

Can you take Pride in your employee benefits?



Determine whether your offerings are inclusive of people of varying identities within the LGBTQ+ community with this self assessment:

Most benefits professionals and their companies agree—people are their most valuable assets. But what they may fail to realize is that for today’s workers, salaries aren’t enough to attract and retain top talent. This is especially true for the LGBTQ+ workforce (and their allies), who, now more than ever, place meaning in a truly equitable benefits offering.

The LGBTQ+ healthcare experience

Despite the growing community and progress being made, LGBTQ+ employees often do not receive equitable healthcare. A one-size-fits-all approach does not work, and in turn, excludes many people from getting life-saving care.

Let’s keep in mind that creating and fostering an inclusive workplace that provides LGBTQ+-friendly benefits doesn’t only help the LGBTQ+ community. Employees under 35 are 1.6x more likely to know LGBTQ+ colleagues, 3.6x more likely to join ally programs, and 3x more likely to find value in their LGBTQ+ colleagues feeling safe enough to be themselves.³

Let’s take a look at the numbers:

35%

of the LGBTQ+ population postpones or avoids care as a result of negative experiences²

40%

of LGBTQ+ employees report being discriminated against by their doctor²

43%

more likely to experience depression than non LGBTQ+ employees²

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

First and foremost, it's important to better understand your entire population, the changing demographics, and how that impacts their unique needs.

Inclusive benefits could have a larger impact than you even realize because:

~18M

American report
as LGBTQ¹

20%

of millennials⁴
and 16% of
gen Z⁵ identify
as LGBTQ+

40%

of LGBTQ
employees are
not out at work³

54%

of employees
who are out at
work remain
closeted to
their clients
and customers³

The makeup of the workforce continues to evolve. It's vital that future diversity, equity, inclusion and belonging (DEIB) efforts and benefits geared towards LGBTQ+ employees acknowledge personal attributes in addition to sexual orientation and gender identity. Demographic factors (like race, generation, geographic location, and immigrant status) and life factors (caretaker status, faith, managerial level, parental status, and income) mean that each LGBTQ+ employee has different life experiences. Equitable benefits will acknowledge each employee's unique life context and needs.



It's time to take inventory of your current benefits offerings:

Provider fit

Benefits should include in-network providers who specifically have expertise around and cultural competency to work with LGBTQ+ individuals. This means providing informed and compassionate care.

	Yes	No	I'm not sure
Can your employees easily find in-network providers? Is the vetting process more thorough than a provider just checking a box that they accept LGBTQ+ patients?			
Does your health benefit include LGBTQ+ affirming providers? Do providers complete training and continuing education to support the specific needs of the LGBTQ+ employee? and provide compassionate care?			

Trust

There are many challenges, including a lack of culturally and clinically competent care in the current healthcare system, especially for trans and nonbinary employees. As a result, many may avoid care altogether, resulting in increased costs and lower clinical outcomes.

	Yes	No	I'm not sure
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+ community?			
Does your benefits package offer employees access to specialized LGBTQ+ care coordinators who have a deep understanding of gender-affirming care coverage?			
Do you collaborate with your LGBTQ+/Pride Employee Resource Group on benefits decisions?			

Coverage

Many of the health challenges that LGBTQ+ individuals face are not being solved, and are often overlooked by the current healthcare system, which has significant downstream impacts on employees' health. Here are a few questions to consider about the accessibility of benefits for your LGBTQ+ workforce:

	Yes	No	I'm not sure
<p>Does your health insurance offering include:</p> <ul style="list-style-type: none"> • 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)? 			
<p>Does your benefits package support partners, spouses, and dependents with LGBTQ+ health needs? (i.e. "My daughter just told me she's gay. I'd love to talk to other parents who have had similar experiences," or, "My kid just came out as trans, what resources are available for them?")</p>			
<p>Do your employees have access to OB/GYNs and/or fertility specialists who are affirming and knowledgeable about the LGBTQ+ community?</p>			
<p>Does your benefits call center offer personalized, high-touch care coordination and advocacy for members within the LGBTQ+ community?</p>			
<p>Does your Employee Assistance Program (EAP) offer culturally competent and affirming mental health and behavioral health resources for people of all backgrounds, sexualities, genders, races, and family structures?</p>			

As you look through your responses, you see opportunities to re-evaluate your benefits from the lens of your employees from diverse backgrounds. We're here to help.

At Included Health, our LGBTQ+ offering helps employees and dependents obtain access to vetted, affirming care to address their unique needs. Our mission is to raise the standard of healthcare for everyone. We do this by matching employees with in-network providers that can address their specific needs and provide compassionate care. Our dedicated, queer- and trans-led care team supports members and provides personalized recommendations to close gaps in care, including guidance and support on advocating for claims, network, and legal support.

Next steps:

Understand your employee population

If you haven't already, we recommend working with your DEIB and/or human resources team and employee resource groups (ERGs) to roll out a self-ID program at your company. When working thoughtfully with representatives from individual groups, employees' understanding of how that data will be used can increase adherence, giving you more accurate self-reported numbers for the purpose of dedicating resources.

Access affirming care for LGBTQ+ members

Included Health has built one of the first dedicated care concierge and navigation platforms for the LGBTQ+ community, helping connect, guide and advocate for members in their healthcare journey.

Learn how Included Health can help your organization provide better care to employees.

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 are the only complete, integrated healthcare delivery platform designed to support the unique healthcare journey of each person. 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.

Contact us

 connect@includedhealth.com

 includedhealth.com/communities/lgbtq-health/

Source information

¹The Guardian

²Included Health internal research

³BCG

⁴CAP, 2020.

⁵Gallup, 2021.