

HEALTH & PROTECTION

ROUNDTABLE REPORT

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WORKPLACE HEALTH AND PROTECTION: PICKING THE RIGHT TOOLS

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KNOWLEDGE IS POWER

The workplace, along with much of society, has gone through a major upheaval and reorganisation since the Covid pandemic hit.

Public health has also been significantly affected, including soaring sickness absence and a suffering NHS, while many people are re-evaluating and re-prioritising their own health over other aspects of life.

As a result, the intersection of these developments around workplace health and protection and the relationship between employer and employee in health provision is one of the most interesting and dynamic parts of the industry at present.

Employers are in general far more focused on the health and wellbeing of their staff to help them stay in work or return to work quicker.

And employees now expect their employers to take better care of them and make sure they are able to stay fit and healthy for work.

But, as this Health & Protection roundtable in association with HelloSelf heard, the re-ordering of much of the typical working environment means many organisations are losing contact with their people.

This means they are often not able to fully understand the needs and demands of their workforces and may be slow or off target when introducing new schemes and support.

As the panel noted, connecting with their people is an essential first step in ensuring they are putting the right tools in place.

One of the most successful tools provided through workplace health and group risk schemes has been virtual GPs, whose use has exploded along with wider demand since the pandemic.

These were once seen as novelties and barely used but are now being relied upon by tens of thousands of people every week.

Likely following in this path is the use of artificial intelligence and other similar technologies.

While there is some hesitation about its use, medical experts on the panel explained they see little reason to think these developments will not successfully enhance and augment current healthcare provision; indeed, it may be essential to do so to meet the rising demand we are witnessing now.

Owain Thomas, editor of Health & Protection

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THE RIGHT TOOLS FOR THE RIGHT JOB

Employers want guidance and support from advisers and providers but must take a more strategic approach to their health and risk benefits, **Owain Thomas** hears

Employers need to better understand the needs and demands of their workforce when installing and utilising health and wellbeing programmes.

They also need support from advisers and insurers in being able to access and analyse data about how their benefits are used and to maximise their utilisation.

The Health & Protection Roundtable in association with HelloSelf also heard about how employers are now looking to be more proactive and engage their providers and advisers in how schemes run.

“We’ve seen a huge demand for employers asking us for support and training for the first time,” said Canada Life protection sales director Dan Crook.

“Pre-pandemic the provider was kept at arm’s length a little bit and there wasn’t the demand for us to go in and offer these training services, but now we’re welcomed with open arms.”

Crook noted that this was tempered by how the subject was addressed with organisation leaders keen on health and wellbeing angles.

“Within the group risk market we realise that if you want to talk to an HR director or finance director about group life benefits you get about five minutes,” he continued.

“However, if you want to talk about wellbeing, about benefit equity, about who’s using it, if children and family are supported or where we invest our monies from an environmental, social and governance (ESG) perspective, all of a sudden the doors are open and we’re welcomed in.

“So we’re having a lot more time now with employers directly talking to them and educating them on the products we offer,” he added.

MOST APPROPRIATE VALUE

While this enthusiasm was appreciated, the importance of employers focusing on

appropriate health and protection benefits for their workforce rather than getting distracted by the latest trends came to the fore from the panel.

Organisations were urged to understand the benefits they need to offer to keep staff and then when looking into the cost, to consider what is going to add the most appropriate value.

And it was noted that media commentary and high-profile subjects could push firms to include things which would not be used by their employees.

HelloSelf chief innovation officer Dr Annemarie O’Connor warned that when doing this “it doesn’t feel like they really understand what their strategy is to support their employees and they’re looking to intermediaries and insurers to come up with those answers.

“That’s where there is a bit of a gap and



Dan Crook, protection sales director at Canada Life (left) and Dr Annemarie O’Connor, chief innovation officer at HelloSelf (right)



Sacha Lowe, senior associate for health and risk at WTW (bottom left) and Dr Rumina Taylor, chief clinical officer at HelloSelf (bottom right)

a mismatch, and that comes into the training point Dan mentioned, because there are so many managers within an organisation and they have different skill sets, they don't really know how to use some of those."

WTW senior associate for health and risk Sacha Lowe agreed with the need for joined-up thinking and communication among firms and the role for the industry to engage employers.

"Sometimes it's a huge team as well and they're not all actually synced together," she said.

"I know some providers will have wellbeing calendars, and have their own programmes such as menopause, men's health, Black History Month or similar but there's not high engagement in it.

"So it's a case of what they want and what they do is two completely different things, and that's one of the reasons why hopefully I'm here to try and navigate them in the right direction."

WORKING PRACTICES PREVENT ENGAGEMENT

It was noted that one of the key issues for employer limitations was that working practices have changed so much that managers do not know their people as well as they used to.

"They don't see them very much, they don't have those kind of watercooler moments anymore," explained HelloSelf chief clinical officer Dr Rumina Taylor.

"One of the biggest things is just to know your people, get to know who they're caring for outside work, get to know if they do stop work at 5:00."

This trend was echoed by Aviva UK Health medical director Dr Doug Wright who also highlighted that many employees now expected their employer to take a more proactive role in keeping them healthy.

"That is one of the big changes we've seen isn't it, the trend was there before that employees were expecting more of these types of benefits from their employer, but it has taken off since the pandemic - people are so aware of it," he said.

"And you're absolutely right, people ▶





Dr Doug Wright, medical director at Aviva UK Health (above) and David Winter, head of innovation at Benenden Health (below centre)

are choosing which job offer to accept based on whether or not they can work flexibly, work from home, and what health benefits are available.

“That’s a huge change from where we were before, even though the trend was there, it’s just accelerated.”

CARING CHALLENGE

Canada Life’s Crook added that aging populations and looking after family members were an increasing burden for many people which could have a significant impact on their working life.

This could be a particular concern for women who tend to undertake the majority of caring outside work, which can play into situations such as the gender pay and pension gaps.

“I’m starting to feel that employers we talk to are tuned into that challenge around the ageing workforce and asking how they keep that diverse talent within the organisation and how they recognise what challenges they may be going through,” he said.

“Better understanding employees, their challenges and what they’re going through, and how to offer them relevant choice that is appropriate for what they’re going through at their time of life to make a difference to them is vital.

“That’s so easy to say, so difficult to do, and I don’t think any of us have cracked it yet, but I think that’s the journey we’re on.”

TOO MUCH IN THE GARAGE

One point that resonated with the entire panel was that current workplace health and protection benefits were almost too

vast and all-encompassing while potentially disrupting easy access and early support.

As Benenden Health head of innovation David Winter explained, it seems the sector has been on a trend of introducing exciting new technologies, partnerships and capability into their offerings, but this can be confusing without the correct backup.

“Effectively, everyone’s got a really big garage and they’ve just kept putting more and more stuff in the garage and then they hope various consumers in periods of high stress will be able to come into that garage and fish out exactly what they need from the box at the back,” he said.

“That probably doesn’t enable that smooth journey to get the right solution for the right people at the right time.”

This was supported by Aviva’s Dr Wright who agreed that this came back to there being no clear strategy from the employer and what they needed.

“It’s probably a fundamental change in how they need to think about how they set up the workplace, what that means in terms of their own employment policies, their diversity policies and all the rest of it, and how it all fits together,” he said.

“It’s been almost too attractive a solution that we’ve presented to them of putting stuff in the garage without thinking about that side of it enough.” ■





AI IN HEALTHCARE FOLLOWING SAME JOURNEY AS VIRTUAL DOCTORS

Artificial intelligence is starting to reveal its potential to revolutionise workplace health, but do not be afraid, hears **Richard Browne**

Artificial intelligence (AI) and other similar new technologies are already starting to fulfil their potential to support workplace health.

But, while there may be hesitation from some about moving too far, too fast, there is general recognition that AI should be a force for good in the medical world, the Health & Protection roundtable in association with HelloSelf heard.

The panel revealed there were already promising clinical outcomes from enabling new technologies and that optimism from employers, employees, insurers and other service providers was showing through.

Overall, attendees were in general agreement that AI was a very positive development for the industry, with it representing a “tremendous opportunity”, according to Legal & General chief medical officer Dr Tarun Gupta.



Dr Tarun Gupta, chief medical officer at Legal & General

He pointed out the technology’s ability to collect data, assist early intervention and show how chronic conditions affect people in the workplace.

“When you look at it with a standard lens, you’ve got early detection and very early prevention intervention - there’s so many places where AI has great potential to be of benefit,” he said.

“Then you’ve got the data which you can use to inform decision making and policies from a commercial perspective.

“So it’s going to almost get to the point ▶



Paul Gambon, sales and marketing director at Medicash (above) and Sharon Shier, head of product development at WPA (far right, centre)

in 10 years where you will wonder how you did without it.”

SAME JOURNEY AS VIRTUAL GPs

Although there may be some issues with people accepting the technology - at least to begin with - it is likely to be embraced once more familiar.

Medicash sales and marketing director Paul Gambon noted that many people had difficulty accepting virtual GPs at first, but have now come around, particularly post-pandemic.

“People are happy now to take that approach” he said.

“AI is the same. It’s going on the same sort of journey, that it’s scary – robots are going to take over the world kind of problems – to now realising where it fits within the services we are able to offer.”

But AI does not only need to be used for medical issues as it can also be used in a business perspective with things like claim submissions, Gambon continued.

“When someone submits a claim, AI is already reading that claim, making sure it’s verified and searching the information and making sure it’s valid,” he said.

“That does more to improve the customer journey,” he said, “and as time progresses it can be used in multiple



facets across businesses and will become more and more normalised as time goes on. It won’t be as scary.

“It will just follow the very same sort of journey as the virtual GP,” Gambon predicted.

MAKING DOCTORS BETTER

But AI is already having a more direct impact on the health sector and in diagnosis especially.

“Looking at X-rays or scans and determining what’s going on with that scan, that image processing is here and now,” said Aviva UK Health medical director Dr Doug Wright.

“It gives us new techniques to gain better insight from data we already have, that we might not be able to analyse in the right way.

“And that’s very relevant when we’re talking about these sorts of services and how they work for an employer and how they can deliver outcomes.”



Beyond that, the panel heard how the technology can also help some professionals to work better.

“As a clinician, as a practicing psychologist, I’m quite excited about what



AI can do to make me better at what I do," said HelloSelf chief clinical officer Rumina Taylor.

"It's being a co-pilot. Do I think it's going to replace me at delivering therapy for someone? Maybe not, but it could be my co-pilot for a lot of my journey," she said.

This was supported by HelloSelf chief innovation officer Dr. Annemarie O'Connor, who agreed it could develop professionals into becoming better at their job.

"AI can be used as a tool for our therapists to make them better therapists," she said.

"We need to make it accessible to everybody. We need to make it personal to everybody."

RIGHT PROCESS, RIGHT TECHNOLOGY

However, there are some risks to consider and it may not necessarily be all smooth sailing as some were sceptical about the overuse of AI.

Benenden Health head of innovation

David Winter warned there was a bit of an indulgent vanity in the way some people continued talking about blockchain and other technologies.

And he added for healthcare especially there was "very much an interest in seeing or having the results validated by a real experienced clinician."

"It's about the right use at the right time, as part of the right process, with the right technology," he explained.

CAUTIOUS OPTIMISM AND AN OPEN MIND

Along with cautious optimism a level of open-mindedness must be kept when considering the role of AI in the workplace health and protection market, the panel noted.

"We must keep an open mind, we must not go too quickly," said Dan Crook, protection sales director at Canada Life.

"I'm buoyed to hear the clinicians saying how they're excited about how it can help, but I do think we need to have a little bit of caution.

"Just make sure that we're not opening-up to risks that we can't mitigate at this point, I think that's what everyone is agreeing with over the long term.

"We all have no doubt that AI will be here and it will help us, but ultimately this will all be judged by outcomes," he added.

WTW senior associate for health and risk Sacha Lowe agreed, adding: "AI is kind of like virtual reality: sometimes

necessary, sometimes not very necessary.

"So you've just got to do it on a case by case basis from that perspective."

However, the proliferation of apps and ensuring members use the right one was another concern noted.

And there is a danger that people may rely so much on AI that they forget about the human element.

WILL NOT REPLACE A PERSON

"AI is a buzzword and everybody feels that they've got to use it in some form or another," said Sharon Shier, head of product development at WPA.

"But it's about making it relevant and making sure it is supportive - because there's a person at the end of that," she said.

"We have to remember that there is still a human there that needs help, and technology is not always going to be about fixing that.

"So our concern in some of the conversations that we've been having is that this is not to replace a manager.

"Your manager still needs to understand their people and therefore help them to find the right pathway and signpost them - not rely on technology."

But AI might be better at prevention than managing the critical stage.

"It comes back to prevention, because I think AI would work much better if you get it into the prevention stage rather than the critical treatment stage," she concluded. ■



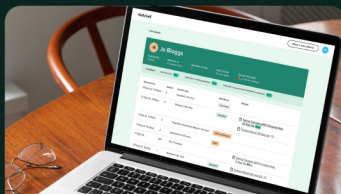
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Tim Fuller, Head of Partnerships



tim.fuller@helloself.com

REFRESHING YOUR EMPLOYEE WELLBEING PROGRAMMES

Q&A with **Rumina Taylor**, HelloSelf chief clinical officer and consultant clinical psychologist



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orkplace mental health has never been more important and employees are prioritising effective provision.

1) HOW CAN EMPLOYERS BEST UNDERSTAND THE WELLBEING NEEDS OF THEIR WORKFORCE?

Since Covid-19, there have been noticeable differences in the help we're providing. There has been more reported stress, fear, anxiety and adjustment issues with the uncertainty and time span of these ongoing circumstances. People report more loss and loneliness; not just loss of social connection or employment, but also loss of purpose, routine, identity and roles, all of which can impact mood and wellbeing.

But, we have also seen an increase in our awareness of wellbeing and the need to maintain and look after mental health. "How are you?" is asked, answered and listened to in a different way.

What about the future?

We know being under stress for a prolonged time often leads to anxiety and mood disorders that require intervention. We know a lot of people will have losses and difficult circumstances to navigate.

So what to do?

- Knowledge is power: ensure people have access to the right information, especially understanding that a psychological reaction to circumstances is normal.
- Connection: maintain social systems with friends, colleagues and teams. Get to know your people and their circumstances.
- Consider those with multiple and conflicting roles: caring responsibilities, those living alone, pregnant employees, bereaved employees - their needs will

differ; ask what they are.

- Communicate expectations: clearly and simply clarify priorities, give clear boundaries for the working day.
- Consult: ask people what would be of help and what they need or would like.
- Bolster mental health support: light touch accessible information for all and quality professional help when needed.
- Trial something to see how it fits: try it yourself; you need to trust your mental health provision so you have confidence when encouraging others to use it.

2) CAN AI SUPPORT AND IMPROVE WORKPLACE HEALTH?

The need for innovation within mental health has never been greater in terms of prevention, early symptom detection and intervention, tracking, and supporting people to stay well in the longer term. At HelloSelf our philosophy is not to try and replace therapists with AI but to build better tools to enhance therapists' outcomes; from improving notes to supporting clients to do their activities between sessions. AI needs to be used thoughtfully and responsibly at the right time for the right person. We must measure its impact on outcomes and those outcomes that matter to people. We are clinically led to ensure the therapist stays central as the expert. Ultimately, clinicians understand their clients better than anything else.

3) WHAT ARE THE BEST WAYS TO MEASURE THE IMPACT OF HEALTHCARE SUPPORT ON A WORKFORCE?

Delivering safe, high-quality care that is equitable and accessible is key. Achieving improved clinical outcomes continues to be the gold-standard in psychological

services. People want to make measurable progress and therapists want to understand what's effective to help them build and deliver personalised treatment plans.

For some people, distress alleviation is an accurate measure of progress but for others, how they cope and manage active symptoms is a goal. We also know in some people, therapy involves an initial increase in distress to treat difficulties. Because of these variations, it is necessary to measure a variety of outcomes that matter to each person, irrespective of presentation, and technology can play a crucial role.

4) WHAT WOULD YOU LIKE OUR READERS TO KNOW ABOUT HELLOSELF?

We have been combining human expertise with technology since day one. People want to make meaningful progress and therapists want to be effective and deliver formulation-driven, personalised treatment plans. We use technology and data science to deepen client and therapist engagement. The results are good. For those above the clinical threshold on outcome measures, 76% improved enough to move to a lower scoring category at the end of treatment. Pilot data shows higher engagement with the HelloSelf app correlates with greater improvement over fewer sessions. HelloSelf consistently gains high net promoter scores over 70. ■

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