

Retailer Benefits by Providing Virtual Care to Uninsured and Unenrolled Workers



National Retailer decreases employee presenteeism, improves job satisfaction and saves \$1 million in productivity costs by offering virtual care services to uninsured and unenrolled workers.

During a once-in-a-lifetime pandemic, a social justice reckoning and the “great resignation” that followed, one national retailer leveraged virtual care to improve employee health, satisfaction and retention. By offering CirrusMD virtual care services to uninsured and unenrolled workers during the pandemic, in addition to their enrolled employees, this retailer saw a total productivity savings of \$1.064 million and an ROI of 1.3:1.

Meanwhile, surveys taken after accessing virtual care services revealed that 92% of the retailers’ workers said access to CirrusMD improved their experience with their employer. Other employers are taking note. Many are expanding virtual care benefits to uninsured and unenrolled workers to keep employees healthy and on the job — and to differentiate their companies in an increasingly competitive marketplace.

A National Challenge

At the height of the coronavirus pandemic, the spotlight shone bright on the uninsured and unenrolled, workers who were often hardest hit by the economic fallout of COVID-19 and who struggled along the margins of society.

According to the [Robert Wood Johnson Foundation](#), the percentage of adults with employer-sponsored insurance held relatively steady during the pandemic, as those bearing the brunt of job losses were low-wage, uninsured or unenrolled workers. This suggests that the issue of employees working without insurance will not abate as the economy picks back up.

Tellingly, nearly half of people without health benefits said they did not seek marketplace coverage because they were concerned about costs. Cost also weighs heavily on the minds of people who are eligible but choose to [forgo employer health plans](#). In fact, with rising premiums and deductibles outpacing the increase in wages and inflation, cost is one of the driving reasons people choose not to participate in employer-sponsored health plans.

[Research](#) has found a direct link between health insurance coverage and absenteeism and presenteeism. Productivity losses due to missed work costs employers \$1,685 per employee per year. And presenteeism — workers showing up so sick that they cannot fully function — is an even more complex problem.

As employers began to grapple with the human and financial toll these uninsured or unenrolled workers presented, the workers themselves started to quit. A record number of [workers quit](#) their jobs in the midst of an evolving health threat. Replacing each hourly worker costs \$1,500, a problem that adds up to \$1 trillion for U.S. businesses.

Workers say they quit because they want to feel heard, feel safe and feel vital to their organizations. Providing healthcare for employees’ physical and mental health — whether they are on the employer’s health plan or not — gives self-insured companies a distinct advantage in an era of unprecedented churn.

One Retailer’s Solution

Against this backdrop, it is becoming apparent to mid-market and large employers alike that the way to lower healthcare costs, retain a diverse workforce, and keep them happy and healthy, is to provide virtual care benefits to all employees, regardless of their enrollment status.

One national retailer engaged CirrusMD to provide virtual care services for free to their entire workforce, including about 290,000 unenrolled employees. CirrusMD offers on-demand access to primary care, urgent care, specialty care, preventative care, and behavioral health physicians via smartphone. As 85% of Americans own a smartphone, the most significant barriers to care are suddenly lifted. One employee wrote to say, “I was able to text a doctor on my break during the day and pick up my prescription from the pharmacy in my store. This could not be more convenient or easy. Thank you!”

Of the 43,000 healthcare encounters in the first year of the program, 78% were from unenrolled workers, most of whom were full-time employees. About 92% of employees reported the virtual care benefit had improved their relationship with their employer, and the retailer reported a positive redirection ROI of 1.3:1.

Critically, this positive ROI is more than a cost savings. Because employers don’t pay for insurance of unenrolled or uninsured employees, a positive ROI, in a sense, means employers are making money by investing in virtual care.

Results

A healthy ROI is indicative of a healthy employee population and a healthy relationship between the company and its employees. The retailer’s expansion of virtual care services to all of its employees has been a resounding success in ways both anticipated and unexpected.

In particular, by providing virtual care services to their unenrolled population, this retailer experienced a number of critical benefits that directly impacted retention and Diversity, Equity and Inclusion (DE&I) initiatives, just as those efforts were accelerating. Some of the direct impacts include:

- Diverting costly emergency room care by nearly 40%.
- Providing direct access to behavioral health and mental health resources.
- Offering ongoing care for high complexity chronic conditions.
- Integrating with and referring to other employee resources and local resources.

The retailer reported that its partnership with CirrusMD enhanced the utilization of other wellness benefits to close gaps in care, provide access points to other services patients need, and drive ROI for their other programs.

As the coronavirus becomes endemic and workers continue to reevaluate their options, the market is increasingly looking to differentiate employee benefits to decrease employee churn and avoid onboarding costs. CirrusMD’s human approach gives patients direct access to a physician, with no intermediary, simply by texting. This patient-centric approach, lifts barriers to health, yields faster resolution rates and engenders higher trust. Offering virtual care to all employees, regardless of health insurance enrollment status, has a demonstrated positive ROI and has proven to be a cost-effective way to attract and retain a diverse workforce — and to keep them healthy on the job.

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Virtual Care Satisfaction

According to self-reporting by employees:

- 60% of employees had never used telemedicine before.
- 90% of those who had prior experience with virtual care said CirrusMD was a better experience than other virtual care providers.
- 92% of employees said access to CirrusMD providers improved their experience with their employer.
- 93% of employees would use it again.

Usage Statistics:

- Average satisfaction rate 93%
- Average uses: 3
- Average reuse rate: 55%

\$150 billion: annual cost to employers due to absenteeism

3X Greater: It is more expensive for employees suffering from depression and pain to be unproductive at work than to miss work entirely due to these conditions.

Source: [Presenteeism: At Work—But Out of It](#)

Retailer Reported ROI

- Current retail hourly wage: \$21.92 *
- Time Saved with CirrusMD: 4 hours (half day for in-person doctor appointments)
- Unenrolled population YTD (as of October 2021): 290,000
- 19,386 YTD encounters
- Total Productivity Savings: \$1.064M
- Saving of Fees Attributed to Unenrolled: \$821K**
- ROI: 1.3:1

*Source: [Bureau of Labor and Statistics](#)

** Amount reflects total of number of diverted encounters multiplied by cost of productivity lost.

CirrusMD Fast Stats

Reported by Retailer for all employees:

- 81K+ registrations
- 58K+ encounters
- 78% of encounters from unenrolled employees
- Most common employee type is full-time retail employees unenrolled in a health plan
- 81% resolution rate
- 14.5% average monthly utilization
- 3.4 average uses
- 49% repeat users