

## **Checklist: Promoting Equity Through Health Benefits**

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Equity [involves](#) understanding and giving people what they need to enjoy full, healthy lives, and company benefits is an integral part of that equation. To create more equitable experiences for your employee groups, identify ways your company's benefits program can better serve employees from marginalized groups and move toward improvement.

Below are considerations for provider diversity, medical plan offerings, mental health, and pharmacy that help make practical improvements to your health benefits, in order to serve your marginalized employee groups equitably.

### **Provider Diversity**

- Staff
  - Consider whether your plan identifies and facilitates access to a diverse panel of network providers.
  - Is there a diversity of race, age, gender, and ability in your panel of physicians, medical, and clinical professionals?
- Location
  - Check where your providers are located and review how these map to the locations of your marginalized employees.
  - Does your plan provide access to a sufficient number of providers located in at-risk communities and areas in which your workforce resides?
- Expertise
  - Confirm whether your plan providers have expertise in issues specific to race, gender identity, age, sexual orientation, ability, and an appropriate breadth of health & wellness conditions.
  - Do your plan providers easily offer members access to providers with expertise in these areas?
- Support Needs
  - Assess whether you provide linguistic and cultural navigational support to help employees move through the process easily.

- Is there support for non-English language needs and people with speech, hearing, or visual disabilities?

## **Medical Plan Offerings**

- The breadth of health needs
  - Do you provide benefits coverage that includes issues vital to each community (race, gender, sexual orientation, ability, age)
  - Are you addressing health issues related to gender (mastectomy, infertility, male urology, etc.)?
  - Consider whether your benefits coverage provides a robust menu of coverage vital to marginalized communities across race, age, gender identity, sexual orientation, and disability.
  - Does your plan explicitly include or exclude gender transition services? Does your plan cover the needs of transgender individuals at least to the level deemed necessary by the World Professional Association for Transgender Health (WPATH) [standard of care](#)?
  - Does your plan provide coverage for domestic partners regardless of gender?
  - What coverage options are available for neurodivergent employees and dependents?

## **Mental Health**

- Root cause
  - Consider the root causes of poor mental health among your employees from marginalized groups. Does your mental health service offering address the stress, depression, and conflict stemming from racial or gender concerns?
- Topics
  - Identify whether your mental health program covers various topics that impact marginalized communities.
  - Do your mental health providers cover relevant topics such as imposter syndrome, code-switching, microaggression, racial and social injustice, diversity in race, gender, ability, gender identity, sexual orientation?

- Consider how your mental health program supports individuals with disabilities or neurological differences.
- Leave program
  - Consider whether your leave program supports your changing employee needs.
  - Are employees successfully returning from leave and feeling prepared to continue work? Are there gaps in the employee need versus the leave provided?
- Work culture
  - Consider whether your work culture is a safe space for employees from marginalized communities.
  - Are managers trained to support an increasingly diverse workforce? Is there a safe and accessible avenue for employees to provide feedback? Is there a system to review and identify areas of improvement based on that feedback?

## **Pharmacy**

- Health conditions that impact marginalized communities
  - Identify whether your options provide drug coverage for conditions that affect at-risk communities.
  - Are you providing coverage for drugs affecting at-risk/marginalized groups (such as race, age, gender, sexual orientation, gender identity, and disability)?
  - Consider offering transition care drugs, fertility care drugs, AIDS/HIV treatment, Hep-C treatment, mental health medications, and gene therapy (such as Zolgensma to treat spinal muscular atrophy).