

# The State of Delaware

Diversity, Equity and Inclusion Benefits Review

SEBC Health Policy & Planning Subcommittee Meeting

October 16, 2023

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# Diversity, Equity and Inclusion Benefits Review

Recap from the September 2023 Health Policy & Planning Subcommittee meeting

- Also called “Inclusive Benefits Review”
- Discussion centered on:
  - Goals and objectives of this review, including how it supports the future state of the GHIP
  - Overview of the review process, including the specific health benefits reviewed
  - Key strengths and high-level opportunities related to current health benefits reviewed
- Further details captured in the Appendix

# Today's discussion

- Focuses on more detailed review of short-term opportunities for the following health benefits:
  - Family forming benefits
  - Women's health
  - Broad wellbeing
- Further details, considerations and preliminary cost estimates have been provided for Subcommittee members' awareness and feedback
  - Preliminary cost estimates are being further refined with assistance from the medical carriers
- Additional discussion on these benefits plus the following other benefits included in this review will take place at the November Health Policy & Planning Subcommittee meeting:
  - Gender-affirming care / LGBT+
  - Mental health / emotional wellbeing
  - Dental
- The feasibility of longer-term opportunities (FY25+) for all health benefits included in this review will be further explored by the SBO/WTW in partnership with Merative and other GHIP vendor partners before discussing with the Subcommittee

# Short-term opportunities for better alignment

## Family forming benefits

Short-term Consideration	Description	Preliminary Annual Cost Estimate (assuming 7/1/24 effective date)
<b>Communications</b>		
Review infertility language in medical benefit booklets and other plan documents	<ul style="list-style-type: none"> <li>• Growing trend in use of term “fertility” to describe these benefits (i.e., less emphasis on “infertility”)</li> <li>• SBO is reviewing plan documentation and partnering with medical carrier to revise this language as needed</li> </ul>	N/A
Develop/expand targeted communications outlining family forming support available	<ul style="list-style-type: none"> <li>• Expand Statewide Benefits webpage on Maternity Support resources to be more comprehensive of all resources that support family forming and caregiving, including childcare referrals available through ComPsych and leave policies</li> <li>• Explore other opportunities to send targeted communications, such as DHR newsletter articles on these resources</li> </ul>	N/A
<b>Reporting / Monitoring</b>		
Monitor utilization of current fertility benefit by race/ethnicity, location, income and other family forming benefits administered by the State	<ul style="list-style-type: none"> <li>• Only collected from members on a voluntary basis as self-reported data</li> <li>• Can be used by medical carrier maternity support programs to identify members at higher risk for certain conditions (e.g., preeclampsia) who would benefit from additional education on prevention and early self-identification of any symptoms</li> </ul>	N/A
<b>Plan Design / Coverage</b>		
Remove the demonstration of infertility requirements for opposite sex, same sex and transgender couples, and single parent by choice	<ul style="list-style-type: none"> <li>• About 54% of employers cover fertility services beyond diagnosis of infertility<sup>1</sup></li> <li>• Expands access to this benefit to any covered member regardless of sexual orientation or marital status</li> </ul>	Initial estimate ranges \$1.5m - \$3.0m, depending on utilization
Evaluate holistic family forming programs available through medical carrier partnerships	<ul style="list-style-type: none"> <li>• Offers support for accessing fertility treatments through high quality providers and in coordination with the member’s medical provider network</li> <li>• CVS Health/Aetna offers partnership with Progyny</li> <li>• Highmark offers partnership with WINFertility</li> </ul>	Varies based on utilization and vendor(s) selected. Further details could be provided in November if Subcommittee members are interested.

1. Source: 2022 WTW Emerging Trends in Healthcare Survey.

# Short-term opportunities for better alignment

## Women's health

Short-term Consideration	Description	Preliminary Annual Cost Estimate (assuming 7/1/24 effective date)
<b>Communications</b>		
Consolidate education and resources for women's health as a topic on the State's Benefits webpage as well as other relevant benefit categories (e.g., family forming, caregiving)	<ul style="list-style-type: none"> <li>SBO is exploring building out a page on this topic</li> </ul>	N/A
Ensure contraception benefit is adequately promoted; reduce barriers to getting contraception through appropriate promotion of family planning and related resources	<ul style="list-style-type: none"> <li>Consider including on "Women's Health" topic page on State's Benefits website</li> </ul>	N/A
Explore opportunities to provide additional education, resources, and support across various stage of life (e.g., peri-menopause/ menopause)	<ul style="list-style-type: none"> <li>SBO/WTW exploring the availability of additional member education and communications on these topics with the medical carriers and EAP vendor</li> </ul>	N/A
<b>Plan Design / Coverage</b>		
Enhance coverage for wigs for any treatment, illness or injury resulting in hair loss and align benefit maximum across Aetna and Highmark (e.g., \$1,000)	<ul style="list-style-type: none"> <li>Typically covered as an allowance (e.g., up to \$1,000) provided annually</li> </ul>	Initial estimate: \$25,000 - \$50,000
Add coverage allowance for cooling caps (scalp hypothermia) which reduces hair loss due to chemotherapy, typically used for breast cancer patients	<ul style="list-style-type: none"> <li>Typically covered as an allowance (e.g., up to \$1,000) provided annually</li> <li>Often aligned with wig allowance (same amount provided for both)</li> </ul>	Initial estimate: \$25,000 - \$50,000
Alignment of coverage of mastectomy bra across medical carriers	<ul style="list-style-type: none"> <li>Covered under both medical carriers today, though coverage parameters vary</li> </ul>	Under development with the medical carriers.

# Short-term opportunities for better alignment

## Broad wellbeing

Short-term Consideration	Description	Preliminary Annual Cost Estimate (assuming 7/1/24 effective date)
<b>Communications</b>		
Leverage the State’s benefits website or other digital “hub” strategy bring together all wellbeing-related support and education, with tailored messaging and content for targeted cohorts and life events	<ul style="list-style-type: none"> <li>Consider broadening wellbeing focus to capture physical, mental/emotional, financial wellbeing resources under one page</li> </ul>	N/A
<b>Plan Design / Coverage</b>		
Expand hearing aid benefit to adults over age 23 (Highmark) / 24 (Aetna)	<ul style="list-style-type: none"> <li>Proposed enhancement would remove age limit</li> <li>Consider administering with a dollar limit (e.g., up to \$3,000 max, every 3 years)</li> </ul>	<ul style="list-style-type: none"> <li>Coverage with no age limit, no dollar maximum: up to \$750,000</li> </ul>
Expand coverage for alternative medicine to include acupuncture	<ul style="list-style-type: none"> <li>Proposed enhancement would remove coverage limitations</li> </ul>	Under development with the medical carriers.

# Inclusive benefits review – next steps

- Further refinement of the cost estimates associated with selected health benefit opportunities will continue to be worked on with the medical carriers
- Additional discussion on short-term opportunities for the benefits reviewed today as well as the following other health benefits included in this review will take place at the November Health Policy & Planning Subcommittee meeting:
  - Gender-affirming care / LGBT+
  - Mental health / emotional wellbeing
  - Dental



# Appendix

# Inclusive benefits review – goals and objectives



Do our current benefit programs meet the needs of a diverse workforce?



How do benefits impact our ability to attract and retain employees?



Does the current benefits package support an inclusive and diverse culture, and align with the State's Diversity, Equity, and Inclusion goals?



Are there opportunities to improve the wellbeing of State employees (financial, physical, and/or emotional wellbeing)?

## Support Development of GHIP Future State

**Meaningful Choice** – Several medical plan options that are meaningfully different in terms of price tags and benefit value (including an IRS-qualified HSA plan)

**Personalized Benefit Offerings** – After-tax Lifestyle Savings Account aimed at meeting the participants' life needs in any given year (e.g., child/elder care, student loan repayment, pet insurance, etc.)

**Voluntary Benefits** – Strategic approach driven by employee demographics, supported by robust benchmarking, market knowledge and enrollment services

**Flexible Subsidization** – Employees receive fixed amount towards suite of core and voluntary benefit offerings such that employees can purchase based on their own unique needs

**Meets Variety of Needs** – Scope of benefit offerings are flexible to meet the needs and preferences of the State's diverse workforce

# Inclusive benefits review – overview of process

## Health benefits reviewed

- Family forming benefits
- Gender-affirming care / LGBT+
- Women’s health
- Mental health / emotional wellbeing
- Broad wellbeing
- Dental

## Areas for potential future study/review

- Disability plan and policies
- Leave/time off programs
- Retirement readiness and benefit offerings
- Caregiving benefits
- Perks/ancillary benefits
- Benefits education, communications and resources

Benefits are reviewed on a “**good, better, best**” scale for select provisions through a DEI lens, using:

- Corporate indices, such as Human Rights Campaign’s Corporate Equality Index
- Published clinical guidelines and best practices (e.g., WPATH)
- Employer prevalence data and surveys
- Employee surveys and input

# Strengths in current offerings

Health benefit reviewed	Strengths
Family forming benefits	<ul style="list-style-type: none"> <li>• Generous fertility benefit implemented in August 2019 with medical and Rx maximums above benchmark for members that meet requirement of demonstrated infertility</li> </ul>
Gender-affirming care / LGBT+	<ul style="list-style-type: none"> <li>• Transgender surgery coverage generally aligned with WPATH<sup>1</sup> Standards of Care v.7 based on Aetna and Highmark's standard policies</li> </ul>
Women's health	<ul style="list-style-type: none"> <li>• Current benefits cover many services to support women's health and wellbeing at all life stages</li> </ul>
Mental health / emotional wellbeing	<ul style="list-style-type: none"> <li>• Robust mental health and substance abuse support through Aetna, Highmark, CVS and ComPsych EAP</li> </ul>
Broad wellbeing	<ul style="list-style-type: none"> <li>• Robust clinical programs and wellbeing offering to support members in managing physical health through best-in-class partnerships</li> <li>• Workplace Wellbeing Policy executed in July 2022</li> </ul>
Dental	<ul style="list-style-type: none"> <li>• Current dental benefits aligned with most best practices through DEI lens, recognizing that the State has more flexibility with the Delta Dental plans vs. Dominion HMO</li> </ul>

1. The World Professional Association for Transgender Health (WPATH) is currently the main group creating evidence-based guidelines for treatment of transgender individuals.