

ENGAGEMENT BLUEPRINT

Empower employees to make better health care decisions

EMPOWER: (verb) make someone strong and more confident, especially in controlling their life and claiming their rights

Just **4** out of **10** employees are engaged with their work and their company²

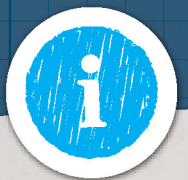
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No matter your industry or company size, optimizing the health and wellbeing of your employees is a critical business need. Customer experience, service quality, productivity, innovation — vital enterprise functions rely on people to drive performance. That's one reason why an unhealthy workforce can lead to an ailing company.

Empowered and informed employees make better health care choices — saving money

for their families as well as your company. True empowerment does not sprout up overnight, however. It requires **sustained engagement** to grow over time. And while employee engagement is a multi-faceted topic, focusing on health engagement is a wise investment of any organization's time and resources.

We hope this blueprint guides and inspires concrete steps that engage and empower. **Let's get started!**



WHY THIS MATTERS

Accenture has found five practices that, when taken together, form a sweet spot for investment — paying dividends for both individuals and the organization. One of them is **championing workforce wellbeing and equality**. The resulting workforce behavior: **94% of employees put significantly more effort into their work**. Yet only 17% of C-suite executives surveyed felt their organization was a leader in executing on this best practice.¹



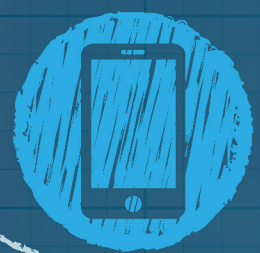
DESIGN FLAWS TO AVOID

It's easy to confuse participation with engagement. But there are important differences to keep in mind!

Participation	≠	Engagement
Transactional Nature		Emotional Investment
Short-Term Focus		Long-Term Focus
Lack of Ownership		Sense of Ownership
Single Event		Ongoing Relationship

ENGAGEMENT: (noun) emotional involvement or commitment; the state of being greatly interested or involved in activity

LAY THE FOUNDATION BY BUILDING UPON THE 3 Es OF EMPOWERMENT:



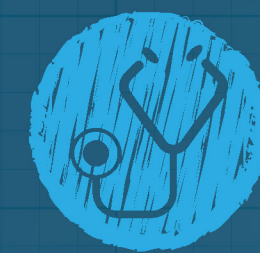
EDUCATION

Informed care choices require easy access to the right information delivered in the right channel at the right time.



EXPERTISE

Trusted support — coupled with strong self-management skills — fosters self-efficacy and confidence when navigating the health care system.



EXPERIENCE

Engagement that drives positive results requires a positive experience end-to-end — spanning from your office all the way to the doctor's office.



CONNECTION POINTS

- **HR DEPARTMENT:** This group should serve as the hub for health education activities throughout the year and engage stakeholders such as those listed here.
- **MANAGERS:** Provide leaders with guidance and tools they can use in team meetings and one-on-one conversations with their employees.
- **PEERS:** Social sharing and word-of-mouth can drive awareness and amplify key messages. Tap into existing employee networks, wellness champions and other groups to reach a wider audience with a greater impact.
- **HEALTH PLAN:** Take advantage of worksite toolkits and other ready-made materials your carrier offers. Factor them into your communications plan for the year, timing their use around relevant events or other campaigns. Link to their digital tools (like provider lookup) in your own materials. Do the same for your Employee Assistance Program (EAP).
- **ONSITE CLINIC:** If you offer onsite health services, partner with the clinic to support educational outreach and put on health-related events.



MEASUREMENTS

When assessing needs or analyzing results, consider:

- **READING LEVEL:** Are your open enrollment materials at a 6th to 8th grade level? Is your carrier providing easy-to-understand information?
- **EMPLOYEE SURVEYS:** What areas need improvement? Awareness level for specific benefits or topics? Which communication methods are preferred for outreach and for receiving education?
- **PREVENTIVE SERVICES:** Does the aggregate data show any gaps in care that need to be addressed?
- **SITE OF CARE:** Are employees going to the emergency room for non-emergent needs? Do urgent care visits outnumber visits to primary care providers?
- **BIOMETRIC SCREENINGS:** Do most employees know what their key health numbers are — and what health risks they have?



SUPPORT STRUCTURES

To strengthen your education efforts, keep in mind:

- **METHOD:** Experiment with different channels — from SMS texting to Town Halls — to grab employees' attention. Consider timing and frequency to hit employees when they are receptive.
- **AUDIENCE:** Strategically use direct mail to reach spouses rather than relying exclusively on workplace or employee communications.
- **LOCATION:** Take advantage of break rooms and other common areas to promote events, reinforce key messages and drive action.



EDUCATION

MAKING THE RIGHT DECISION REQUIRES HAVING THE RIGHT KNOWLEDGE

Information is fundamental to the process of empowerment. Sometimes, that knowledge comes from a trusted expert (see next section). But usually, it comes from within. That's why education is a vital component of engagement.

Consider the layers of decision-making required in a single health care episode. Choosing a doctor in your health plan's network. Estimating the cost of the visit. Weighing the treatment options outlined by the doctor. Finding

the best price on a new prescription. And the hard work truly begins back at home — as you follow your care plan, adjust habits, and so on.

Education allows you to make health care decisions with confidence, which builds up your **self-efficacy**, which empowers you to take an even more active role in your care. To help spark this virtuous cycle, start with the four foundational aspects outlined below.

SELF-EFFICACY is a person's belief in their own ability to effect change in outcomes and achieve personal health goals

9 out of 10

adults struggle to understand and use health information when it is unfamiliar, complex or jargon-filled³



WHY THIS MATTERS

Limited health literacy increases costs, morbidity and mortality in our health care system.³ In fact, one study estimates it drives between 7% and 17% of all personal health care expenditures.⁴

Supporting health education improves personal health literacy among your employees — as well as your company's organizational health literacy. This is defined in Healthy People 2030 as "the degree to which organizations equitably enable individuals to find, understand, and use information and services to inform health-related decisions and actions for themselves and others."⁵ In fact, 84% of large employers reported that health care literacy/access would be part of their 2020 health and wellbeing strategy.⁶

EASY ACCESS

RIGHT INFO

RIGHT CHANNEL

RIGHT TIME

LAYING THE FOUNDATION:

- **Bridge the digital divide.** Self-service online tools are great for broad reach. But be wary of a digital-only approach since some employees may prefer a different mode of engagement.
- **Make it simple.** Access means little if the information isn't actionable. Ensure materials are easy to understand and have clear step-by-step directions (if applicable).
- **Cover the full health spectrum, from well to chronic and complex.** Each employee has different needs, so watch for any education gaps that need to be filled.
- **Educate employees on using their health plan and benefits, too.** Confusion when navigating the health care system is a common roadblock on the path to empowerment. And low awareness can artificially depress utilization of benefits.
- **Include the right mix of human touch and technology.** Mobile, web-based, telephonic, face-to-face — all of these can (and should) be leveraged to educate employees.
- **Consider the source.** Leverage your company's leaders to raise awareness and engagement for broad worksite campaigns. For more sensitive health topics, employees may only feel comfortable responding to outreach directly from their health plan.
- **Meet today's on-demand world.** From concierge customer service to recorded webinars, look for convenient ways to provide the education or support employees need in the moment they need it.
- **Let data drive the conversation.** Talk to your health plan about campaigns that are sent based on claims data or other relevant triggers. One example is onboarding — helping employees learn about their health plan as soon as a new coverage period begins.



ENTRYWAYS

Common **solutions and benefits** that support education:

- Nurse Line
- Health Portal
- Health Advocacy Program
- Decision Support Tools
- Biometric Screening
- Care Management Program
- Care Navigation Tools
- Health Risk Assessment
- Personalized Communications
- Onsite Clinic



EXPERTISE

OFFERING TRUSTED SUPPORT DRIVES QUALITY CARE AND LOWER COSTS

Health care empowerment is often viewed as an individual's responsibility. Yet there's a strong business case that companies can — and should — foster it among their workforce. Gallup reports that thriving employees have 53% fewer missed days due to health issues and substantially lower disease burden due to depression and anxiety, high blood pressure, diabetes, heart attack and chronic pain.⁷

The complexity of our health care system — not to mention the ins-and-outs of managing health conditions — means people

face a wide range of obstacles on the path to empowerment. Taking full advantage of benefits. Finding quality care at the best value. Choices and lifestyles that prevent or delay health problems. Recovering from a procedure or taking good care of a condition at home. Tapping into specialized knowledge makes it easier to avoid roadblocks and achieve the best results.

Access to expertise empowers employees to actively manage their total health with confidence. Below are several ideas to help you lay the foundation for success.

*"Research shows that employee health status directly influences work behavior, attendance and on-the-job performance. High-performance companies clearly understand the human-capital-driven health and work behavior equation. That's why more than 75 percent of high-performing companies regularly measure health status as a viable component of their overall risk management strategy."
- Society for Human Resource Management (SHRM) Foundation"*



ENTRYWAYS

Common solutions and benefits that lend expertise:

Advanced Primary Care
Care Management
Health Advocacy
Lifestyle Coaching
Rx Savings Promotion

Centers of Excellence
Behavioral Health Integration
Second Opinion Services
Nurse Line
Onsite Clinic



MEASUREMENTS

When assessing needs or analyzing results, consider:

- **RISK:** What is driving your medical spending? Are there emerging risks that could drive significant costs in the future?
- **PREVALENCE:** What are the most common conditions among your workforce? Conditions with low prevalence but high costs? Trends worth closer monitoring?
- **OUTCOMES:** Are programs driving better health results? Expectations for the short-term versus the long-term? Benchmarks that can serve as a baseline? What does "success" look like?
- **UTILIZATION:** Driving more primary care visits? Specialist visits? Reducing inappropriate ER visits? Steerage to centers of excellence? Potential for initial spike in utilization?
- **SATISFACTION:** Do employees report confidence in using plan, managing health, etc.? Happy with the benefits package available? Gaps they would like to see addressed?
- **VALUE ON INVESTMENT (VOI):** Tracking changes in productivity or absenteeism? Disability claims? Other "soft" measures to validate your programs are making an impact?

LAYING THE FOUNDATION:

CARE

- **Send in the quarterback.** Ask your health plan for materials that encourage members to select a primary doctor. Consider benefit designs or incentives that encourage in-network PCP utilization.
- **Highlight different care options.** Provide tools and education to help employees find high-quality, in-network care. Explain the value of centers of excellence designated by your insurer. Encourage virtual care as a convenient, lower-cost option where appropriate.

SUPPORT

- **Take a whole health approach.** Offer a comprehensive care management strategy to bring more personalized, patient-focused care to your employees. This includes chronic and complex care management — as well as behavioral health solutions that go beyond physical health to support the emotional and psychosocial wellbeing of your workforce.
- **Get the most benefit.** Offer care advocacy and concierge customer service to help employees take full advantage of their benefits and care options. Assess blind spots in your benefits portfolio — either by omission or due to low awareness and/or utilization.

SKILLS

- **Make care management a priority.** Look for a program that fosters an ongoing partnership between Nurse Advocate and employee — such as two-way communication. Provide resources to engage employees in their health and support them in managing their care (see *Education* section).
- **Live well.** Give employees access to health coaching to build healthy habits — and deploy campaigns focused on important prevention topics (like flu vaccination).

DATA

- **Identify, implement and inspect.** Partner with your insurer to analyze the current health status of your workforce and identify opportunities for improvement. Implement programs and solutions to address those areas. Finally, inspect performance year-over-year to drive continuous improvement.
- **Check your sources.** Capture useful data about your employee population by tapping into sources such as: insurer/broker data; vendor data; employee demographics; employee survey results; workplace or culture assessments; and manager feedback.

Nearly **50%**

of working-age adults don't visit a primary care provider (PCP) in any given year⁸



WHY THIS MATTERS

PCPs are the "quarterback" of any health care team. They help their patients stay up to date on preventive care, screen for health risks, treat illnesses and coordinate care. Their value is quantifiable: Adults with a PCP have 19% lower odds of premature death than those who only see specialists.⁹

Primary care is also more cost effective. While PCPs account for more than half of all patient visits in the country, office-based primary care accounted for only 6% of total health expenditures in 2014.¹⁰

Encourage employees to select a PCP and visit them regularly — as their expertise and frontline position make them vital to health care empowerment.



BUILDING PHASES

Different types of expertise are most useful to employees at different times:

- **OPEN ENROLLMENT:** Bring in subject matter experts from your health plan and other benefit vendors to answer questions and ensure employees make well-informed elections.
- **START OF PLAN YEAR:** Ensure your insurer and/or HR department offers onboarding resources to educate employees on using their health plan (particularly when new plan options are introduced).
- **ACROSS PLAN YEAR:** Post-onboarding, promote "total health" benefits broadly. Use targeted outreach to engage employees in programs or services with specific eligibility criteria.
- **END OF PLAN YEAR:** Consider focus on financial wellness to help employees assess the previous year and prepare for the next open enrollment.



SUPPORT STRUCTURES

To strengthen your employee experience, consider these “sweet spot practices” from Accenture:¹

- **LISTEN TO WHAT YOUR PEOPLE NEED AT THE FRONT LINES:** Organizations that lead in this practice use technology to anticipate, predict and quickly respond to their people’s needs. They use two-way applications that flag trends while giving individuals a voice. This allows them to build trust by applying insights in a way that provides clear benefits to individuals, not just to the business. Accenture’s research found that 92% of workers are open to the collection of data on them and their work in exchange for an improvement in their productivity, wellbeing and other benefits.
- **CHAMPION WORKFORCE WELLBEING AND EQUALITY:** This requires more than a “check-the-box” effort. Organizations that lead in this practice continually support and refine their wellbeing initiatives to reflect people’s changing needs. Due to COVID-19, organizations have had to be nimble to redesign and create initiatives to safeguard the physical and psychological wellbeing of their workers. Similarly, many organizations are mobilizing to become more inclusive places to work and nurturing a culture that elevates a sense of belonging and accelerates equality for all.

“Only 6% of the organizations I analyzed can be classified as experiential [those that scored highest in culture, technology and physical workspace], but when compared to nonexperiential enterprises, they have four times higher average profits, two times higher average revenues, 40% lower turnover and 24% smaller head count. Their stock prices also outperformed the S&P 500 and the Nasdaq. I absolutely believe that employee experience is the next big area of investment for organizations.”

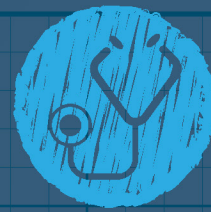
– Jacob Morgan, author of The Employee Experience Advantage¹⁹



MEASUREMENTS

For key touchpoints in the employee experience, step into your worker’s shoes and note the following:

- **ACTIONS:** What are they being asked to do? What do they want to do? What are they actually doing?
- **MOTIVATIONS:** What encourages (or discourages) them from taking action? What emotions do they feel?
- **QUESTIONS:** Where do they get stuck (and why)? Where can they find answers or help? Could the uncertainty cause them to give up?
- **OBSTACLES:** What could block them from taking the desired action? Can they get around these roadblocks? And is that feasible or desirable?



EXPERIENCE

DELIVERING A GREAT EXPERIENCE YIELDS GREATER RESULTS

Nearly half of large employers said that they lacked an employee experience strategy in 2019, but 73% planned to make it a priority over the next three years.¹³ Research shows that **companies with more effective employee experience outperform their peers** for top-line growth, bottom-line profitability and return to shareholders.¹⁴

Obviously, multiple factors impact employee experience. But a company’s health plan and benefits should help, rather than hinder, the drive to be a high-

performance organization. In fact, benefits customized to meet employee needs is one of the top five drivers of happiness at work.¹⁵ So, it’s important to offer solutions that support exceptional experiences for your employees at each stage of their health care journey — from managing their plan and resolving issues, to finding care and rewarding healthy actions. Engagement that drives positive results requires a positive experience end-to-end, stretching from your office to the doctor’s office.

80% of companies say employee wellbeing is important or very important for success, but only 12% say they are “very ready” to address this issue¹⁶

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Accenture found that 64% of a person’s potential — defined by their ability to use their skills and strengths at work — is influenced by whether they feel better off across these six dimensions:¹

- **EMOTIONAL & MENTAL:** Feeling positive emotions and maintaining mental wellness.
- **RELATIONAL:** Feeling a strong sense of belonging and inclusion; having many strong personal relationships.
- **PHYSICAL:** Being in good physical health and equipped to take on normal daily stresses.
- **PURPOSEFUL:** Feeling that one makes a positive difference to the world and that life has meaning and a greater sense of purpose beyond oneself.
- **EMPLOYABLE:** Having marketable, in-demand capabilities and skills to obtain good jobs and advance in a career.
- **FINANCIAL:** Being financially secure without undue economic stress or worry and having equitable opportunity for future stability and advancement.

LAYING THE FOUNDATION:

- **MAP THE JOURNEY**
 - **See how things flow.** Map out the employee health care experience, even if it’s just a bulleted list of key touchpoints. Look for gaps, obstacles and pain points — then prioritize to address.
 - **One size doesn’t fit all.** Consider how the health care experience can differ between employee “personas.” Demographics are a simple starting point, but also consider location, job function, seniority and other factors that make certain employee groups distinct.
- **SOLVE ISSUES**
 - **Locus of control.** When looking at pain points or obstacles, break out those that can be solved by your company and those that require external action. Consider prioritizing each list separately.
 - **Crowdsource.** The best solutions often come straight from employees. Offer multiple avenues for them to provide feedback, suggestions and weigh in on decisions.
- **BE OPEN**
 - **Shared experience as shared commitment.** Be open and honest about why certain solutions are offered, what goals everyone is working towards and why it matters for the health of the organization. Many companies do this during open enrollment but fail to sustain it across the year. Information loops foster transparency and trust, and they can spark intrinsic motivation within employees to achieve collective goals.
- **EVOLVE**
 - **Get pulse checks.** Survey employees about their needs and preferences. Segment the results — using factors like age, location and department — to fine-tune your strategy or gauge interest in new offerings. Over time, these results form historical trends and benchmarks that you can also track.
 - **Take the long view.** Health care is always evolving, so your employee experience should too. It’s easy to focus on the immediate and lose sight of the big picture. Always make sure you have a clear idea of your longer-term strategy. Look for ways to improve current-day functions with that strategy in mind. And communicate the vision to employees, even if it’s just high-level information. They obviously have a vested interest in the evolution, too!

“Organizations that focus on building their ‘employee experience (Ex) factor’ will attract, develop, and retain top talent while reducing cost to serve and enhancing operational agility.”

– Accenture¹²



PUTTING IT ALL TOGETHER...

BUILD YOUR BLUEPRINT FOR THE SUSTAINED ENGAGEMENT NEEDED TO SPARK TRUE HEALTH EMPOWERMENT.



ENTRYWAYS

Not sure how to implement your blueprint? Download our **SOLUTION BRIEFS** to see how we can empower your workforce through education, expertise and experience.

[SEE SOLUTIONS](#)



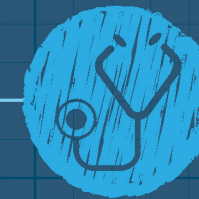
EDUCATION

- Easy access to self-service tools and clear + actionable resources
- The right information to manage total health (& health benefits)
- The right mix of channels to drive engagement + build trust
- The right time for optimal reach & relevance



EXPERTISE

- Quality, affordable care options that serve different needs
- Whole health support spanning the care spectrum
- Skills for self-management & healthy habits
- Data-driven decision making for continuous improvement



EXPERIENCE

- Map out touchpoints across employee personas
- Prioritize solutions to pain points on your map
- Build trust through transparency & ongoing communication
- Improve for today, evolve for tomorrow



DESIGN FLAWS TO AVOID

- **TUNNEL VISION:** Don't restrict benefits education to the open enrollment period. Make it a year-round conversation. Align topics that are a logical fit with internal events or national holidays.
- **NARROW FOCUS:** It's easy to emphasize physical health conditions — but now more than ever, employees need resources that support emotional health, reduce stigma, improve access, combat substance use and more.
- **MONOTONY:** It's difficult to sustain engagement doing the same thing in the same way. So, vary your methods. Lunch-and-learns can work hand-in-hand with written education. Host in-person, interactive meetings — and record them to post on your intranet for any employee to stream.



DESIGN FLAWS TO AVOID

- **DOLLAR-DRIVEN:** Often, building expertise is geared towards helping people manage health conditions (or change unhealthy habits to lower their risk of developing them). But when you promote these services to employees, avoid focusing on cost-cutting and losing sight of the person. Empathy is a key ingredient in building trust — and trust is a key ingredient in fostering engagement.



ENTRYWAYS

Common **solutions and benefits** that boost experience:

Concierge Customer Service
 Health Advocacy
 Member Portal
 Personalized Engagement
 Human-Centered Design

Incentive Program
 Employee Assistance Program
 Culture & Benefits Survey
 Workplace Flexibility
 Behavioral Health Support

EMPOWERMENT STARTS HERE

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) empowers our members through data-driven tools and easy-to-use resources — reaching the right person at the right time with the support and encouragement they need to make the right health care choices. We **maximize the value of your benefit investment** by engaging your employees where they are in their health care journey.

- **Measurable engagement strategies:** Just as we will build a network solution tailored to meet your needs, we'll match an engagement strategy to the unique needs of your employees.
- **Holistic health advocacy and navigation:** Employees struggle to manage their health in the complex health care system — so our Nurse Advocates help them get coordinated care, overcome environmental or social challenges, close care gaps and more.
- **Simple, self-service consumer tools:** From finding in-network providers and estimating costs, to messaging clinical care teams and uncovering prescription savings — our digital tools propel employee engagement and convenience above the competition.
- **Concierge-style member service:** Today's consumer expects exceptional experiences — and health care is no exception. We deliver reliable, caring and compassionate support coupled with proactive outreach powered by data insights.

THIS IS HOW.



OUR FOUNDATION IS STRONG

Blue Cross and Blue Shield companies insure 76 of the Fortune 100 companies¹⁷ — and we're proud to say that Blue Cross NC is the most preferred brand of health insurance in North Carolina.¹⁸ We know the health care needs of your employees — and we'll continue driving greater access to high-quality, affordable health care.



ENTRYWAYS

We developed EngageHealthSM to make health care simpler. It combines comprehensive clinical care management with the highest level of concierge service for a seamless and exceptional experience.



READY TO EMPOWER YOUR EMPLOYEES?

LET'S TALK!



BlueCross BlueShield of North Carolina



Smarter, better health care empowers people to take a more active role in their health and wellbeing. It requires personalized engagement, ongoing education and trusted expertise — which Blue Cross NC is uniquely positioned to deliver. The result? Happier, healthier and more productive employees who drive positive results and lower costs for your organization over time.

1 Care to Do Better: Building trust to leave your people and your business Net Better Off. Accenture: September 23, 2020. Online: www.accenture.com/us-en/insights/future-workforce/employee-potential-talent-management-strategy (Accessed October 2020).

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18 Blue Cross NC Brand Tracking; Ipsos; June 2020.

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