

SHAPING THE FUTURE

Strategic Planning Session

THE WHY

Challenge the predictable path

Identify areas where collective action and viewpoints are critical to addressing the needs of our clients and contributing to the ongoing success of member firms

Assess our ability to adapt to potential industry inflection points

WHY NOW

Many of the known issues and inefficiencies in the healthcare delivery system were exacerbated and/or uncovered in the spring and summer months of 2020

Many of our clients had unmet needs and were ill-prepared for the global impact of COVID-19

When uncertainty increases it is critical to invest in options that address the pains and unmet needs of clients

OUR CHALLENGE

HOW MIGHT we use our relationships and expertise as brokers to deliver sophisticated and high-impact solutions that protect our clients' assets and strengthen and modernize their relationship with employees;

IN WAYS THAT overcome the inefficiencies, rising costs, and potential disruptions to the existing healthcare delivery system while addressing the full spectrum of risks to the security and welfare of those clients and their people;

SO THAT we become even more valuable to clients who want to achieve higher levels of security, health, employee productivity, retention, loyalty, and growth?

THE JOURNEY

A community of experts across our membership and a variety of outside stakeholders embarked on a rich discovery process comprised of four intensive sessions (sprints) for a period of three months to address our challenge.

SPRINT 1

PROBLEM FINDING

Identified profound unmet needs in the market

SPRINT 2

CHALLENGE FRAMING

Identified constituent-specific challenges that represent the greatest opportunity for members

SPRINT 3

OPPORTUNITY PORTFOLIOS

Generated solution hypotheses and ranked the urgent solutions across the opportunity horizons.

SPRINT 4

IMPACT VISION AND POINTS OF VIEW

Developed compelling messaging and identified strategic goals that can be used to engage colleagues, clients, collaborators, influencers, and policy makers.

SPRINT 1: **PROBLEM FINDING** *Identified profound unmet needs in the market*

We uncovered and ranked **51 constituent-specific pains, problems, and consequences**, which led us to prioritize **3 problems** facing our industry and our clients



Link to unmet needs identified in this sprint
(Click on Painfinder Tables Tab)

SPRINT 1: MARKET AND INDUSTRY PROBLEMS

MARKET PROBLEM 1

Misalignment of interests and incentives

Misaligned incentives among payers, providers, and pharma lead to inefficiencies, lower quality outcomes, higher costs, and mistrust—and prevent a more holistic focus on better outcomes and wellbeing.

MARKET PROBLEM 2

Complexity, decision making, and personalization

Employers and employees lack the data, clarity, and tools required to understand risk of their assets and make good choices about coverage, plans, procedures, providers, costs/care tradeoffs, etc.

Brokers and providers lack the information and systems they need to deliver highly personalized solutions and care.

INDUSTRY PROBLEM 3

Lack of readiness for upcoming inflection points in our industry

The politics, public sentiment, impact of COVID, and other factors are accelerating movement to a day when healthcare is provided by the government.

Our industry is not prepared for a post-employer-sponsored healthcare world in which commissioned sales go away.

SPRINT 2: CHALLENGE FRAMING

Identified constituent-specific challenges that represent the greatest opportunity for members

We generated deeper insight where we might have the greatest impact and how we might produce option value for our businesses, clients, and industry.

We used the insights gained from this sprint to *frame the daunting problems* we might address, *the conditions* we aspire to create, and *the difference* we seek to make.

From 71 statements that were generated, **2 challenge statements** were promoted for further exploration.



Link to challenge statement collection
(Click on Challenge Finder Arrow to reveal links)

SPRINT 2: CHALLENGE STATEMENT ONE

HOW MIGHT we help employers attract, sustain, and retain a significantly healthier, engaged, productive, and loyal workforce;

IN WAYS THAT

- Support employees and the difficult decisions they must make throughout their healthcare and wealthcare journeys
- Overcomes the fear, anxiety, stress, and confusion that result from those decisions
- Promotes employee's social, emotional, and physical wellbeing

While maximizing the return of the organization's investment in benefits

SO THAT the workforce is able to make the greatest contribution to the outcomes that define success for their organizations?



[Link to Challenge Statement Ranking Results](#)

SPRINT 2: CHALLENGE STATEMENT TWO

HOW MIGHT we transform our business and operating models to future-proof our organizations;

IN WAYS THAT helps our clients more effectively:

- Navigate current and emerging risks
- Access a broader universe of high-quality health, risk, and wealth solutions
- Attract and retain a productive workforce while helping brokers:
 - Overcome the downward pressure on costs and commissions
 - Generate new sources of revenue

SO THAT we are able to establish and sustain mutually beneficial relationships that grow and thrive alongside one another?



Link to Challenge Statement Rank Results

SPRINT 3: OPPORTUNITY PORTFOLIO

Generated solution hypotheses and ranked the urgent solutions across the opportunity horizons.

We generated over **100 opportunity options** for ways we might shape the future of health, wellness, and risk management.

We sorted and ranked **23 solutions** across **3 time horizons** (near, mid and long term).



Link to portfolios of solutions
(Click on Solutionsorter Arrow to reveal links)

SPRINT 3: TOP-RANKED SOLUTIONS

NEAR-TERM

Optimize Portfolio

Government and industry come together to provide affordable solutions for those that are employed and those who are uninsured and underinsured, while also making healthcare easier to understand.

Aggregate data from multiple sources - to create a comprehensive (and simple) view of your health and wellbeing to support employees to make an informed decision around their benefits and care journey.

Highly-personalized benefits based on data.

MID-TERM

Growth Portfolio

A user-friendly platform that personalizes your healthcare experience based on vast amounts of personal health data, health insurance and provider data, and health and wellness product information.

A technology/AI solution that uses all available data to create the best program for each employer or employee given their unique situation.

Customized wellness solutions that connect a person's health, wealth and benefits.

LONG-TERM

Renewal Portfolio

Access to consumer-driven and personalized solutions that match individual circumstances, issues, and needs.

Align the work of brokers, employers, and the government so that they may reimagine the healthcare delivery system and create an intelligent incentive-laden system.

Transparency and education for buyers and consumers.



[Link to stack ranking details](#)

SPRINT 4: THE VISION AND IMPACT

Developed compelling messaging and identified strategic goals that can be used to engage colleagues, clients, collaborators, influencers, and policy makers.

We produced stories that bring to life the challenges and opportunities that will shape the future of our industry.

This sprint helped us develop **compelling messaging** and **clear strategic goals** that can be used to engage colleagues, clients, collaborators, influencers, and policy makers.

SPRINT 4: COMPELLING MESSAGES

Four CIAB narratives generated:

- Compelling ways of expressing our point of view,
- The changes that we consider most important and
- The value that we can deliver to the market

These manifestos are not finished communications, rather vehicles for exploring what we should be saying and how we may say it.



A Guide to Reading a Shape the Future Manifesto



Link to Shape the Future Manifestos
(Click on the My First Grenade arrow to reveal links)

SPRINT 4: SEVEN STRATEGIC GOALS

1. Increase access for all.

Focus on opportunities with the potential to increase access to healthcare and benefits for all people regardless of employment status.

2. Turn data into a strategic advantage.

Focus on opportunities with the potential to strengthen our ability to use data analytics to improve the problem/solution fit for our clients.

3. Grow our influence.

Focus on opportunities with the potential to increase our influence and impact.

4. Dramatically improve transparency.

Focus on opportunities with the potential to improve transparency among all stakeholders.

5. Forge disruptive partnerships.

Focus on opportunities with the potential to enable disruptive new solutions and ventures.

6. Reframe our market for growth.

Focus on opportunities with the potential to expand our offers and reach beyond the employer.

7. Take personal ownership and responsibility as brokers.

Focus on opportunities with the potential to apply our intelligence, compassion, and humanity.



[Link to Strategic Goals details](#)

AREAS FOR FUTURE EXPLORATION

Help employers attract, sustain, and retain a significantly healthier, engaged, productive, and loyal workforce

Transform our business and operating models to future-proof our organizations

Turn data into a strategic advantage

Focus on opportunities with the potential to strengthen our ability to use data analytics to improve the problem/solution fit for our clients.

Increase access

Focus on opportunities with the potential to increase access to healthcare and benefits for all people regardless of FT employment status.

Forge disruptive partnerships

Focus on opportunities with the potential to enable disruptive new solutions and ventures.

Dramatically improve transparency

Focus on opportunities with the potential to improve transparency among all stakeholders.

WHAT'S NEXT?

The Council is creating a Future Advisory Committee to help us further vet and evaluate the different solution hypotheses and make recommendations to the Board around potential partnerships, initiatives and advocacy positions.



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