Transform Your Member Communications

How Flexible Tools & Cloud Technology Can Enable Health Plans to Scale the Conversation

Scale the Conversation™

SMART COMMUNICATIONS™

Member Expectations Are Higher Than Ever.

They want to interact with their plan on their own terms.

They want smart, timely, relevant communications that speak to them. They want to hear from their payers through their preferred channel – whether that's text, email or even paper. They want insurers to hear them, remember them and exceed expectations with every interaction.

IS YOUR HEALTH PLAN DELIVERING?

As consumers increasingly manage their own health benefits, they are interacting more directly with insurers. This trend, coupled with the rise of innovative technologies in sectors like retail and finance, is putting pressure on health care companies to step up their member-communications game. Health plans know they need to transform into increasingly consumer-centric organizations. Many are well into this journey. But siloed departments and legacy systems continue to get in the way.

AN EXPONENTIALLY INCREASING CHALLENGE

Marketing is just the beginning. Once consumers become members, communications needs increase exponentially. This complicates health insurers' ability to deliver personalized, meaningful interaction. Outreach starts right away with welcome materials explaining the policy and how care is covered. Billing, claims information, EOBs and more layer on complexity as the relationship develops. For some members, disease management services and care coordination require still more outreach.

In addition to the challenge posed by sheer volume, health insurance communications can also be difficult to manipulate. Time-consuming workflows and multiple vendor relationships mean even simple changes to content can take weeks to months to implement. Health plans need a way to develop, revise and disseminate new communications rapidly.

Multichannel or Omnichannel?

The rise of digital technologies has nudged many health insurers toward a multichannel communications strategy.

The idea is to use the right channel for the right customer at the right time. However, multichannel isn't enough. Omnichannel communications adds another layer: consistency. Regardless of the channel, the experience should be seamless and unified, and the touchpoint high-value.[1]

According to Accenture, companies that aim to deliver this experience must:[1]

- Meet customers in their channel of choice.

- Convey value through personalization.

- Recognize and acknowledge individuals.

- Deliver consistency across channels.

1 https://www.accenture.com/us-en/insight-omni-channel-approach-communications-service-providers

LAYERING ON COMPLEXITY IS NOT THE ANSWER, NOR IS SCRAPPING MULTIPLE PROCESSES AND PARTNERSHIPS.

Health plans need a solution that fits with existing processes and programs while addressing some of the challenges created by the silos in which those processes occur. And they need the ability to deploy it right now.

SCALE THE CONVERSATION

Every touchpoint offers an opportunity to personalize information, deliver meaning and start a conversation. Yet, to meet the needs of today's consumers, these touchpoints must occur across multiple channels for thousands of members. They must be agile and intelligent. And they must occur at scale.

As your company optimizes communications, you'll want to think about what scale means to your organization. In most cases, it should account for:

- **All the things.** A communications solution needs to enable all the ways you interact with your mebers, and all the channels through which members might want that interaction.

- **Volume overload.** Add up all the paperwork you have to send, plus everything else you do to engage members, then multiply by your customer base. The volume of communications can quickly feel overwhelming, but this is business today. Plans must manage it.

- **Two-way dialogue.** Across all channels, two-way dialogue is critical for transforming communications into conversation. Did a member open a text message and click a link? You just learned something about how that individual responds to content. Use this to optimize and personalize going forward.

CONSIDER THE CLOUD

Companies are increasingly turning to the cloud, with public cloud services adoption rising in 2018 to 92%, according to a survey of nearly 1,000 IT professionals.[2] Companies that move to cloud systems reap 14% in savings as they reduce administrative costs,[3] but for customer communications, the real benefits are speed, volume and flexibility.

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2 https://www.rightscale.com/blog/cloud-industry-insights/cloud-computing-trends-2018-state-cloud-survey
3 https://www.gartner.com/newsroom/id/3443517

Are Your Templates Helping or Hurting?

Most communications templates take weeks or months to modify, and any one payer might have thousands.

A SMARTER APPROACH TO COMMUNICATIONS DEVELOPMENT AND DEPLOYMENT LEVERAGES FLEXIBLE TEMPLATES. KEY CAPABILITIES INCLUDE THE ABILITY TO:

- **Unify omnichannel communications.** A single, omnichannel template with drag-and-drop functionality keeps everything in one place while allowing content to be customized by channel.

- **Streamline updates.** Changes that affect many types of communications can be time-consuming to implement. Flexible, cloud-based templates mean when a given legal disclaimer is modified, the change takes effect everywhere, right away.

- **Put approved language at business users' fingertips.** When health plans manage communications through a web portal accessible from any device, there's no need to wait on IT to manipulate templates. It becomes easy to address customer issues immediately.

Conversely, language that should not be changed for compliance or other reasons can be locked.

- **Be applied across brands, jurisdictions and languages.** Does your plan have one document that goes to everyone in a given line of business? Nothing says "I don't know you" like a document printed in three languages, or something that says "this information applies to residents of Alaska, California or Idaho." You know your customers. Show them. Pull in language that's needed and leave the rest out.

- **Clear the clutter.** Reduce your plan's total number of templates while improving reach and flexibility of those you do have.

HEALTH PLANS THAT LEVERAGE CLOUD-BASED TOOLS CAN:

- **Move quickly.** The right customer communications management solution enables plans to transform their outreach right away. Maybe not tomorrow, but next week is feasible.

- **Go big without big investment.** Cloud technology enables plans to rapidly scale up. At times when large volumes of communications are needed, that capacity is available. Yet there's no need to maintain that capacity in-house at all times. Similarly, this elasticity enables quick response to compliance updates. When templates are readily accessible and linked, changes can be made on a dime.

- **Empower business users.** What if everyone who interacts with members on behalf of your plan had access to everything they need to communicate effectively, solve member problems and deliver a great customer experience? An easy, web-based, drag-and-drop environment enables customization at scale.

- **Bridge silos.** The disjointed nature of health plans is a reality of business today. Whether you're working to bring down these walls or committed to working within them, the right technology enables your plan to deliver consistent, cohesive communications, regardless of which department or vendor originates the message.

BRIDGE THE FLUENCY GAP

You know your members. You know what to say to them and how to say it. What you're looking for is a way to make it happen. Does this sound familiar? It's called the fluency gap, and you're not alone. Health plans across the industry are working to make digital transformation happen, but it takes time, and members need to hear from them now.

Fortunately, cloud technology and tools for personalized, flexible, omnichannel communications will enable you to bridge the fluency gap. When you leverage scale and the principles of smarter communications, you'll gain the ability to reach members now with messages that speak to them. The result? Your plan will be better positioned to manage growth, meet compliance demands and handle business complexity. And you'll give members the experience they're looking for. ◼

Are Your Cloud Security Fears Founded?

In a word, no. Here's why:

As recent data breaches have shown, on-premises retention is no guarantee of protection. Companies that house data onsite experience a higher rate of security incidents than those using cloud technology, according to a report from Alert Logic. In instances when cloud systems are compromised, best practices in data management keep breaches far more contained than those affecting on-premises systems.[4]

Cloud technology providers know breaches like those that have affected major retail, finance and other companies can be devastating. This is why they tend to have the most aggressive protections available and focus far more on security and governance than developers of most firewall-protected systems. These protections matter more than location.[5]

Ask prospective partners how they test their protections. Will they allow you to attend hackathons or other events to see for yourself? Look for transparency and a clear commitment to your data. With any cloud-based technology worth your time, you'll find it.

STILL CONCERNED? GO FOR A HYBRID.

A hybrid-cloud model enables insurers to take advantage of some of the benefits of cloud-based technology behind the corporate firewall. Deployment is rapid, and many companies go this route to leverage the cloud while keeping data close to home.[6] In a communications scenario, template design and other basic functions occur in the cloud, but anything dealing with customer data happens onsite.

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4 https://www.alertlogic.com/blog/are-we-saying-public-cloud-is-more-secure-we-just-might-be-d9/

5 http://searchcloudcomputing.techtarget.com/opinion/Clouds-are-more-secure-than-traditional-IT-systems-and-heres-why

6 https://www.gartner.com/newsroom/id/3443517