

## DEFINING THE FUTURE OF HEALTHCARE

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# Q&A WITH SHARON CUNNINGHIS, MERCER'S US HEALTH LEADER

Sharon Cunninghis, Mercer's US Health Leader, discusses ways employers can bring "positive disruption" to their healthcare and benefits programs.

### Q. WHY DO EMPLOYERS NEED TO TAKE RESPONSIBILITY FOR FIXING HEALTHCARE?

**Sharon Cunninghis:** First, we have to acknowledge that although we're lucky enough to have access to extremely good care in some cases, a lot of our country's massive healthcare spend is wasted. Typically, people don't even know what they're spending on healthcare because their employer is paying most of the cost, so individuals can't make informed choices. At worst, this lack of information can actually harm the patient; for example, under the current system, 39% of patients are misdiagnosed and 60% of treatments are revised after initial diagnosis.<sup>1</sup> Employers need to help change the system so they're only providing services that are actually necessary — thereby stopping costs from escalating and ensuring employees are making healthier decisions.

It's very difficult for an individual with no information to change the healthcare system. Employers, on the other hand, pay for about a third of healthcare costs in the US. We think this presents a great opportunity: it means employers can be facilitators for change for their employees, and their families.

### Q. HOW DOES INCREASING TRANSPARENCY IN HEALTHCARE HELP INDIVIDUALS?

**SC:** What we call "the drive to quality" is really about helping people obtain the medical care they need. That care could be something very simple, like taking your son or daughter in for a checkup, or something serious, like getting back surgery or treatment for a chronic illness.

In order to get the best quality care in any of these instances, patients need information — something individuals have lacked in the past. Mercer has done a lot of work, sometimes with third parties, to provide individuals with tools that help them assess quality across different facilities, doctors and treatment options, which puts the power in each person's hands to decide what course of treatment is best for him or her — and to not just accept the first thing the doctor recommends. The rise of technology and increased consumerism has led to a revolution in the US healthcare market, resulting in the sort of patient empowerment that hasn't been possible up until now.

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1. Advance Medical, [www.advance-medical.com](http://www.advance-medical.com)

#### Q. HOW DOES THE OVERALL CONSUMER EXPERIENCE FIT INTO THIS?

**SC:** Personalized design of healthcare benefits goes hand in hand with the drive to quality. Mercer has worked hard to curate solutions for people with specific health issues and then integrate them into tailored employer-sponsored benefits programs.

Say you have an employee with a problem sleeping. That employee needs access to a program focused on helping people who have sleep issues. You can integrate a sleep benefit into that individual employee's healthcare plan — without having to pay for a sleep benefit across your entire benefits program. So, you save money while your employee gets a better night's sleep. Imagine how much that affects not just that employee's health, but also his or her productivity and feelings toward the company. You get to show that the company actually cares about the employee's insomnia without spending too much!

#### Q. HOW DO YOU ACTUALLY EFFECT CHANGE INSTEAD OF ACCEPTING THE PROVIDERS' STATUS QUO?

**SC:** One of the keys to effecting change is embracing disruption. "Embracing disruption" does not refer to a single point in time — it's a journey. The market is constantly disrupting itself, but if you want an improved cost picture and better quality of care, employers have to become a part of the disruption, instead of shying away from it.

Change doesn't happen in a day; change happens over the long term. One of Mercer's commitments to all of our clients is that we will change along with you. We encourage and embrace change. We look for opportunities as the payer community to create positive disruption that's going to help you, your employees and their families.

#### Q. HOW DOES THIS RELATE TO WHERE HEALTHCARE IS NOW — AND TO WHERE IT'S GOING?

**SC:** Mercer is thinking about the future today because if we don't, the future will happen to us, rather be created *by* us as we think it should be. We know people are living longer. We know people are working longer and therefore we need to manage health over the long term. We're thinking about these long-term implications as we go about driving to quality, personalizing design, paying for value of care and embracing disruption, and encouraging our clients to do the same.

In the end, we believe that better quality healthcare actually leads to lower cost — and that's the most sustainable value of all.

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