

PLAN SPONSORS HAVE TO THINK ABOUT CHANGING DEMOGRAPHICS AND CHANGING EXPECTATIONS AS THEY CONSIDER SOLUTIONS FOR EMPLOYEES, AND INSURERS NEED TO SUPPORT THEM WITH APPROPRIATE GROUP BENEFITS OFFERINGS.



JULIE GAUDRY

Senior Director, Group Insurance, RBC Insurance



Julie Gaudry brings a unique perspective to her role as Senior Director, Group Insurance, at RBC Insurance. She started her career as a doctor of chiropractic for five years, developing a passion for helping people learn healthier habits and lead healthier lifestyles. This was a perfect set-up for her next role, in HR, where she developed and implemented RBC's employee wellness strategy. Building on that experience, she then took on responsibility as plan sponsor for RBC's group benefits plan for employees and retirees in Canada. Benefits Canada asked Julie about her experiences as a plan sponsor and how that prepared her for her current role leading a group benefits business focused on introducing innovative solutions to help clients better manage plan sponsor challenges.

What were the biggest challenges you faced as a plan sponsor, and how do they compare to the challenges your clients face today?

To address the increasing prevalence of mental health-related disability claims,

we had to find the best ways to support employees proactively in the workplace while also ensuring we had the right programs in place should [an employee] become disabled. To keep costs sustainable, we had to both address underlying trends driving the rising cost of health and disability benefits and look for creative and appropriate ways to manage those costs.

Then, after implementing programs to proactively manage claims trends, it was a challenge to measure the impact. You can measure participation, get feedback and understand the evolving aggregate risk profile of employees, but it's difficult to bring data sets together and perform the analytics necessary to assess the impact of employee wellness strategies on employee health, well-being and benefits costs. Those challenges haven't gone away.

In addition, today's plan sponsors are facing significant demographic changes. Millennials make up about 40% of the

workforce—a number that will rise to 50% or more by 2020—and they have different expectations in a range of areas, including benefits. Meanwhile, consumer expectations are evolving—from how we shop, to how we get information, to how we turn on lights and music at home. More and more, we expect a digital, personalized client experience. Plan sponsors have to think about changing demographics and changing expectations as they consider solutions for employees, and insurers need to support them with appropriate group benefits offerings.

How can plans better manage disability claims related to mental health?

More than 20% of working Canadians are facing mental health challenges, and about 30% of our long-term disability claims are mental health-related—a number that rises to 38% if you include secondary diagnoses. Yet there are significant obstacles to recovery and

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return to work. Often, there's no advocate who is aware of all available resources and can serve as a guide, and there's too little communication and co-ordination between providers. RBC Insurance is tackling this with our exclusive Onward by Best Doctors™ program. It takes a collaborative care approach: an occupational therapist serves as the case manager and advocate, a psychiatrist makes medication recommendations to the family doctors, and a psychologist delivers counselling via telehealth. By leveraging digital technology and video, we can minimize the barriers of access and time and get the right diagnosis and care in place earlier.

What innovations are you seeing in the area of health promotion?

I believe insurers have an opportunity and obligation to help our clients maximize employees' healthy behaviours so they're healthy, happy and productive at work—and, of course, that has a positive impact on the claims experience. We're seeing a move towards more data-driven, personalized initiatives and interventions, which is something most plan members and plan sponsors want. The 2017 Sanofi Canada Healthcare Survey found that 70% of plan members would consent to receiving personalized health information sent directly to them by insurance providers based on their individual claims data. That was up from 58% last year. Meanwhile, 64% of plan sponsors are interested in a plan design that includes delivery of targeted health information based on claims activity to members. That's an area where we're focused as a carrier.

How is drug coverage changing to meet the needs of plan sponsors and members?

Prescription drugs are a huge piece of the group benefits cost in Canada, and they're rising. We need programs in place to manage drug claims costs for plan sponsors while delivering high-quality services and comprehensive coverage for plan members. Some examples of RBC Insurance's approach include, first, a preferred pharmacy network for specialty drugs that provides both discounted pricing and adherence and case management support. Second, we add subsequent-entry biologics (biosimilars) to our formularies as preferred products to reduce drug claims costs while continuing to give plan members access to those important specialty drugs. Third, for opioids and narcotics in general, we gather additional medical information to confirm the prescription is appropriate and then periodically re-evaluate. Fourth, we're considering implementation of pharmacogenetics, or drug compatibility testing, which looks at the most effective drug for an individual based on genetic markers.

How do you motivate your team to deliver an excellent client experience?

A focus on the client experience is foundational to RBC as a whole—not just RBC Insurance. One of our core values is "client first." And, because of my experience in HR, I can't help but make the client experience front and centre whenever we're discussing our products, services and value proposition with clients.



YOU COACH GIRL'S REP SOFTBALL. ARE THERE PARALLELS BETWEEN LEADING A GROUP INSURANCE DIVISION AND COACHING?

In both, we win as a team if we leverage individual perspectives and strengths and follow a game plan to achieve our goals.



YOU'VE RUN FIVE MARATHONS. WHAT KEEPS YOU GOING IN THE FINAL KILOMETRES?

It's not easy. You're trusting the training you've done will get you there and going on adrenaline in that last stretch. I focus on the sense of accomplishment and joy I'll have at the finish line.



PAPER OR DIGITAL BOOKS?

I'm old school: paper all the way.



ALL-INCLUSIVE OR DO-IT-YOURSELF VACATION?

All-inclusive, with a beach chair waiting.



Insurance