

Executive Summary

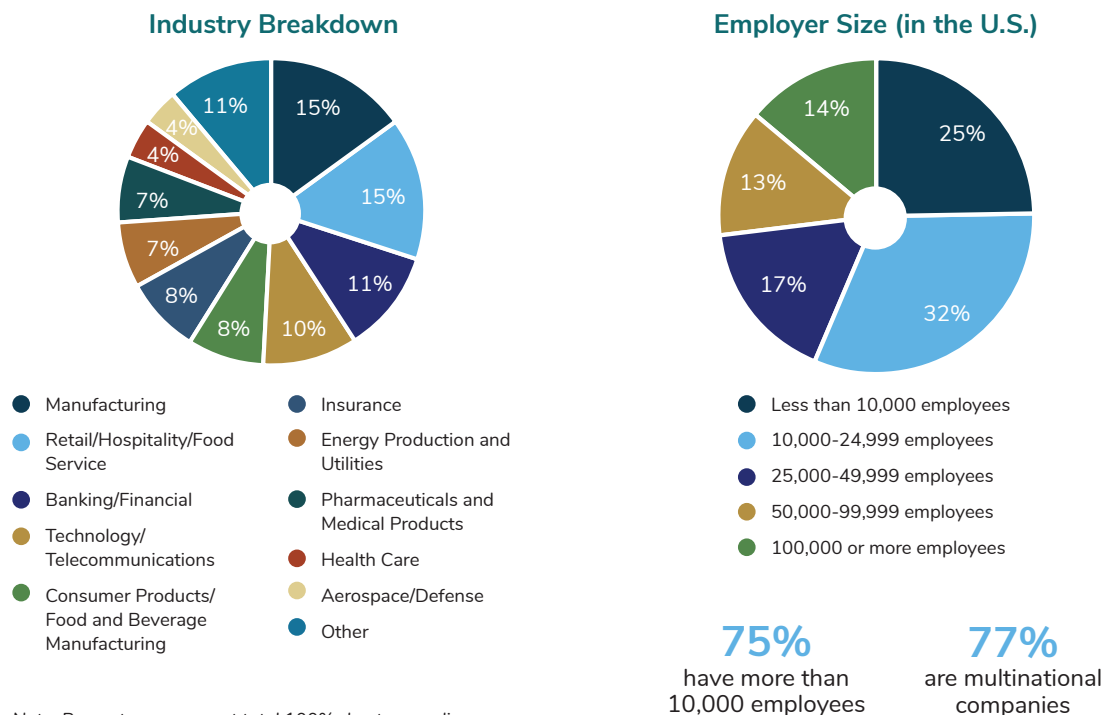
INTRODUCTION

The 2022 Large Employers' Health Care Strategy and Plan Design Survey asked large employers about changes they made to their health care programs and benefits in 2021, while looking ahead to 2022. This year is crucial, as it is when employers expect a course-correction after the tumultuous 2 years in the grasp of the COVID-19 pandemic.

As in previous years, employers were surveyed about health care cost trends, benefit design changes, top cost drivers and health policy priorities. Timely topics—virtual health and advanced primary care—were expanded to explore additional employer actions. Rounding out the 2022 survey is a new section exploring efforts focused on health equity.

These results reflect the perspectives and plan designs of 136 large employers that cover more than 8 million lives.

Figure 1: Respondent Profile, 2021



The report is divided into the following sections:

- Executive Summary
- Part I: Employer Perspectives on the Changing Health Care Landscape
- Part II: Health Equity within Health and Well-being Initiatives
- Part III: Employers and the Health Care Delivery System
- Part IV: Health and Pharmacy Plan Design
- Part V: Health Care Costs and 2022 Priorities

Ellen Kelsay, President and CEO of the Business Group, and the Business Group team thank the members for their participation in this project. Your support provided us with rich data and thoughtful insights into the future of employer-sponsored health care.

CITATIONS

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EXECUTIVE SUMMARY:

Key Insights

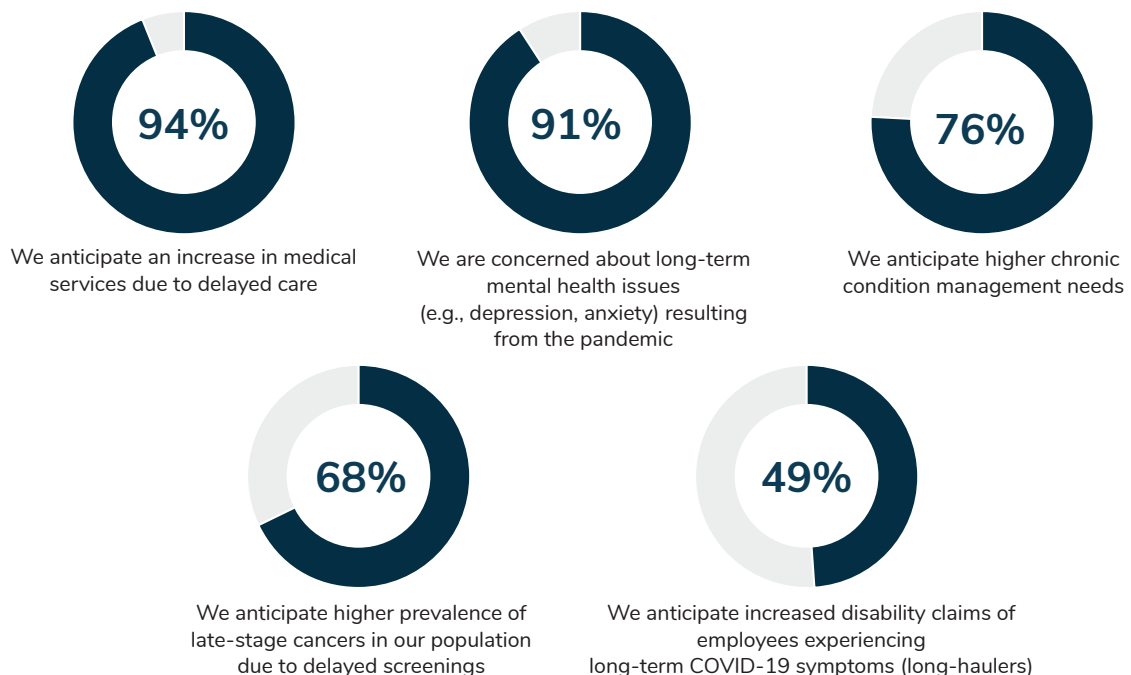
Based on the findings from the 2022 survey, the following emerged as top focus areas among employers.

1.

COVID-19's potential long-term impact on employees:

Staying at home during numerous lockdowns meant that doctor visits and preventive screenings were delayed or missed altogether. Social isolation and uncertainty due to the fluid nature of the pandemic proved to be an impetus for depression, anxiety and substance use disorders. As a result, employers anticipate seeing an increase in medical services, late-stage cancer diagnoses, greater numbers of people with long-term mental health and substance use issues and other adverse effects. These could last well into future years.

Figure 2: Employer Views on the Impact of COVID-19 on Health and Well-being, 2021

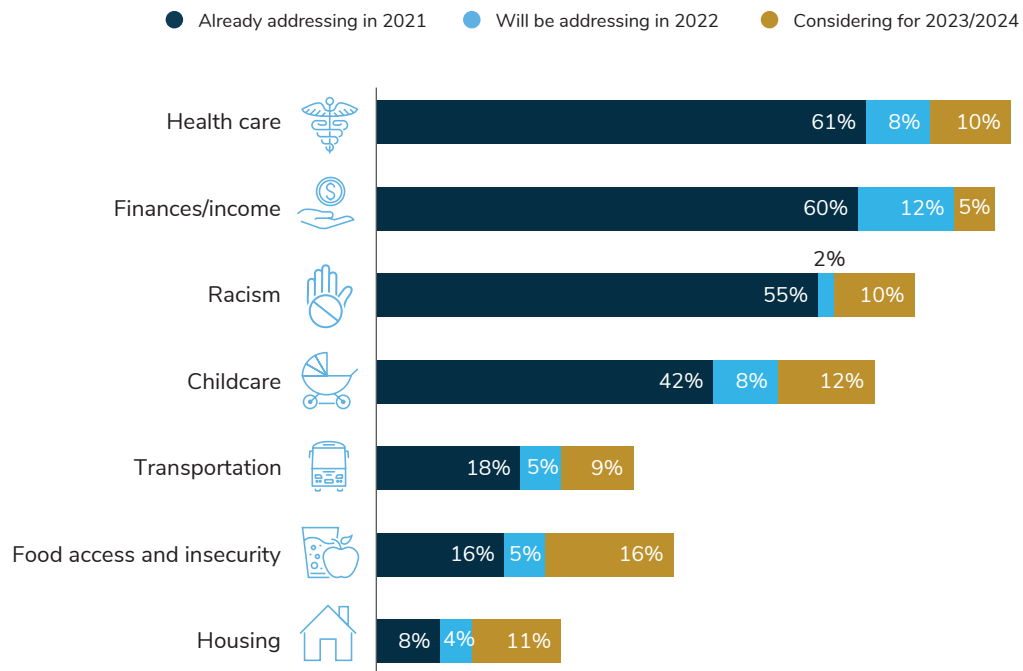


2.

Focusing on social determinants of health as a gateway to increasing health equity and promoting systemic change:

Employers are initiating programs and benefits to improve the circumstances that employees and their families are born into and live, which have an impact on their ability to live healthy and fulfilling lives. By zeroing in on these circumstances, employers can tackle the underlying social and economic challenges that influence overall well-being, with the goal of bringing about systemic change.

Figure 3: Social Determinants of Health Focus Areas, 2021-2024

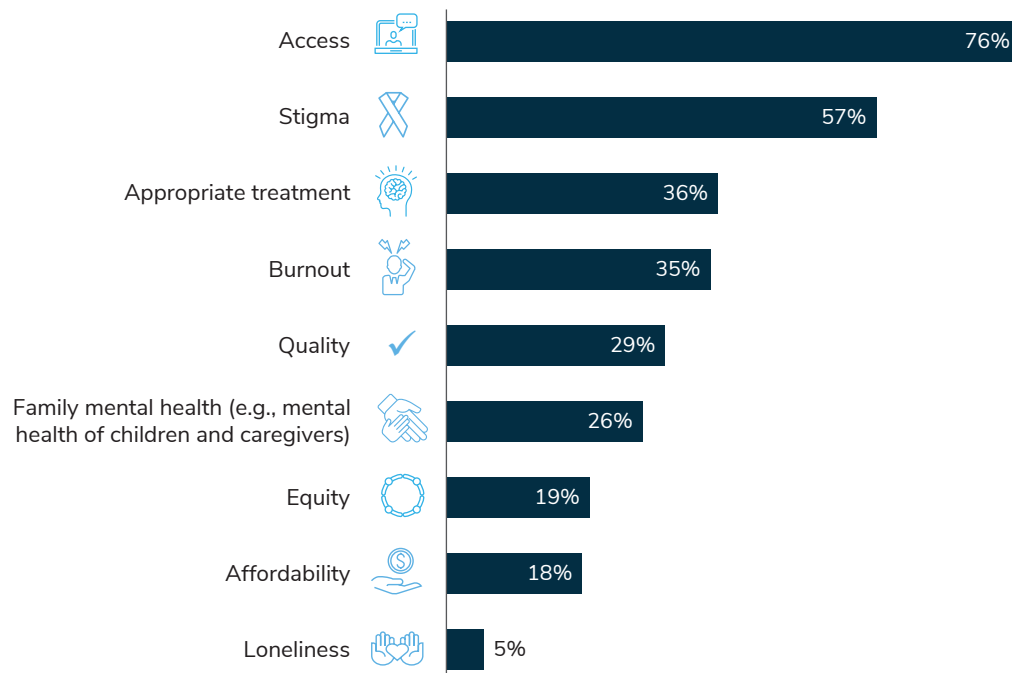


3.

Expanding access to mental health care is a top employer priority:

The COVID-19 pandemic accelerated progress in reducing stigma – by laying bare challenges all employees were facing and notably shifting to more open discussions about mental health. In fact, 2022 will be the first time that a majority of employers have an anti-stigma campaign. As these concerted efforts continue into 2022, a top priority for employers is to expand access to mental health services.

Figure 4: Top Mental Health and Emotional Well-being Focus Areas, 2022

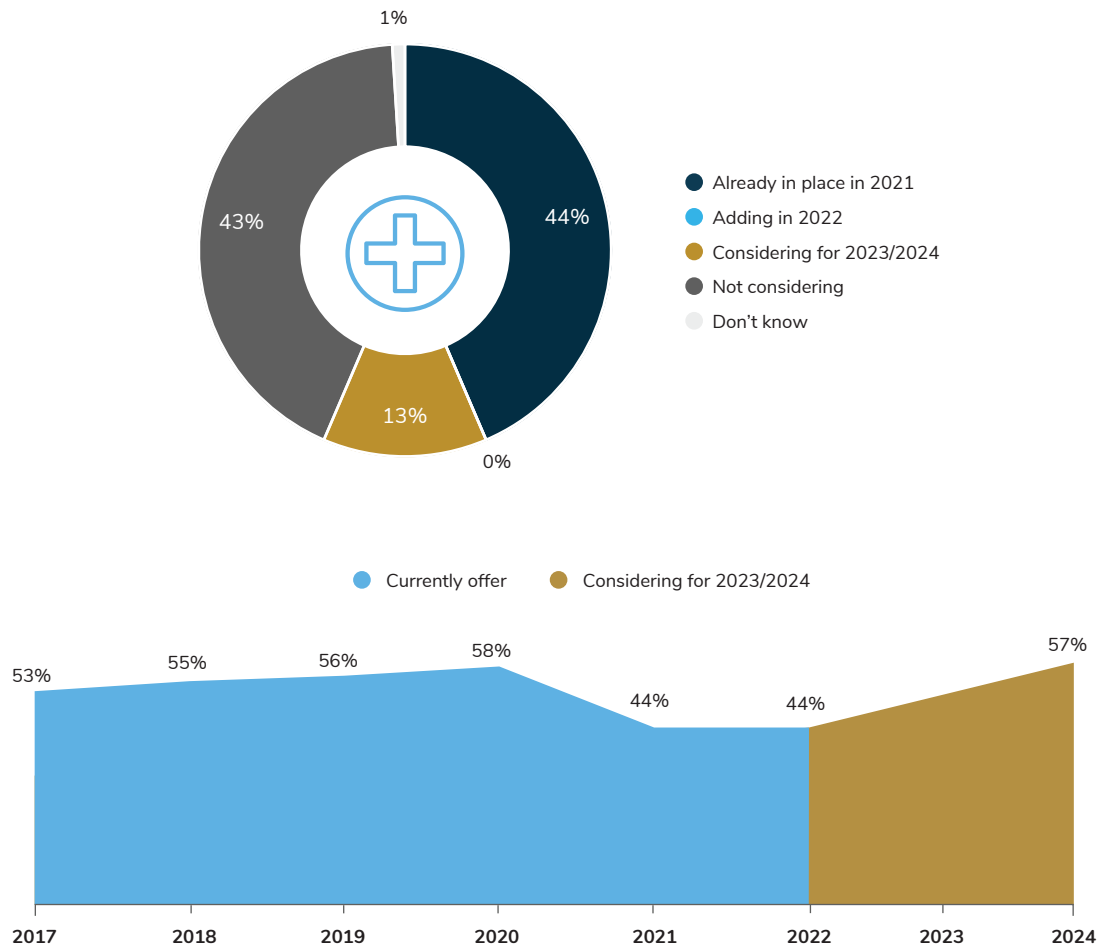


4.

Virtual health received a boost from the pandemic, but there is still a role for on-site clinics:

As a result of the pandemic, 76% of employers accelerated telehealth and virtual health offerings – and plan to keep these options in place over the long term. But employers also see a role for on-site clinics, both to manage COVID-19 testing and vaccinations and to help employees manage chronic conditions. Although the percent of employers that have on- or near-site clinics declined between 2020 and 2021, it is expected to return to pre-pandemic levels in a couple of years.

Figure 5: On-site Clinic Offerings, 2017-2024



5.

Health care trend was 0% in 2020, but costs are expected to rebound in 2021 and 2022:

In 2020, some employers experienced a negative trend. In 2021, health care trend is predicted to increase by 6%. In 2022, cost trend is expected to decline slightly to 5.8% after plan design changes are made.

Figure 6: Median Health Care Increase in Trend (Actual and Projected), 2017-2022

