### PEOPLE & HR LIVE CONFERENCE RECAP

## **How Accessible Health Benefits Are Good for Employees and Your Business Too**

SICA SWENSON | OCTOBER 14, 2025

Rising healthcare costs, provider supply and demand challenges, and increasing global mobility mean employers must be intentional and forwardthinking when designing their companies' benefits plans.

Sarah Gonzales, VP of total rewards at Zendesk, says the company thoroughly evaluates its vendors at the outset of a partnership to ensure they can meet the needs of Zendesk's multifaceted global employee base, "We require them to answer questions so we understand what opportunities they have to serve [our employees], and that they can have access to that care when they need it, for whatever reason they need it," she said during a panel discussion at From Day

Panelists shared ideas on the topic, "How Accessible Health Benefits Are Good for Employees and Your Business Too," moderated by Tom Miller, news anchor at KXAN-TV.

### Focusing on Holistic Health

To address holistic health, Yelp's chief people officer, Carmen Amara, shared that the company crafts flexible benefit plans to "meet employees wherever they are in their employee life cycle or life journey." Since health can mean different things to everyone, employees can access care that supports them within their unique personal circumstances, she says.

With provider shortages and wait lists of six to ten months, including mental health benefits in company plans is crucial. "It's really lost on me why there would be eligibility for a mental health benefit," said Matt Jackson, chief growth officer at Unmind.

"Mental health is a human right," Amara agreed. The company seeks ways to offer and democratize non-traditional mental health benefits, and she personally tries to reduce the stigma of mental health care through transparency. "I talk about my therapy in company-wide town halls," she said. "I talk about my own access to those benefits and encourage other leaders to do

While the pandemic has reduced the stigma around mental health, it hasn't been eliminated across all cultures. During his time in Japan, Henrique Oswald, head of global total rewards and global mobility for Hitachi, observed that even admitting your experiences with mental health can be stigmatized. "So when you roll out programs, it's extremely difficult to have one size fits all [solutions]."



In other regions, some types of care, like mental health or reproductive healthcare, are not accepted due to cultural or religious standards. "How you communicate it, and how you tweak it locally, including the language, is of the utmost importance to make it successful," said Oswald

Mental healthcare providers often do not accept insurance, which led Curative to get creative in providing that access. According to Mark Blevens, Curative's director of health plan sales, the company offers credit cards to cover cash-based in-person visits and maintains partnerships with national telehealth vendors that can also accept the payment method. This helped Curative dramatically increase the size of its employees' mental health network, says Blevens, "because this is an extremely important part of their benefits, and we really need to have the access for them.

To expand the normalization of mental health, Jackson suggests mindset shifts that transform mental health care from a perk to an organizational culture issue. Referencing a survey that found that "your manager has a bigger impact on your mental health than your spouse," Jackson advocates for focusing on the mental health and leadership capabilities of managers within your organization to create a sense of psychological safety and boost employee impact.

Additionally, Jackson recommends moving beyond using employee assistance programs (EAPs) for crises. Studies show that up to 25% of employees leverage mental health care for moderate or severe mental health challenges throughout the year, he says, leaving 75% of employees with no focused mental health support to help them avoid those higher levels of need. "When you look at 'what do we provide from a benefits or total reward perspective for every single one of your employees?' That'll make you think about the gaps that potentially exist, and that's just about proactive, preventative mental health.

Engaging employees better in their own care can improve their health outcomes, happiness, and performance in the workplace while reducing overall costs. Oswald discussed Japan's universal health care model, which is focused

on prevention and lifestyle health. Mandatory annual exams catch diseases earlier, enabling effective treatment and a longer life expectancy for Japanese citizens, he says

Removing financial and operational barriers to care also has a significant impact. Within one year of its iaunch, Blevens shared that Curative found that guided orientation, clinician health reviews, and zero-cost visits and care placed its users 20–30% below national benchmarks in hospital days and bed days. "You have happier employees. You have people that are at work, not absent, and it's a great retention tool," he said.

### AT and New Tech in Renefit

And where does AI fall in the benefits space? Jackson suggests that ethical, clinically guided AI models could help offset access challenges by providing "mental health companionship" to users during times of need.

Amara says Yelp has recently launched an internal AI coach trained on the company's core values and empathy concepts. The coach is used for work-based situations like preparing for difficult conversations. "If you can be more preventiative, and if you can give people access to those tools at their fingertips at any given time—how might that work experience changes" she says.

Gonzales suggests utilizing AI agents to help people understand when to leverage certain parts of their healthcare benefits or to identify plan optimizations tailored to their needs and behaviors. She predicts that tailored benefit plans will become required as younger generations enter the workforce and expect ready access to healthcare.

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