



How to use your health benefits to better manage your chronic condition

Navigating the health care system to manage a chronic health condition can be very different from getting acute or emergency care. Long-term conditions—such as diabetes, hypertension, or asthma—often require regular health visits, medications, at-home monitoring, and lifestyle adjustments to feel well and maintain a high quality of life. Learning to manage the condition is worth it: 49% of people Fidelity surveyed with a chronic condition said their top motivation for getting and staying healthy is to live longer.¹

While it can be overwhelming, the good news is that you don't have to go it alone. Successfully managing a chronic condition requires a coordinated effort between you, your primary care physician, and other medical services. And health benefits offered by your employer can also support these efforts. Here are seven ways your health benefits can help you feel confident about managing your condition for the long haul.

1. Let your primary care doctor “quarterback” your care.

Did you know that 26% of employees with a complex chronic or uncontrolled chronic disease see four or more doctors or other caregivers in a given year?² Seeing all of those doctors can be important for your care plan but may be a lot to keep up with. You may need to find someone to be your health team “quarterback,” and that is your primary care doctor. But to help them with navigation and decision-making, your doctor needs to know what other services and benefits are available to you.

Having your benefit information at your fingertips is one way to accomplish this. Make sure you have access to any available health- and benefit-specific apps, information sheets with benefit basics such as deductibles and copays, and access to a full list of your health and wellness benefits. These will help your doctor find the best options for you.



2. Get set up for “health at home.”

These days, much of the work of managing a chronic condition happens in the home. What once was only done in doctor’s offices—checking weight, blood pressure, glucose levels, and blood oxygen levels —can now often be taken care of in the comfort and privacy of your own home. But doing this ongoing monitoring requires using the right tools, with support from your doctors and care team. To get started, investigate your health benefits to see whether you can get a free, Wi-Fi-enabled telehealth kit that includes a thermometer; pulse oximeter; blood pressure cuff; medical devices to check your throat, eyes, and ears; or other tools that may help you share more information with your doctor electronically.

Accessing regular checkups with a health provider through telehealth can also be a useful benefit. Research has shown that using telehealth to care for people with chronic diseases can improve medication adherence and commitment to self-management goals and ultimately improve health outcomes.³ And our survey found that 90% of chronic disease specialists whose patients use telehealth said that it helped their patients.⁴ As you’re setting up your treatment plan, be sure to check into whether your benefits offer access to telehealth. And if you end up using a telehealth service provided by a health professional other than your regular primary care doctor, be sure to ask that your medical records be shared with your primary care team.

3. Understand when a disease-specific program might help.

Your employer may have a special health benefit that is designed to help you manage your specific chronic condition. In a recent Fidelity survey, 37% of HR benefits professionals said their organization now offers a condition-specific point solution.⁵ These are health companies that provide specific disease management programs for common conditions such as diabetes, musculoskeletal problems, weight management, and even cancer. Sometimes these solutions can work alongside your primary care doctor; others have their own networks of specialists, care teams, and care managers. Many of these programs have a strong digital component and will give you access to an app where you can track your condition, receive educational material, and even talk to a health provider.

The first step is reviewing your benefits to see if a program is available to you. If you have access to a relevant program, be sure to let your primary care doctor know. Nearly all clinicians (94%) Fidelity surveyed said that knowing what other employer benefits their patients have available to them would be helpful.⁶ Once you are enrolled in a program, don’t forget to tell your disease management provider that you want your care records shared with your regular primary care doctor.



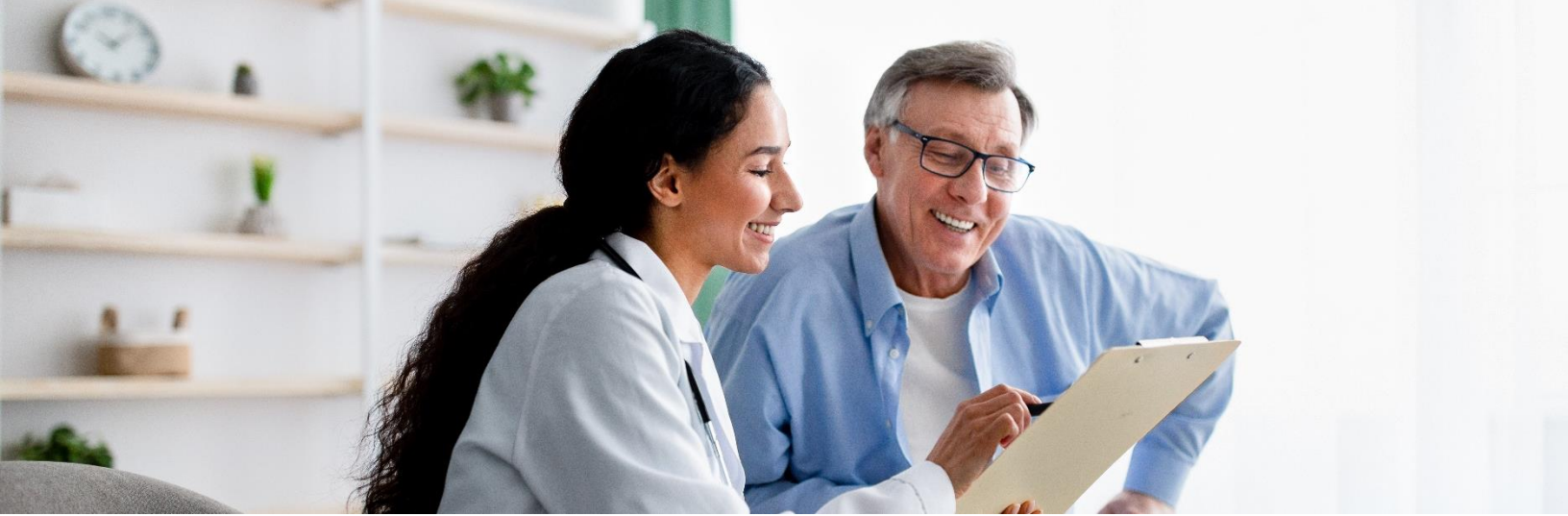
4. Take care of your mental health.

Taking care of your physical health is very important, but it's critical not to neglect your mental health either. A recent Fidelity survey found that 36% of employees with a chronic condition and 50% with a complex chronic condition said their condition has negatively impacted their mental health.⁷ Chronic health issues can sometimes limit our activities, which may affect how we feel about ourselves and our life. Research has found close connections between our physical and mental health, and it's very normal to feel stress, anxiety, or even depression as you manage your condition. This may be a good time to explore your employee assistance program (EAP) and other mental health benefits your employer may provide. An EAP can help you get access to support groups to learn how others with your condition are coping and can often provide counselors to speak with about how you are feeling. Make sure to keep your primary care physician updated about any counseling you are receiving or medications you are taking for your mental health.

5. Know your prescription drug options.

Often your doctor will prescribe medication to help you manage your chronic condition, and knowing the details of your employee prescription drug benefit can help you create a more convenient health management plan. You should access the list of prescriptions covered by your pharmacy benefit plan – also called the drug formulary – electronically from the plan's website and share it with your doctor.

Did you know your prescription drug plan likely allows you to have your regular prescriptions delivered to your home instead of picking them up at a pharmacy? This convenient option is often less expensive and can save you time. The other benefit to some mail order prescriptions is a larger supply of your medications—a great way to stock up on your routine prescriptions and reduce the number of times you must get them refilled. Still prefer using your local pharmacy? Many retail pharmacies offer home delivery services free of charge—just ask. Finally, some prescription drug benefits now include apps for drug management and to help you remember to take your medications.



6. Lean on navigation tools and services to guide you.

Some employers offer special navigation tools and services that give you access to a single point of contact for a broad range of chronic condition support. These services can help you understand how all of your benefits can work together to support you, find programs for your specific needs, get you a second opinion, connect you with resources in your community, and research the costs of procedures and treatments.

In addition, many of these services offer live phone assistance from medical professionals for more complicated tasks, such as finding ways to make it easier for you stick to your treatment plan. They can also help you share your health records among various specialists and health professionals you see, and especially with your primary care doctor, who should always be kept in the loop about any care you receive.

7. Take advantage of benefits that make it easier to afford a healthy lifestyle.

Your health care team may recommend activities or lifestyle adjustments to help you maintain your health—things like walking, exercise, eating healthy foods, or meeting with a lifestyle coach or trainer. Your employer may have benefits available to you that could be helpful as you incorporate these recommendations into your everyday life. For example, wellness or lifestyle spending accounts sponsored by your employer could allow you to pay for eligible expenses that support your wellness. In addition, some employers offer programs that allow you to earn incentives for tracking healthy behaviors, such as exercise, meditation, or healthy eating. In addition, be aware of any reimbursements your employer offers for things like gym memberships, personal training sessions, or fitness equipment.

¹ Fidelity Health Thought Leadership Health Benefits Consumer Survey, fall 2022. Survey included U.S. consumers with employer-sponsored insurance.

² Fidelity Health Thought Leadership Health Benefits Consumer Survey, fall 2022.

³ "Telehealth Interventions to Improve Chronic Disease," Centers for Disease Control and Prevention (CDC), accessed January 14, 2022, <https://www.cdc.gov/dhdsp/pubs/telehealth.htm>.

⁴ Fidelity Health Thought Leadership Clinician Survey, fall 2022.

⁵ Fidelity Health Thought Leadership Health Benefits Leader Survey, fall 2022.

⁶ Fidelity Health Thought Leadership Clinician Survey, fall 2022.

⁷ Fidelity Health Thought Leadership Health Benefits Consumer Survey, fall 2022.

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