

# Hong Kong Health on Demand 2023

## Background

Global survey to understand how workforce needs and attitudes around employee benefits are changing in response to 21st century issues.

## Who

**17,531**  
employee respondents

## Where

**16 markets**  
Asia: China, Hong Kong, India, Indonesia, Singapore.  
Europe: Italy, Netherlands, Spain, UK.  
Latin America: Brazil, Colombia, Mexico, Panama.  
Middle East and Africa: UAE.  
North America: Canada and USA.

## When

Filed in October-November 2022.

Using benefits as an expression of company values is going to be more important as life becomes more complex

### Benefits for all

Introduce Gen Z into your benefits mindset

- Keep caring for caregivers
- Make inclusive changes for meaningful impact

### Benefits for a fast-changing world

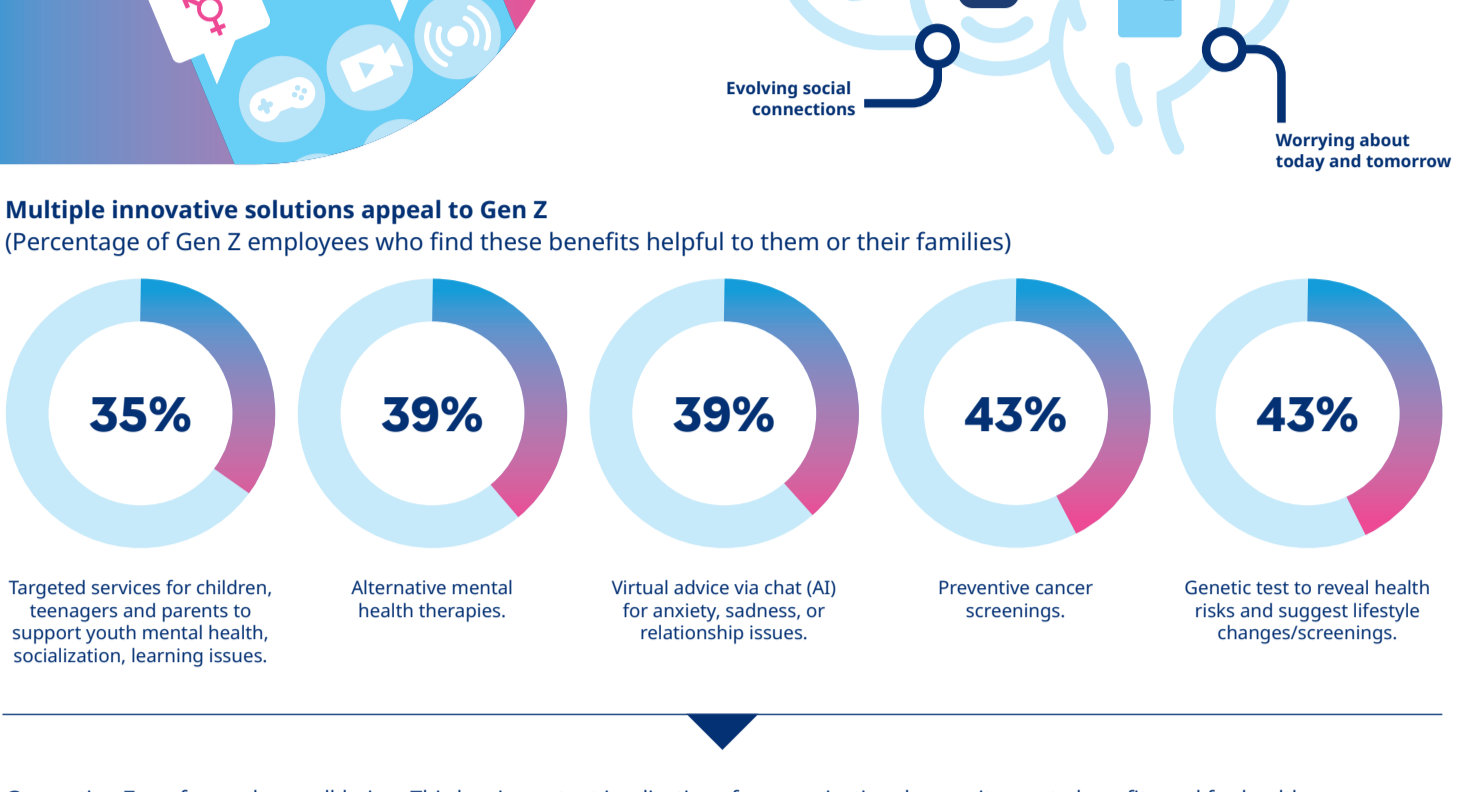
Bring resilience for a "continuous crisis" era

- Intensify your impact on societal issues
- Balance human and digital health delivery

### Benefits for healthier societies

Mitigate risk for the unwell

- Address health and risk protection gaps
- Design for emotional well-being



## Benefits for all

### Introduce Gen Z into your benefits mindset

Generation Z (born between 1997 - 2012) forms 25% of the global population. They have just entered the workforce, with many in-demand skills; by 2025, they will comprise 27% of the workforce. They have unique needs, experiences and expectations that set them apart from all previous generations. Our survey captured the responses of adult Gen Z employees, 18- to 25-year-olds.

**Multiple innovative solutions appeal to Gen Z**  
(Percentage of Gen Z employees who find these benefits helpful to them or their families)

Targeted services for children, caregivers and parents to support youth mental health, socialization, learning issues.	35%
Alternative mental health therapies.	39%
Virtual advice via chat (AI) for anxiety, sadness, relationship issues.	39%
Preventive cancer screenings.	43%
Genetic test to reveal health risks and suggest genetic changes/screenings.	43%

## Keep caring for caregivers

During COVID-19, caregiver needs rose to the fore, and employers responded with greater focus on flexible working, digital health and family benefits. Employers now have an opportunity to build on this momentum and consider creative and innovative models of support for this dominant and critical group of employees.

**In most markets, the majority of employees are caregivers.**  
Caregivers are those who have caregiving duties to children, parents, family members or friends.

Global	71%
Asia	76%
China	77%
Hong Kong	66%
India	92%
Indonesia	83%
Singapore	63%

Global	36%
Asia	37%
China	19%
Hong Kong	28%
India	64%
Indonesia	28%
Singapore	38%

## Make inclusive changes for meaningful impact

The more employers understand the needs of their employees, the better able they will be to make inclusive changes for meaningful impact. Employers can ensure benefits meet their employees' needs by addressing all employees' life stages, understanding attitudes towards crises and health concerns, as well as targeting specific economic groupings and the many responsibilities that employees may have outside of work.

**54%** of employees say the benefits they receive meet their needs.

**An inclusive health and benefits strategy supports the whole workforce.**

**Reproductive health benefits**

Provided by my employer	24%
Helpful to me or my family	50%
Preventative cancer screenings	20%
Contraception access/coverage	38%
Menopause support	22%
Fertility support	21%
	42%
	39%

## Benefits for a fast-changing world

### Bring resilience for a "continuous crisis" era

Ongoing macro-economic, environmental and political disasters have characterized the 2020s. Whether employees are worried about their personal safety or their ability to afford the basics, like healthcare for their families, it is inevitable that these concerns will affect their well-being and their work performance.

Global	Asia	China	Hong Kong	India	Indonesia	Singapore
67%	67%	67%	60%	80%	70%	58%

## Polycrisis concerns for employee health and benefit managers

HR and Risk departments should work together on crisis scenario planning. This includes physical crises (such as floods, fires, and health emergencies) and for economic crises like high inflation and recessions. Scenario planning will not only improve business continuity and mitigate risks related to employee well-being, but also enable companies to provide better, faster support to their employees.

Employees who find it helpful to have a benefit that assists them with adopting an environmentally friendly lifestyle.

Global	43%
Asia	43%
China	38%
Hong Kong	39%
India	50%
Singapore	49%
Indonesia	41%

## Balance human and digital health delivery

The COVID-19 crisis accelerated digital health innovations and adoption. This included an increase in virtual consultations with health professionals. While that innovation continues apace, employees continue to place great value on trusted, human connections.

**Human and digital bring complementary strengths.**  
Employers can promote good quality, easy-to-use virtual care benefits while also encouraging an ongoing relationship with a primary care provider. Health advocacy and concierge services, as well as digital navigation tools, can also promote the appropriate use of digital health services, especially in geographies where healthcare accessibility is a challenge.

**Human + digital health delivery**

While digital solutions are not where employees go first for care, many find the future of health appealing.

**The reality of today:**  
How are you most likely to seek care for a simple medical condition?

Make an appointment with a trusted doctor for an in-person visit	27%
Visit a doctor or nurse at a walk-in medical clinic	36%
Contact a telemedicine service and video chat with a provider	12%
Self-treat using information available on the internet	13%
Ask for advice from friends and family	5%
I would not seek care for this condition	6%

**The appeal of tomorrow:**

Imagine a future of healthcare in which technical innovations allow more care to be delivered digitally and at home.

You use a virtual reality headset for most of your visits and to receive mental healthcare and treatments like physical therapy or pain management.

Further, a virtual assistant like Siri or Alexa makes appointments and reminds you to take medications.

I find this healthcare future appealing

I am unsure about this

I find this healthcare future disturbing

## Benefits for healthier societies

### Mitigate risk for the unwell

We are all at our most vulnerable when we are unwell. Although physical or mental health problems are temporary conditions for many people, for others they are long lasting or permanent, and can affect their experiences of work and wider life.

**Unwell employees feel much less positive about their work experiences, and are more likely to come to work while feeling physically or mentally unwell. Employees coming into the workplace while unwell can increase risk to the business and co-workers.**

I can be my authentic self at work	In the past year, I have worked while feeling physically unwell	I feel free to speak my mind without fear or negative consequences	In the past year, I have worked while feeling mentally unwell
30%	54%	21%	49%
64%	69%	54%	65%

**One of the leading causes of preventable illnesses and related disability are non-communicable diseases (NCDs). NCDs are on the rise, but employers can help by enabling access to care and a supportive environment at the workplace.**

Physical inactivity, tobacco use, alcohol consumption, unhealthy diets, and air pollution increase the risk of NCDs. Employers can help mitigate the impact of these factors.

Prevention: Ensure benefits encourage and include preventive care, including health screenings.

Diagnosis: Often, individuals may not be aware they have a condition, in part due to unaffordable testing and limited access to care. Evaluate barriers to accessing care; consider care navigation and advocacy services to refer members to high quality care as well as mental health and community support.

Treatment: The employee experience related to treatment is often sub-optimal due to complex systems, lack of coordination and outdated models of care. Consider various benefits coverage gaps including plan maximums, case management, prescription drugs, income continuation.

**NCDs include:**

Hypertension	Diabetes	Cardiovascular disease	Cancer	Respiratory disease	Mental disorder
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## Address health and risk protection gaps

Health equity starts with affordability, but some employees are less confident they can afford the healthcare they need.

Percent of employees who are not confident they can afford healthcare.

If household income is...	If gender is...	If work status is...
Median income and above: 26%	Male: 28%	Full time: 29%
Below median: 50%	Female: 30%	Part time: 27%

## Bring health in reach for your entire workforce

Those at the top of the pyramid typically receive the most benefits, whereas vulnerable employees have unmet needs.

Consider adding new supports for vulnerable workforce.

Offering a full benefits package to all employees may not be a financial reality for your organization. Consider these steps to get there over time.

**Health and wealth benefits**

- Savings plans
- Expansion of existing onsite health services
- Financial education, guidance and support
- Employer funded telemedicine, employee assistance plans, health screening or other digital health solutions
- Navigation and promotion of community supports
- Defined contribution health care (e.g., insurance contribution matching, spending accounts)

**Career, time off and other benefits**

- Healthy meal access, subsidized dinners-to-go
- On-site daycare
- Ride share service as an alternative to unsafe transportation
- Paid time off for healthcare and illness
- Predictable scheduling and guaranteed hours
- Career path or opportunities to higher wage jobs

## Design for emotional well-being

There are plenty of opportunities to broaden the scope of mental health benefits based on what employees find helpful, but businesses also need to understand the underlying causes of workplace stress, such as job design and supervisor competencies.

Employees are looking for innovative benefits and solutions to help them and their families with mental health.

Helpful to me or my family

Insurance/program to reduce cost of mental health treatment	39%
Tools to help build skills like mindfulness and resilience	35%
Training to recognize/address mental health challenges in myself/others	38%
Virtual counseling (video chat) with a therapist for anxiety/sadness/relationship issues	39%

**Nearly half of employees report feeling stressed in everyday life.**

Global	47%
Asia	44%
China	51%
Hong Kong	55%
India	50%
Singapore	40%
Indonesia	26%

## Fostering a psychologically safe workplace

Addressing employee stress and burnout starts with addressing psychological safety at the workplace.

**Ethics**

- Define team values and behaviors
- Be firm with negative behaviors

**Boundaries**

- Set reasonable expectations
- Be patient

**Action**

- Trust people to work independently
- Admit mistakes

**Innovation**

- Allow people to tap into their strengths
- Learn collectively from mistakes

**Belonging**

- Be inclusive in idea sharing and decision making
- Show vulnerability
- Allow others to be themselves

## Balancing economics with empathy

It is important to review workplace health and well-being benefits through an equity lens to ensure programs are helping all employees to thrive and perform at their best.

Benefit decision makers should consider if basic needs are being met for all employees. Given budget realities, employers should also be discerning in choosing solutions that will be valued by employees and be effective.

Perhaps most important is that benefits are delivered within a culture of safety and support, in which leaders have earned the trust of employees by demonstrating that they care.

**Learn more by reading our Health on Demand Report now.**

**Valued and convenient benefits for all impacted and exhausted workforce**

**Judicious cost containment given inflation and economic uncertainty**

**Health on Demand 2023**

For further information, please contact your local Mercer Marsh Benefits office.  
Mercer Marsh Benefits provides a range of solutions to help you manage workforce health and well-being, including:  
- Brokering of core employee benefits as well as plan design  
- Advice and support for health and well-being, including telemedicine, mental health support, diversity and inclusion, environmental/social/governance, flexible benefits, and plan member communications.  
- Digital solutions to engage plan members in their health and benefits.  
About Mercer Marsh Benefits:  
Mercer Marsh Benefits (MMB) was born out of the unification of one of the world's most respected consultancies, the global leader in people risk advisory and the number one disruptive benefits technology firm for more than 20 years. Together they have shaped some of the world's most loved employee benefit experiences for small companies, growing enterprises and global firms. MMB is 7,000 strong, on the ground in 72 countries, and servicing clients in more than 150 countries. It brings local expertise to more places and works side-by-side with clients, and Mercer and Marsh colleagues around the world. Mercer and Marsh are two businesses of Marsh McLennan (NYSE: MMC), together with Guy Carpenter and Oliver Wyman. The Company's 81,000 colleagues advise clients in 130 countries. With annual revenue over \$20 billion, through its market-leading companies Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.