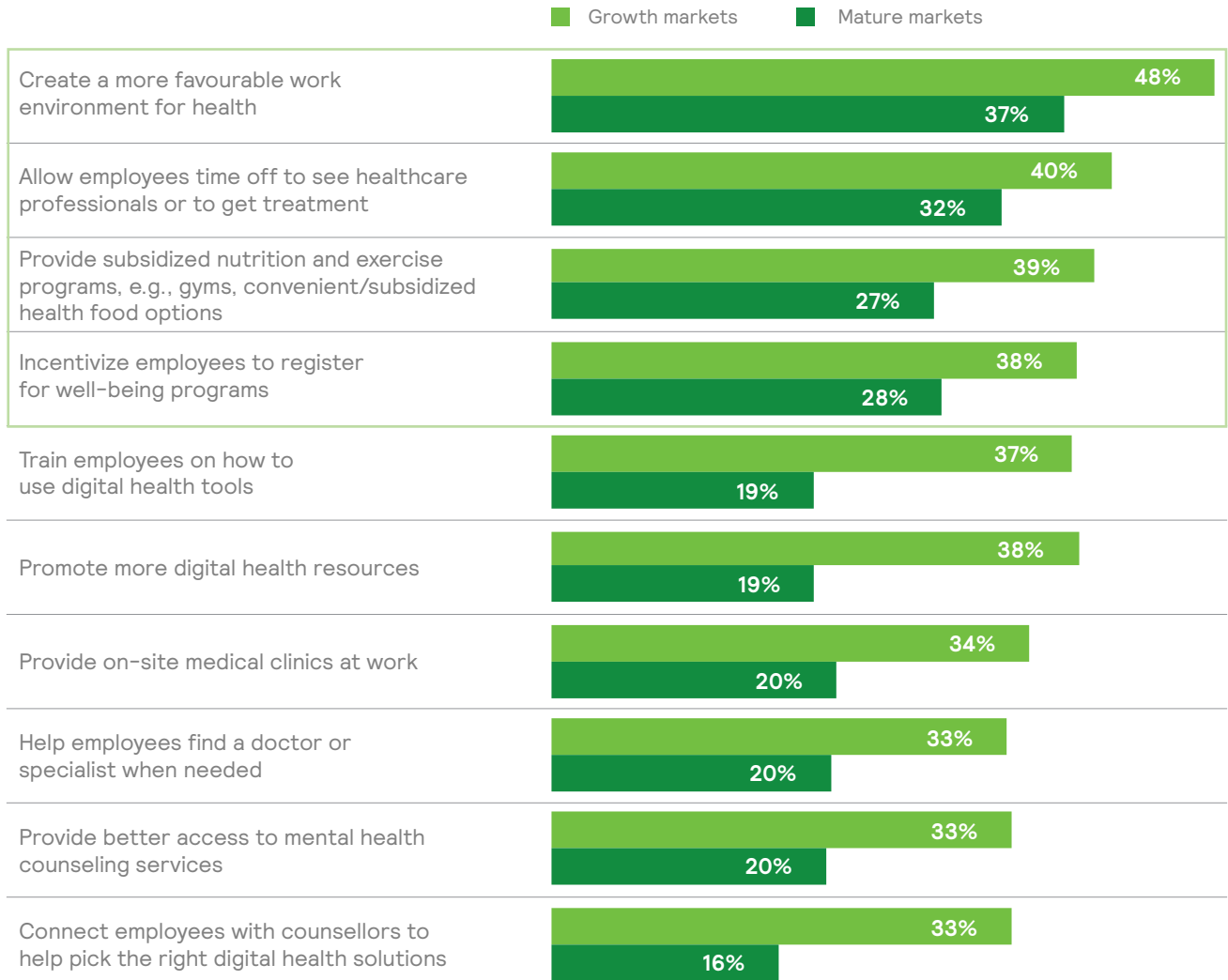
And they are less likely to move to another employer - over mature market counterparts - if their company sponsored digital health solutions.



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? Global Weighting - countries equal; base n = 16564

The study also found that growth market employers are more positive than mature market employers about helping workers to engage with their overall health and well-being.

Growth market workers were more positive about ways employers can better engage with their health and well-being.

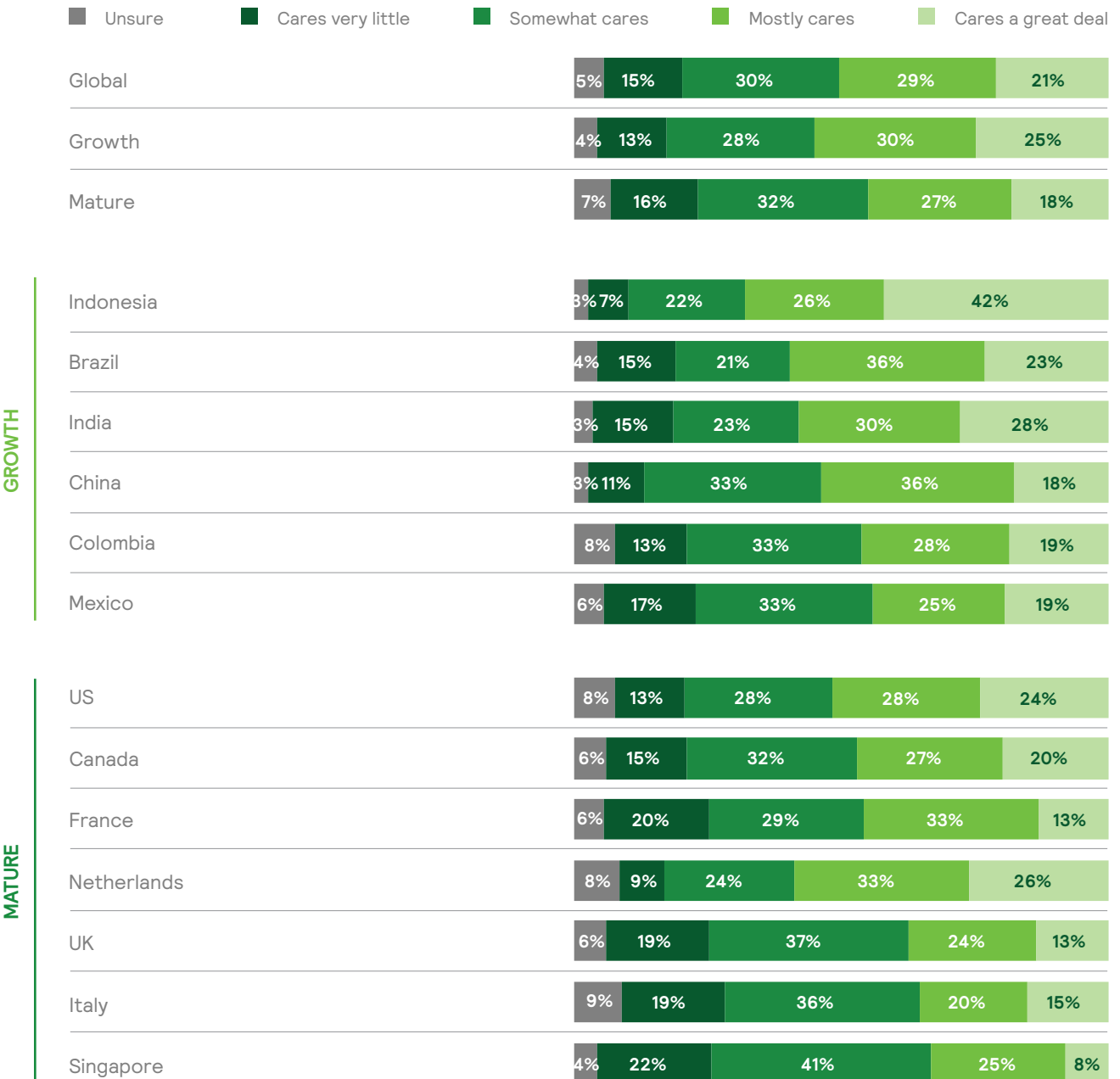


Health On Demand Audience Comparison; What could your employer do to help workers better engage with their health and well-being by Source of cases;Total; Weight: Global Weight; base n = 16564

The closer interaction between workers and employers in growth markets is borne out in other aspects of the study. Workers in growth markets are more likely to believe

that their employer cares about them. This perception could make workers in growth markets more receptive to digital health initiatives offered by their employers.

Workers in growth markets are more likely to believe their employer cares than workers in mature markets.



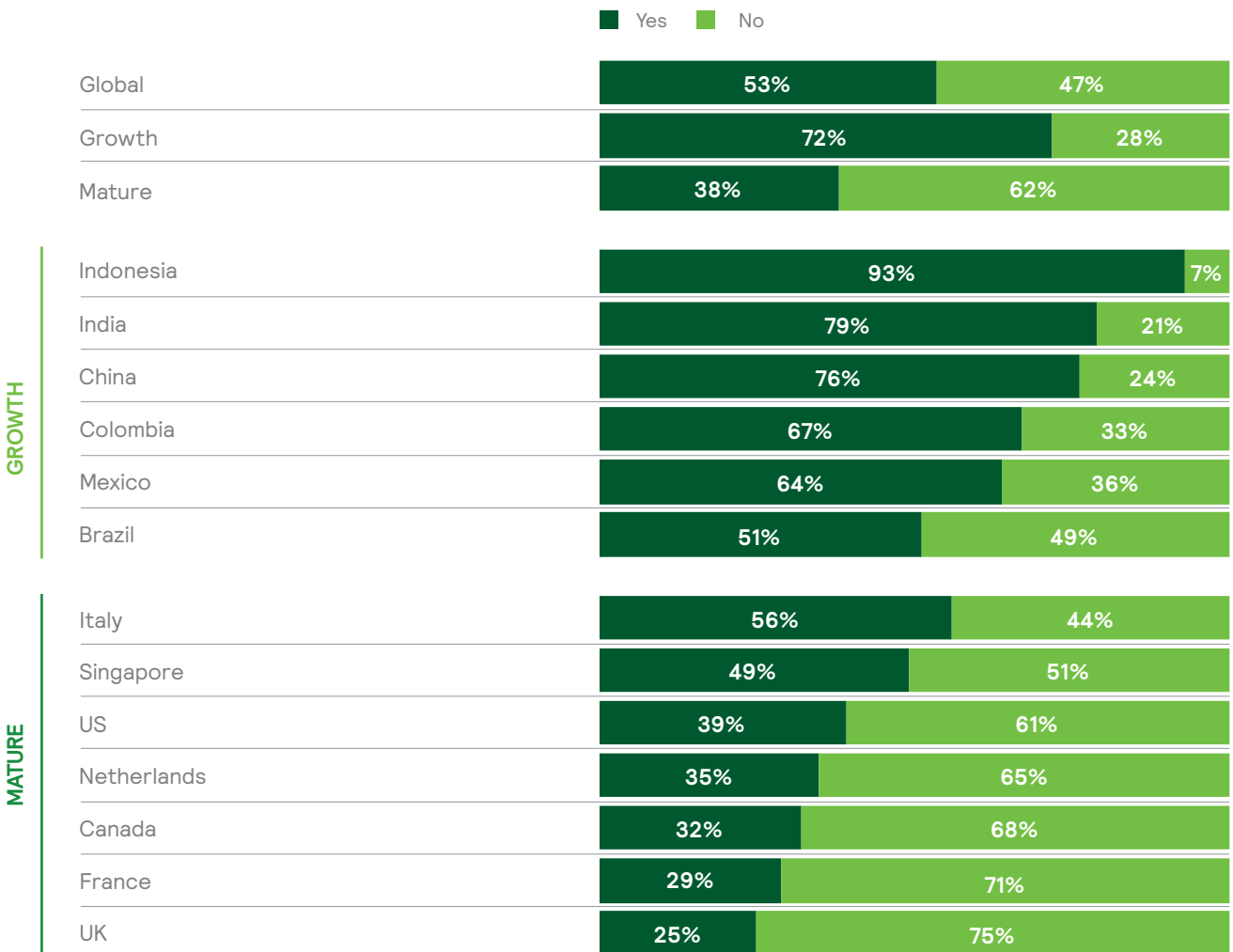
Health On Demand Audience Comparison; 'How much do you feel that your employer cares about your health and well-being?'; Total sample; Weight: Global Weight; base n = 16564

To be sure, many growth markets present different challenges to employers than do those in mature markets. For example, the study showed that growth markets have a significantly higher proportion of caregivers as compared to mature markets.

“We believe the importance of extended family in certain growth markets has an impact on both the types of health offerings employers in these regions may want to include and the way in which they communicate their commitment to a pro-health culture.”

Steven Yu,
Mercer Marsh Benefits China Leader

There is a higher proportion of caregivers in growth markets – Indonesia, India, China, Colombia and Mexico – and a lower proportion in the UK and France.



Health On Demand: Workers: Global; Are you coordinating the care and maintenance or providing for the healthcare of a dependent, i.e., a sick partner, parent, child, or other family member? by Total sample; Weight: Global Weighting - countries equal; base n = 16564; effective sample size = 13321 (80%)



4

Six Considerations For Success

Digital health innovations have the potential to make health care more efficient, affordable and customizable, all of which 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 can create 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've used survey learnings to create six 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.

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’re 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. Good employee 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.

“Sometimes we can be so dazzled by the technology that we forget about the content. You still need to deliver quality care to the individual. When technology connects people to better care than they could get otherwise, that’s the sweet spot of digital health.”

Jean Moore,
Specialty Practices Leader,
Mercer US Health & Benefits



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 assuring 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 workers' 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. 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 worker confidence in their employers at high levels.

“Employers generally don’t want any visibility at all into the health information of their employees and go to great lengths to avoid any unintentional access. However, employers must constantly revisit consent language to ensure notifications align with current/future practices on how information will be used and who has access, and reassure employees that this is rarely – if ever – the employer.”

Chris Bailey,
Head of Corporate Consulting,
Mercer Marsh Benefits UK

Consideration #4

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

Different worker segments have different comfort levels with regard to digital health solutions, and employers will want to ensure that they create a health supportive 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.

In the case of populations with a large proportion of Get Me Comfortables, employers may want to start by introducing more narrow solutions before proposing initiatives featuring more provocative and futuristic features.

By contrast, a different approach is likely to be needed with populations dominated by Impress Mes. These workers will need more curated, best-in-class solutions from multiple providers that are seamlessly integrated into an overall offering. They may also have the flexibility to link their favorite tools to solutions offered by the employer.



Consideration #5

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

The results of the Health on Demand research suggest that take-up of digital health programs is likely to be more robust 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.

Digital health programs should be part of a broader health and well-being strategy with key business support and complementary workplace health policies and procedures. In addition, employers would do well to address the fundamentals – such as giving staff time to attend medical appointments or fit in caring responsibilities – in addition to introducing digital health offerings, in order to avoid sending mixed messages with regards to the company’s commitment to health.

“Integrating virtual and face-to-face health care is key, because there are things in health care you can’t do remotely. You can talk, text, chat, look at pictures of rashes and now even listen to a heart virtually, but you still can’t inject a joint or hold a hand. To make digital tools that work, technology developers need to understand the nature of health care interactions.”

Dr. Jeff Dobro,
Clinical Strategy & Innovation Leader,
Mercer US Health & Benefits



Consideration #6

More workers in growth markets are ready for digital health now, but across all markets, workers are open to digital solutions that address their needs

Employers operating in multiple regions globally may want to test new digital health programs in growth markets where they are likely to be most appealing.

When scaling programs up, with limited resources, the study suggests employers should prioritize the two largest worker segments – Sign Me Up and Get Me Comfortable. These two groups make up the majority of the global workforce – 82% of growth markets and 78% of mature markets – and will be the target audience for initial roll out of digital health innovations in both types of markets alike, depending upon organization-specific factors. At the same time, all worker groups are more likely to engage with digital health solutions that are tailored to their specific circumstances and needs.

As discussed earlier, workers in growth markets may have more significant caregiving and “sandwich generation” needs, especially given the greater preponderance of extended family structures in these regions.⁸

In mature markets, a central challenge for employers will be overcoming existing trust barriers around data privacy and protection concerns.

“A lot of big population developing countries are having to deal with a number of factors around health care. One of the market opportunities is that as these countries become richer and their per capita GDP improves, the middle class will expand and the mass affluent will grow, and there will be greater appetite for a higher level of care than what is provided by the state. In the mature economies, you have the aging demographic, which will drive a higher incidence of care, so helping people live longer and remain in employment longer, and doing so healthily, is the challenge and the opportunity”

David Anderson,
President, International,
Mercer

⁸ See K.S. Shaki, “Dementia care in developing countries: The road ahead,” Indian Journal of Psychiatry, January 2009, and G. Ferrant, L.M. Pesando et al., “Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes,” OECD Development Centre, December 2014, which discusses the gap between growth and mature economies.

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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.

Two web-based surveys fielded to panels of workers and employers asked similar questions, 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 +/-0.8% for the global results and +/-3.1% per country, at 95% confidence levels, except for the U.S., China and India, which were +/-2.2%. The senior decision maker study margin of error is +/-2.7% for the global results, and +/-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 GNI per capita (in dollars), 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.

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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

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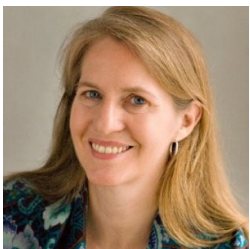
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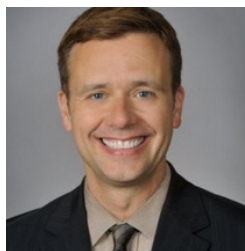


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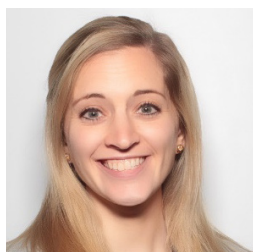
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About Mercer Marsh Benefits, Mercer and Oliver Wyman

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. It is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits professionals, located in 135 countries and serving clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

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