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OnPoint

A HEALTH AND WELL-BEING
PERSPECTIVE

The 10 Essentials

Choosing a Health and
Well-Being Platform

- 1 | Personalization
- 2 | Seamless Experience
- 3 | Private Label
- 4 | Configuration
- 5 | Behavioral Science
- 6 | Care Navigation
- 7 | Social Determinants of Health
- 8 | Data Analytics
- 9 | Behavioral Health
- 10 | Implementation

Your 5-Minute Guide to Improving Population Health and Member Engagement

Selecting the best health and well-being platform for your organization or health plan can be a difficult, time-consuming task.

There are, of course, certain features and capabilities that you expect any platform to offer as standard equipment: health assessments, biometric screenings, corporate and individual challenges, incentives and rewards, device integration, educational content, and others. But beyond these common features, there remains one key question: What key capabilities must be included in the platform? In this edition of OnPoint, we help you answer that question by presenting the Top 10 features and capabilities that we consider essential to optimizing the performance of your next health and well-being platform.



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

1 | Personalization

About 75 percent of U.S. consumers want their healthcare experiences to be more personalized.¹ And more than 70 percent of Americans now say they feel responsible for managing their own health but don't have the tools and resources to fully take on that responsibility.² Obviously, your members are looking for your health plan to provide the information and services they need to manage their health and well-being on a personal level.

Key Questions

- // Does your platform provide a unique experience for each member with an individual step-by-step guide to better health?
- // Do you apply machine-learning algorithms and leverage data from multiple sources to personalize the experience?



2 | Seamless Experience

The enormous popularity of point solutions, the tools and services that help members address a specific health or well-being issue, is becoming an issue. Managing and optimizing such a wide array of multiple vendors is inefficient and time-consuming for health plans as well as confusing for their members, who are looking for a less fragmented, more seamless consumer experience they can enter through a digital front door.

Key Questions

- // Can you integrate our current vendors into your platform as well as guide members to our programs?
- // Can you consolidate your well-being capabilities with our plan's benefits and services?
- // Can you guide members to the right healthcare services and support value-based care?



3 | Private Label

In a competitive health insurance market, it's important to highlight your brand whenever possible. Unfortunately, some health and well-being platforms refuse to private label their service, which allows their platform to grab all the attention and receive all the credit when your members improve their health.

Key Question

- // Can you private label your platform, so our brand is always front and center when our members engage?

4 | Configuration

A one-size-fits-all well-being platform severely limits your capability to serve the needs of both your members and your employer clients. In contrast, a highly configurable digital engagement platform is able to meet the exact specifications required by your health plan, from integrating your entire benefits offering to providing customized rewards, incentives and health challenges.

Key Questions

- // Can you configure your portfolio of solutions to meet our business objectives? For example, can you close a specific gap in care by using interventions and focused communication campaigns that target a demographic that shares common attributes?
- // Can you highlight and promote third-party programs that have a high priority for our health plan?
- // Can you provide a customized experience for our major employer groups, including both steerage and gaps-in-care solutions?



5 | Behavioral Science

Behavior change is the key to building a healthier membership, and habit formation is the key to behavior change. To help your members make permanent behavior changes, your health and well-being platform needs to incorporate the latest peer-reviewed and scientifically tested behavior science.

Key Questions

- // Does your platform leverage data and psychological insights to improve the formation of healthy habits?
- // Describe the behavioral science concepts you've incorporated into your platform.

6 | Care Navigation

When your members make poor healthcare decisions or don't fully understand their benefits, it drives up the cost of care. Care navigation can help your members make better, more informed decisions and transform a health and well-being platform into a digital front door for your members' healthcare needs.

Key Questions

- // Can your platform enhance care coordination, guide members to preferred providers, and support their treatment decisions?
- // Can you help our members understand and utilize their benefits?

7 | Social Determinants of Health

Social Determinants of Health (SDoH) drive as much as 80 percent of health outcomes. Health plans can significantly improve population health by reaching out beyond the walls of the hospital and doctor's office and addressing SDoH factors their members are facing in their homes, schools, workplaces and neighborhoods.

Key Questions

- // Are SDoH questions included in your Health Assessment (HA)?

- // Can you combine HA information with socio-economic data from multiple sources to identify SDoH risk factors?
- // Can you inform and connect members with the specific resources in their community that can lower their SDoH health risks?
- // Can you identify and analyze SDoH vulnerabilities within each of the 84,000 census tracts in the United States?

8 | Data Analytics

Data is the foundation of building a more personalized experience for consumers. "Know your customer" is the necessary first step to create direct, personal and meaningful connections with members that meet their expectations. A sophisticated data analytics program that includes machine learning, artificial intelligence, and personas can transform raw data into clear and accurate insights that can quickly and accurately inform business decisions and create opportunities for action.

Key Questions

- // Do you share all of your data and provide direct and unlimited access to your Reporting Portal?
- // Can you supplement your standard data reports with ad-hoc reporting? If so, how long does it take to fulfill such a request?
- // Can you leverage personas to gain key health and well-being insights about your members?



9 | Behavioral Health

Annual healthcare costs are 350 percent higher for people who have a behavioral health condition, such as anxiety, depression or a substance abuse disorder.³ That's why it's critical to identify members with behavioral health issues and then guide them to appropriate programs and resources.

Key Questions

- // Do you provide personalized educational content and digital self-guided programming that can address each member's specific behavioral health needs?
- // Do you offer proactive Anti-Stigma Campaigns that help overcome the shame often associated with behavioral health issues?
- // Do you deliver text and email messaging campaigns to either the general population or under-treated populations to normalize behavioral health treatment?

10 | Implementation

Switching to a new health and well-being platform can seem like a monumental, time-consuming task. Successfully making this transition requires a health and well-being vendor with a robust, reliable and scalable IT infrastructure.

Key Questions

- // Do you have expertise in implementing both large, complex health plans as well as smaller regional plans, providing support to acquire/keep your new/existing members?
- // What are your Client Satisfaction scores from previous implementations?



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 75% of U.S. consumers wish their healthcare experiences were more personalized, Redpoint Global Survey reveals. Business Wire. (2020, February 18). Retrieved January 25, 2023, from <https://www.businesswire.com/news/home/20200218005006/en/75-of-U.S.-Consumers-Wish-Their-Healthcare-Experiences-Were-More-Personalized-Redpoint-Global-Survey-Reveals>

2 www.facebook.com/nationalresearchcorporation. (2018, August 16). What is consumerism in healthcare? NRC Health. Retrieved October 29, 2021, from <https://nrchealth.com/what-is-consumerism-in-healthcare/>

3 Behavioral health spending correlates with higher overall healthcare spending. The LBL Group. (n.d.). Retrieved January 24, 2023, from <https://www.lblgroup.com/behavioral-health-spending-correlates-with-higher-overall-healthcare-spending/#:~:text=Annual%20costs%20were%203.5x,for%20people%20without%20those%20conditionsThat's>