

Accelerate **Member Engagement**

A guide to unlocking healthcare payers' most underutilized engagement opportunity.





Your members are already listening. What should you be telling them?

This guide will help payers effectively engage members and deepen relationships by optimizing communications they are already sending... and paying for.



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Executive Summary

What moves members to take action in registering for a member portal or enrolling in wellness programs? And what moves the needle in health plan program participation, like incentive programs, mail-order pharmacies, and early chronic disease interventions?

Personalized, relevant member engagement.

Increasing member engagement has been a top priority for health plans for years. As managed care has become the predominant form of health care in most parts of the United States, payers are laser-focused on ways to simultaneously improve member health and trim costs. Plans will need members to be active participants in their health journey to accomplish these goals.

This guide will help payers effectively engage members and deepen relationships by optimizing communications they are already sending...and paying for.

We'll explore how overarching forces influence members' willingness to engage, the potential hurdles to engagement that plans must overcome – and how to do it, and the untapped opportunity that member correspondence offers for deepening engagement.

Transform your member correspondence from a sunk cost to an engagement engine. Let's get started.

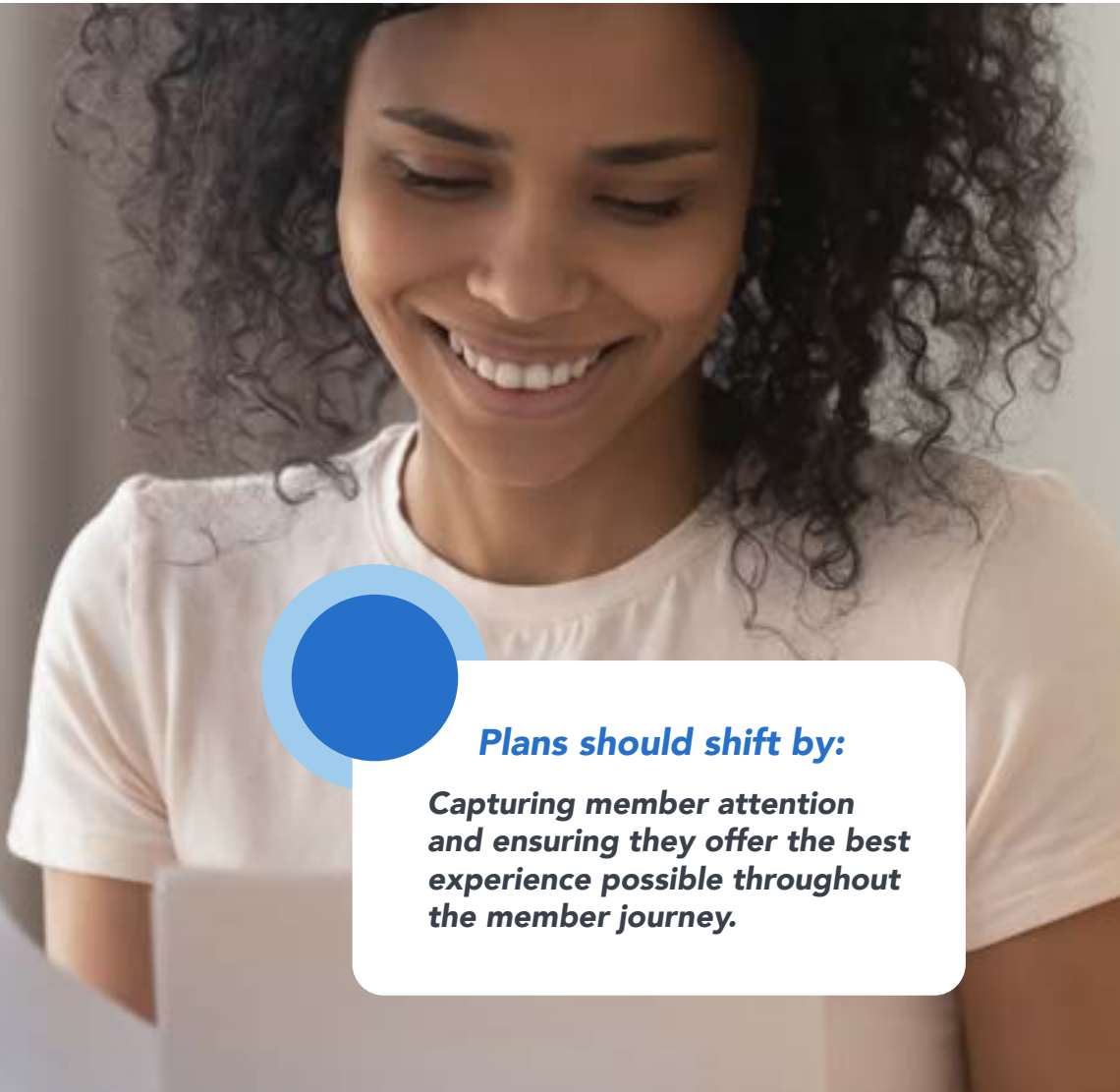
Shifts in Member Participation & Expectations in Healthcare

The healthcare industry continues to evolve, posing strategic challenges for payers.

SHIFT ONE: The Consumer-Centric Universe

Today, health plan members are consumers first. Plans aren't just competing against peer companies; they're competing with every other service experience a customer has.

- Member expectations are higher. They demand:
- Convenience, responsiveness, and simplicity in plan interactions
 - Relevant and desirable information, products, services, and solutions
 - Meaningful and approachable communications that speak to them as individuals



Plans should shift by:
Capturing member attention and ensuring they offer the best experience possible throughout the member journey.

SHIFT TWO: Members as Health Managers

Health plans recognize that to lower costs and improve outcomes, plans must engage members as partners in health management, affecting the actions they take and the decisions they make.

The stakes are high and getting higher:

- [PwC's Health Research Institute](#) is projecting a 6.5% medical cost trend in 2022, with spending expected to return to higher pre-pandemic baselines
- The [CDC](#) reports that 60% of Americans live with at least one chronic disease, like heart disease and stroke, cancer, or diabetes, which are also leading drivers of health care costs
- Plans are turning to reward programs to engage members in health management

[McKinsey](#) advises that health plans need to engage members to "actively manage their own care, avoid unhealthy behaviors, and ... accurately identify when they need clinical intervention."



Plans should shift by:
Encouraging adoption of and participation in healthy behaviors and member programs that improve outcomes and control costs, such as:

- Online member portals
- Mail-order pharmacy
- Smoking cessation programs
- Telehealth
- Mobile apps
- Chronic condition management
- Weight-loss programs
- Network steerage
- Preventative health reminders
- Incentive/reward programs
- Wellness programs
- Wearable medical devices

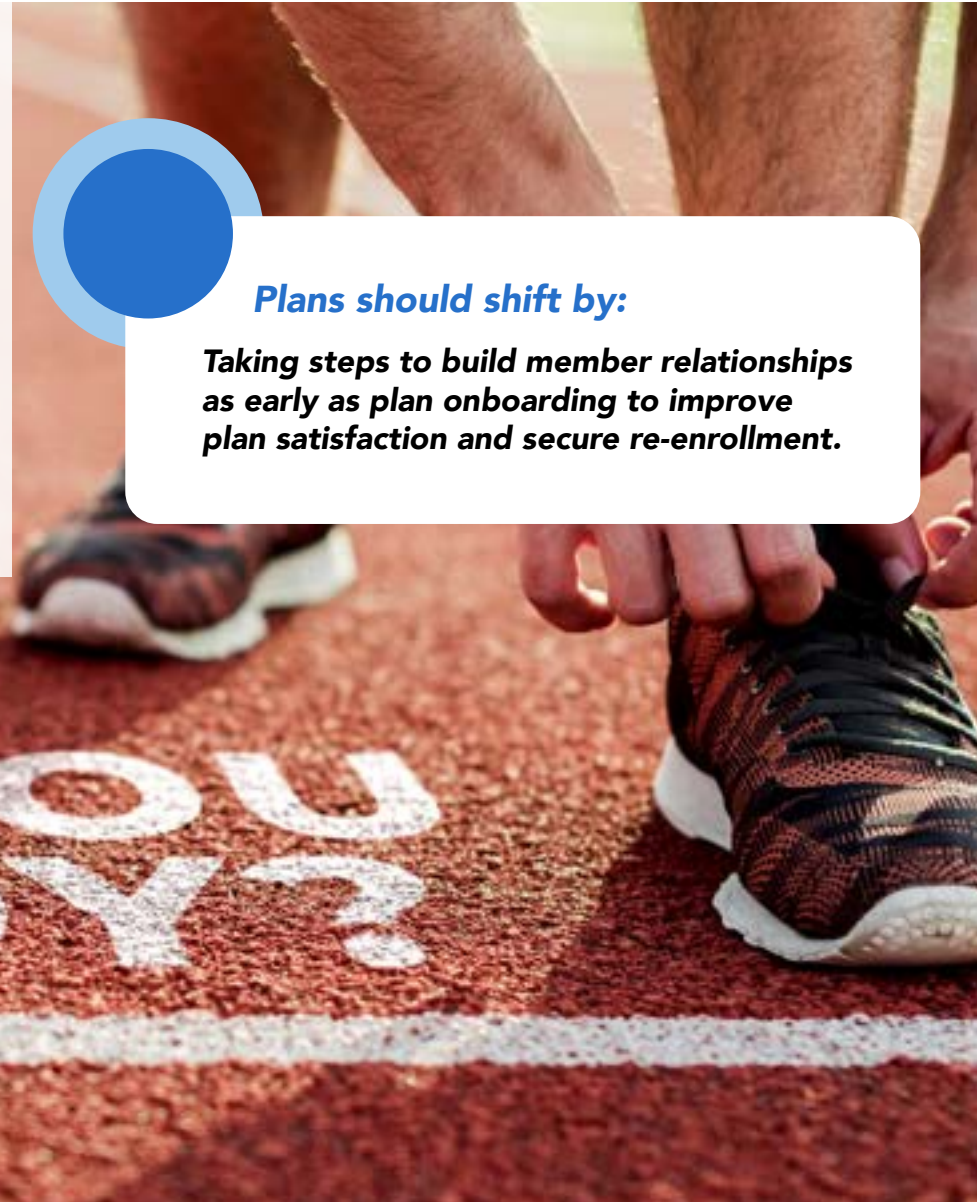
SHIFT THREE: Lower Barriers to Plan Switching

Plans have a strong incentive to enhance the consumer experience. Payers are now evaluated through rating systems that incorporate customer satisfaction, more consumers are shopping for coverage on health insurance marketplaces, and open enrollment periods are expanding.

These are just some of the challenges to member retention:

- **Accenture estimates** that Medicare switchers represent 64 percent of the ~6.7 million members up for grabs each year for health plans
- Churn not only increases member acquisition and administrative costs, it can also destabilize care continuity and contribute to worse health outcomes

J.D. Power's 2020 U.S. Commercial Member Health Plan Study found that "Proactive efforts by health plans to engage with members—by providing advice on how to control costs or helping to coordinate care—drive significant improvement in overall customer satisfaction."



Plans should shift by:

Taking steps to build member relationships as early as plan onboarding to improve plan satisfaction and secure re-enrollment.

Member Engagement is the Path Forward

"Customer engagement is the direct route to every important business objective."
- Forbes

Members are a Strategic Asset

Health plans need member participation to advance mission critical initiatives.

Engaging members:

- **Increases program participation** – Promotes reward and incentive programs that encourage participants to establish healthy lifestyle behaviors
- **Improves health outcomes** – Helps members adhere to condition-specific health programs and tools to enable timely intervention before a costly care episode
- **Boosts member retention** – Makes a positive first impression with onboarding techniques proven to increase member satisfaction and loyalty
- **Personalizes messaging** – Demonstrates your commitment to improving the member's health and makes members willing to share data for relevant content
- **Promotes adoption of digital channels** – Delight the growing percentage of members that prefer to communicate with plans digitally

The Challenges of Engagement

Despite plan intentions and best efforts, member engagement isn't as simple as "if you build it, they will come."

Comments such as these represent common pain points for plans:

- "We have invested in wellness, rewards, and other member programs but struggle to get our members to adopt them."
- "We send many direct marketing pieces with minimal effect, it's expensive, and...we're not really sure anyone actually reads them or if they are reaching the right audience?"
- "We want our members to take action on their health, but we cannot get them engaged with the benefits or content we offer on our website alone."

Techcrunch notes: "Enrolling users is hard. Keeping them engaged is hard. Improving specific clinical outcomes — and proving it continuously — is especially hard."

Common Pitfalls in Member Engagement



Pitfall #1

A limited understanding of customers' wants, needs, and behaviors.

Plans may not have the systems in place to capture, adopt, and leverage the voice of the customer. This makes it difficult to truly understand members, or create experiences that meet customer expectations, needs, and wants.

McKinsey states that "Using personalization techniques pioneered by other industries, health insurers can drive higher engagement and better support the needs of their members."

Pitfall #2

Focus on digital channels has come at the expense of a seamless, omnichannel member experience. Because of the emphasis on cost cutting, health plans have gone all in on online portals and are missing the opportunities presented by existing channels like direct mail.

Members are a diverse group, in age, technical savvy, and channel preference. In general, print is better for more complex content members may want to keep and refer to later.

What Do Members Want from Plan Correspondence?

Relevance.

As members become more active participants in managing their own health, they need information from their health plans. By providing targeted health advice, like how to stop smoking or manage blood pressure, health plans become a trusted partner in overall health management.

This makes members feel their plan cares about their wellbeing.

Information.

Members are increasingly interested in being smart consumers of health services. Plans that make access to provider bills and claims easy give members the insights they need to understand the value of plan benefits.

This gives members a sense of control as health consumers.

Convenience.

Members appreciate choice in how they communicate with health plans. Offering a mix of online and direct mail options allows members to interact with plans on their own terms and schedule.

This helps members integrate health plan interactions into their lives.

The Battle for Member Attention

The challenge for payers in driving engagement is capturing member attention.



What Makes Capturing Member Attention Tough?

People are bombarded with an ever-increasing number of communications, coming from multiple directions and formats.

- [According to Statista](#), 47.3% of all emails are spam and 39% of all spam emails are health-related.
- Experts say the average person gets 18 pieces of junk mail for every piece of so-called "regular" mail delivered.

As marketers use any means possible to capture the attention of potential consumers, people experience information overload and begin blocking out more and more.

The Value of Print for Health Information

From health plan ID cards to invoices, plans interact with members through their direct mail channels more than through human interaction. And that's a good thing:

- According to the USPS, [81% of recipients read or scan their mail daily](#).
- Statista notes that [63% of U.S. marketers saw increased conversion rates as the main benefit of personalization](#).
- Direct mail's motivation response is [20% higher than digital media's, which means it's more persuasive](#).

According to the [Southwest Healthcare Marketing Report: Consumer Perceptions & Attitudes](#), "Healthcare content is sufficiently complex that important matters can't be covered in a sound bite. More than 70% of those surveyed named direct mail in their top-tier media."

How Can Plans Successfully Engage Members?

By leveraging plan correspondence:

- Key transactional communications are viewed by 97% of existing customers for an average of 2-5 minutes at a time

That means your Welcome Kits, ID Cards, Welcome Letters, Member Guides and EOBs already have members' attention. Optimizing those communication pieces with relevant, personalized data puts the member's attention to work and can have a powerful effect on program utilization, health outcomes, and member satisfaction.

Standard member mailings prompt a limited range of reactions. Even in the best case scenario, the member may gain a bit of information or get some small satisfaction from taking an administrative action like paying an invoice.

By creating more potential for positive reactions at each stage of the member's interaction with a mail piece, the plan increases the likelihood of capitalizing on the member's attention to deepen engagement.

The end result: Optimized communications that deliver relevant, personalized messaging and therefore increase member engagement and satisfaction.

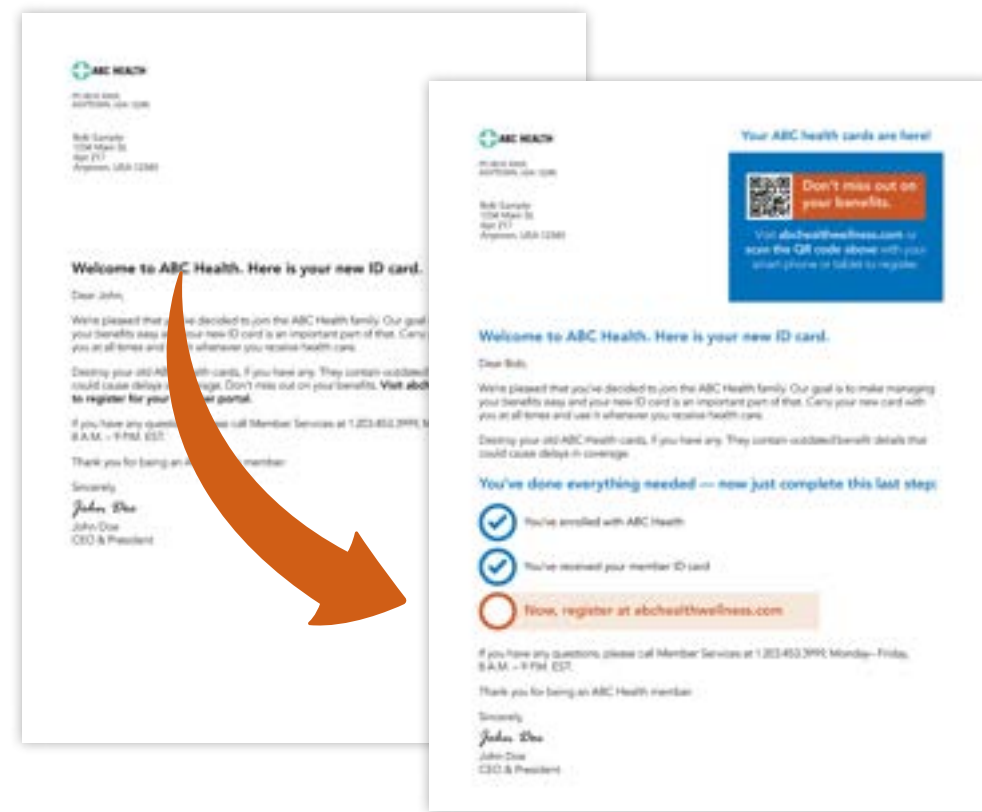
Activating Member Correspondence

There is an untapped opportunity for health plans in member correspondence.

From Sunk Cost to Engagement Engine

Most health plan member correspondence is underwhelming. In this regard, health plans are trailing other industries that have recognized they can optimize their communications using engagement techniques, design, and personalization to boost response.

Health plans spend tens of millions on ID cards, EOBs and other mailings and have historically seen this spend as a requisite, sunk cost. However, when optimized, those same correspondence pieces can prompt members to take action—in portal registrations, program enrollment, and more.

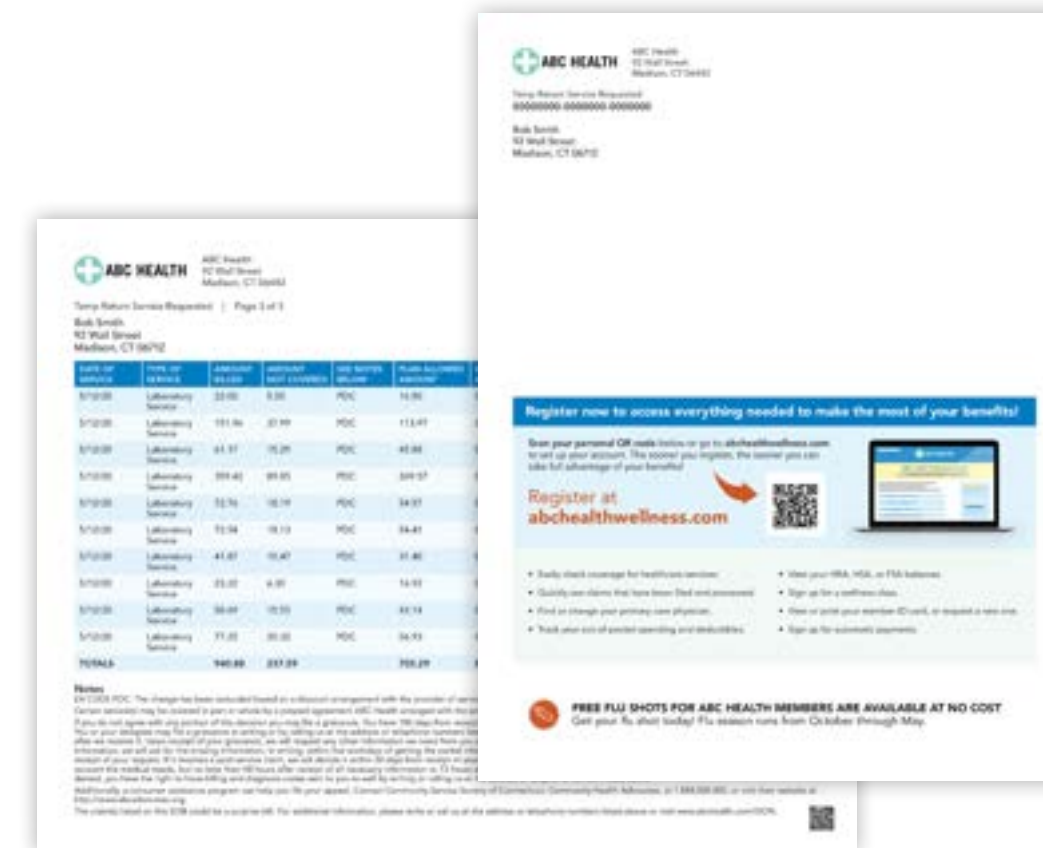


Member Correspondence Can Do More

Clarity has a comprehensive solution that targets member engagement by making it simple to optimize communications and campaigns: Accelerate Member Engagement (AME).

AME transforms member correspondence from a cost center into a value driver. The existing communications health plans are already sending today are the perfect opportunity to reach members where they are already listening, such as:

- ID Cards with Welcome Letters
- Member Guides
- EOBs
- Correspondence (1095s, ANOC, Letters)



Clarity's Accelerate Member Engagement (AME) Platform

Engage members when they are listening with personalized and specific messaging tailored for that member or specific cohorts of members.

The AME Platform

Clarity solutions are specifically designed for health plans, dental plans, TPAs, PBMs, and more. Our seamless healthcare communication, correspondence, and engagement platform allows plans to manage materials that affect member behavior from implementation to fulfillment.

- Take advantage of flexibility for personalization.
- Continuously test and optimize to fine-tune for best results.
- Make design and content changes online in real-time.
- Simplify and streamline your existing process.
- Reduce print and mailing costs.
- Enhance your members' experience.
- Implement with ease.

How AME Works

Clarity has a broad set of data fields available to allow plans to understand who to engage with and how to engage them. Our platform ingests data from various, disparate sources and normalizes it, to enable communications tailored to the individual member.

Member Name • Member ID • Mailing Address • Plan Type/Line of Business • Group ID • Sub-Group • Group Name • Coverage Type (Rx, Dental, Medical) • New/Renewing Member • Effective Date/Member • Tenure and Loyalty • PCP/Providers • Primary Language Date of Birth • Co-Pays/Cost Sharing Information

Clarity is agnostic to sources of member data and communication content. We can integrate with you and/or any outside partner you are already working with on digital engagement, consumer activation, and more.

AME Delivers

Healthcare organizations nationwide are already realizing the value of AME using treatments like the ones shown below.

A national plan added over 37,000 portal registrations. At \$9 per member, Clarity helped add nearly **\$340k** in value in four months.

One plan focused on increasing mail-order pharmacy added over 11,320 members to their program. At \$350 of value per member, Clarity helped add **\$3.96M** in value in just three months.

One regional plan added over 6,271 members to their portal program during open enrollment. At \$9 per member, this added **\$56k** in value in just four months.

Case Study: Mail Order Pharmacy



Experiment Results

- Redesigned letter and added stickers to ID cards
- Behavioral science tactics and best practices
- Clear calls-to-action to elicit engagement



Proof in Numbers

- Added over **11,320 members** to the Mail Order Pharmacy program
- Valued at **\$350 per member**
- Uncovered many more **opportunities to optimize**

\$3.96 Million in Client Value



Case Study: Portal Registrations



Engagement Results

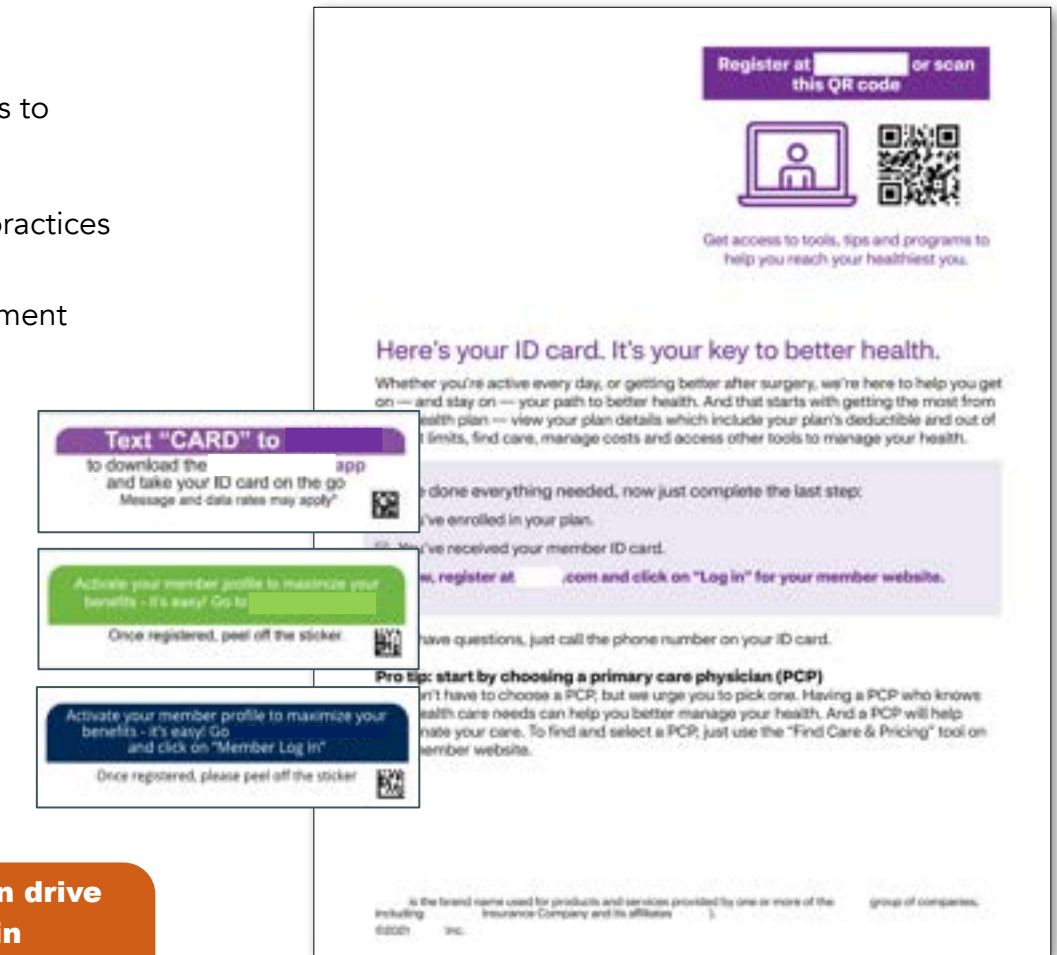
- Redesigned letter and added stickers to ID cards
- Behavioral science tactics and best practices
- Clear calls-to-action to elicit engagement



Proof in Numbers

- Clarity clients have measured improved registration rates **as high as 20%**
- Portal registrations valued **~\$10 per member**

For every 1M AME cards/letters sent, Clarity can drive 200k members to online portals resulting in \$2 Million in Client Value



AME Advantages

Realize results by delivering the right information, at the right time, in the right way.

Integrate member data points between HCO technical solutions delivering an extended, integrated, and personalized communication experience through Clarity products

Reinforce member behavior initiatives communicated to members through communication products already in place

Increase adoption of portals, apps, rewards programs, and other value-based care initiatives in consistent communication method

Personalize printed / mailed or e-delivered member communication materials

Drive or encourage next best action based member behavior



Summary

Deepening relationships with members will allow plans to thrive and grow in a challenging healthcare environment. With a proven member engagement strategy, health plans can:

- Capture member attention
- Ensure members have a positive experience when interacting with the plan
- Encourage adoption of and participation in member programs
- Improve outcomes and control costs
- Build relationships that promote retention
- Increase plan trust and loyalty

What does accelerated engagement look like for health plans?

MEMBERS receiving **PERSONALIZED INFORMATION** through **CHANNELS** **THEY ACTUALLY READ AND TRUST** to **TAKE CONTROL OF THEIR HEALTH**

So, what's next?

We'd like to introduce you to our member engagement experts at Clarity for a quick discovery call. In 15-30 minutes, we'll take some time to understand your objectives. In return you'll receive tangible feedback on how to meet your member engagement goals by optimizing your existing correspondence channels.

I'm Ready to Talk

We invite you to fill out our contact form [here](#).

Not ready to talk just yet?

If you would like to learn more, we invite you to visit our [website!](#)



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