



Group and Member Enrollment

Learn how Smart Communications enables health insurers to control costs and improve the member experience for group and individual plan enrollees

Achieving growth, countering competition, controlling costs, managing risk, and maintaining compliance have always been at the top of every payer's C-suite priority list. And, as a [survey¹](#) by our partner HealthEdge found, improving member satisfaction has now been added to the list.

Member Engagement and Satisfaction Begin with Enrollment

Even though "digital transformation" has been a trending topic for years, many plans have yet to make any real headway. [Deloitte surveyed 35 leaders of health payers²](#) and found that roughly half reported that they still struggle to prioritize digital transformation efforts. Only two respondents said that they had modernized even one of five core technology platforms: administrative, analytics, clinical, core and customer service and engagement.

Improving the enrollment experience – and the related and follow-on business processes – is a compelling example of how payers can transform the member experience and improve operational efficiency in ways that meaningfully move key business metrics.

We know this because our payer customers have done it.

Benefits of Transforming Member Engagement

When [J.D. Power analyzed responses³](#) from 32,066 members of 147 health plans in 22 regions throughout the U.S., they found:

- Those plans that invested in improving member information and communications increased their Net Promoter Scores by an average of 10 points
- The perceived level of trust in those health plans increased two percentage points over the last two years
- Plans that offered personalized, relevant information to members had nearly 23% higher customer satisfaction scores versus plans that did not

How Smart Communications Streamlines Enrollment and Onboarding Processes



Plan Design: Make it easier to define plans by enabling plan employees, brokers and benefits administrators to collaborate on inclusions and exclusions, cost-sharing, contingencies and other elements.



Enrollment: Replace siloed, generic forms with connected, guided interviews to reduce time and errors. Increase transparency by dynamically displaying costs and coverages, including a complete Summary of Benefits and Coverage.



Health Risk

Assessments: Make it easier for members to provide their health history with digital interviews that can be started on a laptop, paused, then completed on a mobile device – without losing their place.



Onboarding: Centralize the creation of Summary Plan Descriptions, welcome kits, identification cards, correspondence and other communications and deliver them in real time across any channel.



Utilization: Immediately start new members in workflows. Prompt members to select Primary Care Providers, take their medications, and complete other actions that improve the member's health and the payer's bottom line.

Transform Enrollment to Boost Renewal Rates and Reduce Costs

Enrollment has an outsized impact on member experience and plan profitability, but enrollment is often plagued by inefficient processes and disconnected data. This creates anxiety for employers and members and introduces the possibility of fines for plans.

Whether you're signing new employers or enrolling individual plan members, you need to deliver a digital-first, frictionless experience. Yet, many health insurance carriers are challenged by outdated, inflexible technology that relies on custom IT development. Traditional engagement strategies are siloed and inconsistent. Paper and fillable forms result in data errors and slow processing. The responsibility of ensuring that every form, policy and document has the correct regulatory language by state and jurisdiction can be an incredible burden for compliance departments.

Many enrollment forms ask employers, plan employees, and enrollees to enter the same information in several places, and some forms offer conflicting options. Incorrect, missing, or incompatible data slows down the enrollment process and adds significant cost and delays due to the manual labor required to correct it.

As a result of the complexity and length of time required to complete enrollment, there can be a high abandonment rate, particularly for Health Risk Assessments and optional benefits. This at least delays—and often forfeits—plan revenue.

Orchestrate Two-Way Conversations from a Centralized Platform

The Conversation Cloud™ from Smart Communications uses advanced technology to create two-way conversations between carriers and members. Having personalized, relevant conversations with members improves engagement because it helps them see that they are known by and matter to the insurer as individuals. This creates trust, builds loyalty, increases engagement, and improves outcomes—ultimately resulting in higher renewal rates and lower costs for the plan and member.

Smart Communications Simplifies Insurance Conversations

- Get plans to market up to 75% faster
- Reduce costs up to 80%
- Improve NPS scores and STARS ratings
- Reduce compliance risks
- Increase the number of enrollees
- Improve plan profitability
- Increase member satisfaction
- Lower costs for members



Regional Payer Vanquishes Manual Input Headaches

A regional payer with operations spanning five states was struggling to replace a highly manual data-collection process with hundreds of variations in benefit plans. Their traditional approach included lengthy forms that made it possible to select conflicting information—resulting in a process that would take more than six weeks to complete.

Using the Conversation Cloud™ from Smart Communications, the payer transformed the agent experience of collecting this information by guiding the user through an interview populated by Salesforce data. Any updated information was dynamically pushed back into the CRM system instead of requiring rekeying. As a result, the payer has enjoyed significant savings in both time and labor, enabling account managers to focus on what they do best: taking care of clients instead of paperwork.

By improving the enrollment experience, the carrier reduced costs, improved overall utilization rates and increased member satisfaction.

Transforming the Experience for Everyone

Smart Communications technology benefits brokers, employers and members.



Broker Experience

- Information exchange made digital and paperless
- All data validated
- Integrated contracting and signatures
- Onboarding cycle time dramatically reduced
- Only relevant information requested



Employer Experience

- No need to key in employee information
- Integrated contracting and signatures
- Enrollment completed faster
- Employee progress tracked
- Enrollment data and insights captured into choices and falloff



Member Experience

- Experiences made interactive and mobile-friendly
- Switching between devices and channels made seamless
- Not asked for information already provided
- Follow-on actions and communications automatically triggered



The Smart Communications Conversation Cloud™



COLLECT: Forms of all kinds are quickly becoming a relic of the past. A bad experience trying to complete a form can prompt customers—especially digital natives—to abandon your plan for another. Instead of the same form for everyone, Smart Communications delivers an intelligent, interview-style digital interaction. The Conversation Cloud pulls in data from your CRM and other core system to minimize data entry, which reduces confusion and errors.



COMMUNICATE: Create and deliver personalized and compliant communications, from simple real-time medication reminders to complex documents like Summary Plan Descriptions, across a member's preferred channels. Lock down content sections for compliance while enabling line-of-business users to personalize other sections. The Conversation Cloud helps you standardize the look and language of your communications using centrally managed templates.



COLLABORATE: Often, multiple stakeholders are involved in completing a task or moving through a process. It could be an enrollee's spouse or physician, a broker or another intermediary providing inputs or approvals. The Conversation Cloud helps automate this collaboration, managing multiple back-and-forth interactions and accelerating multi-step processes, with a full audit trail.



COORDINATE: With the Conversation Cloud, you can design customer journeys that take advantage of new technologies and communication channels to give members, partners and internal employees alerts and updates. This enables new members to move through the enrollment and onboarding process faster, with less paper and effort.



INTEGRATION: Easily integrate key pieces of your enterprise architecture and core systems to personalize every interaction and reduce the need to manually rekey information. The Conversation Cloud has both pre-built connectors and open APIs to extend your technology stack. Link to CRM platforms like Salesforce, as well as ERP platforms, content archiving, and process automation or case management platforms like Pega. In addition, you can automatically synch with third-party data sources, such as identity verification systems for regulatory compliance, and e-signature platforms like DocuSign and OneSpan to make enrollment fully digital from start to finish.



INTELLIGENCE: Gain insight into how quickly members are moving through enrollment and onboarding, or where they may be getting stuck and dropping engagement in the data-collection process. See what content fragments are used more frequently, or analyze content readability or sentiment. By leveraging Smart Communications' Intelligence capabilities, you can make your content and the entire member journey even more effective.

Pain-free digital enrollment and onboarding is a must for today's tech-friendly plan members. In addition to giving your members a best-in-breed experience, the Smart Communications Conversation Cloud can help you improve outcomes, decrease costs, and boost efficiency throughout your organization.

Isn't It Time To Get SMARTER?

Visit smartcommunications.com to learn more.



Smart Communications™ is the only provider of a cloud-based, next-generation customer communications platform. More than 500 global brands rely on Smart Communications to deliver smarter conversations across the entire lifecycle—empowering them to succeed in today's digital-focused, customer-driven world while also simplifying processes and operating more efficiently.

¹ <https://www.healthedge.com/about-us/news-events/press-releases/healthedge-survey-illuminates-key-payer-insights>

² <https://www.healthcarefinancenews.com/news/payers-digital-transformation-hindered-lack-vision-says-deloitte>

³ <https://www.jdpower.com/business/press-releases/2021-us-commercial-member-health-plan-study>