



Healthcare Costs, Equity and Affordability

Employee Healthcare Affordability is Key to Growth
In Retention, Wellbeing and Equity



Consider the Landscape

Healthcare costs are rising due to inflation and slowing economic growth. Employee satisfaction, engagement and productivity are all at risk when costs become unaffordable for employers and employees alike. These market pressures are even more prominent for disadvantaged, lower-earning employees – further highlighting health equity and access gaps.

Improving affordability of care for employees is critical for not only successfully managing healthcare cost, but also for achieving other top benefits priorities.

Manage Healthcare Cost Individuals with low healthcare affordability have higher healthcare cost.	Attract and Retain Employees Employees with low affordability have lower perception of their healthcare benefit.
Support Workforce Health and Wellbeing Individuals with low affordability are less likely to engage in healthy behaviors.	Advance Inclusion and Diversity Employees with low affordability spend an outsized portion of their income on healthcare.

Did You Know?

29 percent of employees with employer-sponsored health insurance are “functionally underinsured” and of them, 61 percent had healthcare access problems because of cost.¹

How Can Aon Help Clients Solve Challenges and Seize Opportunities?

Aon will help you optimize healthcare spend, satisfy employee coverage needs, reduce health risk and improve your employee value proposition through a combination of deep expertise and innovative solutions.





Our healthcare program diagnostic and optimization capabilities provide our clients with a clear view of their complex cost concerns and risks, as well as advice on strategy activation and long-term planning.

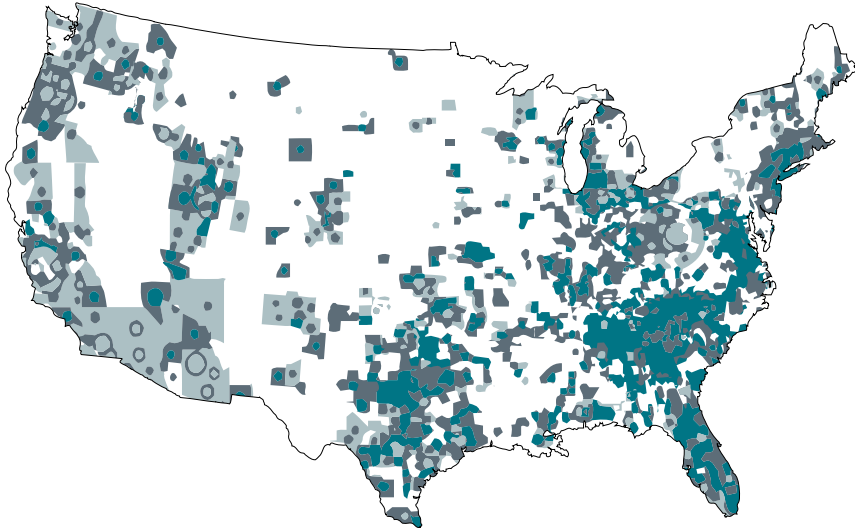
¹ State of U.S. Health Insurance in 2022: Biennial Survey | Commonwealth Fund

Why Work with Us?

Our Health, Equity, and Affordability Tool (HEAT) provides you with insights related to affordability, social determinants of health (SDOH) through an area deprivation index (ADI), and care access, including primary care and mental health shortages. Additionally, the tool provides benchmarking for these areas as related to the broad Aon client base and similar clients.

Through machine learning analysis of healthcare claims of 1.3 million lives, we have identified the key predictors of future healthcare expenditures and affordability. Using census data, plan design information, healthcare premiums and employee contributions, the tool models the dynamics of how the key predictors impact populations.

 Social Determinants of Health and Area Deprivation Index	 Affordability	 Primary Care Access	 Mental Healthcare Access
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Affordability







Aon uses data-driven predictive analytics and diagnostics to assess, advise and provide innovative solutions that help you balance the need to support employee healthcare affordability while also meeting company goals. Our insights and expertise ensure you have clarity and confidence to make better decisions to manage your employees' healthcare costs while focusing on the bottom line.

Working with You

Health and benefits costs are different for each employer. Our team works with each client to apply our effective healthcare optimization methodology to each client's situation in order to provide tailored health and benefits-related guidance.

We depend on our intense discovery method and the available resources of the client to help them achieve their determined goals before we consider additional resources, thereby presenting the client with the most cost-efficient and high-impact solution options based on their capability.

We will work with you using our proven methodology (Discover, Develop, Deliver, Review), fine-tuned over time to better serve our clients.

 Discover Approach: We collaborate to gain a deep understanding of your business Result: Confidence that we understand your day-to-day operations and long-term strategic goals	 Develop Approach: We connect global and sector expertise with data and analytics to identify insights and predict outcomes Result: Advice and solutions that ensure you can make decisions with clarity and confidence	 Deliver Approach: We take pride in partnering with you, taking a collaborative, hands-on approach Result: Contribution to decisions that will drive the success of your business	 Review Approach: We seek continuous feedback to ensure we are providing the highest level of service Result: A consistent, high-quality client experience
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How Aon Makes an Impact

Our industry experience, coupled with our technological capabilities, help us give clients unique and precise understanding of their healthcare challenges. Whether an organization is looking to cut costs, get more from the bottom dollar expense or invest in a future workforce, our insight and expertise can help you support your workforce with better healthcare cost solutions.

Aon is in the Business of Better Decisions



About

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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