

Remote Health: What Is It and Why Is It Important For the Future of the Remote Workforce?

It's impossible to ignore the headlines: remote work *is* on the rise.

Even before the pandemic hit in the punishing year that was 2020, the remote workforce had already [risen by 91% since 2009](#). And it seems that COVID-19 has only acted as a catalyst for this change, with [74% of companies expecting to work remotely](#) in some capacity once the pandemic ends.

With this rise of remote workers comes an increasing responsibility for businesses, no matter how small or large, to pander to this fluid global workforce.

A fail-proof way to do this? By offering health insurance.

Is health insurance a wise investment for companies?

According to a [survey carried out by Fractl](#), health, dental, and visual insurance are some of the most important benefits that employees seek from an employer. No matter whether your employees are employed full-time in a traditional office, or working from a beach in Barbados, they want to know that they're covered in case of an accident or emergency.

After all, health insurance works both ways. While employees benefit from it directly, there are plenty of indirect benefits for employers too.

Attract top talent with top benefits

With the culture of remote working well and truly embedded in societies across the world, it's getting more and more difficult to track down top talent. When you open up your eyes to remote working, you also open up your team to a world of global talent, global talent that you want and need to catch the eye of. Just like you would in the traditional world of hiring, offering a good selection of employee benefits is one way to stand out above the crowd.

With health insurance at the top of the list when it comes to benefits that employees look for, making sure you offer corporate health insurance benefits is a great way of finding, hiring and keeping top talent in your company.

Harbour a positive company culture

Contrary to popular belief, having a company culture isn't just about writing down a short mission statement and a few values in your staff handbook. It's about emanating everything that your company stands for while growing your brand identity and its values. Providing health insurance for your employees

show that you care about their well-being, helping to cultivate a positive attitude amongst the team. Making sure staff feel valued from the very offset is essential in growing and retaining a happy team. It may also highlight the importance of stability and longevity amongst the team, giving employees peace of mind in their role. After all, a company is nothing without the people who work for it.

Improve employee productivity

There's now a huge amount of [growing evidence](#) that suggests happier employees are more productive in the workplace. With health care paid for and employees that are able to undergo regular health checks without worrying about the cost, your employees have more time and energy to concentrate on their work. Regular health checks can also boost the health of employees overall, which could mean less sick days taken throughout the year and increased concentration on the things that matter.

It can be relatively easy to offer health insurance to a team who are all based in the same location, sharing the same health care restrictions and local jurisdiction. But, what happens when you have a remote team?

Well, then there's [Remote Health](#).

What is Remote Health?

"Remote Health is one of the last missing pieces to make remote work and remote teams viable."

Pieter Levels, Founder of Nomad List

From the same remote team that bought you [Nomad Insurance](#), we now present [Remote Health](#) - a comprehensive and unique remote health insurance plan built for remote teams across the globe. Currently, we're the only company to offer this type of insurance coverage for companies in need of health care for their location-independent and widely spread teams.

Offering plans that cover 175+ countries around the world, with a Remote Health insurance plan, your employees can work from wherever they want without having to worry about health insurance. Whether you have a team of full-time committed staff or an army of flexible freelancers, Remote Health allows you to manage your health insurance needs from one easy platform. Grow your team and increase your plan, while reaping the benefits of economies of scale. One of the most advanced steps to making remote work more sustainable and management for businesses.

What other insurance options are there for remote teams?

With the help of [Remote Health](#), your options are slightly more limited when it comes to offering company-wide health insurance for a remote team. With this comprehensive policy, you're left with a couple of options:

1. Not offering insurance to employees at all

There's nothing to say that you *have* to provide your employees with health insurance at all. After all, it is a decision that businesses make on an individual basis. Deciding not to offer health insurance to your employees can save you a whole load of time and hassle, but you could be missing out on some top advantages. Paying for health insurance can be a huge burden for employees, and taking this away will be a great weight off their shoulders. As one of the most sought after employee benefits, providing health insurance not only can help to harbour a happier and healthier team but can help you to attract top talent from around the world.

2. Offering employees a stipend they can use to purchase in their own country

Become [Remote Health](#) came along, offering health insurance via yearly stipends was one of the most common ways remote teams got over this hurdle. By granting each employee with a set amount of money each year, these stipends would allow employees to go out in their country of residence and buy the appropriate health insurance according to their destination and travelling habits. While this is a simple solution for companies, it can end up being very costly, not to mention a hassle for the employees themselves.

3. Buying from national providers in each specific country

A second option, when it comes to offering company-wide insurance is to approach each individual employee as a singular case. That is, to buy individual insurance plans from national providers where the employee is residing. This is a great way to make sure your employees have everything covered. However, this can come at a huge monetary and time-wasting cost to the company. Larger companies with tens of employees, simply may not have the time or resources to look at each person on an individual basis.

Remote Health: an all-in-one solution to remote health care

With a prime emphasis on offering health insurance for distributed teams, [Remote Health](#) is on a mission to make health insurance easier for remote teams everywhere. Able to transcend borders, this is a product that transcends borders, working globally to provide all remote employees with equal opportunities. With Remote Health, there's no more siphoning through localised insurance providers, or working out how much of a stipend to give each employee. Simply purchase and manage your plans online, for a fixed price each month, no matter where your workers might live.

Conclusion

Remote Health is just the start of things to come for remote teams.

Because, why stop with insurance? Why can't we go on to create a global safety net for freelancers and remote companies across the globe? Offering the same perks that your traditional office workers get, from health insurance and pensions to maternity and paternity leave.

What if remote work no longer is the future, but is here, right before our very eyes? What if all of this could become a country of its own, where freelancers have a passport giving them access to this remote world of benefits?

The question on our mind is always 'what if?'