



Episode 11 – Supporting employees in a work-from-home environment, COVID-19 edition

MEGAN SOWA: Caregiving can affect anyone at any life stage. So there's a pretty good chance that all employees are affected by this in some way or will be.

STEVE BLUMENFIELD: Hi everyone, and welcome to The Cure for the Common Co, COVID edition. We've put together a series of quick burst sessions for our clients on topical issues of importance. We'll speak with our experts and our clients, and also hear clips from some of the startups who've been on the pod. My name is Steve Blumenfield from Willis Towers Watson Health and Benefits, and today I'm joined by colleagues Rachael McCann and Megan Sowa, two of our experts on caregiving and so many other things. Hi, Rachael and Megan.

MEGAN SOWA: Hi, Steve.

RACHAEL MCCANN: Hi, Steve.

STEVE BLUMENFIELD: Hey. And also joined by Julie Stone, head of intellectual capital. Hi, Julie.

JULIE STONE: Glad to be here today, Steve.

STEVE BLUMENFIELD: Well, welcome. Welcome to you. Welcome all. We'd have a filled room if we were actually in a room. But since this is one of our COVID-19 podcasts, we are all safely working from home. And on that, Megan, I've personally seen you on the screen for meetings where you are running from hiding from, ducking into tents to escape from your kids. Would you and Rachael maybe talk a little bit to give our listeners a sense of what some people are living through in this forced work from home environment?

MEGAN SOWA: Of course. Yes, yes. All of those things have actually happened. So it's definitely a new and entertaining environment, I think. It poses a lot of challenges, but you know, also it's a little rewarding to be home with your kids so much and actually see them growing up. But definitely very, very challenging as far as productivity and stress are concerned.

But you know, I think one of the biggest things for our clients and employees has been the realization that caregiving is an essential benefit. I think a lot of employers were looking at caregiving benefits and thinking about this is a great perk. I would love to offer something. It's further down the road map on the strategy plan, but this has really brought it to the forefront. And I know we're going to talk a little bit more, and Rachael has, I'm sure, had her own challenges with regards to working from home.

RACHAEL MCCANN: Yeah, and it's funny because Megan and I have been on calls where one of our four children is absolutely needing something, wanting something, interrupting, and really not caring, frankly, that we have to work. So I don't go that I went in a tent before, but I've certainly like hid in different rooms.

And it's interesting as we talk to our clients, they are facing the same thing. They are having to block time off their day to try to help with home schooling and figure out how to re-learn math. It is a whole new world. We're living it, and we know our clients are, as well.

STEVE BLUMENFIELD: I have such bad memories about learning math the first time, and then helping my kids through it, I could not even imagine going back again. So kudos to you both. Julie, curious. What have some of your clients been experiencing? What are the benefits and HR team living through as they try to maneuver this new reality?

JULIE STONE: So I think it has raised a number of questions around the role of elder care support as there are challenges with facilities, older family members that may be isolated during this time, and the risks of bringing them into a household-- the medical risks of a household with children. And that's a whole base and support need that's taken on a higher level of import than even three or four months ago. I also think from a child care perspective, and for younger children, employers that have on-site or near-site daycare that have closed, what are the ground rules for reconsidering reopening child care support for people who may remain working from home for a far longer period of time. And what's sustainable in the home? What are other services in the community?

So I agree, Megan, to your point. It has elevated the conversation or escalated the importance of the conversation at a time where benefits people are struggling to cover off on so many different topics at the same time.

STEVE BLUMENFIELD: And they're working from home themselves, right? They may be dealing with those very same issues while trying to help the organization that is suddenly remote workforce if they are open. If they're able to work. Because of course, not all companies can do that, or they may be doing it facing other issues such as with furloughs. But boy, talk about just a drastic change to the environment, and the need for caregiving, and the delivery of caregiving.

You mentioned two types. There's also neurodiverse people in the family. The need to care for families while working, especially if there's two parents, if it's a two-parent family, they're both working just can outnumber quickly the number of people trying to balance that work and the family. So what are we recommending? What are we seeing either from the vendor space, or what are clients doing? What can they do to take care of this right now?

RACHAEL MCCANN: I think it's a really good point. And as we know, I mean, neurodiversity, that's a very wide range of special needs and where a child or dependent child is. And having-- I live that situation right now. We have a 13-year-old who has pretty extreme ADHD. And it's fascinating living through it because it gives parents a whole new understanding of what teachers go through throughout the day.

And where support is needed is absolutely-- which some vendors obviously can't provide if there's an employer tactic of flexibility and being able to block off times to fit because you're working through tears. You're working through frustration. And sometimes the tears are from the parent and the child. And there are-- yeah, and there's free resources out there that people can tap into, but it gets to the point that Julie made earlier around the neurodiversity where you would normally get support. And it's from one-on-one interaction.

There are certainly certain vendors who started using for tutoring and other types of support, you know, Zoom and other modalities. But for safety reasons, you're not having someone come in the home. You're not having someone work with a child, and be able to get on their level, and speak in a language that really connects with them. And frankly, most children don't listen to their parents, particularly when it comes to learning to begin with. Even more so when you have neurodiversity added in.

So it's a real challenge, and I would love to hear Megan's perspective working with the vendors so much, as well. But the primary focus absolutely went to backup child care, but not necessarily some of these special needs. The vendors have filters to provide for access of providers that have some of this experience, but it hasn't been a place that there's been a lot of focus on because it was more the immediate need of who can help care for a child or an elder most immediately.

STEVE BLUMENFIELD: So just going for the biggest bang for the largest part of the population, because we're in crisis. And let's dig out the biggest problems first. Sounds like what the the industry is responding with. Megan, what are you seeing?

MEGAN SOWA: Yeah, a lot of what Rachael just said. I mean, it's definitely backup child care was the number one outreach that we've been hearing from clients trying to solve. And know where we can replace those one-on-one interactions with virtual solutions, it's helpful. It's obviously not ideal and it's not going to have the same impact or outcome, but you know, safety has to be the number one concern and priority of everyone in this situation.

So even when we can put backup care in place, or even when we can resume some of those one-on-one interaction, I feel like we're still a ways away from getting back to what we knew as normal. So it's really going to be a matter of just maintaining a very safe and, as Rachael said, flexible environments in the immediate short term and possibly into the longer term, we'll have to see how this goes.

But to the extent that our employers can just be understanding, and supportive, and flexible, I think all of those things will actually set them up and lay the groundwork for a future of success with any caregiving benefit that they want to roll out and offer to their employees, you know, even after this is over. All of those things are just so important in general, but especially with regard to this broad topic of caregiving.

STEVE BLUMENFIELD: Yeah. Julie, are you seeing a lot of the interest-- or all of you-- from clients in this topic? I mean, clearly there is, how do you put the fire out today. But are we seeing interest in putting in place solutions, different options than have been there in the past, or supplementing solutions with your clients?

JULIE STONE: So I have a couple of other thoughts and then a question back to Rachael and Megan. I am seeing a lot of interest. I also think the interest is grounded in additional flexibility.

So if we come back to the concept of on-site or near-site childcare, maybe alternative solutions that are subsidies, referral services, use of matching services as opposed to it having to be bricks and mortar. And thinking more long-term about percentage of people coming into the worksite versus not, around commuting requirements. And even now for essential workers and health workers where child care may have been near the workplace, but not wanting to take your child on the subway, or the train, or the bus. And so looking at alternatives that are closer to home versus near the worksite.

So I think there is likely to be a shift. Rachael, one of the things you and I talked about after one of my client conversations was screening of caregivers, both from a child or elder care perspective, and it's tricky. And I think our clients would be interested in hearing your thoughts on the topic of screening for people who may come in contact with an older or younger family member.

RACHAEL MCCANN: Yeah, and it's such an important topic. And we can't turn on the news without seeing this same concept of how do you screen? How do you ensure that someone isn't going into a building-- and in this case a home-- and carrying the virus maybe completely unaware and asymptomatic? The child care and child giving vendors, they're all following CDC state guidance, but they have limitations in terms of what they can require a caregiver to do. But instead have guidelines around, if you have a fever, if you're not feeling well, if you know you've been exposed, to not go into a caregiving situation as well as tips for families to consider before bringing someone in the home.

Unfortunately, there's not a magic answer. And Megan and I have this conversation pretty often around, really, this is a trust factor. And where do you trust that someone isn't a caregiver to multiple families, and possibly coming into contact with dozens, if not more than that, of individuals during the course of a day or week?

So this is, Julie, it's a real concern. And where the backup care options have truly shown flexibility during this pandemic is allowing for reimbursement, for backup, or just access to reimbursement dollars for backup care to be a family member, a loved one, a friend who is a trusted known person who maybe is not actually in one of the vendor provider networks.

It's not a perfect workaround. But in a time when we are all hyper-focused on health and safety, it's an option for individuals to consider, and frankly, employers to think about how flexible do they make what they do have in place, or consider how flexible do they make it.

JULIE STONE: And I think that there is-- after some period of quarantine, I am hearing and seeing many more three-generation families coming together because of the reduced risk if everyone has been in isolation for two or three weeks. And grandparents helping out with the children. And that's a wonderful thing on so many levels within the guidelines around safety.

STEVE BLUMENFIELD: That sounds like flexibility, support, empathy, are maybe the biggest, most important things that our clients can do today. On this podcast, we usually speak with digital startups and innovators. Caregiving is, in many ways, an in-person solution. Are these new types of digital solutions any help during the COVID crisis?

MEGAN SOWA: I think they're a lot of help, actually. They're doing a ton right now to connect people and lessen the feeling of isolation, especially for those who may be caring for elder loved ones who are in a nursing home, for example. Leveraging technology to allow for Facetime so they can see their family, or making sure that you have kind of a digital health record to track medications, and anything else that you would need to take care of on a regular basis that maybe you are doing in person before, but due to restrictions on visitors at many if not all nursing homes now, you're just not able to go in and do.

And again, of course, this does not completely take the place of that one-on-one interaction, which is vital and so important. But it's just something that we have to do. So leveraging what we can do with technology, I think, is at least closing the gap a little bit in terms of the care that needs to be provided, and the support to the caregivers, and those requiring care.

STEVE BLUMENFIELD: Great point, and we've also seen vendors of all sorts offering free and extended services to new and existing clients.

Let's take a quick break to hear from one of our innovators who appeared on an earlier podcast. Lindsay Jurist-Rosner, CEO of Wellthy, will tell us what her company's doing to help families during this trying time.

LINDSAY JURIST-ROSNER: Wellthy is getting involved to help employees and employers through this challenging time. Supporting families during incredibly challenging times is at the heart of what we do here at Wellthy, and so throughout this crisis we've continued to do what we do best while adapting to the changing needs of our employer partners and the families we support.

For the families we work with, our care coordinators have been proactively addressing their shifting needs, especially as it pertains to the COVID-19 pandemic. While continuing to support new needs that may arise, we're helping families get prepared doing things like setting up delivery services for medications, working with providers to reschedule routine treatments and appointments, and verifying all of the right legal and medical documents that families need to have in place.

For families caring for a loved one with a positive diagnosis of COVID-19, we've been sourcing telemedicine and health appointments, eating and delivery of food or other supplies, making referrals to other employee benefits while advising them on their specific COVID-19 offerings. We're also supporting families as they navigate recovery. So contesting and negotiating bills, serving as a liaison between insurance and medical providers, setting up and scheduling follow-up appointments, navigating Medicare, Medicaid, and veterans affairs benefits, and supporting families and finding the right programs for their needs.

We're additionally helping our employers in outreach efforts to reach employees in this new virtual environment. So providing digital content and webinars, virtual office hours, and other activities that can reach and engage in place while they're working from home. And we're working closely with our organizations and partners to craft and launch materials and communications keeping everyone up to speed on COVID-19.

STEVE BLUMENFIELD: Part of the challenge that we face is that we're all part of this economy, and these caregivers are part of that economy. And we're all being affected financially. What are you seeing with regard to that?

MEGAN SOWA: So one thing I think employers just need to be mindful of is that many of their employees are likely accessing home-based day care providers, and a lot of those are essentially considered small businesses. And there could be some issues around a lot of those may not be able to reopen after this pandemic is over, so it could create some supply issues once folks start returning to work. And their children may not have a place to go.

JULIE STONE: One point to note is that employees have the option of suspending their dependent care FSA deductions, and that's an important option to remind people of. A, they may want the cash rather it going into the account now, and may or may not have a need for it before the close of this calendar year. So that's a tangible action employers can implement for their employees now or remind them about.

MEGAN SOWA: One more thing. So some states may also be providing reimbursements or subsidies for child care for essential workers. I know in my state, you can only access child care right now if you are considered an essential worker. And you can actually apply for up to a certain amount to be reimbursed to cover the cost of that care. So to the extent employers are familiar with legislation in the states where they have employees, it could be-- even just a good note to tell people to check in with their local governments to see what's happening in that area.

STEVE BLUMENFIELD: Do you have any advice for clients in getting through this and in planning for whatever comes next?

RACHAEL MCCANN: I think we've covered on several things around flexibility, thinking about your actual workforce flexibility in several things, not just hours. Schedule. Where are employers-- for various reasons-- looking at alternative schedules. So not just the hours worked of the day and blocking it, but reduced. So whether it be 80%, 60%, just to allow for employees to really explore what might meet their short-term needs, and then thinking about it from a business continuity perspective of return back to work site where that flexibility continues.

There is one piece we haven't mentioned that we would be remiss if we didn't, and employers thinking about supporting employees emotionally. This is absolutely a big shift for everyone. We're all living through it in similar but different ways. And recognizing that caregivers have an added level of I don't want to call it complication because there's so many wonderful things about having your children and loved ones with you more. But it's a shift, and it is a stress and strain. And the emotional support needed is absolutely there. So showing and providing what resources that are there and making sure that employees know you care about them actually goes a lot further than you think.

STEVE BLUMENFIELD: Great.

MEGAN SOWA: Yeah, definitely. You know, Rachael, it's funny. I was just talking to someone yesterday, and you know, we basically came to the conclusion-- I'm sure you've all heard this saying. Everyone is fighting a battle that you know nothing about. So just treat everyone with kindness. And I think now more than ever we really need to do that because as we talked about, caregiving can affect anyone at any life stage. So there is a pretty good chance that all employees are affected by this in some way or will be. And I think that the more we can just be open and mindful of that, it'll really go a long way.

JULIE STONE: And one of the things that I think we can encourage our clients to do is employ creativity and innovation around solving for all of the issues, Megan, that you and Rachael just talked about. And that includes thinking about and using free resources that are out there and promoting them. And you've both done a lot of research on that and can share more details in another venue.

I also am seeing organizations pair up teams that are home, and after they're doing their remote learning with younger kids from other co-workers families to do an art project. And parenting workshops, and things like that. And to use the network and the comfort with remote technology to promote emotional well-being,

connect people that might not otherwise connect with an employer-sponsored sort of an affinity group, if you will, but very focused on the here and now.

RACHAEL MCCANN: As Julie was talking about affinity groups, I was thinking about the role that leaders play that's incredibly meaningful. And the change that they-- or impact they can have on employees, and what I mean by that is lead by example. Being able to show that caregiving is something that we all have in our lives in some shape or form. It could be an animal. It could be a pet.

It doesn't have to be a young child, or elder, or a child with special needs, but we all have something that we're caring for differently now. And being able to bring aspects of that into the work day to create psychological safety, it's really important. Because when you see a manager or a leader demonstrate flexibility, and that they have things happening, it allows that employee to feel more free to acknowledge that they might need a different balance, that they might need support. So that modeling becomes really important of employees feeling able to really explore what they truly need to be most effective and focus when they were able to work.

STEVE BLUMENFIELD: Great. So let me just pull together a few things I heard, and you can all add in anything that you think I've missed. But to try to condense this for our listeners, first of all, caregiving is something that many of us live through in different stages of our lives. But right now, just about all of us are experiencing some level of this. Whether it's a child, whether it's an elder, whether it's a neuro-diverse family member. Even when it's a pet, or a series of pets, or whatever the specific needs are of your home life, you're in that home life all the time right now, and that interferes sometimes with your work life.

So what can you do for employers? Well, one of the first things we talked about was empathy, and being there, and providing support. Because a lot of this battle's being fought in the home by the individuals themselves. So help people to do the things they do better by being understanding, by being flexible. And putting in place policies or relaxing policies to enable flexibility of work.

Take advantage of vendor offerings that might be available to help people as they are. Maybe it's existing vendor offerings that folks may not know they have. So communicate, communicate, communicate those to people and maybe even try some new ones. And lastly, we heard about leading by example. This is a great time for leaders of the organization to demonstrate that caring, and that empathy, and flexibility, and support. Anything else that you'd add to that list?

JULIE STONE: Steve, there there's one more thing that I would like to put out there for employers to consider, and it is around the group legal benefit. And while it may not seem directly related to caregiving, I think there's an important connection here. And many of the group legal vendors are offering a narrower or lighter version for free if employers would like to roll out to employees who hadn't enrolled for the plan year, and things like pulling down templates for power of attorney, or durable medical power of attorney, and will preparation, and things like that for family members.

It's a hard topic, but it's an important part, I think, of knowing things are being taken care of, particularly in the elder care conversation. And so I think that's a practical way of supporting employees through this difficult time.

STEVE BLUMENFIELD: Great add, Julie. Thank you. And great observations and advice on caregiving from Rachael, Megan, and Julie. Thanks so much to all of you for joining the pod.

RACHAEL MCCANN: Thank you so much. This is Rachael. Really appreciated being a part of it, and you bringing this topic to our listeners.

MEGAN SOWA: Yeah, thank you.

JULIE STONE: And looking forward to the next conversation, Steve.

STEVE BLUMENFIELD: All right, and thanks to all of our listeners. Stay well. Stay safe. We look forward to future podcasts with you for Cure for the Common Co.

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