

## GUIDE

# Questions employers should ask to advance DEIB through total rewards



### Leaders know, diversity, equity, inclusion and belonging (DEIB) isn't a box to be checked.

It's an approach a company (and its employees) take to everything in the workplace. And while broad brush strokes in benefits provide equal options and resources for all, truly equitable benefits provide a level playing field for

all employees. The time is now to support every employee across your workforce—and embrace how racial, ethnic, gender, and sexual identities use, experience, and need healthcare differently.

Below are key considerations when evaluating employee benefits and prioritizing the health and welfare of underserved populations to drive organizational resilience, workplace dignity and human capital sustainability.

### LGBTQ+ healthcare experience

Despite the growing community and progress being made, LGBTQ+ employees often do not receive equitable healthcare.

**~18M**

Americans identify as LGBTQ<sup>1</sup>

**40%**

of LGBTQ+ employees report being discriminated against by their doctor<sup>2</sup>

**35%**

of the LGBTQ+ population postpones or avoids care as a result of negative experiences<sup>2</sup>

**43%**

more likely to experience depression than non LGBTQ+ employees<sup>2</sup>

### Black community healthcare experience

A snapshot of the reality and impact healthcare inequities have on Black employees.

**~65%**

lack a strong understanding of health insurance<sup>5</sup>

**55%**

have experienced race-related bias when using healthcare<sup>5</sup>

**~2-3x**

higher death rates across maternity, diabetes, heart disease, and other chronic and complex conditions<sup>6</sup>

**2 in 3**

people in need of behavioral health treatments do not receive care<sup>7</sup>

## Is your healthcare benefits package designed for all of your employees' needs?

### Coverage

The plan design and benefits choices an employer makes impacts employees' lives, both at work and at home. Traditionally, programs were designed to meet the needs of a head of household in a four-member nuclear family in which one spouse works and the other stays home. Here are some questions to ask yourself as you evaluate your health coverage for employees and dependents:

- Does your health insurance offering include:
  - » a trans-relevant, trans-competent plan design?
  - » gender-affirming care coverage availability?
  - » family-building policies that are inclusive of queer and trans people (not solely focused on infertility)?
- Does your benefits package support partners, spouses, and dependents with LGBTQ+ health needs?

### Culture

You're actively building and supporting a workplace culture that is diverse, inclusive and where everyone belongs. But what about when employees are seeking out a new provider and are met with a lack of culturally affirming and clinically competent care? For many, this may lead to avoiding care altogether, resulting in increased costs and lower clinical outcomes. A few questions to consider when you're looking to advance your programming with DEIB in mind:

- Do you collaborate with your Employee Resource Groups on benefits decisions?
- Does your human resources team have the appropriate resources, training, and experience to connect employees and dependents of the LGBTQ+ community with affirming services? Are these resources self-serve so that employees can access them anonymously?

- Does your benefits call center offer personalized, high-touch care coordination and advocacy for members within the LGBTQ+ and Black community?
- Does your benefits package offer employees access to specialized care coordinators who have a deep understanding of coverage for the LGBTQ+ and Black community?

### Support

For many benefits and wellness leaders, the end goal is to design appealing health benefits packages and manage costs. While DEIB leaders' main goal is to create a welcoming environment where employees can belong, grow, and thrive. It's important to know there is a clear intersection across these goals. At the end of the day, it's about results and the impact that can be made on employees' lives.

- How should you measure the equity of benefits—both qualitative and quantitative?
- What impact could equitable benefits have on:
  - » employee retention
  - » positive affinity
  - » employee sentiment
  - » health outcomes

### Equitable benefits

As you review these questions, you might see opportunities to re-evaluate your benefits offerings from the lens of your employees with diverse backgrounds and covered dependents. Included Health is here to help.

Source information:  
The Guardian, Included Health internal research, BCG, Newsweek, Health Affairs, CDC, APA

### About Included Health

Included Health is a new kind of healthcare company, delivering integrated virtual care and navigation. We're on a mission to raise the standard of healthcare for everyone. We break down barriers to provide high-quality care for every person in every community — no matter where they are in their health journey or what type of care they need, from acute to chronic, behavioral to physical. We offer our members care guidance, advocacy, and access to personalized virtual and in-person care for everyday and urgent care, primary care, behavioral health, and specialty care. It's all included.

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