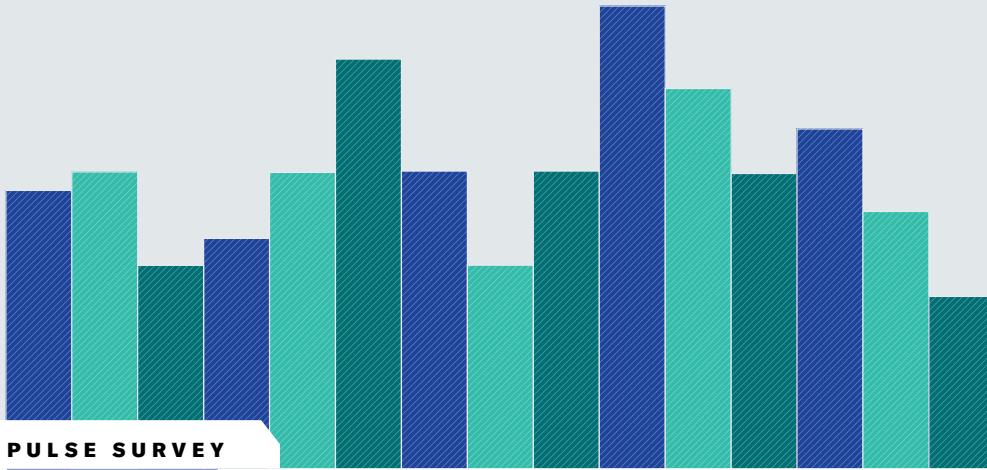




**Harvard
Business
Review**

ANALYTIC SERVICES



Taking Decisive Steps to Make Health Care Benefits More Inclusive



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Today's workforce is increasingly diverse. And while many traditional benefit plans are built on the concept of life stages such as marriage, building a family, and retirement, it's becoming more common for employees to choose different life paths. Nontraditional households, including single parents, LGBTQ+ parents, the sandwich generation, and grandparents raising grandchildren, are redefining family. With these dynamics at play, broadening the range of family-friendly benefits provided through employers, particularly health benefits, makes good business sense. But what constitutes a truly inclusive benefits package?

At Point32Health, we believe that all people should have access to high-quality care, no matter their race, age, sexual orientation, socioeconomic status, or level of ability. Equity and inclusivity are ingrained in our heritage. It's in our 90 combined years of service to the New England communities we serve through our health plans, Harvard Pilgrim Health Care and Tufts Health Plan, and in our local partnerships and programs. Through collaboration and innovation, we work closely with and listen to diverse member populations, employers, and broker partners to identify specific needs and gaps and break down barriers to equitable care.

This research sets out to understand what the term "inclusive benefits" really means to employers and employees, what each group identifies as inclusive benefits, and which benefits they view as most important. It also exposes discrepancies between employer and employee perceptions to help employers bridge the gap in understanding the needs of their workforce, select the right benefits partners to meet those needs, and take steps toward making their benefits more inclusive and equitable for all.

In a time when employees face caregiving and family responsibilities and economic uncertainty, inclusive, personalized, and culturally competent benefits are more important than ever. To learn more, read on for the full report.



Patrick Cahill
President of Commercial Markets
Point32Health

Taking Decisive Steps to Make Health Care Benefits More Inclusive

In recent years, more companies have started prioritizing diversity, equity, inclusion, and accessibility efforts in their workforces. Along with this prioritization has come a new emphasis on increasing equity and safety for everyone. In addition, the Covid-19 pandemic caused many people to think carefully about how well their jobs and employers meet their needs. Now employees are becoming more vocal about getting what they want from their organizations, from remote work options to mental health assistance.

Yet when it comes to employee health care benefits, many organizations are struggling to make their offerings truly inclusive in ways that support the well-being of all employees. Whether these programs are labeled “inclusive,” “comprehensive,” or “personalized,” the goal is the same: to provide health care insurance that is designed to serve all users equitably and to counteract health inequities that impact marginalized and underrepresented groups. At the same time, executives must fully understand the key role their organizations play here, as more than half of Americans get their health insurance coverage from their employers, according to the January-February 2023 issue of *Harvard Business Review*.

Employers and employees agree on the importance of inclusive benefits. In November 2022 surveys by Harvard Business Review Analytic Services, the vast majority of 275 executives with knowledge of their organization’s U.S. health care decisions and of 1,000 U.S. employees with employer-sponsored health benefits view offering inclusive health care benefits as “very” or “extremely” important. Specifically, 86% of employers and 75% of employees surveyed feel that way. “People’s perception of what a company

HIGHLIGHTS



86% of surveyed executives say it is **very or extremely important** that the health care benefits an organization offers are **inclusive**.



75% say one of the **most sought-after business outcomes** from offering inclusive benefits at their organization is **higher retention**.



59% say their organization has **already made changes or is currently making changes** to increase how inclusive these benefits are.

Due to rounding, some figures in this report may not add up to 100%.

should provide now is very different from perceptions in the past,” says Ashley Dartnell, global diversity, equity, and inclusion senior director at Boston-based consulting firm Boston Consulting Group.

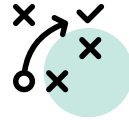
Yet the surveys also show there’s room to improve. When it comes to organizations’ current health benefit offerings, 65% of executives say they are “extremely” or “very” inclusive. The employees surveyed are a bit less likely to think this way: 57% of employees say their current benefits are “very” or “extremely” inclusive.

The Centers for Disease Control and Prevention defines health equity broadly as every person having “the opportunity to attain his or her full health potential,” with no one “disadvantaged from achieving this potential because of social position or other socially determined circumstances.” Health equity under this definition is inclusive of several groups marginalized by society. But there’s no one right way to make benefits more inclusive, which means decision makers have to understand what the goal means to employees.

Often health benefits are treated as one-size-fits-all, with little choice, which inevitably means they help some people more than others and may not increase support for underserved groups. There are many aspects of employees’ identities—such as gender, race, age, sexual orientation, socioeconomic status, ethnic background, family status, and ability level—and employers must know which health benefits to choose to accommodate them.

Making this task more difficult for organizations is the need to find out where crucial gaps exist and having to stay current on how employees’ needs change over time, such as when people grow older or start families. Doing all of this due diligence requires listening to employees, collecting data on how well needs are being met, and figuring out how to continually make health benefits more relevant and accessible to those who use them—while taking into account the limits of budgets and resources.

Tackling these tasks has taken on a real urgency as organizations compete for workers. In the employee survey, 81% of respondents say that having health care benefits that meet their needs is “extremely” or “very” important to their willingness to stay at an organization. Companies that make it a priority to provide those benefits are likely to have employees who are happier, more satisfied, more productive, and more likely to stay in their jobs. They’re also likely to see outcomes such as attracting a more diverse pool of job candidates and building a more diverse workforce; studies have linked greater diversity to greater financial performance. “As employers are looking to attract and retain a broader demographic of employees, benefits have really become important and shifted to the forefront,” says Belinda Harris, vice president of global benefits at Boston-based consulting firm Bain & Co.



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This report will explore the role of inclusivity in health benefits today. It will cover how organizations think about inclusivity in health benefits versus how employees do, how organizations find out what kinds of health benefits employees want, and common challenges to making health benefits more inclusive. It will also examine the steps that organizations can take to offer health benefits that support all employees.

The Importance of Inclusive Health Benefits

The U.S. labor force doesn’t look the way it used to. Over the past few decades, diversity in terms of gender, race, age, and other demographic factors has increased as women and people of color have comprised a greater share of employees and as the population has gotten older. But while the composition of workforces has evolved, the support systems around them haven’t done so to the same extent. Historically, these support systems, including health benefits, were designed for the people that made up the bulk of the employee base—which often meant white men. Now many companies are considering how to ensure their health benefits and other support systems better reflect the broad range of people who use them.

The goal for decision makers should be to stay curious about employees and their health needs and about how the organization can help meet those needs, with consideration of the organization’s size, according to Dr. Kulleni Gebreyes, U.S. consulting health care sector leader and U.S. chief health equity officer at New York-based professional services firm Deloitte. Many companies use employee personas to design benefits packages and other aspects of work, for example. It’s imperative that executives continually test those personas and include the voice of the workforce in

developing them—namely by revisiting what executives think they know about their workforces—so they can be confident that employees have what they need to be engaged and productive. Such an effort requires exploring assumptions about people’s identities, lives, and important milestones. Without questioning their assumptions, Gebreyes says, executives will find it difficult, if not impossible, to design benefits that help employees in the most effective ways. “We’re seeing that people’s life journeys, and the health care needs associated with those journeys, are changing significantly,” she explains.

Staying curious is also important because not all employees have the same needs. Some needs are driven by demographics, such as medical conditions that affect some groups at greater rates than others. Other needs stem from life stage, such as the challenges of adding a child to the family. Still other needs are driven by someone’s current circumstances, such as becoming a caregiver to a sick parent. And sometimes an employee may not fit into a persona in obvious ways, or they may have priorities that decision makers can’t anticipate, says BCG’s Dartnell. “You have to look at a very individualized level at what it is that people need, and respond to those factors,” she says.

The surveys found that executives and employees both generally agree that current health benefits serve some groups more than others. Sixty percent or more of executives strongly agree that current benefits cover the needs of employees of all races/ethnicities (69%), employees of all ages (60%), and employees with children (61%). Fewer executives agree that their benefits cover the needs of employees who are caretakers (34%), that their benefits information is provided in multiple languages (39%), that benefits are affordable for all employees (42%), and, overall, that they cover the health care needs of all employees (42%). **FIGURE 1**

Another key consideration for offering inclusive benefits is that norms around medical treatment change over time, and benefits should reflect that evolution. Gebreyes points out, for example, that historically only birthing parents—those who actually give birth to a child—could take time off of work. Recently, more companies have recognized that the partners of birthing parents also often need time off, as do employees who adopt a child or have one through a surrogate. In all cases, she says, decision makers should understand the life milestones of their employees and how health benefits must adapt to them.

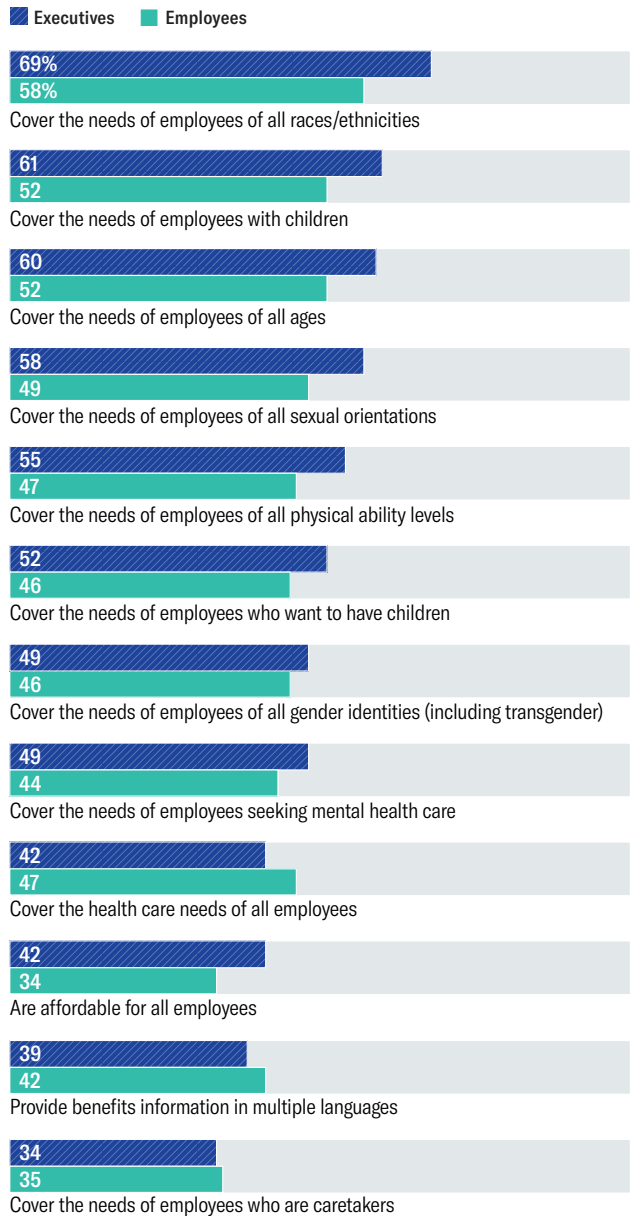
When executives get the health benefits formula right, there are several positive business outcomes their organizations can see. For example, according to the employer survey, the most sought-after outcome overall is higher retention/lower turnover, mentioned by 75% of respondents. Next in the list is higher employee engagement (62%), followed by better ability to attract a diverse candidate pool (57%).

FIGURE 1

The Disparities of Current Health Care Benefits

Employers and employees think some people have more support than others

Percentage of respondents who strongly agree their organization's current benefits...



Executive base: 237 to 275, varies by row and excludes "don't know"
Employee base: 829 to 969, varies by row and excludes "don't know"

Harvard Business Review Analytic Services survey, November 2022





“You have to look at a very individualized level at what it is that people need, and respond to those factors,” says Ashley Dartnell, global diversity, equity, and inclusion senior director at Boston Consulting Group.

Deciding Which Benefits to Offer

Deciding which health care benefits to offer employees is a nuanced task. No matter how many groups of people or types of medical needs decision makers try to support, there will always be more groups or needs that they simply can’t address yet, due to the practical limitations of budgets and resources. Since companies can’t offer everything to everyone, says Bain’s Harris, inevitably executives must listen carefully to employees, understand where the greatest needs are, and then prioritize—which includes deciding what to focus on in the future instead of right now.

The challenge becomes even greater when decision makers don’t seek employees’ input on their health care benefits. Without talking to the people who will use the benefits, executives are unlikely to get a full understanding of how best to support their workforces.

The surveys found that this situation is all too common. While executives generally report that they think they know what employees want from their benefits, over half say they don’t ask employees for their input—and it makes an evident difference. The majority of executives (83%) strongly or somewhat agree that their organization’s decision makers for health benefits understand which ones their people need. Yet when asked if their organization asks employees for their input on health care benefits, far fewer (45%) say they do. The employees surveyed mirror this experience: the minority (40%) say their organization asks for employees’ input on the benefits it offers.

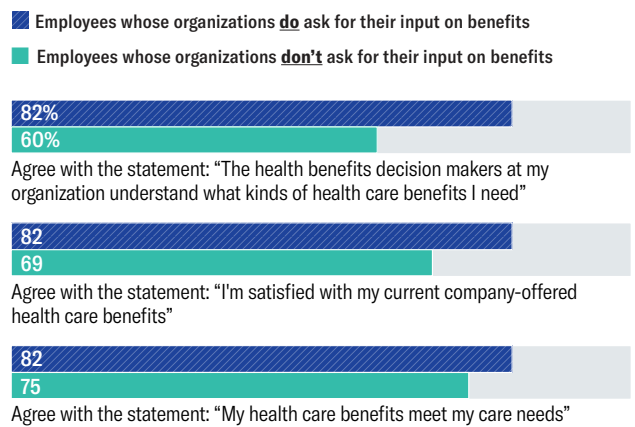
Worth noting is the impact when organizations do get employees’ input. Of employees whose input isn’t sought, 60% say their health benefit needs are understood by decision makers, 75% say their benefits meet their care needs, and 69% say they’re satisfied with their current company-offered benefits. These percentages are significantly higher for those who say their organization does ask for their input: 82% for all three groups. In other words, there is a connection between asking for employees’ opinions on benefits and how satisfied they end up being with the benefits program. **FIGURE 2**

To learn more about what benefits are the highest priorities for employees, executives can use a few approaches. They can start by making sure they understand the composition of their workforces, which can help them get a sense of what

FIGURE 2

More Employee Input, Better Benefits

Asking people what options they want aligns with higher levels of satisfaction



Base for those with input: 348 to 349, varies by row and excludes "don't know"
 Base for those with no input: 515 to 523, varies by row and excludes "don't know"

Harvard Business Review Analytic Services survey, November 2022

matters most to people. For example, decision makers could learn that the racial or gender diversity of the employee base is higher than they thought, which may increase the necessity of offering benefits the organization hasn’t provided in the past.

Executives may want to think about what kinds of quantitative data the company already has about employees, such as data in HR systems, and analyze it for insights about demographics and relevant groups that employees might be part of. For those companies that don’t have this kind of detailed employee data, Harris recommends that executives use public data sources about U.S. workforces to get a general sense of the demographics in their industry.

When analyzing data on employees, Gebreyes recommends looking at demographic breakdowns of the workforce and investigating how benefits may be a factor in representation at different levels. If some groups are underrepresented at certain tiers, it could be an indication that benefits are lacking



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“Look at what milestones may be related to why people end up leaving your firm. It often goes to a set of questions or challenges related to health care benefits,” says Dr. Kulleni Gebreyes, U.S. consulting health care sector leader and U.S. chief health equity officer at Deloitte.

for them or that their benefits aren’t serving their needs in their current life stage. She offers the example of gender representation in leadership: if a company has better gender balance between men and women at lower levels than in upper management, executives should ask whether benefits are a factor. It could be, for instance, that the company isn’t offering women in leadership sufficient benefits for where they are in their lives, whether that’s greater flexibility in working hours or support for family needs. After all, if the company isn’t offering those benefits, then top talent may be quitting to work at competitors that do. “Look at what milestones may be related to why people end up leaving your firm,” Gebreyes says. “It often goes to a set of questions or challenges related to health care benefits.”

On the qualitative side, decision makers can listen internally to learn more about needs and gaps in what benefits are providing. For example, they can have ongoing conversations with HR departments and leadership from various functions to ask what they’re hearing from employees. They can also partner with employee resource groups to discuss where benefits are falling short and where they might be expanded—but also which areas are already working well and don’t need further investment. In addition, employee surveys and focus groups can be useful tools for gathering employee sentiments about changes and new initiatives.

According to the survey, when organizations do collect employee input on benefits, the most common method for getting this feedback is employee surveys, mentioned by 78% of employers. Qualitative, conversational methods like group/team meetings (34%), employee resource groups (33%), exit interviews (33%), one-on-one meetings between managers and employees (32%), and focus groups (24%) are far less popular than surveys.

Finally, Harris points out that executives should pay close attention to the benefits that market leaders in their industry are providing. Being able to benchmark the company’s current offerings against competitors’ is a useful way to assess where there might be room for growth. “Ask yourself, ‘Do we want to be following on benefits? Do we want to be leading? Do we want to be mid-market? Do we want to be ahead of the market?’” she says. Such questions can help decision makers plan their benefits strategy.

Increasing Inclusivity Over Time

Beyond improving the comprehensiveness of benefits, employers are making their benefits offerings more inclusive in other ways, such as improving how they communicate information about health care options. These kinds of steps are important because simply offering benefits isn’t enough—if employees don’t understand what options are available to them, they won’t be able to use their benefits to the fullest extent. “Communication is definitely a place where companies fall short,” says Harris.

The employer survey found organizations have taken a range of steps to date. The most popular step overall is improving communication to employees—in terms of both clarity and consistency—about what benefits are available (mentioned by 60% of executives). Other steps include allowing employees more choice in how benefits information is communicated to them (40%) and introducing more affordable plans (40%).

In terms of changes happening in the near future, 36% of executives say they’re going to communicate to employees about available benefits more frequently or more clearly, and 36% will seek more direct input from employees about what they need from benefits.

These findings generally align with what employees think their organizations should do. In the employee survey, respondents were asked what steps they think their organization needs to take to make its health care benefits more inclusive, and communication-related answers again rose to the top, taking three of the top four spots: seek more direct input from employees (38%), communicate to employees about what benefits are available more frequently/clearly (32%), and allow employees more choice in how benefits information is communicated (28%). However, the top answer overall was affordability—38% think their organization should introduce more affordable plans in order to counteract health inequities. **FIGURE 3**

Affordability, however, is an ongoing challenge that employers will need to keep looking for ways to address, says Harris. A range of factors contribute to the high cost of health care in the U.S., including an inflationary environment, the cost of health care administration, pharmaceutical drug prices, and the increasing number of people with chronic medical

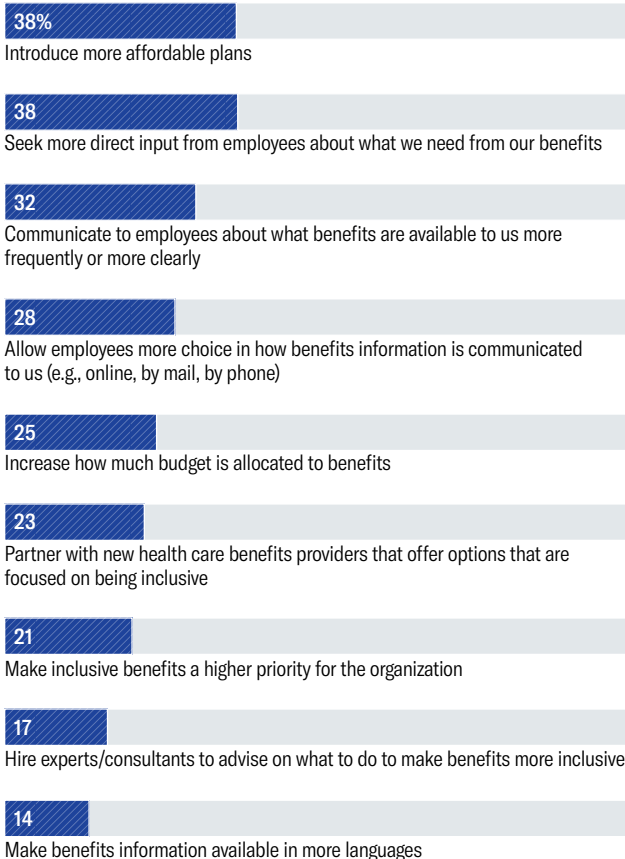
FIGURE 3

Employees Want Affordability and Communication

How companies should make health benefits more inclusive, according to workers

What steps do you think your organization needs to take to make its health care benefits more inclusive? [Select all that apply.]

To counteract health inequities that impact marginalized and underrepresented groups, my organization needs to...



Base: 1,000. Not shown: None 10%, Don't know 7%, Other 1%

Harvard Business Review Analytic Services survey, November 2022

conditions. There are no simple answers to affordability, so executives should keep it top of mind and monitor new options over time.

For communication, executives can find out how employees want to be communicated with about their benefits and then make changes accordingly. It may be, for example, that benefits information is too hard to find on the company intranet, or employees want email reminders about their available or unused benefits every few months. Here, too, surveys,



“Your organization really has to believe this is all going to serve your employee population over time,” says Harris of Bain & Co.

employee resource groups, and focus groups can help decision makers understand employees’ preferences. Additionally, executives can use inclusive language and imagery, as well as train managers in how to refer employees with unmet needs to the right health programs, in order to make benefits easier to navigate. Harris says that executives should put plenty of careful thought into their communication around benefits. She recommends testing out messaging with focus groups and employee resource groups to find out how people are receiving and understanding (or not understanding) the information, and then making adjustments accordingly. “Messaging can be really difficult, so you want to make sure you get the content and communication right,” she says.

Showing Commitment to Inclusivity

Closely related to the importance of offering the right health care benefits, and to improving the inclusivity of the company’s offerings, is the necessity of company leadership demonstrating its commitment to the effort.

Like any corporate initiative, improving the inclusivity of health benefits requires support from and prioritizing by decision makers for it to succeed. Having that support is especially key because proving the ROI of more-inclusive benefits can be difficult, according to Harris. While the initiative can help with recruiting and retention, making it a key lever in the war for talent, attaching a specific dollar amount to inclusivity improvements is harder to do. That’s why top-down support is so crucial, she says—executives truly have to be on board with what the improvements will accomplish. “Your organization really has to believe this is all going to serve your employee population over time,” she explains.

Part of demonstrating a commitment to inclusive benefits is making sure the company has allocated enough resources to the effort. Beyond just the budget for benefits—which is also crucial, of course—executives should ensure that the teams overseeing benefits have the personnel and time that the initiative calls for. The process of talking to employees



Executives should be clear that they are listening and trying to introduce benefits that people want while acknowledging that they'll make mistakes along the way and will need employees' help as they travel along the learning curve.

about potential new benefits, listening to and collecting feedback, trying out new options, and then collecting data and feedback on the results is an iterative, ongoing one. Without enough people and resources, the effort is unlikely to sustain its momentum. Harris points out, for example, that these initiatives tend to be led by HR teams that already have plenty of workforce priorities to attend to. “Do you have the resources to even pursue this process of improving benefits?” she asks.

Having proper staffing for the effort will also help the company continually stay in touch with employees about what's working well, what isn't, and how their needs are evolving. While annual surveys and occasional pulse surveys are useful for keeping track of larger feedback, they alone may not signal to employees that inclusive benefits remain a priority for the company. Also important is for decision makers to keep in close contact with employee resource groups and focus groups and to keep communicating what's happening and why.

At the same time, because it can be challenging to have the resources to offer every benefit that everyone might want, inevitably executives will risk disappointing some employees with their decisions. It may be the case, for example, that some groups would like to have a certain health care option—such as services for substance abuse—but the company is still investigating the best way to offer it. Or it may be that the company is focused on some benefit areas this year—say, mental health and parental leave—and so can't focus on others, such as child care, until next year.

When these kinds of situations arise, the best response, according to Harris, is to be very clear with employees about what the company is prioritizing and why, as well as what the company isn't prioritizing and why. It's also useful for decision makers to define for employees how they think about fairness and equity. Executives might explain, for instance,


that they're taking more immediate action on the most-requested benefits that the company is confident about being able to improve and that they need more time to look into good options for other requested benefits. But they should also explain what they plan to do in the future so employees understand why the company isn't meeting a need they feel should be immediate. Bringing employees into those conversations to get their input is crucial. If the company can't offer better child care support this year, executives might invite the employee resource group for parents to be part of the planning process for next year's benefits and ask members to help guide their thinking.

Above all, decision makers should continually show employees that they're trying to effect useful change. Executives should be clear that they are listening and trying to introduce benefits that people want while acknowledging that they'll make mistakes along the way and will need employees' help as they travel along the learning curve. Doing something is far better than doing nothing out of the fear of making a mistake, says Harris, and employees appreciate when leadership is transparent with them. “No one thinks they've solved this benefits issue perfectly,” she says. “It's a journey, and it has to be a journey.”

Measuring the Success of Inclusivity Efforts

Methods for determining how well benefit inclusivity efforts are working tend to be the same ones for gathering information to plan those efforts in the first place. Surveys of employees, focus groups, individual interviews, and employee resource groups are all important ways that executives can get feedback on which health care benefits are or aren't helping people enough. Measuring effectiveness here is less about finding perfect indicators of success and more about keeping a finger on the pulse of how employees view their benefits over time. That's why measuring success is yet another area where staying in close contact with employees is essential; merely surveying people once a year on their benefit satisfaction likely isn't sufficient for either decision makers or employees. “Ultimately, what you're trying to do is impact the morale of your people and make them feel seen, understood, and supported,” Harris explains. “And that really comes down to talking directly to your employee populations.”

Dartnell adds that analyzing usage data and claims information for different health care benefits can provide insights into what employees are taking advantage of. Seeing low usage patterns can also raise questions about, for example, whether certain benefits are difficult or complicated to use, whether employees even know they have those benefits, or whether there are issues with accessing the benefits. Once potential problems are identified, executives can take action to



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But executives should be aware that usage data isn’t always the best indicator when it comes to benefits that are highly specialized or tailored to a specific population. In those cases, it may be realistic to expect lower usage simply because fewer people are likely to need the benefit at all. Here, too, communicating with employees about their experiences may be the most valuable approach.

Common Challenges

There is a range of challenges that employees and organizations face with inclusive health care benefits, from how best to use them on the former’s side to how best to offer them on the latter’s side.

The employee survey found that respondents face several key issues in using their health care benefits. The two most-cited ones are that certain doctors or offices they need to visit are not covered much or at all by their benefits (29%) and that their benefits information is hard to find or understand (24%). Thirty-four percent say “none” when asked what challenges they experience with their health care benefits. These responses relate to themes arising elsewhere in the survey findings: the importance of improving communication about benefits and the awareness that the cost of care is impacting some employees more than others.

Gebreyes says that some of the major challenges for employees trying to use their benefits have to do with access, in several ways.

First, it’s essential that health care coverage includes in-network health care providers that are sufficiently close to where employees live and that there are enough of them to provide people with the flexibility to accommodate their schedules. If employees are prevented from seeking medical help because they work certain hours, are unable to take time off, or have to travel too far to see a doctor, especially for specialty services, health care benefits aren’t helping them very much. “There’s a gap between the services you have on paper and your ability to access those services,” Gebreyes says.

It’s also useful for companies to do assessments of how easily people can physically get to providers’ offices and to look for solutions where there are problems. For example, Gebreyes says, what if the only provider that offers mammograms is located in an area that employees can’t reach by bus or train? Those employees who don’t have a car won’t be able to get the care they need. In situations like these, she explains, decision makers should figure out how they can help—or else, once again, benefits aren’t really helping and aren’t inclusive at all. “There’s an opportunity for employers to look at what non-health-care challenges are getting in the way of people’s ability to access services,” she says.



“Do you actually have a network that represents the population they’re caring for? That’s the issue,” says Deloitte’s Gebreyes.

Second, employers should be aware of how well the providers covered by benefits reflect the makeup, cultures, and backgrounds of the company’s workforce. Research has found that there are systemic disparities in the quality of care that patients of different races receive from the same providers. That’s why health benefits should ensure that employees can see providers that understand their needs, have expertise in the medical issues that directly affect their health, and are familiar with the kinds of biases that might affect quality outcomes. “Do you actually have a network that represents the population they’re caring for?” Gebreyes asks. “That’s the issue.”

As for employers, the survey found that 73% of executives report that their organization has faced at least one challenge in trying to make health care benefits more inclusive. At the same time, no single challenge was mentioned by more than one-third of executives, suggesting that not all organizations are struggling with the same things. The most-cited challenge is a lack of budget, mentioned by 33% of executives. Following that is leadership not having a good enough understanding of how needs vary among employee groups (23%) and leadership not having a good enough understanding of what employees need from benefits (20%).

It’s worth noting that the group of executive respondents whose organizations do seek employees’ input about benefits are much less likely to say that leadership lacks a good enough understanding of what employees need from benefits (10%), versus those leaders whose organizations don’t seek employees’ input (27%). This result again indicates how valuable communication with employees is when it comes to improving inclusivity.

The survey findings show the range of issues that employers have to address, a sentiment echoed by Dartnell. “There are always budget constraints, there are always issues driven by local markets, and there’s the challenge of offering benefits that are comprehensive yet specific to the needs of different groups,” she says. “It’s always a balancing act.”

A further challenge is that not all organizations’ health benefits decision makers are on the same page. Over half of



When decision makers succeed in these efforts, organizations are likely to strengthen their employee retention; they may also become more attractive to prospective employees who are seeking jobs in companies that offer them the health care benefits they need most and provide a sense of inclusivity.

executives—58%—say their organization’s decision makers on issues involving health care benefits share a unified understanding of what an inclusive health benefits program should look like. On the other hand, 35% don’t agree that their decision makers have a unified understanding (either blatantly disagreeing or neither agreeing nor disagreeing). When decision makers aren’t on the same page, they may have a harder time crafting a cohesive vision for how to improve benefits.

Conclusion

Executives who want to make their organization’s health care benefits more inclusive—ensuring every worker has access to the care and support they need—have a range of tasks to attend to. They must listen to employees to find out where current benefits are lacking. They have to understand how different aspects of employees’ identities affect their health care needs. They must keep that understanding current as people’s priorities shift over time and through various life stages. They also have to ensure that employees are able

to make the best use of their benefits, from understanding what’s available to them to being able to access the services and providers they need.

Accomplishing these tasks individually and collectively will take dedication and attention by upper management over the long term, so executives must signal to employees that inclusive health benefits are, and will remain, a priority for the organization.

When decision makers succeed in these efforts, organizations are likely to strengthen their employee retention; they may also become more attractive to prospective employees who are seeking jobs in companies that offer them the health care benefits they need most and provide a sense of inclusivity. With the demand for talented employees only increasing as organizations plan for the future of work, being able to recruit and retain the best people will remain essential. “There’s a huge correlation between an inclusive workforce and happiness, health, motivation, and retention,” says Dartnell. “And companies recognize that if you put money into benefits, you’re going to reap rewards that are significant.”

METHODOLOGY AND PARTICIPANT PROFILE

Executive Survey

Harvard Business Review Analytic Services surveyed 275 members of the *Harvard Business Review* audience via an online survey fielded in November 2022. Respondents qualified to complete the survey if their organization offers health care benefits to employees in the United States, they were familiar with their organization's U.S. health care benefits strategy, and their role was engaged in the organization's health care benefits decisions in some way.

Size of Organization	Seniority	Key Industry Sectors	Job Functions
22% 10,000 or more employees	41% Executive management/ board members	15% Government/ not-for-profit	25% General/executive management
24% 1,000–9,999 employees	39% Senior management	15% Health care	20% HR/training
12% 500–999 employees	13% Middle management	12% Technology	9% Administration
20% 100–499 employees	8% Other grades	11% Manufacturing	All other functions less than 8% each.
22% 20–99 employees		10% Business/ professional services	
		All other sectors less than 7% each.	

Figures may not add up to 100% due to rounding.

METHODOLOGY AND PARTICIPANT PROFILE

Employee Survey

Harvard Business Review Analytic Services surveyed 1,000 U.S.-based employee respondents (i.e., not senior or executive management) drawn from a third-party research panel. Respondents qualified to complete the study if they had a health care benefits plan that was provided through their employer. The study was conducted via an online survey fielded in November 2022.

Age Groups

8%
18-24
years old

22%
25-34
years old

26%
35-44
years old

24%
45-54
years old

20%
55-64
years old

Gender

51%
Female

49%
Male

<1%
Prefer to
self-describe

<1%
Prefer not to say

Annual Income

3%
Under \$25,000

20%
\$25,000-\$49,999

27%
\$50,000-\$74,999

20%
\$75,000-\$99,999

20%
\$100,000-\$149,999

11%
\$150,000 or more

Race or Origin

3%
American Indian,
Alaska Native, or other
Indigenous peoples

11%
Asian or Asian
American

23%
Black or African
American

13%
Hispanic or Latinx

2%
Middle Eastern or
North African

2%
Native Hawaiian or
other Pacific Islander

Size of Organization

23%
10,000 or more
employees

24%
1,000-9,999
employees

12%
500-999
employees

20%
100-499
employees

21%
20-99
employees

Key Industry Sectors

16%
Government/
not-for-profit

16%
Health care

12%
Manufacturing

12%
Technology

All other sectors
less than 8% each.

Job Functions

18%
Operations/product
management/
manufacturing

13%
Other

12%
Professional services

12%
IT

11%
Administration

All other functions
less than 9% each.

54%
White

1%
Prefer not to say

<1%
Prefer to self-describe

Figures may not add up to 100% due to rounding.



Harvard Business Review

ANALYTIC SERVICES

ABOUT US

Harvard Business Review Analytic Services is an independent commercial research unit within Harvard Business Review Group, conducting research and comparative analysis on important management challenges and emerging business opportunities. Seeking to provide business intelligence and peer-group insight, each report is published based on the findings of original quantitative and/or qualitative research and analysis. Quantitative surveys are conducted with the HBR Advisory Council, HBR's global research panel, and qualitative research is conducted with senior business executives and subject matter experts from within and beyond the *Harvard Business Review* author community. Email us at hbranalyticservices@hbr.org.

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