

RISK & INSURANCE

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How to 'Unsandwich' Your Employees: A New Benefit

A new benefit could help workers caring for dependent loved ones, and deliver increased productivity to their employers.

Imagine yourself an important body in a busy office. Then imagine you have a mother who has started to concern you with her erratic behavior. She recently got lost driving home from her usual grocery store and had to be escorted back by the police; she can't remember what and when she ate today, yesterday, a moment ago; and she was rushed to the hospital when she forgot to take her heart meds for a week. Yet your mom lives five states away. You've had to take three weeks' of vacation time just to fly out there to get a grip on the situation.

Tell me that, when you return to your home after your visit with her, you won't worry constantly, that thoughts of what to do about her won't interrupt your everyday activities, and that--no matter how hard you try--they won't interfere at work too.

You might not have to imagine this scenario. You might be living it, or something very similar with a parent, or a child. You might be part of the so-called "sandwich generation," baby boomers who are simultaneously caring for children and elderly parents.

"What we're seeing is that people out there are trying to do their jobs, and they're being besieged by issues of trying to take care of a disabled spouse, a special-needs child, an elderly parent," said Gary Anderberg, director of business development, absence and care management, with third-party administrator **Broadspire**, a Crawford Company. "It really takes you out of what you're doing."

Especially work. Bill Mulcahy, chief marketing officer of Lewisville, Texas-based **Horizon Behavioral Health Services**, a provider of behavioral health and employee assistance program services, cited statistics that demonstrate just how much a drain on productivity this can be.

According to research from the **National Alliance for Caregiving** and **AARP**, said Mulcahy, nearly 60% of the 44.4 million adults caring (unpaid) for another adult are working--the majority of those work full-time. The total estimated cost to employers for all full-time, employed caregivers is \$33.6 billion. And that's annually. Conservatively, it is also estimated that U.S. businesses lose over \$3 billion annually from childcare-related absences, according to the Child Care Action Campaign.

HORIZON AT HOME SERVICE

Broadspire and Horizon have come together to heed the cry of the sandwich generation--and its employers. The result is a new employee benefit called Horizon at Home that can provide telephonic and on-site assistance to workers and their disabled, infirm or elderly dependents.

Launched in April 2009, the benefit combines the two companies' existing specialties into one unique product. For its part, Horizon specializes in providing long-distance telephonic and mail-service assistance for these dependent-care issues.

"We've realized that there is a clear need based on our own expertise," explained Mulcahy, "to provide a higher level of personalized service to clients that exceeds our comprehensive work-life telephonic consultation and referral service, by offering an expert, on site, who can respond to the needs of individuals and families around the country, wherever they may live."

That's where Broadspire comes in. It delivers registered nurses, certified rehab counselors and other trained professionals to the employee's door (or the door of the aged parent, for instance), where they can then assess the situation and the needs of the loved one in question and then consult with the caregiver.

In action, the Horizon at Home benefit would work something like this: The employer distributes marketing materials about the new benefit to its workers. Any worker who finds himself burdened by care-giving can call an 800 number, which takes them to a Horizon call center. There, the trained experts walk the employee through his situation and determine if the worker can be helped telephonically, or if an on-site visit is in order.

If the latter is the case, Broadspire staff swoops in within seven days of the call, assesses the home situation, and then considers all of the local and regional resources available to remedy it.

The result is a very detailed action plan that "improves quality of life and reduces risk," said Valerie Rufo, the vice president at Broadspire who developed the **Crawford Care Management** program more than 14 years ago, upon which Horizon at Home is partially based. (Since its purchase by Crawford, Broadspire provides the Crawford Care Management services.)

The action plan is based on four components: medical, environmental, psycho-social and financial-legal. It can involve spraying floors with a slip-resistant coating for safety (environmental), to finding a retired teacher a volunteer tutoring job at a nearby school (psycho-social), to helping a mute stroke victim express his health and estate wishes through the "Go Wish" card game.

"The challenge in the country on this issue ... it's not that we don't have resources. It's how do you pull all those resources together, in the best possible way, while recognizing the physical and daily living challenges of one's own environment," said Horizon's Mulcahy. "That is what this service is all about."

SHIFT IN EMPLOYER VIEW

Anderberg preferred not to talk prices for this new benefit, though he added, "We've tried to make it very, very price advantaged for employers who are interested in it."

Employers can choose to fund the benefit in its entirety, fund only some of it, or merely make it available and allow employees to pay for what they need. Thanks to the economies of scale involved, employees would pay discounted prices for Horizon at home compared with what they would pay for similar service on their own.

Horizon is talking with employers about the new benefit, reported Anderberg. At the moment, the benefit seems most attractive to employers in the 5,000 to 20,000 life range, larger employers who typically are self-insured. Of course, employees at all sized companies--and plenty of unemployed folks too--can be burdened with care-giving for a dependent loved one.

"It's getting a very good response," said Mulcahy. In part, he believes, because many employers have abandoned the notion that workers should leave their problems at the door.

"Enlightened" employers now understand how diverse their workforce is, how much employees have on their plate, and these employers "can appreciate the productivity impact of this," he said.