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Work-at-Home Works

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As a director in the actuarial department at Horizon Healthcare Services Inc., I have to admit I had a few reservations when we decided to embrace and fully implement a work-at-home program. How would I communicate with those working at home? What if I needed someone that day to go over something? What if I couldn't find someone when an unexpected yet urgent request came in? How would meetings over the phone work? What if someone from another department needed one of my employees that day and they weren't around? How engaged would they really be at home? How would I know if they were working or goofing off? Was this really worth it?

Now looking back three years later, although there have been some growing pains, overall it has been a huge success. Some employees have chosen to be in the office full-time, as the environment at home is simply not conducive to being as productive as they are in the office. Others have chosen to work at home for a majority of the week and are really enjoying and appreciating the flexibility, the savings in time and money, and the better work-life balance.

WORK-AT-HOME BENEFITS FOR EMPLOYEES AND EMPLOYERS

What have I found to be the most important benefits of allowing our employees to work at home? I would narrow them down to four:

- 1. Employee retention.** It seems to me the demand for seasoned health care actuaries is at an all-time high, and the timing of implementing our work-at-home program could not have been better. As most actuaries are aware, once credentialed we're getting calls or emails from recruiters routinely, and I believe our work-at-home program has helped retain a lot of our employees. In fact, I have had employees tell me it is hard to leave Horizon because they don't want to lose the ability to work at home. Employees view this benefit as a huge perk, and some are willing to forgo substantial salary increases from other employers in order to keep the flexibility and convenience they have being able to work at home. Sure we have had our share of employee turnover, but I believe our actuaries are talking to and emailing recruiters less frequently and interviewing with potential employers less often than if this program didn't exist.
- 2. Fewer distractions.** Let's face it. Being around other people can be very distracting. Water cooler conversations, co-workers talking on the phone, a commotion down the hall, or simply people walking by your desk can cause anything from a brief period of losing focus to a two-minute work question turning into a half-hour conversation about last night's sporting event. Our employees have said they are more focused and productive at home because it's quieter and there are fewer distractions. The work-at-home environment is especially helpful during those crunch times, when we have about five days' worth of work due in two days. Working at home allows our employees



to truly focus on the task at hand and make sure whatever needs to get done, gets done.

3. **Save in commuting cost and time.** With our main office in Newark, New Jersey, most of our employees are commuting at least 45 minutes each way, and are buying pricey monthly train passes, filling up their gas tanks routinely, paying for parking at the office or train station, and, of course, dishing out money for those New Jersey tolls. The timesaving aspect of working at home allows employees to take care of both their personal and work responsibilities so much more easily than what would normally be the case if they were commuting each day. Whether it's getting the kids to practice after school, being at home for a delivery or a repairman, or finishing up that work project in the evening, it just makes everything easier. Employees have reported they are less stressed, as there is no need to race home to fulfill an obligation. They have more time to simply spend with their friends and loved ones. What I have also noticed with work-at-home employees is they tend to be online earlier and stay online later than if they came into the office. They leave their computers on overnight, so it's easy for them to respond to emails or get that quick task done off-hours. I am a big believer in employees needing downtime, and we do not expect our work-at-home employees to be on 24-7, but work-at-home gives our employees the choice of whether to knock off something on their to-do list quickly in the evening or wait until the next day.

4. **Happy employees equal productive employees.** Our employees all agree having the option to work at home has improved their quality of life, and in my mind employees with a better quality of life are happier overall. They seem to be more engaged at work and more willing to do whatever it takes to get the job done. They are more supportive, more cooperative, and more willing to help others. They have better attitudes, complain less, and don't infest the area with negativity. And if that isn't enough to convince you to put programs in place that help increase employees' overall happiness, a 2014 study by the University of Warwick showed happier individuals are 12 percent more productive. Take that to the bank!

Although the benefits are clear, having a successful work-at-home program requires it to be set up right. Even though our work-at-home program was fairly successful from the beginning, we definitely had a couple of growing pains and we tweaked what we were doing so everyone working at home was as effective and productive at home as they were in the office. Knowing what worked, what didn't work, and what tweaks we made, here is what I believe contributes to a successful work-at-home program.

TECHNOLOGY IS A MUST

If technology is not up-to-snuff, it is extremely difficult to have a successful work-at-home program. Obviously, laptops and a connection to the network are required. Since actuaries tend to deal with very

large files, the speed with which employees can open files and download data needs to be the same whether in the office or at home. Email, along with instant messaging, helps a ton, although learning how to pick up the phone to communicate again is a must, and quite frankly, an adjustment I had to make. Being able to route the office phone line to an employee's personal phone is crucial so our internal and external customers won't notice a difference. The ability to share screens is critical as it allows us to go over spreadsheets and reports just like we would if we were all in the office. Screen sharing is also great to have for meetings when a WebEx is not set up. By having the presenter simply share his or her screen with all remote attendees, everyone can see the presentation. Speaking of meetings, it is important to have excellent audio equipment so those on the phone can hear everyone at the meeting. If the meeting is large, it is often difficult to hear those attendees who are not close to the speaker. Luckily the equipment today can solve that problem. We

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have used video-conferencing minimally, and I can see how that may be useful for some meetings, but I don't believe it is crucial.

FACE-TO-FACE IS STILL IMPORTANT

Even though there are circumstances where I would support full-time work-at-home, in my opinion, ideally employees would make it into the office at least two days a week. There is a camaradery, a connection, and a sharing of ideas we get with others when we are physically together and it is hard to come close to that when we're not in the same place. Even though it is possible to "attend" meetings by calling in, there is something lost when on the phone versus physically being there in the room. Having said that, one of the advantages of implementing a work-at-home program is all meetings are set up with dial-in numbers. We all know there are those meetings when we're better off being on the phone, such as when we're only needed for about five minutes of that two-hour meeting. In those cases, dialing in makes so much more sense as we can get other work done during the time when our participation in the meeting is minimal.

HOME ENVIRONMENT EQUALS OFFICE ENVIRONMENT

If there are a ton of distractions at home, work-at-home simply will not work. We require our employees to have a dedicated



workspace when they work at home. Being on a couch with a coffee table won't cut it. It has to be quiet so they can concentrate and can also be on phone calls. Work-at-home employees need to have somebody watching their kids and need to make sure their kids are not a distraction during the workday. The employees are responsible for a high-speed internet connection and an available phone. To me, work-at-home is a perk for employees, so it shouldn't cost the company any extra money. Whether the employee is in the office or working at home, there should be no difference as far as availability and productivity. Bottom line, an employee should never say, "I can't do this task or participate in this activity because I am working at home that day."

HAVE A ROUTINE, BUT ASK FOR FLEXIBILITY

When we started this program, each employee was asked to pick the days they were going to work at home and the employee was supposed to adhere to that schedule. What I have found works better is having the employee work at home when it is conducive to work at home, and be in the office when it is better to be in the office. Although it didn't start out like this, what has happened is most of my employees are in the office on Tuesdays and Thursdays, but are flexible with their schedules and will come into the office for meetings and activities when it is beneficial to be in the office. This works out great. Managers are in the office most of the time when their employees are in the office, which I believe is very beneficial. At the same time, employees are not coming into the office just to come in because it is their day to come in. Employees are at meetings in person much more routinely now than when we first started the program and had that fixed schedule. This flexibility with a bit of routine allows the comradery, connection and idea sharing I mentioned earlier,

along with a physical presence at meetings and other activities when being there in person makes the most sense.

BRINGING IT BACK TO THE WORK

When I talk to other people managers about work-at-home programs, one of the biggest concerns I hear is, "How do I know my employees are productive at home?" My question back to them is, "How do you know your employees are productive in the office?" It's the same issue. An employee can physically be in the office and be completely unproductive that day playing on the computer, chit-chatting with colleagues, talking to friends on the phone, or posting on Facebook all day. What I have found is when employees are at home, I can actually find them more easily because they are more conscious of being around and available. Bottom line, if you bring it back to the work and what they are getting done, that is how you know they are productive. This is true whether the employee is working in the office or at home. I have found a productive employee is going to be productive in the office and at home. A nonproductive employee is going to be nonproductive in the office and at home. Therefore, work-at-home works for productive employees. For nonproductive employees, work-at-home or in the office doesn't work. Instead of struggling with whether a nonproductive employee should be allowed to work at home, take care of the situation. It's not the environment; it's the employee, so take care of the employee.

BOTTOM LINE: IT'S ABOUT TRUST

I often see people managing their work-at-home employees differently from the ones in the office. Because of the belief that they have less control over work-at-home employees, they start micromanaging them and requiring more check-ins or status reports from the work-at-home employees. Trust your employees that they will give you the same effort working at home as working in the office. What I have experienced is employees appreciate the ability to work at home so much, they are more conscious about the time they are putting in and they make sure they get the work done. Trust your employees and they will reward you. They will respect you more and actually work harder for you because they appreciate the flexibility.

There are a lot of benefits to a work-at-home program. Figure out what works best for you and your organization and then trust that work-at-home works.

The opinions expressed in this article are my own and do not necessarily represent those of my employer. ■



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