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# Determine whether your health benefit offerings are inclusive of people of varying identities within the LGBTQ+ community with this assessment.

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.



Most benefits professionals and their companies agree—people are their most valuable assets.



# 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 take a look at the numbers:



40%

of LGBTQ+ employees report being discriminated against by their doctor



**25%** 

of the LGBTQ+ population who experienced discrimination postponed or avoided further care



**67%** 

of the LGBTQ+ population <u>reported</u> needing behavioral health services



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:

**24M** 

Americans <u>report</u> as LGBTQ+ 20%

of Gen Z and 11% of millennials <u>identify</u> as LGBTQ+ **54%** 

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

The makeup of the workforce continues to evolve. It's vital that future health equity, inclusion, and belonging 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.



Truly equitable benefits center the whole person, connecting them with affirming care knowledgeable of and focused on their unique health needs.



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

#### **Provider fit**

In order to positively impact healthcare outcomes disparities, benefits must not only include connections to in-network providers, but also to providers who specifically have expertise around and cultural competency to work with LGBTQ+ individuals. Affirming providers offer more than the results of a few hours of training—they offer knowledgeable guidance specific to a wide range of LGBTQ+ specific needs, including behavioral health, preventative care, gender affirming treatments, and family building.

Can your employees easily find culturally-competent, vetted, and in-network providers in their directory? Is the vetting process more thorough than a provider just checking a box that they accept LGBTQ+ patients?	Yes No I'm not sure
Does your health benefit include LGBTQ+ affirming providers? How are these providers vetted? Are you able to confirm that they leverage affirming clinical practices such as documenting and using patient's preferred pronouns and names?	Yes No I'm not sure



### 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.

Does your HR team regularly update benefits and policies to address current anti-LGBTQ+ legislation to ensure all employees have access to high-quality care?	Yes No I'm not sure
Does your benefits package provide anonymous access to affirming care resources and services to help protect employees identification preferences?	Yes No I'm not sure
Does your benefits call center offer personalized, high- touch care coordination and advocacy from culturally- representative care coordinators for LGBTQ+ employees?	Yes No I'm not sure
Does your benefits package offer employees access to specialized LGBTQ+ care coordinators who can help securing pre-authorization for gender-affirming care?	Yes No I'm not sure
Do you collaborate with your LGBTQ+/Pride Employee Resource Group on benefits decisions?	Yes No I'm not sure



### 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:

<ul> <li>Does your health insurance offering include:</li> <li>a trans-relevant, trans-competent plan design?</li> <li>gender-affirming care coverage availability?</li> <li>family-building policies that are inclusive of queer and trans people (not solely focused on infertility)?</li> </ul>	Yes No I'm not sure
Does your benefits package support partners, spouses, and dependents with LGBTQ+ health needs? (e.g. "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?")	Yes No I'm not sure
Do your employees have access to providers who can offer stigma-free sexual health preventative care?	Yes No I'm not sure
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?	Yes No I'm not sure



## **Equitable benefits**

As you review your responses, you might see opportunities to re-evaluate your benefits offerings from the lens of your employees from diverse backgrounds and covered dependents. We're here to help.

At Included Health, we believe that improving healthcare standards requires addressing disparities that have disproportionately affected systematically marginalized communities. Together, we are creating an inclusive healthcare experience that offers guidance and advocacy, aiming to enhance care for every individual.

A one-size-fits-all healthcare approach is ineffective and excludes many from receiving necessary care. To address this, we developed a culturally-representative healthcare concierge platform for our Black and LGBTQ+communities. This platform, powered by technology and endorsed by the communities themselves, removes barriers to care and offers affirming experiences to rebuild trust in healthcare.

At the core of our solution is our Care Team, which plays a crucial role in reducing care avoidance. They achieve this by connecting members to high-quality affirming care, breaking down barriers, and increasing health literacy.





# **Next steps**

#### Understand your employee population

If you haven't already, we recommend working with your health equity, inclusion, and belonging leaders, human resources team, and your 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 implement impactful health equity programs designed to increase belongingness and to connect LGBTQ+ employees to providers they can trust. Start a conversation.





### **About Included Health**

Included Health is a new kind of healthcare company. We combine people and technology to guide and deliver care differently. Working with employers and health plans nationwide, we provide millions of people with a healthcare experience that is more personalized, accessible, equitable, affordable, and cohesive. With us, it's all included; care and support online, around the corner, and in the home for everyday and urgent needs including primary, specialty, and behavioral healthcare. Our model is designed to treat people better.



## Start a conversation

<u>connect@includedhealth.com</u> includedhealth.com/employers/communities