



MERCERVIP

CATEGORY SOLUTION OVERVIEW

(AS OF 3/7/2025)

The categories described below reflect how products and solutions are grouped together for research and evaluation by Mercer Consultants in MercerVIP. Please use this guide as a reference when creating solution pages in MercerVIP.

Solution pages can be designated under one category/subcategory, or multiple categories/subcategories. Multiple categories should only be selected *if* that solution addresses more than one category/subcategory (e.g. Cardiovascular + Weight Management), but more than two main categories should not be selected for any one solution. If you have multiple solutions that address different categories, please create a solution page for each unique product.

Vendors who list a solution page in any of these categories should have a core competency and focus in that specific category. For example, if you have a behavioral health solution that has a telemedicine component, you should not select telemedicine as a portion of the category as the intent of the telemedicine category is for solutions that are focused on telemedicine.

MARKET SPACE	DESCRIPTION	SUB CATEGORIES	SUB CATEGORY DESCRIPTIONS
ACA Compliance Services	Services to assist with ACA reporting – minimum essential coverage and employer shared responsibility reporting; full-time (30+ hour) tracking/eligibility determinations; and responses to IRS penalty letters.	ACA Reporting	Solutions that assist employers with ACA reporting.
		ACA Measuring & Tracking	Solutions that assist with managing and tracking ACA metrics like full-time (30+ hour) tracking/eligibility determinations.
Account-Based Services	Vendors administering various plans including FSA, HSA, HRA, LFSA, LSA, and Commuter benefits. These are typically tax-advantaged financial accounts, resulting in payroll tax savings.	Commuter	Commuter, Parking and Transit Administration.
		Flexible Spending Account (FSA)	Flexible Spending Account Administration (Health Care and Dependent Care).
		Health Savings Account (HSA)	Health Savings Account Administration, Banking, and Investments.
		Health Reimbursement Account (HRA)	Health Reimbursement Account Administration.
		Lifestyle Spending Account (LSA)	Lifestyle Spending Account Administration. A benefit offering that helps employees with expenses related to lifestyle preferences, wellness and other services and products not covered by traditional spending accounts like FSAs or HSAs. Typically taxable, although some specialized LSAs may be tax advantaged.
		Limited-purpose Flexible Spending Account (LFSA)	Limited Purpose Flexible Spending Account Administration (Dental and Vision expenses and Medical expenses after health insurance deductible is met).

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Advocacy / Care Coordination)	Services to help employees and their families navigate the health care system, which includes carve-out advocacy & care management, and overlay advocacy.	Carve-Out Advocacy	Solutions that help members navigate the health care system by carving out/replacing a number of health plan functions including member services, clinical management, and utilization management (in some cases).
		Overlay Advocacy	Solutions that help members and their families navigate the healthcare system; solution sits on top of medical carrier member services, network, and clinical support.
Cancer	Services that support members along the oncology care continuum from screenings and early detection through diagnosis, treatment to end of life and/or return to work addressing all aspects of their needs including physical, emotional and financial health	Prevention & Screening	Solutions that focus on cancer prevention and early identification.
		Cancer Support & Navigation	Solutions that provide support to members and their families as they navigate and manage their cancer care including caregiver and return to work needs.
		Diagnosis & Treatment	Solutions that focus on cancer diagnosis and treatment including second opinion services and high-quality networks.
Cardiovascular Health	Services that support prevention and ongoing management of cardiovascular health conditions. i.e. hypertension, CAD, CHF, heart disease. Note that weight management & nutrition are covered separately.	Cardiovascular Prevention	Solutions that have a goal of preventing cardiovascular diseases.
		Cardiovascular Ongoing Management	Solutions that help members manage and navigate chronic cardiovascular disease, including hypertension, CAD, CHF.
Caregiving	Services that provide support to caregivers for all types of care recipients (children, adults, aging loved ones, pet-care, home care, etc.). Services may include navigation, education, concierge and/or onsite services. This also includes back-up care programs in which the actual care is subsidized by the employer.	Back-up Care and Navigation to Providers and Resources	Services and tools that support caregivers in their search for providers and services for their care recipients. This includes digital and high-touch support. Available for all types of care recipients (children, adults, aging loved ones, pets, etc.). Includes in-home, center-based and educational support resources. Back-up care services provided for urgent and unplanned care. Services may also include a bank of days or hours for back-up care or a care allowance which the user can spend down for selected care.
		Caregiver Education Services (including services for neurodiverse learning needs)	Services that provide education support for children (all ages) and adults. Services may include digital or virtual support, but can also include in-person support. Examples of services are tutoring, virtual schooling, and learning platforms. Services for children and teens with neurodiverse learning needs are also included.
		Concierge Caregiver Services (including Elder Care)	High-touch and high-tech services to support caregivers for complex care situations. Includes one-on-one guide support and a

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			robust platform to support guide interaction. Services may be available to all type of care recipients (children to aging loved ones). May also provide support for end-of-life planning and emotional support.
		Onsite / Nearsite Childcare Center	Services include employer-sponsored onsite childcare centers. This includes both onsite and near site, as well as short-term and permanent options.
		Full-Time Childcare	Services include carving out a specific childcare network of seats and access for populations.
COBRA	Services that focus on COBRA Administration, including: notifying and tracking multiple deadlines and payments for terminated employees and ensuring active coverage for active COBRA participants.		
Cost Management	Services that provide cost management support in areas such as fraud, waste & abuse (FWA), data warehouse, transparency, and billing support (negotiation/consolidation/subrogation).	Fraud, Waste, & Abuse	Solutions that assist employers to identify fraud, waste, and abuse in an employer's healthcare costs like overcharging for services or providing medically unnecessary services.
		Data Warehouse	Solutions that focus on healthcare data storage and analytics services.
		Transparency	Solutions that provide healthcare price, cost and sometimes quality transparency to employers and/or their members.
		Billing Support (negotiation, consolidation, subrogation)	Billing support solutions related to negotiation, consolidation, or subrogation to employers or members.
Dental	Services that support members' dental health, but are not dental carriers.	Dental Discount Cards	Services that provide dental discount cards to members.
		Teledentistry	Telephonic dental care solutions that increase access to dental care for members.
		Mobile Dentistry	Pop-up style dental care solutions that provide dental services on-site at employers' facilities.
		General Dental Well-Being	General dental well-being services and solutions.
Diabetes	Services that support members with prevention, ongoing management, and remission of diabetes. Note that weight management & nutrition are covered separately.	Diabetes Prevention (Type II)	Solutions focused on helping members prevent Type II diabetes.
		Diabetes Ongoing Management & Remission	Solutions that help members manage their diabetes (Type I and II), including modifications or recommendations to medication needs.
Diagnosis / Treatment of Complex & Rare Conditions	Services that provide support for members diagnosed with and considering treatment for complex & rare conditions including review of diagnosis and/or symptoms, and direction to high quality care.		
Digital Navigation	Services that serve as a one-stop shop to help navigate members to the right solutions at the right time.		

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Expert Medical Opinions	Services that provide access to members struggling with a medical decision to have their medical case reviewed by experts to confirm a diagnosis and/or treatment plan, or to offer an alternative.		
Financial Well-Being	Services that support employees and members successfully manage financial expenses.	Financial Tools (budgeting, navigation)	Solutions with a core competency or focus on helping members with personal financial well-being like financial education, budgeting, and expense planning.
		Education Financial Support	Solutions that assist members with secondary education support like student loan assistance (refinancing, employer repayment, optimization, education, and evaluation), tuition assistance, and education programs (debt-free degree options, college advising, education discounts).
		Financial Coaching	Solutions that provide general or specific financial coaching to help members achieve financial goals.
		Early Access to Earned Wages	Solutions that coordinate early access to earned wages.
		Emergency Savings and Relief	Solutions that assist members with emergency savings, including savings accounts, personal loans, emergency loans, and emergency assistance funds.
		Other General Financial Well-Being	Other financial well-being solutions not addressed in the other options.
Genetics	Solutions that produce information and/or services pertaining to genetics, including ancestry/genealogy, predisposition to certain traits or health risks, therapy/drug response and cancer screening and detection. The clinical context of these solutions are prior to and/or not part of the treatment of known cancer or active treatment of cancer.	Genetic Traits	Genetic solutions that test to either identify or suggest (through genetic patterns) a predisposition of certain traits including supplemental services, such as patient education and genetic counseling, if applicable.
		Health Risk	Genetic solutions that test and/or use algorithms to identify risk of developing certain hereditary diseases (above average risks may warrant personalized care plans) including supplemental services, such as patient education and genetic counseling, if applicable.
		Personalized Treatment / Drug	Genetic solutions that test to identify genes known to impact drug/treatment effectiveness (which may warrant personalized care plans) including supplemental services, such as patient education and genetic counseling, if applicable.
		Cancer Screening and Detection	Solutions that screen for the presence of cancer in the absence of patient signs or symptoms including supplemental services, such as patient education and genetic counseling, if applicable.
High Value Care Solutions	Services and solutions that leverage the value of high performing providers to maximize quality and minimize cost.	Centers of Excellence	High value healthcare providers and facilities that are recognized as having proven experience and improved outcomes in specific treatments, procedures, and/or surgeries. COEs provide

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	Examples include advanced primary care, centers of excellence, high performance networks, employer sponsored clinics, and reference-based pricing.		leadership, best practices, research, support and/or training in a specific medical area.
		High Performance Networks (HPN)	Solutions focused on providing high performing, curated providers and facilities that are recognized as having proven experience and improved outcomes. Solutions could be offered as a stand-alone benefit design; as a tier with lower/ no cost share; or as an ACO network.
		Worksite Clinics & Advanced Primary Care	Solutions focused on a primary care model that improves health outcomes and drives value through access to a continuous, coordinated, multidisciplinary team, with a patient-centric approach, and direct payment model (e.g. employer sponsored onsite and near-site clinics, patient centered medical homes, and direct primary care).
		Occupational Health	Solutions focused on improving the health and safety of employees. Services include pre-employment physicals, return to work clearance, work-related injury triage and treatment.
		Reference Based Pricing	Solutions that facilitate reference based pricing administration where the reimbursement rate is set at a fixed amount (e.g. 150% of Medicare rate).
		Executive Health	Solutions focused on providing senior management and executives a comprehensive health checkup, mental and nutritional support, and diagnostic screenings.
Inclusive Reproductive Health & Family Support	Services that provide support for family building needs (including fertility, adoption, surrogacy), pregnancy, postpartum, return to work, and reproductive health (including sexual health and menopause).	Pregnancy, Postpartum and RTW	Pregnancy-related support solutions for members, including postpartum, RTW, and parenting.
		Fertility/Infertility/Preservation	Solutions that help members and their families navigate fertility treatment or fertility preservation options.
		Adoption/Surrogacy	Solutions that help members and their families navigate adoption or surrogacy options, as well as administer reimbursement programs for employers.
		Reproductive Health (including menopause)	Solutions that address the spectrum of reproductive health needs across life stages.
Mental Health and Substance Use Treatment	Solutions that address mental health and substance use, including skill building, prevention, early intervention, treatment, and recovery.	General Mental Health Support	Solutions that are not formal EAP programs but provide general support like mental health skill building, provider access, prevention solutions, and resilience tools. EAP programs and non-traditional EAP replacement programs would not fit in this category.
		Employee Assistance Programs (EAP)	Solutions that are EAPs and provide support at the individual and organizational level, including 24/7 phone access, crisis support,

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			coaching, counseling, work-life services, legal/financial services, trainings and critical incident response. Non-traditional solutions that can function as full EAP replacements can also select this category.
		Carve Out Mental Health & Substance Use (MHSU) [non-EAP]	Health plan or standalone solutions that provide mental health and substance use (MHSU) administration, care management and utilization management for inpatient, residential, PHP, IOP and outpatient services. Solutions that offer EAP only should not select this category.
		Substance Use	Solutions that are not formal EAP Programs, and provide services targeted to address substance use only. A solution that provides full carve out mental health and substance use programming would not fit into this category. Solutions offering mental health and substance use programming should select Carve Out Mental Health & Substance Use (MHSU) [non-EAP] subcategory.
Musculoskeletal	Services focused on the delivery of appropriate musculoskeletal care including the diagnosis and treatment of common MSK conditions, evidence-based recommendations for interventional care, identification of significant comorbidities and support for musculoskeletal health.	Diagnosis and Management of MSK Conditions, including Pre-Surgical Support	Solutions that support members to ensure the right diagnosis, treatment, and access to quality care. This includes conservative management such as physical therapy and pre-surgical support.
		Post-Surgery Support	Solutions that support members as they recover from surgery and assist with return to activity.
Nutrition / Weight Management	Solutions that provide services around nutrition (including gastrointestinal) and weight loss. Note that diabetes and cardiovascular health conditions are covered separately.	Gastrointestinal Support and Nutrition	Solutions that focus on providing members with necessary nutrition knowledge and skills, including programs focused on improving gastrointestinal issues.
		Weight Management	Solutions that help and teach members weight management skills, tracking, and maintenance.
		Fitness	Solutions that provide access and skills coaching related to fitness and physical exercise.
Pharmacy Benefit Managers	Vendors, including carved-in and carved-out models, that administer prescription drug programs on behalf of health insurers, employers and other payers.		
Pharmacy Point Solutions	Non-PBM services that provide pharmacy-related solutions like decision support and transparency services.		
Purpose	Services that help organizations function and individual employees live in alignment with identified purpose.		

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Rewards/Perks Platforms	Services that enable employers to offer additional benefits that are generally employee-funded, like perks and discount cards, are included in this section. Non-insured services only.	Rewards/Perks Platforms	Digital platforms that enable employees and members to access goods and services (employee paid) via pre-negotiated perks or rewards like entertainment and travel. Non-insured services only.
		Employee Discounts / Discount Cards	Solutions that coordinate employee access to pre-negotiated discounts or discount cards.
		Concierge Services	Solutions that assist members with daily tasks such as getting event tickets, finding a plumber, planning a vacation, etc.
		General Rewards / Perks	Other rewards and perks solutions not addressed in the other options.
Sleep	Services that help with sleep hygiene/tracking and sleep testing.	Sleep Hygiene / Tracking	Solutions that provide sleep hygiene education, skill building, and tracking.
		Sleep Testing	Sleep testing solutions that help diagnose members with sleep disorders.
Social Determinants of Health (SDOH)	Services that help employers identify and address community, economic and environmental barriers facing members.		
Telemedicine / Virtual Care	Services focused on redirecting the right care to urgent care, virtual primary care, and specialty (e.g. dermatology, lactation, nutrition).	Artificial Intelligence (AI)	Standalone solutions or solutions that integrate AI into process flow for care and triage support through an app or website using AI or a bot, as opposed to a person
		Urgent Care	Solutions that deliver urgent, acute or episodic care virtually - telephonic, via app, via text, or other means. Solutions could include other modalities such as brick and mortar clinics or house calls.
		Virtual Primary Care	Solutions that deliver primary care virtually - telephonic, via app, via text, or other means. Solutions could include other modalities such as brick and mortar clinics or house calls.
		Specialty	Specialty-related care (ex. Dermatology, lactation, etc.) that is provided virtually - telephonic, via app, via text, or other means. Note: This should not include behavioral health musculoskeletal, or similar solutions that have virtual components.
Well-Being	Services focused on providing a comprehensive well-being platform (including a health assessment), health and well-being educational content and activities, physical activity challenges, incentive administration, broad-based	Comprehensive Well-Being Platform	Comprehensive well-being platforms for employees to utilize for well-being tracking and skill development, health and well-being educational content and activities, assessment completion, incentive administration and reporting.
		Well-Being Challenges	Services that facilitate and track physical activity and/or other well-being focused challenges for employees (e.g., 10,000 steps per day, nutrition, mindfulness, etc.).

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	well-being/condition coaching, or well-being screenings.	Broad-Based Well-being/Condition Management Coaching	Services that provide general health and well-being or stand-alone condition management coaching. This category includes solutions like mindfulness, weight management, tobacco cessation, metabolic syndrome and pre-diabetes. Chronic conditions may include diabetes, CAD, COPD, asthma, etc.
		Other Well-being Solutions	Virtual fitness, gym networks, nicotine cessation programs and other services that provide health and well-being support for a variety of purposes like women's health, men's health, health and benefits literacy and communications, etc.
		Biometric Screenings/Flu Shots	Services that provide on-site/near-site well-being/biometric screenings and/or flu shots.