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As Healthcare Changes Unfold, Employers Are Offered CareOptions® – A Valuable New Tool to Help Inform, Educate and Engage Employees

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With the onset of the most significant change ever in the nation's healthcare system, American consumers have a need to understand health reform and an increasingly complicated healthcare landscape. **NavGate® Technologies** offers a solution to employers looking to reduce their employees' stress of dealing with health reform concerns and family caregiving issues through its comprehensive **CareOptions® Family Healthcare Advisory Program**.

CareOptions helps fulfill a two-fold need for employers: education, information and resources to help employees navigate the Affordable Care Act's (ACA) mandate, and critical support for employee caregivers whose focus on caregiving can adversely affect the employer's bottom line. In addition, CareOptions' resource knowledgebase, containing more than two million records, serves as a valuable resource for the increasing numbers of employees who may need to find new healthcare providers and depend on employers to educate them on making the most of their out-of-pocket healthcare dollars.

Employees and their family members can find up-to-date, relevant ACA information and estimate the potential federal subsidy with CareOptions. The program is also a go-to source for trustworthy, unbiased and readily accessed care information and tools. Once there, employees and their families can research the availability, quality of care and cost of many healthcare providers and facilities; access early detection and care needs assessments; create a healthcare advance directive and power of attorney for healthcare; develop a care plan; learn about medical conditions; evaluate costs, and much more. **CareOptions** also provides a way for employers or the worksite benefit provider to communicate benefit offerings and information directly to each employee, keeping them engaged and informed.

Research has shown working caregivers cost U.S. employers over \$33 billion – more than \$2,100 per full-time employed caregiver – in lost productivity each year. "The amount of time and stress associated with caregiving duties can take a serious toll on an employer's bottom line through lost productivity due to absenteeism, presenteeism and other workplace disruptions. CareOptions offers a tremendous benefit to employers looking to solve this growing problem as the population ages," said Bob Pearson, NavGate Technologies' founder and CEO.

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The CareOptions program can also boost employee loyalty as employer recognition of the importance of family has been cited as a prime driver of employee loyalty. According to a study conducted by the Alfred P. Sloan Foundation, “Any funds spent by the employer in helping with caregiving, has a payback to the employer of three to 13 times the cost.”

Says worksite marketing expert, Cliff Morris, “Our company gives CareOptions to all employees of our employer groups and it differentiates us from all the other organizations that just offer insurance products to employers. It gives us the upper hand – the employers let us in the door, let us market our insurance products to their employees, and in the end we get the deal and their employees immediately benefit from CareOptions.”

Morris continues, “Our employer clients rely on CareOptions as a valuable solution for many needs. Employers have the critical responsibility of providing information and resources to employees, a duty to provide information regarding the Affordable Care Act and its ramifications, and also support and nurture employee health and caretaking. That’s a tall order that CareOptions can help fill to really make a difference in productivity and employee loyalty and retention, no matter what size the group.”

Employers interested in getting more information about how to offer this valuable new employee benefit and productivity solution are encouraged to contact their worksite marketer, benefit consultant or private insurance exchange organization to learn more about the CareOptions Family Healthcare Advisory Program.

For detailed information on this new CareOptions program and specific customization for your organization, [click here](#) or copy and paste www.NavGate.com/info into your browser’s address line.

About NavGate®: The organization behind CareOptions®

NavGate® Technologies (www.NavGate.com), a division of CareQuest®, Inc., designs and develops analytic cost of care software, web-based and cloud applications for wellness, healthcare, and care-planning initiatives – for employers, professionals and consumers. NavGate has also developed the most effective branding, notification and consumer engagement tools built into the distribution system of CareOptions. Headquartered in Madison, Wisconsin, NavGate, CareQuest and its principals have provided care-planning data, services and educational programs since 1985. NavGate is the national leader in providing unique, smart technologies for wellness, healthcare, and care-planning initiatives.

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