

Optimizing Health Insurance Member Engagement

Understand member expectations, where you might be falling short, and where to invest

Digital technologies are now an essential part of all consumer interactions. The gaps between analog and digital technologies have cast a bright light on the challenges people experience during their journey through the health insurance system, and it has revealed opportunities for payers – if they know where to invest.

What Members Expect

Patient-centered care and communications.

However, roughly half of Americans covered by private health insurance feel their insurer has not shown concern for their health since the start of the pandemic[1]

48%

A trustworthy partner.

Only a quarter of insured Americans feel their plan is reliable in helping achieve personal wellness and only 36% believe their insurer acts in their best interest[1]

25%

A digital-first approach.

Nearly half of Americans say they have changed their preferred communications channel from direct mail to digital[2]

50%

What Plans Are Delivering, Where They Are Falling Short, and Why

Plans believe they are delivering excellent or very good communications to their customers. Nearly 3/4 of insurers rank their communications favorably[2]

Consumers have a different perspective. Only about half of consumers rank their insurers' communications favorably[2]

Plans should deliver omnichannel messaging. Companies with a strong omnichannel strategy retain nearly 90% of customers.[3]

Where Plans Need to Invest and Optimize to Meet Customer Expectations

A smooth, end-to-end digital experience.

60% of customers report they would abandon a form-based interaction if it was inefficient[2]

An intelligent mechanism to improve Health Risk Assessments.

A properly implemented technology solution will increase the number of assessments completed and improve data quality and reliability[4]

Scaling the experience.

3/4 of companies are investing to make communications more mobile-friendly, and upwards of two-thirds plan to leverage cloud-based solutions[2]

If You Invest, Companies Like Yours See Compelling Results

89%

Reduced friction:

A medical diagnostics company reduced the time members spent filling out paperwork by 89%

Increased efficiency:

Blue Shield of California reduced time to launch products from 40 to 10 days

75%

80%

Improved customer engagement:

HCSC converted 250 manual forms to a single, guided, digital process, reducing errors by 80%

Smart Communications empowers health payers to move from analog, payer-driven customer communications to digital, customer-focused conversations. This results in greater operational efficiency for the payers and a better experience for the members. For more information, visit smartcommunications.com to check out success stories from Blue Shield of California, HCSC and more.

References

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3. Keene, N., Dailey, C. Improving health insurance member engagement from onboarding to lifelong relationships. Smart Communications. https://www.internetretailer.com/2013/12/31/why-omnichannel-strategy-matters

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