

Industry currents



Rally represents a game-changing solution for employee health engagement at every step along the health journey.

Overview

In a mere two years, it's expected that more than half of the working population (59 percent)¹ will be comprised of Millennials and Post-Millennials, aka Gen Z. This surge of younger people in the workplace is forcing the re-imagining of employee benefits. The same can be said about the ways to effectively engage them with health solutions that are easy to use, seamless, comprehensive, fun and empowering.

A personalized digital health platform called Rally represents the best opportunity for benefit brokers and advisers to help their employer clients achieve this strategic objective. Rally (Web and mobile) motivates users to make sustainable changes that can reduce their health risks, and if they need to access health care services, it can help them find the right care at the right price for them. By making wiser choices, employees can achieve better health outcomes and save money.

"This is exactly what employers are looking to their consultants for in helping them to gain greater understanding and insight around what the market is doing to help identify gaps and opportunities," reports Karl Ulfers, chief product officer, Rally Health.

Rally "missions" include simple activities that employees can fit into their daily routines to help them form positive, healthy habits. There are missions, too, that educate users on steps they can take to manage a chronic condition such as diabetes or high blood pressure. These simple, evidence-based actions are drawn from the latest clinical guidelines.

1. Manpower Group https://www.manpowergroup.com/wps/wcm/connect/660ebf65-144c-489e-975c-9f838294c237/MillennialsPaper1_2020Vision_lo.pdf?MOD=AJPERES

While the platform helps people navigate their way to better health and well-being, it's also designed around a holistic approach that enables various elements of the health care ecosystem to work together seamlessly, offering individuals a one-stop shop where they can access and manage their employee benefits, their health and well-being programs, and their health care needs, such as finding a primary care physician or nearby care services.

The objective is to maintain and improve population health and lower costs by educating employees about how to choose the right care at the right time, Ulfers explains. Informed about their choices, Rally members significantly shift their care decisions to more moderately priced options: Virtual visits are up 30 percent, ER visits are down 4 percent, while urgent and convenience care visits are down 1 to 2 percent.

Designing powerful technology

The platform, which is integrating Optum employer solutions, currently serves more than 20 million registered users who have earned more than \$1 billion in health-related incentive rewards since 2016 just by making choices that could lead to better health. Dedicated to developing innovative solutions, many of Rally's 71 product managers, 35 designers and 371 engineers hail from consumer tech and are experienced with digital-engagement strategies.

Similar to consumer technology leaders, Rally measures engagement based on daily or monthly active users. "When we design our products and experiences, we think about how we can take the same gaming and behavioral-economic techniques that are pervasive within consumer-tech platforms to actually drive people to engage around their health," Ulfers explains.

The concept of providing digital health engagement opportunities that are both compelling and immediate resonates with the younger generations that have grown up with technology. And it turns out that their older co-workers are equally comfortable using digital tools to maintain and improve their health, especially those who are facing health issues and, as such, are even more actively involved in their health care.

The power of personalized and relevant messaging is undeniable in helping engage employee populations. By analyzing biometric screening, clinical and claims data, along with behavioral economics for greater insight into each individual, Rally is able to help employees to more effectively turn that information into concrete actions.

"We need to have a holistic view of the individual at that health and clinical data layer," Ulfers says. When combined with self-reported information, the platform can provide personalized recommendations.

Once meaningful insights are gleaned, personalized communications are used to guide employees into a program or continue with one that helps maintain or improve their health. The information also is used to help inform care decisions based on an individual's needs and to make accessing care easier by providing online scheduling tools and quality ratings for providers in the person's geographic area. Finally, Rally helps to ensure that employees are aware of their full suite of benefits that can improve their well-being, such as financial counseling or advisory services that can reduce stress.

The platform is integrated with a third-party provider that allows employees to use credit cards or automated clearing house transactions to pay their doctors. Claims involving out-of-pocket costs are formatted with a simple pay-now button tied to various employee health savings accounts.

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- Karl Ulfers, Chief Product Officer,
Rally Health

Engagement techniques

As people increasingly use digital technologies, many relate to gamification techniques that can be used to generate and sustain interest in their health. Ulfers explains that micro feedback loops built into Rally's platform, which are pervasive in gaming and social media, provide immediate notification about whether an action taken is heading in the right direction.

There's also a health coaching component that allows employees to attend, for example, group or individual weight-loss or smoking-cessation classes. Plans are in the works to embed a next-generation digital coaching platform within Rally over the course of 2019, allowing program participants to enlist the help of a coach as they level up to meet their evolving health needs.

Rewarding desired behavior is critical to sustaining interest in any well-being program. Rally's flexible platform supports a wide variety of incentives, from employer-sponsored financial incentives to virtual coins that are earned by completing activities and can be exchanged for things such as discounts on wearable fitness devices and other various consumer products. Dollars or coins are accumulated from one year to the next for repeat engagement in healthy actions.

As Ulfers puts it, "The easier and less intimidating we can make it to navigate a complex health system, the more engaged employees will be along the road to making better choices when it comes to their health."



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