



DEC2022

OnPoint

A HEALTH AND WELL-BEING
PERSPECTIVE

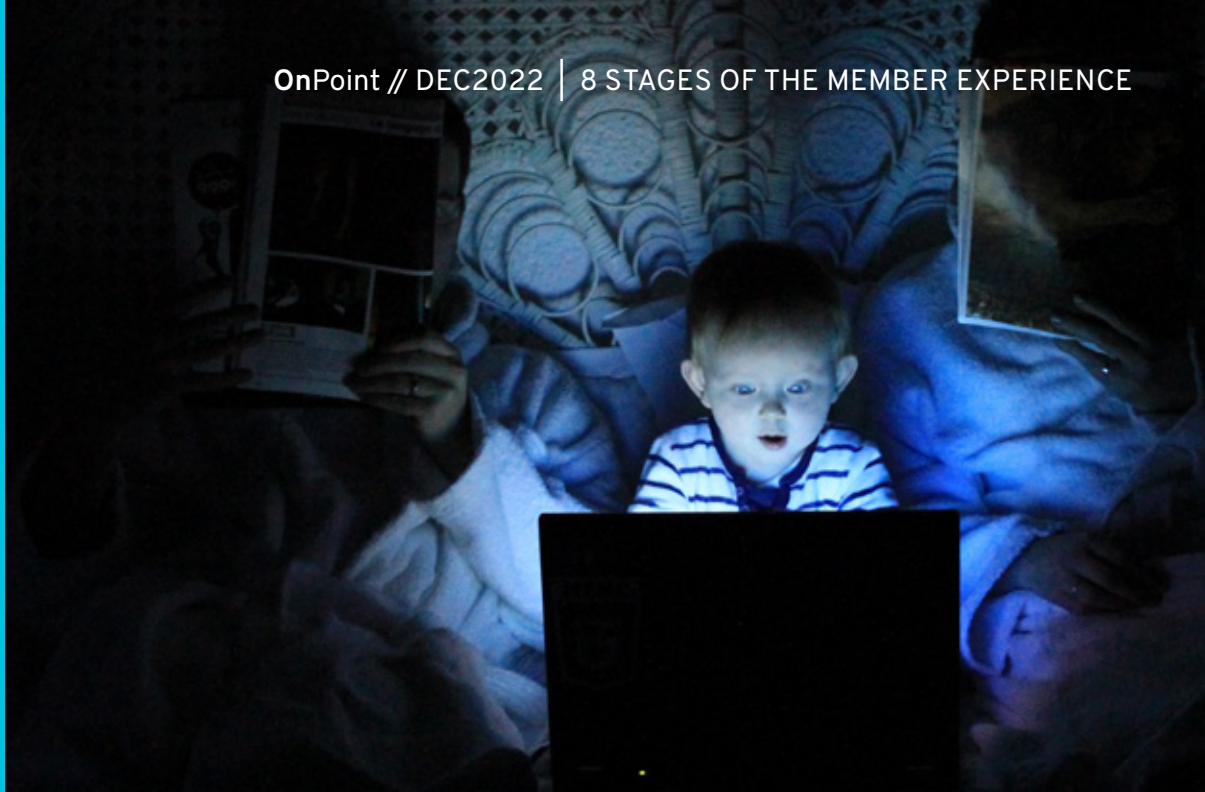
The 8 Stages of the MEMBER EXPERIENCE

1. First Impression
2. Getting in the Game
3. Seeing Results
4. Adding Value
5. Staying in Touch
6. Building Loyalty
7. Staying the Course
8. Member for Life

Creating Members for Life: A Consumer-Centric Strategy

The business environment in which health plans operate today has never been more challenging or disruptive. A combination of new competitive pressures, innovative technologies, and rising consumer expectations is transforming the health economy at an unprecedented pace and scale. Now, more than ever, consumers are in the driver's seat, taking charge of their healthcare and demanding more from their health insurance.

Each OnPoint issue provides a concise, insightful summary about a key health and well-being issue facing health plans and employers today.



How should health plans respond to these evolving market demands and meet the multiple expectations of today's consumers? What's needed is a new business model that creates more value for both the plan's members and the healthcare system by offering a consumer-centric member experience. Such a strategy positions a health plan as a caring, concerned, helpful and valuable partner in the minds of consumers, transforming them from commodity buyers into loyal customers and members for life.

So, what would it look like if a health plan offered this type of consumer experience, one that was hyper-focused on the care and well-being of the member—personalized, informative, convenient, and easily accessible? How would such an experience influence and strengthen the members' perception of the health plan as a valuable service and bolster their loyalty to it? To find out, let's look at a next-level engagement experience that delivers real value for members.



Meet Joe Public, a 44-year-old engineer recently hired by a company whose health insurance provider has made a robust commitment to member engagement. Let's follow Joe for the next 21 years and see how his interactions with the health plan exceed his expectations and make him a member for life.



STAGE 1 FIRST IMPRESSION

The old adage, “You don’t get a second chance to make a good first impression,” is true for health plans as well as people. That makes the initial enrollment period an opportune time to engage the member and build the foundation for a long-lasting relationship. It starts with an introductory phone call to Joe immediately after he enrolls in the plan. The health plan also sends Joe an information packet that explains his benefits in clear, concise language, provides multiple two-way communication channels where Joe can ask questions, and encourages him to complete a health assessment and enroll in his employer’s well-being program, which is provided by the health plan.



STAGE 2 GETTING IN THE GAME

Motivated in part by his positive first impression of the health plan, Joe enrolls in his employer’s well-being program. After completing a health assessment, he earns a \$50 deposit to his Health Savings Account (HSA). This is just the first in a series of opportunities for Joe to earn cash rewards or points that can be redeemed to acquire additional services or discounts from his health plan. Because these points and rewards are transferable across all lines of business, Joe is now motivated to stay with the health plan when a life event requires that he consider changing his health insurance, for example, becoming eligible for Medicare.



STAGE 3 SEEING RESULTS

When Joe visits the home page of his well-being engagement program for the first time, he watches a short video that explains how he can maximize the benefits provided by his health plan. He also realizes the content of the page has been personalized with self-guided courses, videos, exercise programs, and other information to help him address his top two health priorities: lose weight and prevent the onset of diabetes. When Joe is having trouble sleeping, he consults an educational video that helps him enjoy a good night’s rest. And just before flu season, Joe receives a reminder to get a flu shot as well as information about the three provider locations nearest him. Motivated by this personalized approach, Joe becomes a frequent user of the well-being program and successfully reaches both of his health goals. In addition, at the end of the calendar year, he receives a year-end summary of his medical expenses that provides valuable information for filing his taxes.



STAGE 4 ADDING VALUE

When Joe turns 45, his well-being engagement program reminds him it’s time for a colonoscopy. The program also provides information, all automatically posted on Joe’s home page, that explains the benefits of having a colonoscopy, dispels common misunderstandings about the procedure, and provides a list of in-network doctors who can perform the procedure. A few years later, Joe uses a digital self-guided program, Managing Your Stress, to help him through a particularly stressful time at work.

**STAGE 5 STAYING IN TOUCH**

To generate further engagement, the health plan provides personalized information in its transactional communications, such as EOBs. These transactional communications are viewed by 97 percent of members for an average of two to five minutes, making them an ideal channel to connect with members.¹ In addition, to track his exercise, Joe links his favorite wearable fitness device to the well-being engagement program. And, when Joe notices that his physical activity has recently declined, he's able to set a more modest daily goal and create a small health habit that gets him back on track.

**STAGE 6 BUILDING LOYALTY**

Joe's loyalty to the health plan grows stronger. He continues to fund his HSA by completing healthy activities and earning points, and he earns an additional loyalty discount on his health premiums for each year he is a member. During an annual wellness exam, Joe learns that his blood pressure is too high. Because his well-being engagement program is connected to his EHR, Joe's home page is immediately updated with personalized recommendations and actions to help him bring his blood pressure back to normal.

**STAGE 7 STAYING THE COURSE**

At the age of 63, Joe decides to retire, but he still needs health insurance until he becomes eligible for Medicare. He has now been with the health plan for 19 years. Because of his overall high satisfaction with the plan, the effectiveness of his personalized wellness program in helping him stay healthy, and the transferable points and rewards he has earned and doesn't want to lose, Joe decides to stay with the health plan and buy one of its policies through the government's Health Insurance Marketplace.

**STAGE 8 LIFE MEMBER**

Several years before he turns 65, Joe starts receiving helpful information about making the transition to Medicare, which is automatically posted on his personalized well-being home page. Because he enjoys good health, Joe decides on a Medicare Advantage plan. Once again, because of his overall satisfaction and the 21-year relationship he has enjoyed, Joe stays with the same insurance company. And the chances are good that Joe is now a member for life. That's because seniors are loyal when it comes to Medicare, and that loyalty increases with age. In a recent study, 70 percent of Medicare customers aged 65 to 69 said they renewed their plan without shopping for a new plan in the past year. That percentage jumps to 76 percent for 71 to 74-year-olds and 81 percent for those 75 and older.²

Onlife Health brings end-to-end simplicity to population health and well-being. Connecting and integrating people, technology, and benefit design through our user-friendly engagement platform, we guide consumers on “The Next Right Thing To Do” in their health and well-being journey. With its built-in agility, the Onlife platform can be configured and scaled quickly and easily to serve any market, from commercial health insurance to Medicare Advantage and Individual (ACA) lines of business.

1 A “7 Member Engagement Strategies for Health Plans.” Clarity Software Solutions, September 25, 2019. <https://www.clarityssi.com/healthcare-insights/seven-member-engagement-strategies-for-health-plans/>.

2 Cordina, Jenny, Dan Jamieson, Rohit Kumar, and Monisha Machado-Pereira. “Improving Acquisition and Retention in Medicare.” McKinsey on Healthcare, January 5, 2018. <https://healthcare.mckinsey.com/improving-acquisition-andretention-medicare>.