

Health On Demand

Netherlands Report

February 2020



Table of Contents

1. Executive Summary

2. About the Study

3. Six Key Findings

Low Barriers to Adoption, High Trust in Employers

Workers Value Patient-Centred Solutions

Four Different Worker Segments to Engage

Good Business Case for Digital Health

High Demand for a Pro-Health Culture

Nuances Across Countries

4. Six Considerations

Workers are surprisingly willing to share health data to receive higher quality, more personalised and convenient care

For workers, digital health solutions have a clear role in facilitating personalised health care

Unique worker segments have different attitudes towards health innovation and require tailored targeting

Digital health and well-being solutions will be of increasing importance in retaining, engaging and energising workers

Workers value a pro-health work culture – which has important implications for digital health solutions

Employers will benefit from addressing local health care needs

5. Methodology

6. Appendix

7. Contributors

8. About Mercer Marsh Benefits, Mercer and Oliver Wyman

1

Executive Summary

Technology has disrupted and transformed all aspects of modern life: how we learn, shop, travel — even how we date and stay connected with family. We’ve come to expect easy transactions at our fingertips, on demand, whenever and wherever. So, what about health care, an area of our lives so profoundly important to our existence and whether we merely survive or genuinely thrive? A health care system shaped by the digital age holds great promise in solving some of our most important health care challenges: access, quality and affordability.

Yet despite a proliferation of healthier-me apps, step-counting monitors and appointment-making portals, tech-enabled health care is far less accessible than in other sectors. What will it take to make people feel at ease with using telemedicine and virtual mental health counselling, or smart apps and sensors to track medications? Or using Artificial Intelligence (AI) to diagnose medical conditions or augmented reality to assist with pain and stress management? What role do employers play in providing digital health solutions? What do workers want, need and expect? And how can digital health offerings help employers to attract talent and achieve better health outcomes for their people?

To explore these questions, Mercer Marsh Benefits (MMB), Mercer and Oliver Wyman have conducted a pioneering study that examines digital health innovation — and the future of health care — in the context of employee attitudes and work cultures. For enterprises, understanding what attracts workers to “health on demand” — and what worries them about it — can mean the difference between leaping ahead or lagging behind in building the energised workforce that will drive growth. Our research

explores ways that new technologies and people-first workforce strategies can help employers achieve real-time, meaningful results. By hearing firsthand from both workers and senior decision-makers, we’ve identified the most relevant and promising new strategies for boosting worker engagement and enhancing the overall health and well-being of the workforce.

The health care industry is changing rapidly. Corporate investment in worker health and well-being is set to grow over the next five years, and digital health solutions will play a critical role. Two-thirds of the senior decision-makers we surveyed, globally, say they are likely to invest more in digital health over the next five years. As health care costs rise, employers are looking to help their people achieve better health outcomes for less. Digital health solutions will be critical in delivering more efficient, affordable and effective health-related services. Employers have an essential role to play in health care transformation by advocating for systemic change to help make quality health care more affordable and accessible.

Our Health on Demand study surveyed more than 16,500 workers and 1,300 senior decision-makers in seven mature and six growth markets across North America, Europe, Latin America and Asia. We spoke with full-time and part-time workers, freelancers, and gig workers, as well as senior decision-makers, half of whom work in companies with more than 500 workers globally.

Key among the findings and detailed in this report:

- Low barriers to adoption; high trust in employers
- Workers value patient-centred solutions
- Customisation required to best engage different worker segments
- A good business case for digital health
- High demand for a pro-health culture
- Nuances across countries

In the course of the study, we found generational, gender, socio-economic and cross-cultural differences; we also gained a better understanding of the impact these differences have on people's willingness to engage with digital health solutions. A cluster analysis identified four distinct worker segments: Sign Me Up, Impress Me, Get Me Comfortable and Not for Me. Recognizing these different segments in their workforces will help companies develop and implement more cost-effective, relevant and personalised solutions to engage workers.

There are important implications in the study results for employers aiming to create a workforce health strategy that will improve productivity, save money, and attract and retain talent:

- Workers are surprisingly willing to share their health data to receive higher quality, more personalised and convenient care
- Workers see digital health solutions as having a clear role in personalised health care.

- Unique worker segments have different attitudes toward health innovation and require tailored targeting.
- Digital health and well-being solutions will play a larger part in keeping, engaging and energising workers over the next few years.
- Workers value a pro-health work culture – which has important implications for digital health solutions.
- Employers will benefit from addressing local health care needs.

The findings suggest we should be optimistic about the future. Digital health technologies, like artificial intelligence and telemedicine, are providing employers with an unprecedented ability to achieve a competitive advantage. Investing in personalised, technology-based health care solutions and fostering a culture of well-being will help set employers apart and enable them to build a more engaged, productive and loyal workforce.



Peter Abelskamp
Netherlands
Mercer Marsh Benefits Leader



Hervé Balzano
President, Health & Benefits, Mercer
Global Leader, Mercer Marsh Benefits

Six Key Findings

1. Low Barriers to Adoption; High Trust In Employers
 2. Workers Value Patient-Centred Solutions
 3. Customisation Required To Best Engage Different Worker Segments
 4. A Good Business Case for Digital Health
 5. High Demand for a Pro-Health Culture
 6. Nuances Across Countries
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Six Considerations

1. Workers are surprisingly willing to share health data to receive higher quality, more personalised and convenient care.
2. For workers, digital health solutions have a clear role in facilitating personalised health care.
3. Unique worker segments have different attitudes towards health innovation and require tailored targeting.
4. Digital health and well-being solutions will be increasingly important in retaining, engaging, and energising workers
5. Workers value a pro-health work culture – which has important implications for digital health solutions.
6. Employers will benefit from addressing local health care needs.

2

About the Study

Health on Demand is one of the most comprehensive studies undertaken to understand the values, needs, desires, and trepidations of workers – and employers – when it comes to the future of health, in general, and the role of digital health in particular. Learnings from the study will help companies make critical health care investment decisions over the next five years.

Also distinguishing the study are the size, geographic scope, and input from both workers and employers.

- **Size:** 16,564 workers and 1,300 senior decision makers.
- **Geographic Scope:** Seven mature (US, UK, Canada, Italy, France, Netherlands and Singapore) and six growth markets (Brazil, China, Colombia, India, Indonesia and Mexico).
- **Worker and Employer Views:** The study compares and contrasts worker views with those of C-Suite and senior-level executives, across nine sectors in all 13 countries, to glean insights as well as gaps between both groups.

Recognizing the growing importance of gig workers in many employers' human resource strategies, the worker survey in the Netherlands included contract or freelance workers, as well as part-time workers. Of the 1,066 workers surveyed:

- **58%** are full-time workers
- **32%** are part-time workers
- **3%** are contract or freelance workers
- **6%** are self-employed
- **1%** are seasonal workers

Accordingly, throughout this report we refer to “workers” instead of “employees.”





3

Six Key Findings

Employers have the potential to use personalised and relevant technology-based health solutions alongside a culture of well-being to create a more vital, engaged and loyal workforce. The Health on Demand study presents data that can be used to underpin digital health investments.

1. Low Barriers to Adoption, High Trust in Employers
2. Workers Value Patient-Centred Solutions
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Key Finding #1

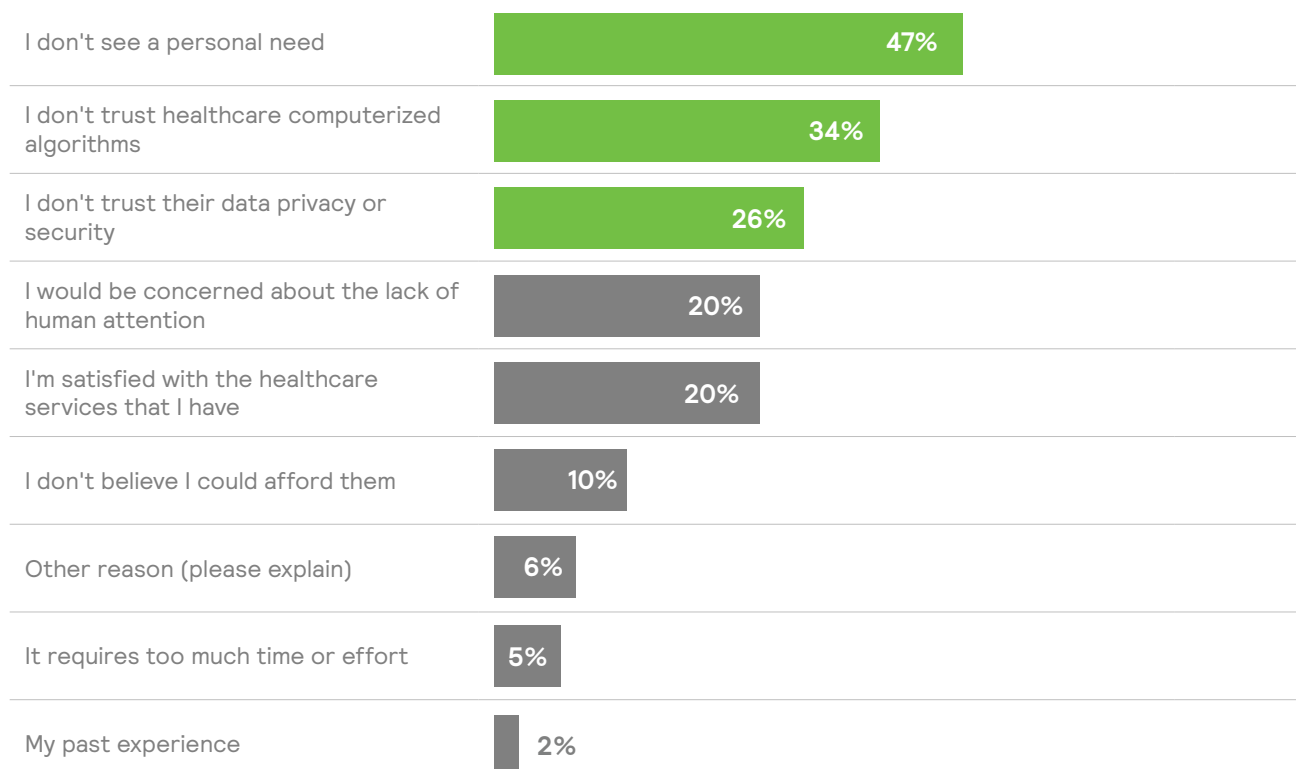
Low Barriers to Adoption; High Trust in Employers

Companies looking to include digital solutions as part of their health offerings are starting from an encouraging position, in which barriers to adoption are low and workers' trust in their employers is high.

Some workers do articulate concerns about data privacy and other issues. Of the one in 10 workers who are unwilling to try any of the proposed 15 innovations (see finding 2), the most common reasons given for not being willing to try are a lack of a perceived personal need, lack of trust in health care computerized algorithms, and data privacy and security concerns.

Only 11% of Dutch workers were not willing to try any of the 15 proposed digital health innovations and they cited a lack of personal need, mistrust of computerized algorithms, and concerns over data privacy or security.

Among those not willing to try digital health innovations

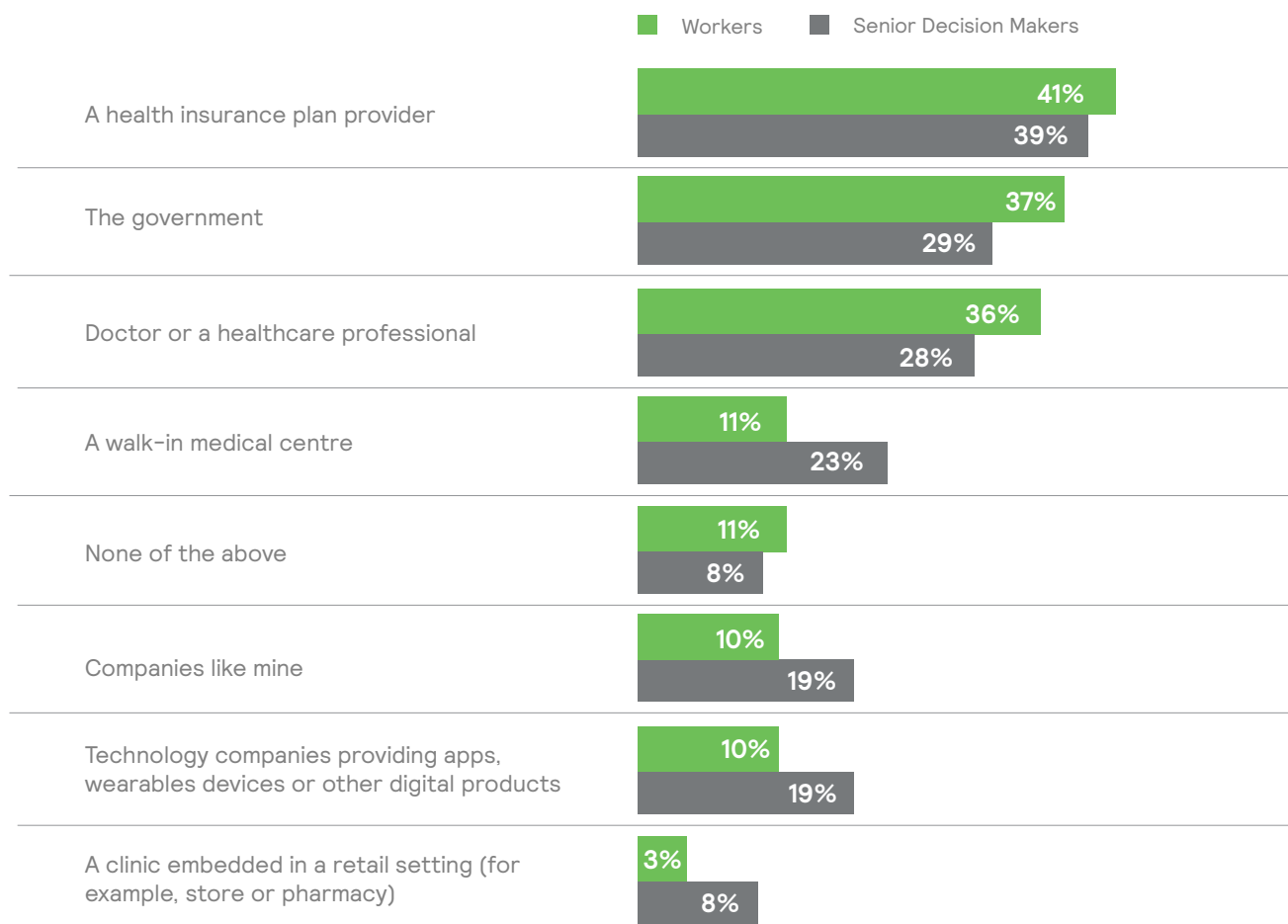


Health On Demand – Workers; You said that you were less than willing to try some healthcare services, such as: Please select any reasons from the list below or write your own reasons under 'Other'? SUMMARY; Netherlands; Country Weighting – worker labour force by gender, age; base n = 546

Both workers and employers in the Netherlands are open to the idea of digital health solutions, and the two groups are generally aligned about who should provide them. Both workers and employers largely believe this should be the purview of health insurance plan providers, with 41% and 39%, respectively, backing this option. The second choice for both groups

is government, with 37% of workers in the Netherlands and 29% of employers saying so. Relatively few – 10% of workers and 19% of employers – believe that technology companies should be in this role, which could reflect their concerns about entrusting these organisations with their personal information.

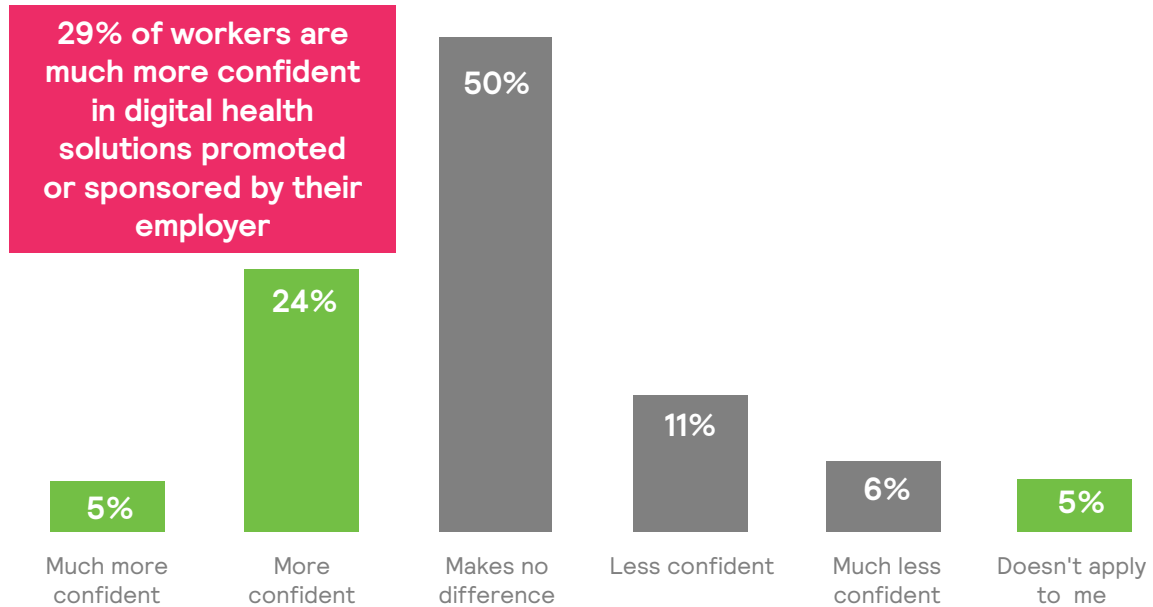
Dutch workers believe that health plan providers, the government, or healthcare professionals should provide digital health solutions; senior decision makers agree but believe walk-in medical centres also have a role to play.



Health On Demand – Audience Comparison; (W11-D9) Who do you think should deliver the digital health solutions described in the statement above? by Source of cases; Filter: Netherlands; Weight: Country Weight; base n = 1166

Nearly one in three workers in the Netherlands report being more or much more confident in digital health and well-being solutions promoted or sponsored by their employers.

Nearly one in three Dutch workers report being much more or more confident in digital health and well-being solutions that are promoted or sponsored by their employer.



Health On Demand – Workers Survey: If your employer promoted or sponsored digital health and well-being solutions in your workplace, how would that affect your level of confidence in the solution offered? SUMMARY; Netherlands; Country Weighting – worker labour force by gender, age; base n = 1052

“This is something I see in our day-to-day practice. It is typical for the Dutch to be interested, but they need to be convinced that we are giving the health insurance provider a key role in combination with the employer. In our practice, we are seeing success stories every day where employers are optimizing the use of health providers for their staff.”

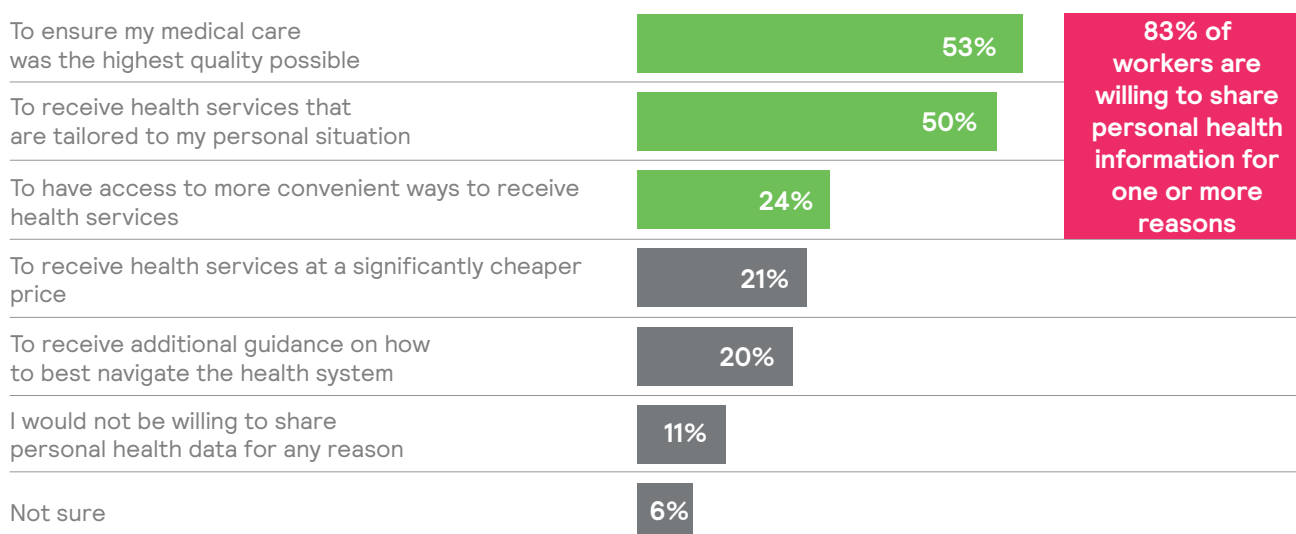
Rick Wijsman,
Health Consultant, MMB Netherlands



The survey also found that an overwhelming majority of workers are willing to share their personal health data if there is a benefit to them in doing so. More than half of workers in the Netherlands say they are willing to share their personal health

information if this will ensure that they receive the highest quality medical care. A similar percentage are willing to share their data in order to receive health care services tailored to their personal situation.

83% of Dutch workers are willing to share their personal health information for one or more reasons; such as high quality, personalised, and more convenient healthcare.

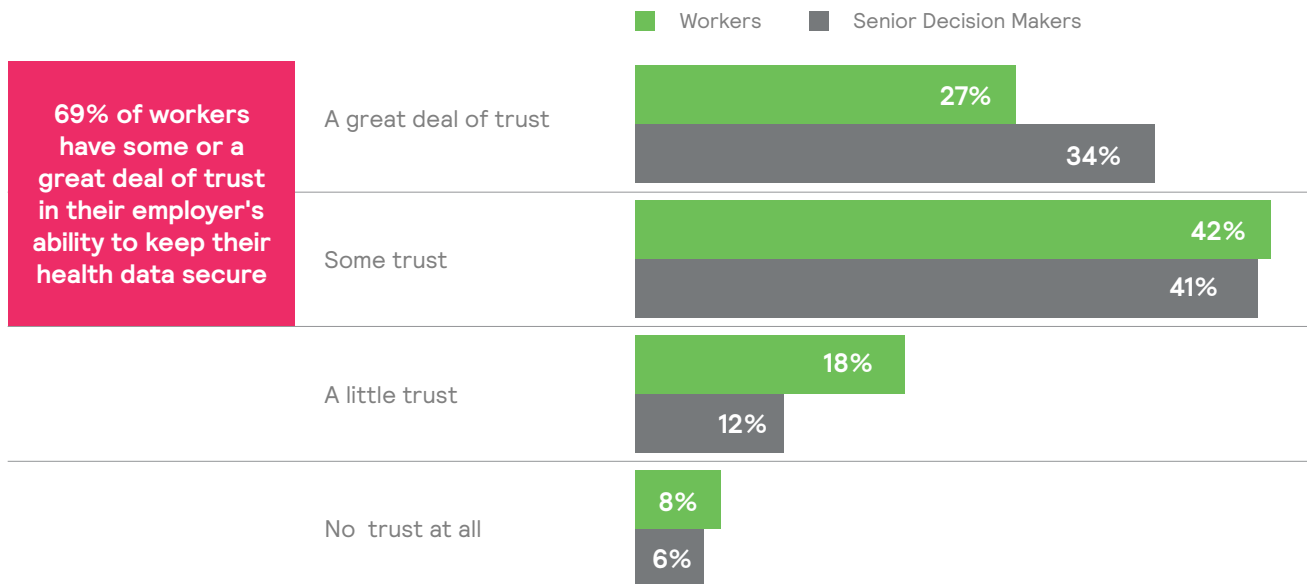


Health On Demand – Workers; For which of the following reasons, if any, would you share personal health information? SUMMARY; Netherlands; Country Weighting – worker labour force by gender, age; base n = 1066

Around seven in 10 workers in the Netherlands also report having some or a great deal of trust in their employer's ability to keep their personal health information secure. To safeguard this trust as they pursue digital health strategies, we believe

employers need to put appropriate data privacy policies and practices in place and communicate them clearly to workers. This will help allay worker concerns around the risks of how health information is used for internal staffing decisions.

Nearly seven in 10 Dutch workers have some or a great deal of trust in their employer's ability to keep their personal health information secure.



Health On Demand – Audience Comparison; Source of cases by (W19-D20) How much trust do you have in your company to keep employee personal health information secure?; Filter: Netherlands; Weight: Country Weight; base n = 1166



“There are many organizations that recognize the need to have more data on their employees so that they can start to make a difference on overall benefit plan design, or on the benefits being offered, or their ability to have preventative strategies to help employees in that space. However, there also is an extreme nervousness in organizations around the data they're holding on their employees and the impact of a data or a regulatory breach.”

Chris Bruce,
Thomsons Online Benefits,
Co-founder & MD



Key Finding #2

Workers Value Patient-Centred Solutions

While employers might see a business case for digital health investment or rely on their insurance-provider to do so, it will be important to understand workers' motivations as they plan and implement initiatives. Health on Demand shows that workers are looking for improved access to high-quality health care that is personal, convenient, affordable and secure.

The study invited workers to imagine a not-too-distant “future of health,” in which digital technology plays a critical role. (See sidebar.)

We asked workers to rate each word in our forward-looking concept of health as green (positive) or red (negative), using a digital highlighter. Despite the potential risks, workers were able to identify more positive benefits from Health on Demand’s future vision of health than downsides. Workers were also asked a series of questions about their response to the forward-looking vision of health care.

Future Concept of Health Examined:

“Imagine a more digital approach to maintaining your health that places you at the centre. You use wearables and smartphones to track your activity, diet, medications and appointments. Your device connects you to human clinicians and artificial intelligence systems (e.g., chat agents and voice-activated devices, like Siri and Amazon Alexa) for prevention, diagnoses and treatment. Your care is based on your personal genetics, lifestyle and preferences. This makes managing your health more affordable, convenient, effective, and customized, improving your quality of life. However, as health data becomes more integrated and portable on devices, new opportunities and risks emerge that require robust data protection and privacy.”

Affordable, convenient, effective, and customised clearly emerged as important benefits.



Which words or phrases are positive/exciting or negative/concerning? Please click and drag the green (positive) and red (negative) highlighter across any specific words Coded from the Netherlands

Dutch workers have concerns about artificial intelligence and risks associated with digital healthcare. Data privacy is concerning to a smaller group of respondents.

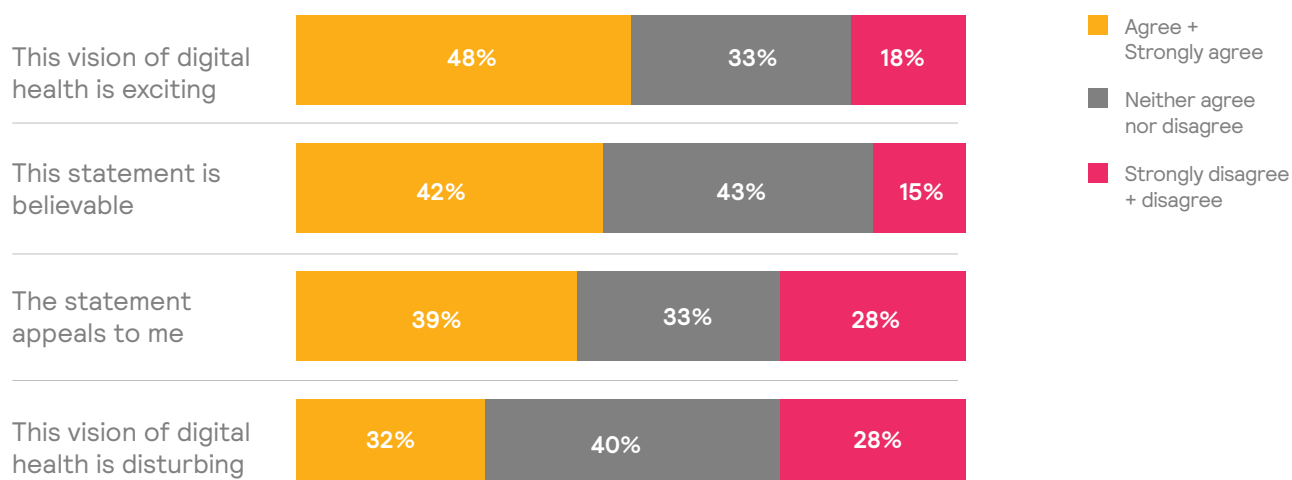


Which words or phrases are positive/exciting or negative/concerning? Please click and drag the green (positive) and red (negative) highlighter across any specific words Coded from the Netherlands

Just under half of workers in the Netherlands find the vision exciting, and four in 10 find it credible. Slightly under a third of workers find it disturbing. The more negative associations were with the use of

AI in health care, and data protection and privacy; there are, however, encouraging signs that these worries can be mitigated, as this report will address.

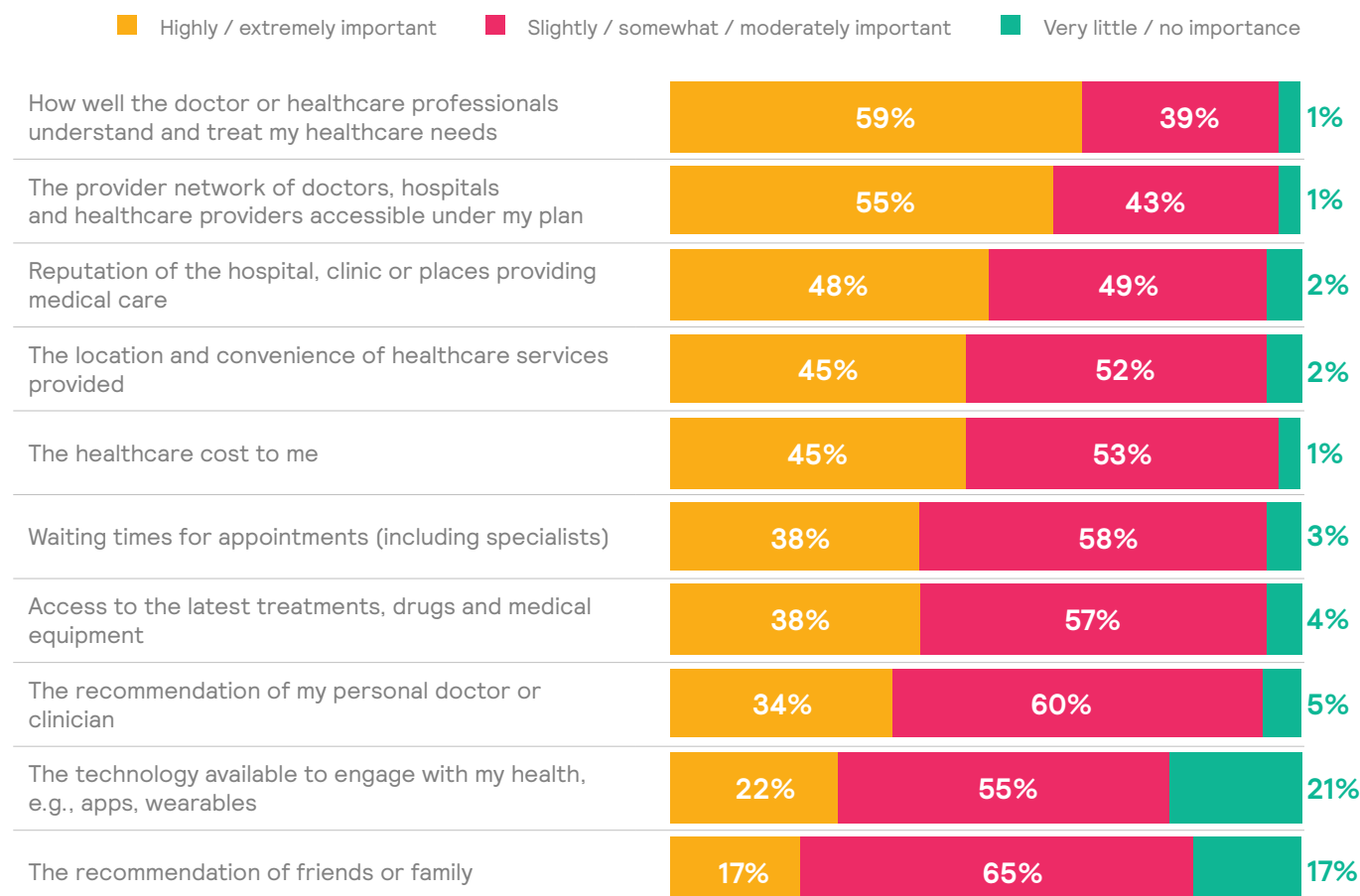
Just under half of workers in the Netherlands found this future vision of health, with digital solutions, a critical component, to be exciting; nearly four in 10 found it credible and appealing.



Health on Demand: – Workers; Please read the statement below around digital health then answer the questions. (All options) SUMMARY; Netherlands; Country Weighting – worker labor force by gender, age; base n = 1066

To better understand what workers might value in digital health solutions, it's important to understand what influences their decisions about where they seek care now. The study finds that workers in the Netherlands most value how well health care professionals are able to understand and treat their needs; followed by the provider network of doctors, hospitals and health care providers accessible under their plan; and the reputation of the hospital, clinic or places providing medical care. Together, these suggest that high-quality health care is a primary consideration.

When it comes to choosing healthcare, workers value: how well healthcare professionals understand and treat their needs, the provider network accessible under their plan, reputation of the care providers, and the location and convenience of healthcare services.



Health On Demand – Workers Survey; How important are the following in choosing where to get healthcare ? (Top and bottom 2) SUMMARY; Netherlands; Country Weighting – worker labour force by gender, age; base n = 1066

To test workers' reaction to specific types of health innovations, we provided them with a list of 15 innovations¹ – some widely available now, some just emerging, and a few that are still in the early stages. Workers were asked to rate how valuable the innovation might be to them and their families, and employers were asked which innovations their staff were most likely to find valuable.

The top four innovations, in terms of the number of workers rating them highly or extremely valuable, are electronic and portable individual and family medical records; an app to help find the right doctor or medical care when and where needed; an app to help find an expert

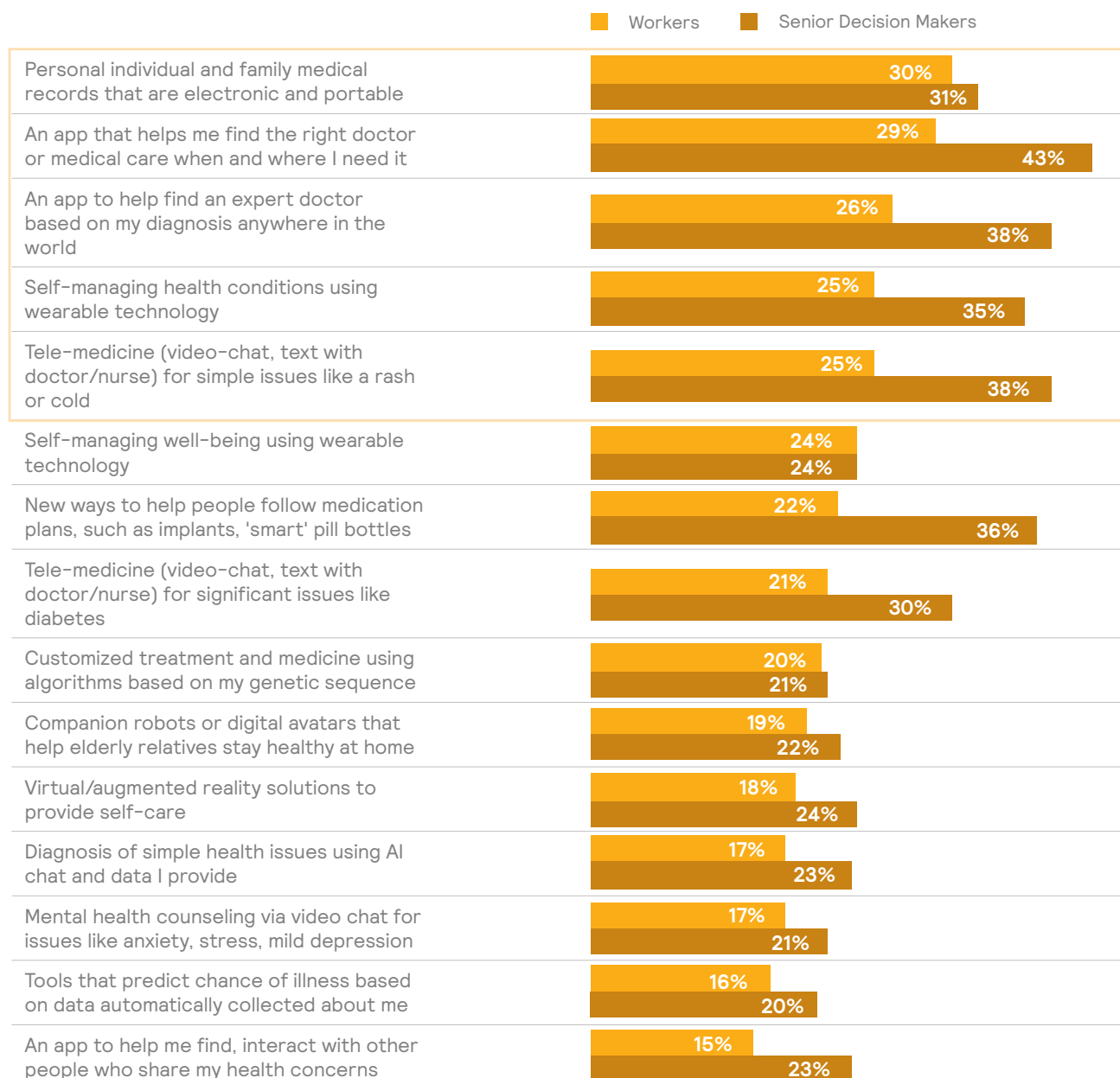
doctor anywhere in the world based on diagnosis; and self-managing health conditions using wearable technology. The first three innovations offer improved health care access, and all four offer greater convenience.

Health innovations with the biggest gap between what workers say they value and what employers believe their workers' value include apps that help patients find the right doctor or medical care when and where it is needed and tele-medicine for simple issues, like a rash or cold. In the case of the latter, 38% of employers in the Netherlands believe their workers would value such innovations, while just a quarter of workers agree.



¹ For a full list of innovations, see last chart under Key Finding #2

When it comes to digital health, workers want portable health records, help finding the right doctor or medical care, and access to expert doctors worldwide. They also value self-management through wearables and tele-medicine for simple issues.



Health On Demand - Audience Comparison; (W12-D10) How valuable to you and your family (your employees) are the following health innovations: 6 - Highly valuable + 7 - Extremely valuable by Source of cases; Filter: Netherlands; Weight: Country Weight; base n = 1166

Workers in the Netherlands are also less interested in digital solutions that employ AI than their employers. Among employers, 23% prioritize diagnosis of simple health issues using AI chat, compared with 17% of workers who believe this option is valuable. In rolling out digital health tools, we believe it would be beneficial for employers to ensure that they are fulfilling the most important needs of their workforce.





Key Finding #3

Four Different Worker Segments to Engage

Results from the global survey illustrate differences in the perceived value and engagement with digital health innovations across markets and generations². By contrast, there is less variation related to gender or employment status (full-versus part-time or gig workers). We conducted a cluster analysis³ to better understand these differences, and found that workers can be divided

into four distinct segments based upon their attitudes to health innovations, their confidence in health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.

² Generations are defined as Millennials born between 1981-1996, Generation X born between 1965-1980, and Baby Boomers born between 1946-1964.

³ Latent class analysis for multi-category segmentation uses probability modelling to maximize the overall fit of the segment model to the data.

These segments have been titled Sign Me Up, Impress Me, Get Me Comfortable, and Not for Me, as below:

Workers can be clustered into four distinct segments based upon their attitudes towards health innovations, confidence in digital health solutions sponsored by employers, and their likelihood of staying with an employer offering these solutions.

<p>23%</p> <p>Sign Me Up</p> <p>Tech savvy and energised</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer who offers digital health solutions • Receptive More willing to try digital health innovations • Confident More confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Majority need awareness training and positive solutions • Willing to learn and engage with digital health 	<p>15%</p> <p>Impress Me</p> <p>Educated and not loyal</p> <ul style="list-style-type: none"> • Departure Risk Less likely to stay because employer offers digital health solutions • Receptive More willing to try digital health innovations, but not through employer • Confident More confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • Willing to engage with digital health, but will require building trust 	<p>52%</p> <p>Get Me Comfortable</p> <p>Vocational, Tech neutral</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer who offers digital health solutions • Receptive More willing to try digital health innovations • Not confident Less confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • More dialogue and communication needed to increase confidence in employer-offered solutions • Willing to learn and engage with digital health 	<p>10%</p> <p>Not For Me</p> <p>Older, Tech lagards</p> <ul style="list-style-type: none"> • Retention-inclined Less likely to leave employer • Unreceptive Less willing to try digital health innovations • Not confident Less confident in employer-sponsored digital health solutions <p>Opportunities</p> <ul style="list-style-type: none"> • More dialogue needed to increase confidence in employer-offered solutions • Need to demonstrate digital health value and/or incentivize to engage
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People's attitudes toward digital health are closely related to their predispositions towards new technologies in general, as well as the generation they come from. Somewhat surprisingly, gender does not play an especially strong role.

Understanding the personalities and characteristics of each segment can help employers better curate the most relevant digital health solutions and tailor communications and worker engagement strategies.

“Simplicity is an important factor, especially if you look at my generation and my parents' generation. For most of us, technology had better be simple, otherwise we’re going to disconnect.”

Louis Gagnon,
President, US and Canada,
Mercer



The segments

Sign Me Up



Sign Me Up workers make up just under a quarter of the total worker sample in the Netherlands. They are willing to try digital health innovations and are confident in employer-sponsored digital health solutions. They are also less likely to leave an employer offering digital health solutions.

23%

Tech savvy and energised

- **Retention-inclined**
Less likely to leave employer who offers digital health solutions
- **Receptive**
More willing to try digital health innovations
- **Confident**
More confident in employer-sponsored digital health solutions

Opportunities

- Majority need awareness training and positive solutions
- Willing to learn and engage with digital health

The segments

Impress Me



The **Impress Me** segment accounts for around one in six workers in the Netherlands. They are willing to try digital health innovations, but access to digital health solutions at work is unlikely to prevent workers in this segment from looking elsewhere for work.

15%

Educated and not loyal

- **Departure Risk**
Less likely to stay because employer offers digital health solutions
- **Receptive**
More willing to try digital health innovations, but not through employer
- **Confident**
More confident in employer-sponsored digital health solutions

Opportunities

- Willing to engage with digital health, but will require building trust

The segments

Get Me Comfortable



Those in the **Get Me Comfortable** category make up just over half of workers in the Netherlands. They are receptive to trying digital health innovations, but are less confident in trying them at work, possibly because they don't trust their employer to choose the best solutions. At the same time, they are also less likely to leave an employer offering digital health solutions.

52%

Vocational, Tech neutral

- **Retention-inclined**
Less likely to leave employer who offers digital health solutions
- **Receptive**
More willing to try digital health innovations
- **Not confident**
Less confident in employer-sponsored digital health solutions

Opportunities

- More dialogue and communication needed to increase confidence in employer-offered solutions
- Willing to learn and engage with digital health

The segments

Not For Me



The final segment, **Not For Me**, make up around one in 10 of the total worker sample in the Netherlands – the highest percentage of this segment in the four European countries surveyed. This group is less receptive to trying digital health innovations and less confident in employer-sponsored digital health solutions.

10%

Older, Tech laggards

- **Retention-inclined**
Less likely to leave employer
- **Unreceptive**
Less willing to try digital health innovations
- **Not confident**
Less confident in employer-sponsored digital health solutions

Opportunities

- More dialogue needed to increase confidence in employer-offered solutions
- Need to demonstrate digital health value and/or incentivize to engage

When asked about a number of potential digital health initiatives, those in the Sign Me Up group are most willing to give all of

them a try, followed by the Impress Me and Get Me Comfortable segments.

Sign Me Up show the highest willingness to try all digital health initiatives, followed by Impress Me and Get Me Comfortable.



Health On Demand – Audience Comparison; Please select how willing you personally would be to try these health innovations? (Top 2 only): Very willing to try + Mostly willing to try by 4 segment latent class analysis; Netherlands; Country Weighting – worker labour force by gender, age; base n = 1066



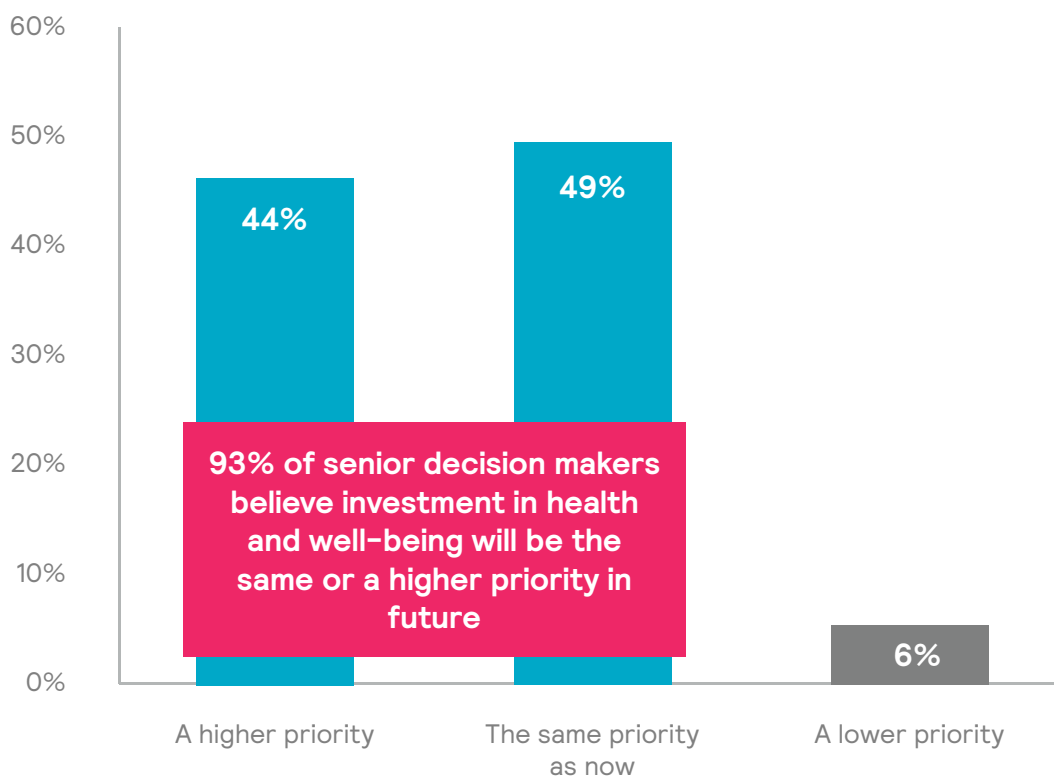
Key Finding #4

Good Business Case for Digital Health

Health and well-being programs are of considerable importance to employers anxious to maintain and attract talent in a competitive labour market. In fact, survey results indicate that corporate investment in workforce health will grow over the next five

years. More than four in 10 senior decision makers in the Netherlands say health and well-being investment will be a greater priority for their organization in the future compared to where it is today, while just 6% expect it to be a lower priority.

Nine in 10 senior decision makers think investment in health and well-being will be the same or a higher priority for their organization in the future.



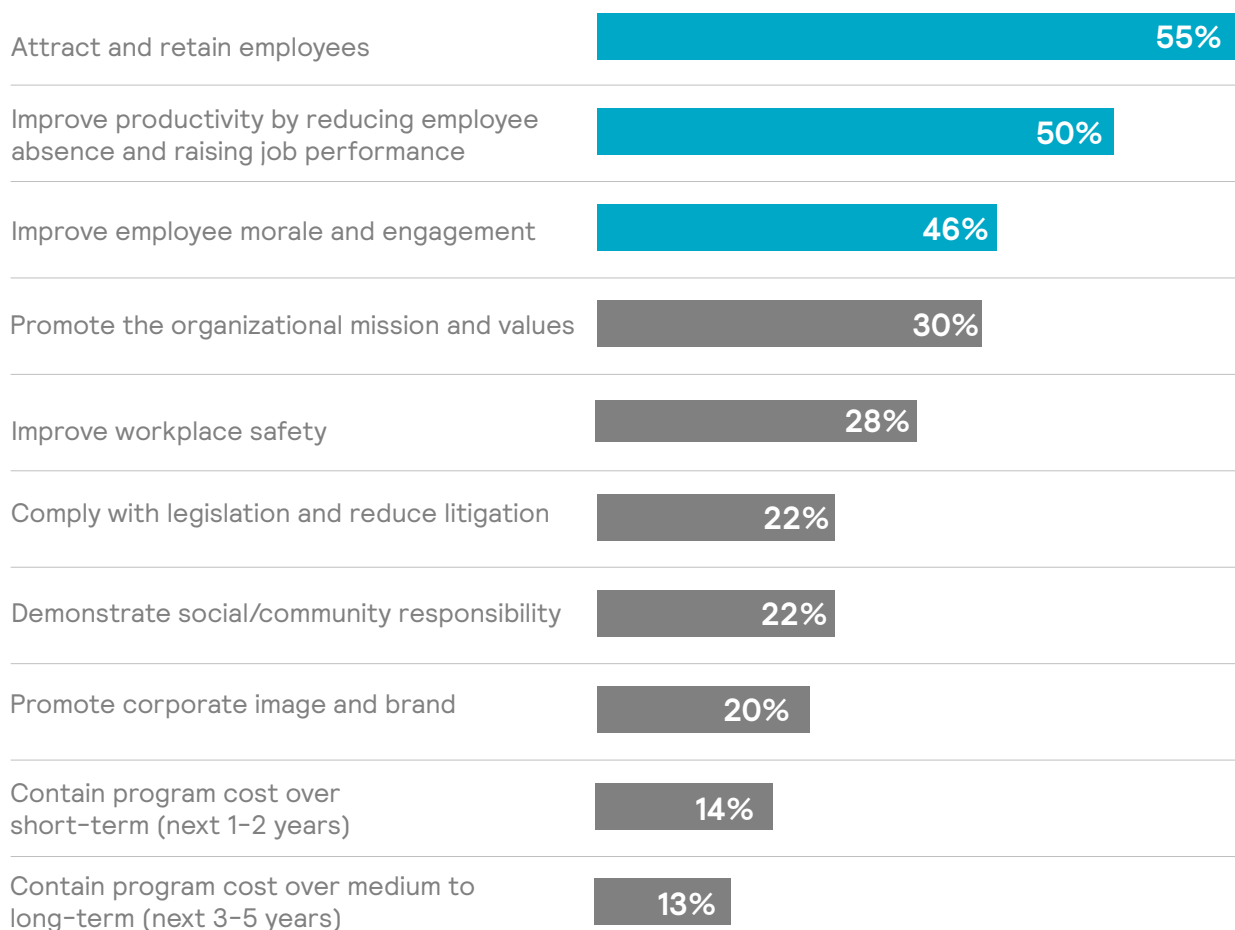
Health On Demand – Senior Decision Makers; From what you know, is your company’s investment in employee health and well-being becoming a higher priority, a lesser priority or a similar priority in future, compared to where it is today? SUMMARY; 9/17/2019; Netherlands; Weighted to 100 per country; total n = 100

Employers believe these investment plans have a clear justification. The survey asked senior decision makers to rank their objectives for their organizations’ health and well-being programs, and the top four all have a direct impact on business results.

Employers in the Netherlands say the most important objectives for their company’s health benefit plan and/or well-being programs are, in order of importance: (1) attracting and retaining workers, (2) improving productivity by reducing worker absence and raising job performance, and (3) improving worker morale and engagement. By comparison, those surveyed rank cost containment at the bottom of the drivers for investing in health and well-being programs.

Senior decision makers cite the need to attract and retain workers, improve productivity, and worker morale and engagement as the top three drivers of health and well-being initiatives.

Ranked in Top Three



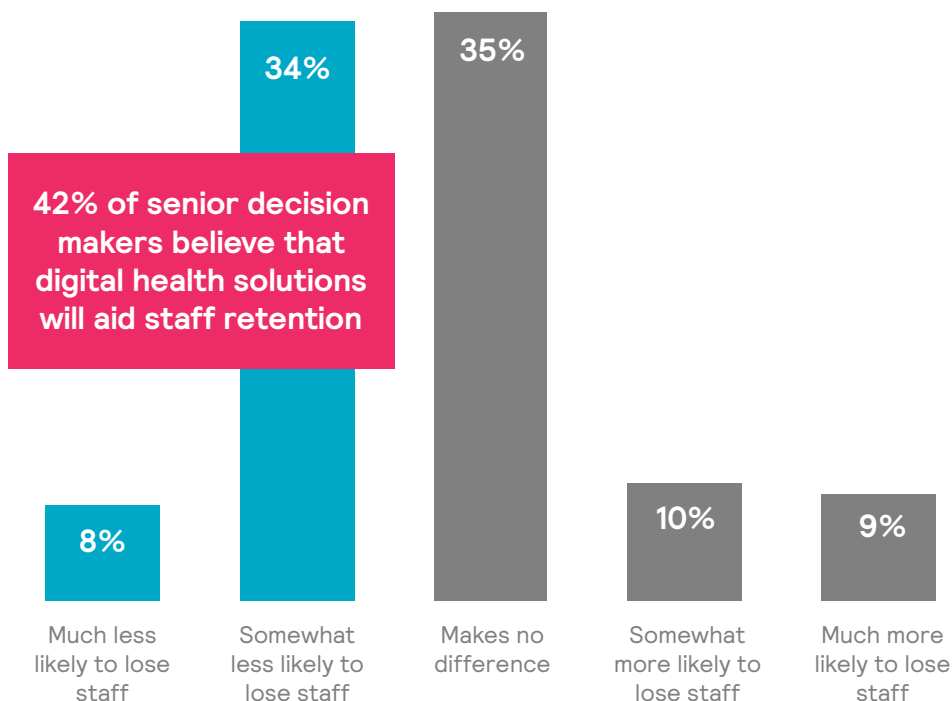
Health On Demand – Senior Decision Makers: Filter: Netherlands; Weight: Weighted to 100 per country; base n = 100; 92% filtered out

“While the strong connection between workplace safety and health and well-being programs is surprising, safety is a cornerstone of duty of care and there is increasing awareness that the workplace must encompass not only physical but psychological health and safety as well.”

Flavio Piccolomini,
President, Marsh International

Employers believe that digital health solutions will help advance their objectives for health and well-being programs. When asked specifically about digital health solutions, six in 10 senior decision makers surveyed in the Netherlands say they believe they will have significant or some impact on staff energy levels, and four in 10 believe they will help them retain staff.

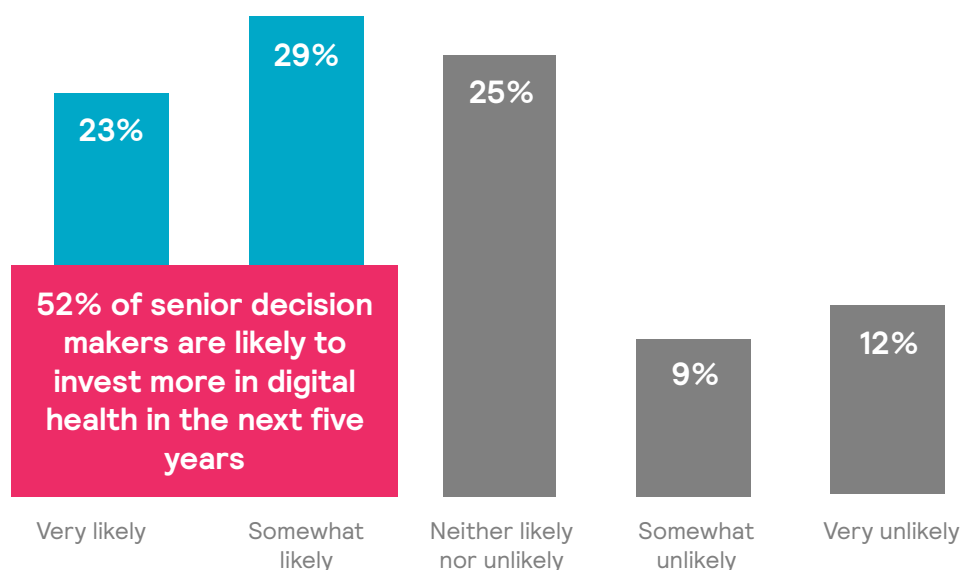
Four in 10 senior decision makers believe promoting or sponsoring digital health and well-being solutions will aid staff retention.



Health On Demand – Senior Decision Makers; If your company promoted or sponsored digital health and well-being solutions in your workplace, what impact, if any, do you think that would have on staff retention? SUMMARY; 9/17/2019; Netherlands; Weighted to 100 per country

Meanwhile, just over half of employers in the Netherlands say they are likely to invest more in digital health over the next five years.

Just over half of senior decision makers in the Netherlands are likely to invest more in digital health in the next five years.



Health on Demand – Senior Decision Makers; How likely is your company to invest more than it does today in digital health for workers in the next 5 years? SUMMARY; 9/16/2019; Italy; Weighted to 100 per country

“The world’s most progressive companies are finding creative ways to differentiate their rewards offerings through innovative, digitally-enabled health products that recognize the diverse needs of their workforce and their families – from help for people re-entering the workforce, to family planning assistance for LGBTQ couples, to help finding caregiving providers for the sandwich generation.”

Pat Milligan,
Senior Partner, Multinational Client Group &
When Women Thrive, Mercer

“To only start looking after employees when they go on sick leave is no longer acceptable. Our experience suggests that employers are keen to better nurture their most valuable ‘asset’ – their staff. Talent shortage and the rising average age of the workforce is motivating employers to do an even better job on this topic.”

Peter Abelskamp,
MMB Leader, Netherlands



Key Finding #5

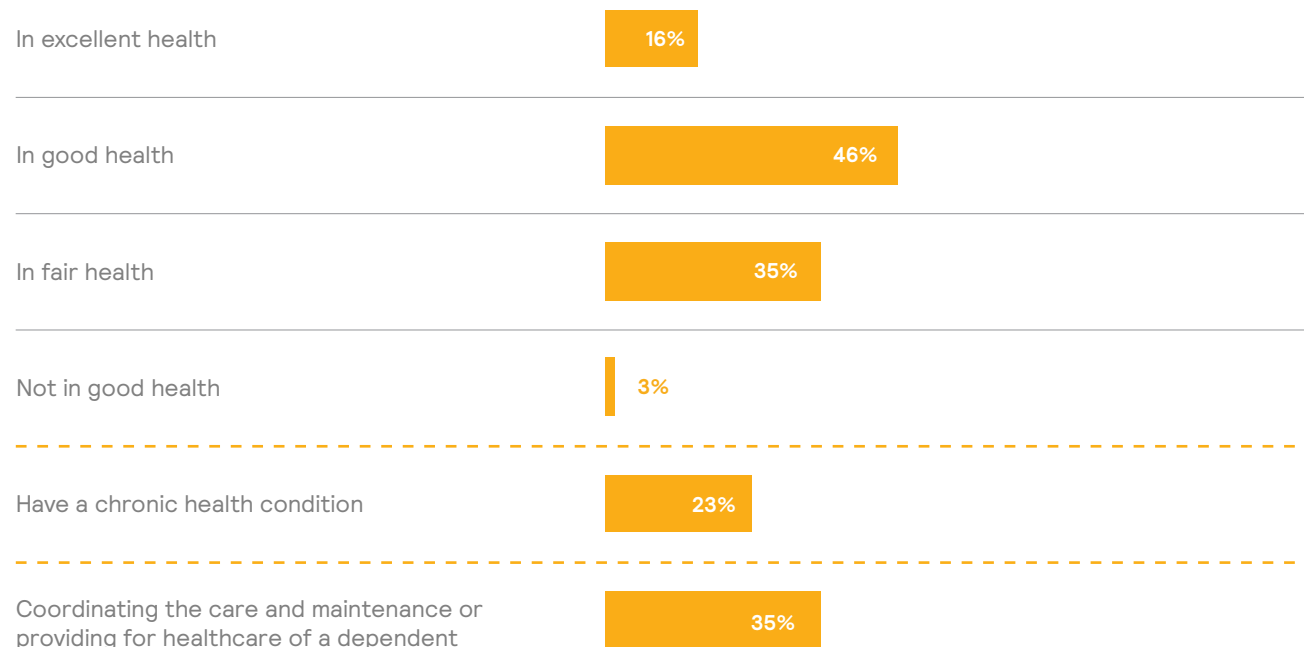
High Demand for a Pro-Health Culture

Investments in digital health tools can help demonstrate that employers are committed to a broader culture that values health and well-being. This dovetails with the interests of workers, many of whom want their company to create a more pro-health environment.

Creating a pro-health environment in the workplace also recognises the holistic needs of workers and, by necessity, includes a range of digital tools and services for both the individuals and their

family members. More than a third of the surveyed workers in the Netherlands report having the responsibility for the health care of a dependent, such as a sick partner, parent, child, or other family member. In the Netherlands, where such informal long-term caregivers are known as mantelzorgers, an aging population, aging workforce and the fact that the elderly live longer at home means more and more workers will become mantelzorgers.

Majority of Dutch workers (62%) report being in excellent or good health with 35% in fair health and 23% with a chronic condition. One in three workers (35%) report caring for a dependent.



Health on Demand – Workers; Health Experience Profile SUMMARY; Netherlands; Country Weighting – worker labor force by gender, age; base n = from 1012 to 1019

“We need to think more holistically about workers. If a worker with diabetes has his parent cook his meals, you may benefit from engaging the parent in helping to manage the condition. If everyone in a worker’s family has the flu and she has no further support, her productivity is bound to suffer. Many people with caring responsibilities would welcome the option to monitor the wellbeing of loved ones young and old.”

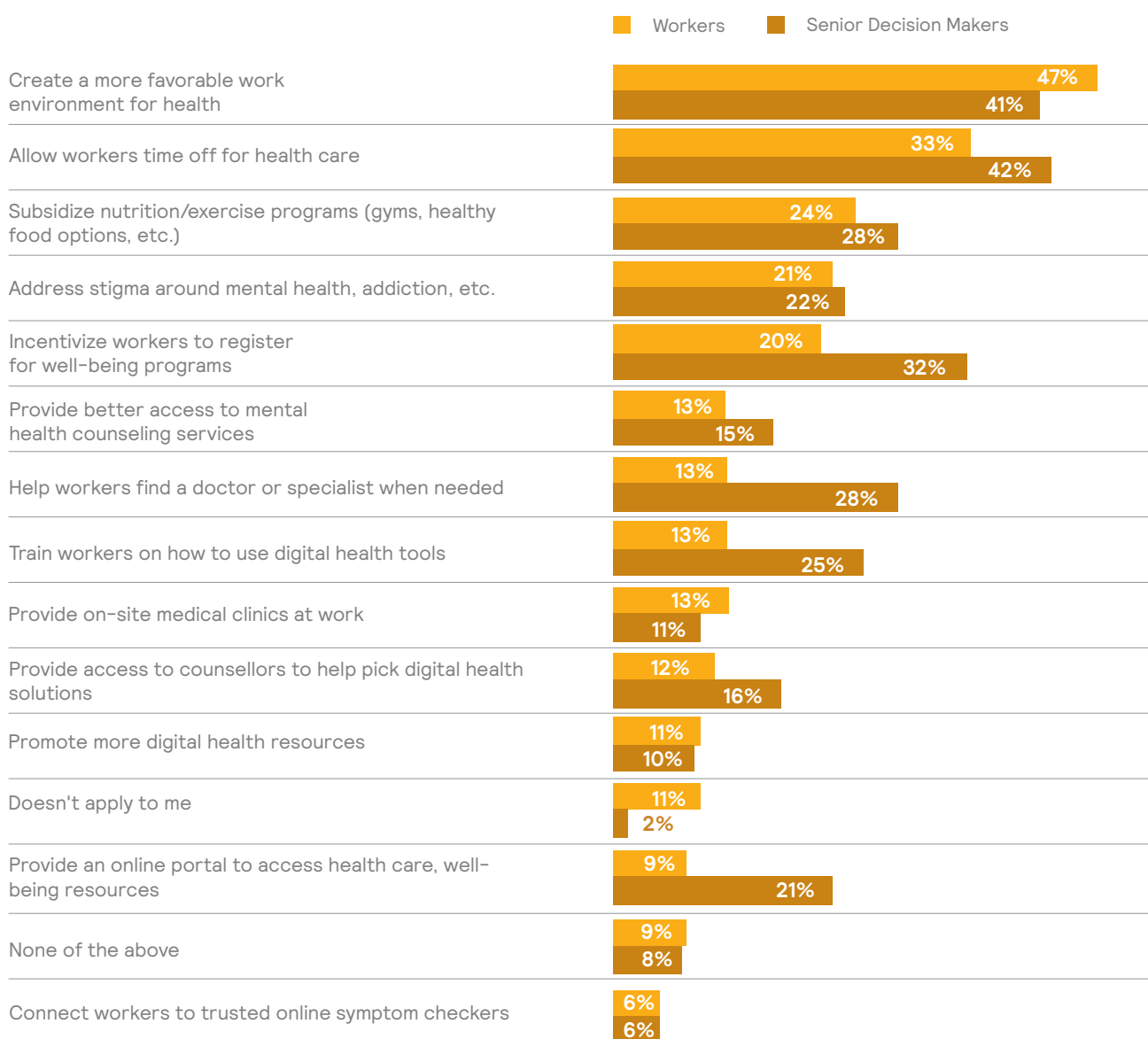
Mike Young,
Mercer Marsh Benefits Leader, Europe



A third of workers in the Netherlands and more than four in 10 employers see the value of allowing workers time off to see health care professionals or to get treatments. By contrast, nearly a third of employers favour incentives to get workers to register for well-being programs as compared with just one in five workers. Both groups are equally likely to favour discussions on difficult topics, such as mental health and addictions.

Around one in 10 workers and employers would also like to see a greater promotion of digital health resources. This suggests that digital solutions could be included as part of an integrated set of initiatives that are sufficiently comprehensive to address the diversity of worker needs.

Workers and senior decision makers in the Netherlands agree on the need for a more favorable work environment for health, including time off for healthcare appointments and subsidized diet and exercise programs.



Health On Demand – Audience Comparison; (W17-D17) What could your employer do to help workers better engage with their health and well-being? By source of cases; Filter: Netherlands; Weight: Country Weight; base n = 1166

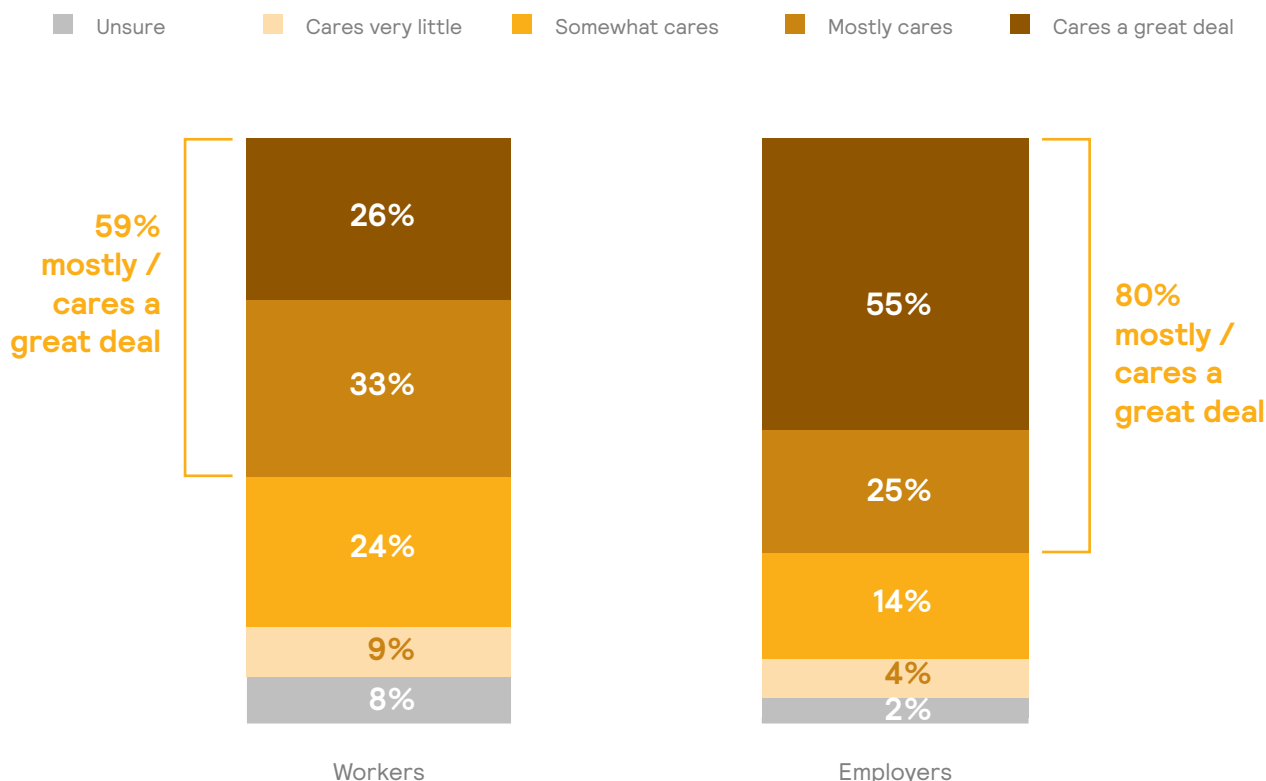
Overall, workers in the Netherlands have a much less positive view than their employer of the extent to which their employer cares about their health and well-being. Just 26% of the surveyed workers say their employer cares a great deal about them, compared to 55% of employers.

“It is most likely a matter of closing the gap through communications. Even at Mercer, we only recently started improving on this. I started my own health program all by myself a year ago. Communications regarding what health insurance providers are able to offer have grown in number and content, and that is inspiring more colleagues.”

Bartjan Willenborg,
Marketing Director, Netherlands

Workers in the Netherlands have a less positive view of the extent to which their employer cares about their health and well-being.

How much do you feel that your company cares about the health and well-being of its employees generally?



Health on Demand; Audience Comparison; Country by source of cases Netherlands by (W5-D3) How much do you feel that your company cares about the health and well-being of its employees generally?; Total sample; Weight: Country Weight; base n = 1066 workers and 100 Senior Decision Maker



Key Finding #6

Nuances Across Countries

Workers in Netherlands, like those in other European countries surveyed, are generally satisfied with their access to health insurance and believe the best way for employers to encourage workers to better engage with health and well-being is to create a more favourable work environment.

Workers in the Netherlands are also more likely to be tech followers and are least convinced by the study's vision of digital health care, with just 39% finding

it appealing and 42% finding it believable. They are most interested in apps that will help them find the right doctor or medical care. Uniquely amongst workers in the European countries in the study, workers in the Netherlands are most likely to trust health insurance companies to provide digital health solutions.

Europe Country Differences

1. Italians are most willing to try new technologies while the French are the least eager.

2. French and British workers trust doctors the most to implement digital health solutions; for Italians, it's the government; and for the Dutch, it's insurance providers.

3. French and Dutch workers want apps to find doctors while Italians want portable health records and British workers prioritize self-managing their well-being using wearables.

4. Italians find the future vision of digital health the most appealing and believable. The Dutch find it the least believable while the French find it the most disturbing.

5. With the highest proportion of "Sign Me Ups," Italians are the most willing to engage with employer-sponsored digital health tools but other Europeans need some convincing with "Get Me Comfortables" being predominately the largest segment.

6. High HAQ rankings indicate a low desire for employer-sponsored digital health due to better healthcare outside of work.

Metric	France	Italy	Netherlands	UK
I like/love trying new technologies.	25%	41%	27%	26%
Digital Health Solutions Provider: Government, Doctor, Insurance Provider, Employer	32%, 44%, 20%, 17%	48%, 31%, 19%, 25%	37%, 36%, 41%, 10%	37%, 43%, 20%, 19%
Innovation most (mostly/very) willing to try.	An app that helps me find the right doctor or medical care (45%)	Portable and electronic health records (52%)	An app that helps me find the right doctor or medical care (41%)	Self-managing well-being using wearable technology (39%)
Vision of Digital Health: Appealing, Disturbing, Believable	Appealing 44% Disturbing 43% Believable 51%	Appealing 69% Disturbing 37% Believable 65%	Appealing 39% Disturbing 32% Believable 42%	Appealing 46% Disturbing 37% Believable 56%
Segments – Sign Me Up, Impress Me, Get Me Comfortable	Sign Me Up 31%, Impress Me 12%, Get Me Comfortable 48%	Sign Me Up 53%, Impress Me 17%, Get Me Comfortable 27%	Sign Me Up 23%, Impress Me 15%, Get Me Comfortable 52%	Sign Me Up 34%, Impress Me 16%, Get Me Comfortable 43%
2016 Healthcare Access and Quality Ranking (Gates Foundation)*	20	9	3	23



4

Six Considerations For Success

Digital health innovations have the potential to make health care more efficient, affordable, and customizable, all of which are things that workers say they want. Employers who are able to improve on the health care options available to their workforce have a clear advantage in being able to attract the best talent and retain their loyalty.

Yet, digital solutions can't be an end in themselves. Employers can create a pro-health environment that encompasses a range of options, from subsidized fitness to better help in navigation to personal applications that help workers monitor or manage health conditions. A true pro-health workplace will also acknowledge not

just the individuals that work there but also the dependents for whom they may have caring responsibilities.

Below, we have analysed study learnings to create six guidelines for employers to consider as they chart their digital health journey.

Consideration #1

Workers are surprisingly willing to share health data to receive higher quality, more personalised and convenient care

Despite some broader concerns about data protection, barriers to adoption remain low, and most workers trust their employers to keep their personal health information secure. This trust gives employers an important role in developing digital health ecosystems and in putting the right policies and practices in place to protect that trust.

Employers in the Netherlands who are able to find the best group health insurance – programs that are both flexible and invest in personal needs and digital solutions, with access to the best care – are likely to find these solutions are attractive to workers.

Employers should be aware that workers will share their health information in exchange for a valuable benefit – quality health care that is both personalised and convenient. Employers have a central role to play in promoting digital health while assuring data privacy to maintain the confidence that will allow workers to engage with new solutions.

Assuming controls are in place, to maintain worker trust and help overcome some of the barriers to adopting new digital health solutions, employers can provide

assurances that they have solid privacy practices and controls in place – which typically involve lack of access to detailed personal information held by vendors – that they (and providers) are using the data they access responsibly, and that they are not using privacy concerns as an excuse to reduce the priority of health solutions that can support workers' health and well-being.

Data security is likely to become a more challenging problem for employers as technological advances make it less clear who owns data. As work becomes increasingly flexible and as the gig economy grows, issues around data security, ownership and mobility will become more complicated. Preserving and promoting trust is critical to keeping workers' confidence in their employers at high levels.

Consideration #2

For workers, digital health solutions have a clear role in facilitating personalised health care

In order to reassure workers who are wary of algorithms and AI, employers may find it useful to educate workers on the way in which these attributes help clinicians perform their jobs, rather than replace them. Good worker engagement and communications strategies will be a vital part of this process. Internal (or even insurer/provider) promotions of digital health launches should focus on the end benefits that are most important to workers: affordability, convenience, efficacy and customisation, rather than the technical and functional attributes.



While workers in the Netherlands are somewhat cautious about the future of digital health and the benefits they present, they are also generally open to them. Incorporating digital solutions and training as part of an overall health and well-being offer is likely to be especially valuable.

Employers should consider prioritising investments that provide workers with convenient access to quality care with smart solutions and to reputable hospitals, clinics and health care professionals, while keeping in mind the costs. Employers in the Netherlands would also do well to focus more on end-benefits workers value most – including the reputation of health care providers, network and convenience – and less on technical or functional attributes.

Consideration #3

Unique worker segment have different attitudes towards health innovations and require tailored targeting

Different worker segments have varying comfort levels with regard to digital health solutions, and employers will want to ensure that they create a health supportive culture that addresses a diversity of worker needs. Employers benefit by taking a tailored approach to program design, as well as, communications and worker engagement strategies. One size does not fit all.

Get Me Comfortables make up the majority of workers in the Netherlands, according to the survey, followed by Sign Me Ups. As a result, employers may want to start with narrow point solutions before introducing more provocative and futuristic features.



Consideration #4

Digital health and well-being solutions will be of increasing importance in retaining, engaging and energising workers

Organizations that prioritize investments in worker health and well-being programs that make health care more affordable, convenient and efficient will gain a competitive advantage. Success helps advance the reputation of their company as a great place to work, and promotes worker engagement and productivity.

Although senior decision makers in the Netherlands are less likely than their global colleagues to see health and well-being investment as an increased priority in the near future, a majority believe it will remain stable or grow. When developing the business case for digital health solutions, employers in the Netherlands will be best served when they focus on engagement, productivity and quality benefits that are the main drivers for such investment.

Workers are looking for assistance in navigating confusing and increasingly complex health systems. This is especially true in the Netherlands, where help finding the right doctor or medical care is the top digital health preference for workers. Helping workers get access to data on the health care providers that matches their needs is likely to be the best place to start for creating a healthy workplace.

Above all, employers should prioritise convenient access to quality care and reputable hospitals, clinics and health care professionals, as well as solutions that help workers get more information that can help them navigate health services.



Consideration #5

Workers value a pro-health work culture – which has important implications for digital health solutions

The results of Health on Demand suggest that take-up of digital health programs is likely to be more effective if they are part of an integrated health and well-being strategy, rather than offered in isolation. An effective strategy is likely to have clear business support, role models and champions, and complementary workplace health policies and procedures.

The majority of workers in the Netherlands are from the Get Me Comfortable segment, which indicates that employers will need to encourage and ensure that this worker segment is comfortable with digital health solutions.

At the same time, employers who offer digital health programs will want to address fundamentals such as allowing staff time off for medical appointments, in order to avoid sending mixed messages. In this way, employers can demonstrate their commitment to the health and well-being of their workers. Effective workplace health and well-being initiatives must balance digital and non-digital approaches.



Consideration #6

Employers will benefit from addressing local health care needs

Although workers in the Netherlands are required by law to have health insurance, many would like more options for health and well-being than they have at present.

Workers in the Netherlands, like their European neighbours, are willing to try a number of the health innovations discussed in the study, despite their wariness of digital solutions more broadly. This presents employers with a number of options for innovation and suggests that workers could be open to trying out digital health solutions through their employers to address their unmet health care needs.



5

Methodology

The Health on Demand study was fielded concurrently in 13 countries amongst workers and senior decision makers representing the views of employers.

The worker study focused on adults in full-time or part-time work, freelancers and gig economy workers; all between the ages of 18-to-64 years. The gender, age and regional sampling in each country was controlled by quotas to match the most recently available census data per country. The final worker data set for each country was weighted by gender and age range to match the labour force characteristics of employed persons according to the OECD Labor Force Statistics of 2018.

The employer study was aimed at senior business decision makers in commercial organizations of 50 or more workers. The survey's length was 12 minutes. The senior decision makers are leaders in their companies and screened using a combination of job title and decision-making functions for staffing and benefits. At least 50% of senior decision makers are in companies with more than 500 workers, globally.

Both surveys asked similar questions to allow for comparisons between workers and employers, however, with wording and options customized for each audience. Survey respondents were given the choice to answer the questions in English or in their native language. The interviews were anonymous, and the results were aggregated before being segmented. The worker survey length was 15 minutes.

The 13-country worker study margin of error is $\pm 0.8\%$ for the global results and $\pm 3.1\%$ per country, at 95% confidence levels, except for the U.S., China and India, which were $\pm 2.2\%$. The senior decision maker study margin of error is $\pm 2.7\%$ for the global results, and $\pm 9.8\%$ per country, at a 95% confidence level.

The survey interviews were conducted double-blind in this study to prevent bias in research results and interpretation. This means the respondents were not aware of the sponsor of the study. Similarly, MMC sponsoring organizations are not aware of the personal data of the respondents beyond survey demographics.

For our analysis, we defined growth markets as middle-income economies, which according to the World Bank are countries where the income level is less than \$12,615 GNI per capita (in dollars), based on the Tank Atlas method. Growth markets included: China, China, Colombia, India, Indonesia, and Mexico.

Mature markets are high-income economies where the income level is more than \$12,615 GNI per capita (in dollars). Mature markets in this study were identified as: Canada, France, Italy, The Netherlands, Singapore, UK, and USA.

6

Appendix

Survey responses per country: Workers and Employers

Country	Worker Sample Size	Senior Decision Maker Sample Size
Brazil	1,009	100
China	2,068	100
Colombia	1,057	100
India	2,000	100
Indonesia	1,036	100
Mexico	1,047	100
Singapore	1,039	100
UK	1,054	100
Netherlands	1,066	100
Italy	1,052	100
France	1,019	100
Canada	1,066	100
US	2,051	100
All countries in Latin America	3,113	300
All countries in Asia	6,143	400
All countries in Europe	4,191	400
All countries in North America	3,117	200
All countries in the study	16,564	1,300

7

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Our Partners

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8

About Mercer Marsh Benefits, Mercer and Oliver Wyman

About Mercer Marsh Benefits

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