

### HEALTH BENEFITS – TOP TRENDS

Recent industry publications on top health trends may give some insight into what plan sponsors and plan participants may soon be demanding be included in their group benefit plans. Both the 2019 Sanofi Canada Healthcare Survey and the TELUS Health's "2019 5-Top Health Trends" (insurance industry thought leaders), weighed in on top health trends for 2019 which include targeted health messaging, telemedicine, virtual health care, health care apps and medical cannabis.

We thought it particularly interesting as four of the Sanofi survey's 5-Top Health Trends are technology-based "benefits"!

#### 1) Targeted health messaging

With growing capabilities to deliver personalized information to employees about their specific health issues, it is thought that targeted, regular health messaging by insurers could be the missing link to help prevent and manage chronic disease. Targeted messaging provides coaching and digital "nudging", which may help with both employee engagement and cost-effectiveness.

The 2019 Sanofi survey looked at targeted health messaging and found that 65% of plan members would consent to receive health-related information based on their personal use of benefits, and 74% of plan sponsors were interested in having their benefit provider send targeted health information to plan members. For example, if a plan participant is using a specific prescription drug, they would receive specific targeted health information from the insurer related to that disease (i.e., diabetes).

At the most basic level, insurers are now offering online wellness information in areas of physical, mental, social and financial topics, targeted to the plan participant on topics they have indicated interest based on their stage of life.

#### 2) Telemedicine

Telemedicine is the remote delivery of healthcare services 24/7, such as health assessments or consultations with nurse practitioners or physicians over communications infrastructure such as computer, phone or smartphone app.

Many insurers have established partnerships with providers of telemedicine and are actively promoting it as an optional benefit or an eligible Health Spending Account (HSA) expense.

### THE JOHNSTONE'S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



### 3) Virtual care

Virtual care takes Telemedicine to the next step, by providing an alternative way to access ongoing care, especially for chronic conditions. Virtual care for mental health, specifically cognitive behaviour therapy (CBT) is leading the way. TELUS Health's survey reports that a long-term aim is to promote the use of virtual CBT as an early intervention, while employees are still at work, to prevent disability claims.

### 4) Health care apps

There's some thought that health care apps may become a medical expense in the short term. Insurers will need to vet options to determine which are medically valid and financially viable to offer as a "benefit".

The TELUS Health survey gave the following example of how these apps can be beneficial as well as cost-effective: *"...an employee may go to a psychologist every six weeks, at a cost to the plan of \$150 per visit. Between visits, he uses an app that costs \$10 a month that helps him manage his anxiety day-to-day. If the \$10 app saves one or more psychologist visits per year, it would save money and cover its own cost."*

### 5) Medical cannabis

With the recent changes in Canadian legislation and increasing consumer interest, insurers now have included coverage options for medical cannabis. It's likely to be a health care trend for upcoming years.

The 2019 Sanofi Survey noted the gap in how plan sponsors and plan members view this topic. On the topic of "interest in medical cannabis", 45% of plan sponsors thought it should be covered in their

health benefit plan, compared to 64% of plan members.

*Sanofi is a global biopharmaceutical company, committed to health care solutions from prevention to treatment, turning scientific discoveries into medicine to improve health. TELUS Health was formerly known as Emergis, a Canadian e-business company dealing with interactions between companies and electronic commerce, acquired by TELUS in 2007.*

Interested in this topic and want to discuss how these new "benefits" can impact your plan? Contact us to discuss!

## REMINDER BC MSP premiums ending

BC residents will no longer be charged monthly MSP premiums as of January 1, 2020. The structure of MSP accounts will remain the same; accounts will include an account holder, spouse and/or children. Enrolment in MSP remains mandatory for all BC residents.

## CONTACT US

### Johnstone's Benefits

3095 Woodbine Drives  
North Vancouver, BC  
V7R 2S3

Phone: 604 980 6227

Toll Free: 1 800 432 9707

Fax: 604 983 2935

Website: [www.jbenefits.com](http://www.jbenefits.com)

**JOHNSTONE'S JOURNAL** is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

