The future of work

How can health systems and health plans prepare and transform their workforce?
Driven by accelerating connectivity, new talent models, and cognitive tools, work is changing. As robotics, AI, the gig economy, and crowd-sourcing grow, jobs are being reinvented, creating the "augmented workforce." We must reconsider how jobs are designed and work to adapt and learn for future growth. To learn more, visit the Future of Work landing page at Deloitte.com.
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Introduction

“... The eye of a hurricane moves, along with the storm. It draws energy from it, while creating a sanctuary of stability inside it. It is both dynamic and stable—and so must we be ...”

—Thomas Friedman

THE NATURE OF work is changing across all industries and around the world. Emerging technologies, generational shifts in the workforce, rising consumerism, and open talent models are all factors that converge into a concept called the “future of work.” While health systems and health plans are currently balancing many challenges, standing still on the future of work is not an option. Dealing with these challenges calls for a purposeful approach and dedicated time. Health care organizations should begin developing strategies to future-proof themselves as these disruptive trends in exponential technology, flexible labor markets, and generational changes create opportunities to evolve work and the workforce (figures 1, 2, and 3).

FIGURE 1
Drivers of workforce changes in health care

<table>
<thead>
<tr>
<th>TECHNOLOGY</th>
<th>GENERATIONAL SHIFTS IN THE WORKFORCE</th>
<th>OPEN TALENT MODELS</th>
<th>CONSUMERISM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emerging technologies such as artificial intelligence (AI), robotic process automation (RPA), cognitive computing, and virtual reality/augmented reality (AR/VR) can automate and augment tasks performed by people.</td>
<td>As older generations retire, millennials and younger generations (including Generation Z) enter the workforce with different expectations, eschewing traditional career paths and requiring more contemporary workplaces (including virtual ones).</td>
<td>The proliferation of gig, virtual, contract, and other new talent models require new skill sets and change where work is performed.</td>
<td>Consumers are demanding better service, more convenience, and easier ways to navigate the health care system—these demands can create opportunities for organizations to identify new strategies for what work needs to be done.</td>
</tr>
</tbody>
</table>

Source: Deloitte analysis.
FIGURE 2

Predictions for how the workforce is expected to change

It is estimated that in five years, nearly half—47%—of US jobs could be AUTOMATED in the next 10 years.

Nearly 95% of customer interactions will be AI-DRIVEN.

Millennials currently make up almost 50% of the work mix and are expected to account for nearly 75% of the overall US workforce by 2025.

Over the past five years, FREELANCERS, GIG WORKERS, and CONTRACTORS made up 94% of net new job growth.

As the productive life of baby boomers extends, the notion of the “100 year life” implies careers extending from 30 to 50 years.

The future of work involves reimagining the way work gets done to address generational changes, new technologies and talent models, and increasing consumer demands. It requires investing in emerging technologies that are just beginning to show their value. While technology moves exponentially, organizations tend to move linearly (30 linear steps will take you to the 10-yard line of a football field; 30 exponential steps will take you 27 times around the globe). But transforming the workforce of an organization with tens of thousands of employees takes time. Improvement in technology, however, typically occurs at an exponential pace. To be ready for when technologies are more mature, health care organizations should begin future of work efforts today.

So, how does an organization move forward and strike the balance of being both dynamic and stable? Are health systems and health plans ready to transform their workforces and begin to move toward the future of work?

To explore these issues, the Deloitte Center for Health Solutions surveyed more than 100 chief operating officers (COOs) and chief administrative officers (CAOs) from health systems and health plans, and conducted in-depth interviews with another 16. Although opportunities to transform work exist across all health care functions and roles within traditional health care organizations, business, administrative, and support functions present what could be considered next-term and low-risk opportunities. Nonclinical, repetitive functions are not on the front line of patient care and are potentially ripe for automation. Industries outside of health care have already been automating, augmenting, and outsourcing these functions to create capacity and reduce cost pressures. Within health care, use cases for clinical care appear regularly in trade publications, and the topic is certainly on the minds of the C-suite executives who participated in our research. For this report, we wanted to understand how health systems and health plans are preparing their nonclinical, business, and administrative workforces for the future.
RESEARCH METHODOLOGY

The Deloitte Center for Health Solutions conducted an online survey of 107 chief operating officers (COOs) and chief administrative officers (CAOs) from health plans and health systems. The respondents included 75 operations executives from health systems/hospitals with more than US$1 billion in annual revenue, and 32 operations executives from health plans with more than 250,000 covered lives. The health systems/hospitals comprised a mix of academic medical centers, university-based health systems, and multi-state and community-based health systems. Health plans included a mix of national, regional, and Blues-sponsored plans. We also conducted phone interviews with 16 additional operations executives from a mix of top health system and health plan organizations. The focus of our research was on business, administrative, and operations staff (nonclinical functions and departments).
Health care companies are enthusiastic about the future of work

“Over the next five years, we will continue to focus on consumer experience, and technology is at the center of that transformation. Consumers have expectations from their experiences with other industries, like retail and banking. They want a quicker response, and they want to trust who it is coming from. From a technology perspective, change is coming fast. As health care organizations dip their toes into AI, robotics, cloud, and blockchain, the pace will accelerate, and it will just be how we do business.”

—Health plan executive

Our research shows that 75 percent of organizations have invested in, or plan to invest in, future of work initiatives in the next one to two years (figure 4). Most health care C-suite executives understand the importance of future of work and have started planning to invest incrementally in new technologies and talent models (figure 5). C-suite executives agree that there are broader opportunities to consider as they develop and launch new strategies. Most admit, however, that they aren’t quite sure how to launch broader organizationwide future of work efforts. To date, efforts to experiment with new technologies and talent models within their business and administrative functions have been more incremental than transformative.

Future of work next step

Develop a dynamic strategic workforce plan focused on a three- to five-year horizon

As part of this effort, organizations should define their goals for customer and employee experience. This strategic plan can lay the foundation for assessing immediate and long-term opportunities and investments.
However, employee perceptions of upcoming change can be a barrier. Some staff worry that future of work means their jobs are going to be eliminated. According to a World Economic Forum 2018 report, as many as 133 million new jobs could be created as organizations shift between human workers and machines (AI, robotics, and automation), a net gain of 58 million jobs. While automation promises certain efficiencies, most of the executives we interviewed said that they were not envisioning mass layoffs. They understood that some of the more mundane tasks and processes could be automated, but they remain focused on attracting, retaining, and training a workforce that can meet customer and patient demands. A defined vision for the workforce and the future of work, communicated from the C-suite to inspire the broader organization, can help mitigate concerns among staff.

Executives acknowledge that preparing for these shifts—and providing staff with the skills and tools they need to succeed—involves major communication and involvement across multiple areas of the organization. They admit that running daily operations and focusing on competing priorities makes it difficult to step back, use change management best practices, and rethink their work and workforce in a more strategic way. Appointing a champion for future of work initiatives, including multiple leaders, can keep the organization’s focus on its vision and goals.

**FIGURE 4**

Three-quarters of health care organizations have invested in future of work efforts or plan to do so in the next year or two

<table>
<thead>
<tr>
<th>Current</th>
<th>In the next 1–2 years</th>
<th>In the next 3–5 years</th>
<th>In 5+ years</th>
<th>Not invested</th>
<th>Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>38%</td>
<td>37%</td>
<td>15%</td>
<td>6%</td>
<td>3%</td>
<td>1%</td>
</tr>
</tbody>
</table>

75%

Source: 2018 Deloitte Center for Health Solutions Health Care Future of Work Survey.

How can health systems and health plans prepare and transform their workforce?

**FUTURE OF WORK NEXT STEP**

Establish governance and leadership and bring critical stakeholders on the journey

The entire C-suite should lead the future of work, not just human resources/talent. Organizations should establish leadership and governance over future of work initiatives, including finding a champion to lead broader planning and implementation. This person should be an outside-the-box thinker who can help the organization reimagine its work and workforce. The champion would make sure that all new investments align with the workforce strategy, assess the right partners, and navigate the technology vendor landscape. Leadership should communicate the vision and strategy to key stakeholders and get them on board.
Most health care organizations have a strategic plan and vision for their workforce; fewer have invested in emerging technologies and new talent models

- Creation of a strategic plan and vision: 65%
- Analyses of the work (jobs, functions, staffing, alignment of skills, and job requirements): 62%
- Cost-savings initiatives: 41%
- Restructuring how the work gets done: 41%
- Process improvement initiatives and workflow optimization: 40%
- Training and development of staff: 38%
- Investment in technologies to automate tasks and processes: 27%
- Centralization of shared services, outsourcing, and/or moving staff off-site: 22%
- Nontraditional recruiting strategies, talent sources, and staffing models: 20%

Source: 2018 Deloitte Center for Health Solutions Health Care Future of Work Survey.

**FUTURE OF WORK NEXT STEP**

**Leverage data and analytics**

Organizations should make decisions based on analysis of integrated data on workforce, staffing, and labor costs. Data is important for assessing opportunities and measuring results. C-suite executives view data architecture and interoperability as critical enablers of future of work efforts. While clinical data is important, data on workforce staffing and labor costs are also critical. In many organizations, this data is located in disparate software systems, making it difficult to conduct workforce analytics. Executives should consider approaches to enable the use of analytics on this data as part of their strategy.
Executives should overcome concerns around technology and embrace opportunities

Our research shows that while most executives see the promise of emerging technology to solve some of health care’s challenges, they are uneasy about wholesale adoption within their organizations. Some of them perceive the technologies as being unproven and worry about data privacy and security. Many are considering or testing machine learning, AI, and natural language processing (NLP), but have not yet broadly adopted all or any of these. Executives told us they need to overcome these concerns to assess and invest in technology partners wisely and take advantage of future of work opportunities.

FUTURE OF WORK NEXT STEP
Manage change using leading practices
Executives should consider the following:

• Start at the top and involve every layer of the organization.
• Define use cases that address key pain points—burnout, shortages, etc.
• Identify segments of the workforce that have outdated skill sets.
• Communicate the organization’s vision for the future of work broadly, to all levels of staff.
• Address the human side of work that will be augmented (not replaced) by enabling technologies.
• Help staff own future of work initiatives and involve them in generating ideas and solutions.
• Invest in improving staff’s skills through on-the-job training, outsourcing, or an open talent model.
Having a defined vision and goals for the future of work can enable work and workforce assessments and investment decisions. Leaders can then identify which technologies and nontraditional talent strategies are the best fit for their organization, relieving the pressures created by some of these barriers, such as the upfront costs of technology adoption and the lack of strategy and vision and technology skills or expertise. Leadership should address concerns about the fast pace of change through workforce planning, resolving how people and technology work together, and developing strategies to fit this vision.

**FUTURE OF WORK NEXT STEP**

**Nurture organizational culture for future work, skills, and teaming**

Organizations should define their desired culture and refine it through behavioral nudges to their staff. This is important especially as health care organizations consolidate and merge. They should be deliberate about integrating people, fostering diversity and inclusion, engaging employees in improving customer satisfaction, as well as enhancing their workers’ skills. Building a reskilling strategy and program focused on future skills and capabilities is important.

**FUTURE OF WORK IN ACTION**

**Training leaders to implement future of work initiatives**

A regional health plan recently undertook an organizationwide program to identify automation opportunities. To launch the effort, they offered a standardized training series electronically to managers across the organization. The goal was to not only train them to lead the program with their staff, but to also effectively manage change. This contributed to the successful launch of their initiative to identify automation opportunities.

**Organizationwide assessment to identify opportunities across multiple functions**

A regional health plan recently undertook a project to identify opportunities to improve efficiencies in its finance, customer service, and claims functions. The goal was to develop recommendations to design a new workforce capable of achieving these strategic ambitions. The result was a new talent model for managing work, which included shared services, outsourcing, and cross-training. The health plan also identified opportunities to leverage robotics and automation throughout the organization. The ultimate goal was to implement broader technology solutions vs. point solutions.
We identified four nonclinical areas where the future of work has the most potential

C-suite executives interviewed and surveyed identified the biggest opportunities for their business, administration, and operations staff to use RPA, AI, and new talent models in the following areas:

1. **Finance and accounting for all health care organizations.** Jobs in these functions often involve repetitive tasks that can be automated with AI and RPA. And, while these functions may require some industry-specific knowledge, many of the processes are industry-agnostic, and health care organizations can learn from other industries that have already adopted such initiatives.

2. **Human resources (HR)/talent for all health care organizations.** Recruitment, payroll, and employee engagement efforts could benefit from future of work initiatives. Repetitive tasks such as scanning resumes and identifying candidates can be automated with AI and RPA. Additionally, chatbots could be used to engage candidates and current employees and improve the overall job application experience. Many other processes, such as payroll, are industry-agnostic and could look to other industries that have already adopted future of work initiatives.

3. **Revenue cycle for health systems.** Typically, organizations employ many workers in this area, and the work can be highly repetitive and manual. Given that the revenue cycle impacts cost, revenue, and customer engagement, executives are realizing through early initiatives that automation could reduce costs while helping increase accuracy, revenues, and employee satisfaction (see the sidebar, “Future of work in action: Automation of the revenue cycle to improve cost, revenue, customer service, and employee engagement”). Some executives are considering new talent models, such as a virtual workforce, to offer flexibility to employees and to source talent from broader geographies. Opportunity also exists to leverage gig, freelance, and crowd talent models in certain situations.

4. **Customer service and claims processing for health plans.** Automation in these areas can reduce costs and, most importantly, improve customer engagement. Many executives already have new talent models, such as a virtual workforce, to help attract and retain top talent for such positions. This allows them to offer flexibility to staff and source talent from broader geographies. Other executives are considering gig, freelance, and crowd talent models in certain situations.
Automation of the revenue cycle to improve cost, revenue, customer service, and employee engagement

AI-assisted automation tools are improving revenue-cycle performance. Some technology solutions can connect into electronic health records (EHRs) and other existing technology to learn human processes and make them more efficient by automating order management, eligibility, prior authorization, and claims-processing tasks. Some organizations have retrained staff to focus on more direct patient-interaction tasks. One hospital—working with an RPA and AI software solution vendor to optimize its eligibility process—cut the patient billing cycle from 30 days to 3. And since AI tools are more accurate than humans, some organizations have seen an improvement in quality of work through fewer denials. Other organizations have reported increased employee satisfaction after the automation of mundane and repetitive tasks, so that workers could devote more time to value-added activities.
Improving customer “stickiness” with future of work initiatives

Health system and health plan C-suite executives we interviewed noted that consumer expectations from retail are influencing their expectations for health care. Consumers have become accustomed to the curated experience of retail websites and apps that prioritizes their convenience.

Deloitte’s 2018 survey of US health care consumers found that almost 75 percent of consumers thought it was easier to find out about, and understand, the costs of services charged within other industries (airline, travel, telecom, and retail, for instance) compared to health care. Health care consumers, too, desire to walk out of the doctor’s office knowing the breakdown of their costs. Real-time claims adjudication is therefore a big part of the health plans’ strategy.

Websites and chatbot features have helped consumers get answers to common questions without talking to a person. But for complex claims and questions, executives want empathetic, qualified employees to interact with the consumer.

For health systems, every initiative is driven by a single question: How will this lead to better care? Many of the executives with whom we spoke are adopting and exploring technologies to make the customer experience as seamless and as timely as possible—from scheduling appointments, to understanding claims in real time, to paying bills, receiving care through virtual visits, and getting questions answered.
The future of work can help improve employee engagement

“It really is about quality of work and quality of care. For employees, retention is important, and we really think about how to engage employees. As we’ve grown, we are thinking about it differently. If we can make your work better, you will want to be here, and you will care about the mission.”

—Health system executive

Millennials are quickly replacing retiring staff, and Generation Z is beginning to enter the workforce. These younger generations often want to use technology to make their work lives more flexible and balanced. They don’t see the value in commuting to an office every day if they feel connected to others via technology. Research shows that compared to older generations, they also want continuous opportunities for growth, development, and learning as well as a wide range of experiences. Flexible work practices and new career paths are core components of any diversity and inclusion strategy, increasing the attractiveness of a health care organization to prospective job candidates.

FUTURE OF WORK IN ACTION

New talent models leveraged to improve costs, employee engagement, and quality of work

A regional health plan developed a virtual job marketplace to match employees’ skills with project needs. It built a database of IT employees (and their skills) and then used the marketplace to match employees to project needs, with employees and contractors bidding on the projects. The goal was to have the right person assigned to the right job at the right time. This initiative helped the organization improve costs, employee engagement, and quality of work.

A national health plan re-designed its IT department to improve employee engagement. About 80 percent of the employees worked from home, and engagement ratings were low. To improve the ratings, the organization created centralized hubs based on employee skills, and it moved specific IT staff to hubs next to the business units with which they most frequently collaborated. As a result, employee engagement, retention, and collaboration improved. The health plan also became an employer of choice, which helped improve its recruitment capabilities for specialized IT roles where they had historically struggled.
Some of the C-suite executives we interviewed are expanding remote work opportunities with a virtual workforce and flex schedules and are offering both in-person and online training opportunities. In response to employees’ interests, employers are helping their staff network, build relationships, and manage more complex projects.

New talent models including gig, freelance, and crowd talent models are taking hold at some organizations, and more are being explored. Virtual work can mean a wider talent pool and increased employee engagement, especially in cases where employees are unduly burdened by the costs of commuting. However, many executives acknowledged the importance of mixing this approach with opportunities for face-to-face engagement. Some of them discussed a “hub and spoke” model where remote employees would periodically attend meetings and participate in other interactions. Some organizations are using wellness strategies to better engage their virtual workforces. Examples include virtual walk/run races and innovation crowd-sourcing competitions.

**FUTURE OF WORK NEXT STEP**

**Update your workforce and talent strategy to attract and retain the top talent**

Organizations should seek to attract and retain the best and brightest talent—and skills—at all levels through a defined talent strategy. People who are flexible, innovative, and can think outside the box will be in high demand and are lifelong learners.
Future of work initiatives can help companies achieve broader strategic priorities

“We’re going to have to continue to focus on how we engage people in a way that wins their hearts and minds ... where they want to be part of who we are ... where it is more than just a vocation.”

—Health system executive

For many of the C-suite executives we interviewed, the focus of future of work efforts is on lowering costs, boosting efficiencies, and improving customer and employee experience and company culture. There are, however, other elements related to the future talent and workforce that are on the minds of these executives. Some interviewees mentioned that diversity and inclusion in the workforce were important as they thought about the future. They recognize that part of planning to recruit and retain talent means continuing to push for a diverse workforce to spur new ideas and innovative problem-solving. They also recognize that the future of work can be a platform toward inclusion by involving a wide range of employees from different parts and levels of the organization. This ensures multiple perspectives and voices are heard.

Many health systems and health plans are major employers in their communities. Future of work initiatives will likely be aligned with their efforts to continue to create employment opportunities and strengthen their brand within their communities and better connect employees to their mission. Our discussions showed that the future of work, for many, is not a topic that can be worked out on a spreadsheet or considered only in the context of cutting costs. There are complex issues woven in, including how to integrate technology and determining who and what can best meet the company’s objectives.

While technology is critical to advancing health care work, humans will remain at the center of the system. Humans and machines go further when they work together. As machines add capacity to the workforce, organizations should focus on helping employees develop essential and enduring human skills and the ability to drive outcomes. The noncognitive, social-emotional, innately human skills are an essential part of health care, and require emotional maturity, empathy, interpersonal skills, and verbal and nonverbal communication. Research shows these skills can be developed, and can dramatically increase career and life outcomes. In the context of the future of work, these skills may become more important to develop than the functional skills and capabilities we have traditionally focused on from a learning and development perspective.
How to move forward

“The health care industry [workforce] is in dire need of an overhaul.”

—Health plan executive

HOW CAN HEALTH care organizations be both dynamic and stable? Launching efforts today should help health systems and health plans take advantage of opportunities in emerging technology and talent models. Elements of an effective strategy should include the roles needed to get jobs done, skill sets that match the jobs, and an understanding of how to attract, train, and retain the workforce of the future.

Health care leaders should focus in the short term on identifying opportunities for work automation and augmentation to relieve cost pressures and better engage employees and customers. The three future of work dimensions (what/who/where) can be a useful framework to assess the workforce and identify opportunities. In the longer term, organizations should keep the following guidance in mind when thinking through broader opportunities:

1. Develop a dynamic strategic work and workforce plan focused on the future;
2. Establish governance and leadership and bring critical stakeholders on the journey;
3. Leverage data and conduct analytics;
4. Manage change using leading practices;
5. Nurture organizational culture for future work, skills, and teaming; and
6. Update your workforce and talent strategy to attract and retain top talent.

Standing still is not an option

As they head into a rapidly changing future, health care organizations risk falling behind if they choose not to make and implement a strategic plan for the future of work. The real opportunity presented in the future of work can be far greater than just cost savings. The future of work allows organizations to completely reimagine their work, workforce, and workplace. It can usher in innovations that not only improve returns for the company, but bring greater value and meaning to customers, workforces, and organizations.

Some innovative organizations are already moving forward. Disrupters and new competitors are unencumbered by legacy technology platforms and staffing models, consumers and employees are demanding more, and the shifting workforce and nature of work compound these market pressures. Because of these trends, health care organizations should act now to implement a future of work strategy. As health care organizations find their way toward the future of health, future of work strategies will be a critical enabler to this disruptive transformation.
Endnotes


About the authors

**JENNIFER RADIN**, Deloitte Consulting LLP, is a principal and the national leader for Deloitte's Health Care Human Capital practice. She is a key advisor to health care executives, providing organizational insights to support core business strategies. One of her key strengths is helping health care leaders transform their organizations to execute strategies for growth, reduce costs, and improve patient outcomes. She is based in New York.

**JEFF SCHWARTZ**, Deloitte Consulting LLP, is a principal and Deloitte's global leader for Human Capital Marketing, Eminence, and Brand and the US leader for the Future of Work. He is the US leader of the Innovation Tech Terminal (ITT), linking the Israeli start-up ecosystem with global clients. Schwartz is an advisor to senior business leaders at global companies, focusing on business transformation, organization, HR, talent, and leadership. He has lived and worked in the United States, Russia, Belgium, Kenya, Nepal, Sri Lanka, and India, and was based in Delhi and Mumbai from 2011 to 2016. He launched Deloitte's *Global Human Capital Trends* research in 2011. Schwartz has an MBA from the Yale School of Management and an MPA from Princeton's Woodrow Wilson School of Public and International Affairs.

**WENDY GERHARDT**, Deloitte Services LP, is a senior manager with the Deloitte Center for Health Solutions. She is responsible for conducting research to inform health care system stakeholders about emerging trends, challenges, and opportunities. Prior to joining Deloitte, Gerhardt held multiple roles in strategy/planning for a health system and research for health care industry information solutions. She holds a BBA from the University of Michigan and an MA in health policy from Northwestern University. She is based in Detroit.

**CASEY KORBA**, Deloitte Services LP, is the health policy manager for the Deloitte Center for Health Solutions, where she provides comprehensive regulatory and policy analysis and conducts research in areas including value-based care, emerging technology, and consumer transformation. Prior to joining Deloitte, Korba served as the director of clinical affairs and strategic planning for America's Health Insurance Plans (AHIP). She has an MS from American University. She is based in Washington, DC.
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Project team
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Contacts

Jennifer Radin  
National leader  
Human Capital Health Care practice  
Principal  
Deloitte Consulting LLP  
+1 212 618 4833  
jradin@deloitte.com

Jeff Schwartz  
US leader for the Future of Work  
Global leader for Human Capital Marketing, Eminence, and Brand  
Principal  
Deloitte Consulting LLP  
+1 212 653 2532  
jeffschwartz@deloitte.com

Sarah Thomas, MS  
Managing director  
Deloitte Center for Health Solutions  
Deloitte Services LP  
+1 202 220 2749  
sarthomas@deloitte.com