Next-gen Engagement:
Using Transactional Touchpoints to Reach Members When They're Already Listening

THE NEXT LEVEL OF ENGAGEMENT

Every member touchpoint offers an opportunity for healthcare organizations to connect, engage and make members feel valued, driving health outcomes and retention. With consumers expecting more from their plans than ever before, and with new technologies paving the way, now is the time for payers to shift to next-generation member engagement.

What is next-generation member engagement? It's a new level of connection that leverages data and technology and has the potential to improve outcomes by capturing consumers' attention when they are most likely to be listening.

THE NEED FOR NEXT-GEN MEMBER ENGAGEMENT

Member engagement needs to evolve to address consumer expectations. When healthcare consumers were asked what traits they value in companies, more than half of respondents said they valued great customer service, exceeding the number who chose "delivering on expectations," "making life easier" or "offering great value."[1]

Data also shows patients want more help and guidance before they begin treatment for a disease, with their greatest frustration being lack of notification that they are at risk for a given condition.[2] Better engagement can help payers meet these expectations while improving retention, strengthening their brand, lowering costs and improving health outcomes.[3]

For Medicare Advantage plans in particular, better engagement and loyalty bring a powerful opportunity to help maintain or improve Star Ratings. All member communications, collectively, define the member's experience and their likelihood to re-enroll and recommend the plan to others. As a result, educational programs and proactive outreach are game changers for MA plans.

Fortunately, these interactions are all transactional touchpoints that already see high engagement from members and are well within a payer's control.
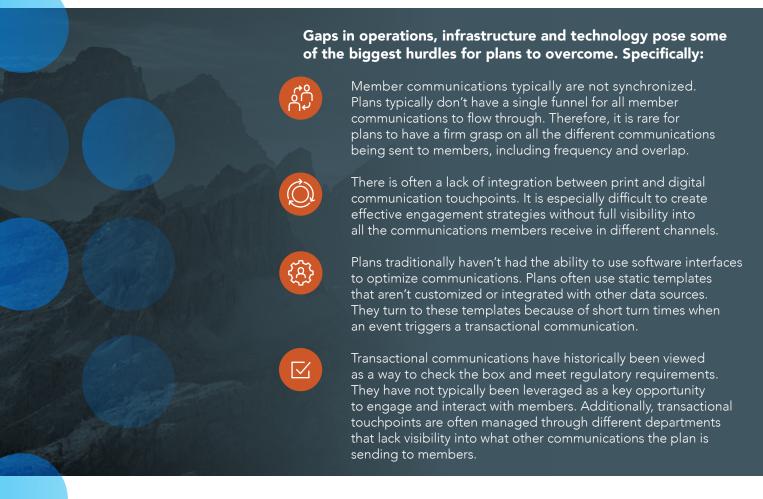
Medicare customers who renew their plans say that, beyond the coverage provided, the top drivers of overall satisfaction are three specific types of interactions: paying bills, making claims and getting answers to questions.[4]

CHALLENGES WITH TRADITIONAL ENGAGEMENT

The ultimate vision for healthcare engagement has been described as "realizing results by delivering the right information, at the right time, in the right way."[5] Although plans can point to progress over the past few years, they have much further to go to achieve this goal.[5,6]

Gaps in operations, infrastructure and technology pose some of the biggest hurdles for plans to overcome. Specifically:

Member communications typically are not synchronized. Plans typically don't have a single funnel for all member communications to flow through. Therefore, it is rare for plans to have a firm grasp on all the different communications being sent to members, including frequency and overlap.

There is often a lack of integration between print and digital communication touchpoints. It is especially difficult to create effective engagement strategies without full visibility into all the communications members receive in different channels.

Plans traditionally haven't had the ability to use software interfaces to optimize communications. Plans often use static templates that aren't customized or integrated with other data sources. They turn to these templates because of short turn times when an event triggers a transactional communication.

Transactional communications have historically been viewed as a way to check the box and meet regulatory requirements. They have not typically been leveraged as a key opportunity to engage and interact with members. Additionally, transactional touchpoints are often managed through different departments that lack visibility into what other communications the plan is sending to members.

HOW NEWER TECHNOLOGIES CAN IMPROVE COMMUNICATIONS

Recent advancements in technologies have started to close some of the gaps in member engagement and allow plans to deliver more coordinated communication. For example, technology platforms can leverage data from a variety of sources and index the data in a meaningful way to create a single communication. The platform then allows a singular view into all the different communications that a member receives from a plan over time.

Plans also are gaining the ability to collect and understand members' preferences. This allows payers to deliver communications in the way each member wants to receive them, such as in a preferred language or by text message rather than on paper. Automating the customization of communications for each member can save significant time and resources.

Technology partners like Clarity Software Solutions can help healthcare organizations with these efforts by accepting data in whatever form the plan provides it, and then warehousing, indexing and normalizing it. This gives the plan flexibility to make content changes and additions on the fly when a member has an event that triggers a transactional communication. With these new abilities, plans can better leverage these touchpoints and realize their potential to bring information to members when they are already paying attention.

ELEVATING TRANSACTIONAL COMMUNICATIONS FOR BETTER ROI

Transactional communications are high-value touchpoints that fall into three categories: enrollment, claims/payment and compliance-based communications. They include explanations of benefits, invoices and tax documents, among many other forms.

Transactional touchpoints typically don't get the same attention as apps and portals, but they have a major advantage over these channels: high engagement. Members gravitate to transactional communications when they have questions about plan services. This gives plans an opportunity to influence member behavior more effectively by adding personalized, relevant information to transactional communications.

For example, EOBs can be leveraged to drive flu shots, smoking cessation programs, wellness initiatives and relevant plan features. Welcome materials can be used to encourage members with known health issues to be proactive about care. This approach lends credibility to communications and provides the kind of personalized recommendations that help the member feel understood and show the plan is using their data to help them. Plans that leverage this opportunity can encourage effective plan use and ultimately better health.

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Plans that have the right technology to leverage transactional communications can also unlock operational efficiency and reduce costs. For example, Clarity helps plans create all communications in one platform, providing a wider view of member communications and overall engagement strategies. This allows plans to eliminate duplicate or overlapping messages and combine complementary outreach efforts into a single communication.

Meanwhile, call center efficiency is increased when customer service representatives can see exactly what a member has received and how often, and can pull up the exact document while they are speaking with the member. Plans may even see a reduction in such calls because fewer, more meaningful communications also mean less member confusion. This in turn leads to higher satisfaction rates and higher retention.

CONCLUSION: TIME TO CREATE NEXT-GEN MEMBER ENGAGEMENT

Plans can improve satisfaction and engagement by understanding a member's journey and meeting them on that journey with content that transforms transactional touchpoints into meaningful communications. But they can only do so with the right data and technology.

Better technology and better use of data can help plans personalize and maximize these transactional communications to provide relevant information when members are already paying attention. This is what next-generation member engagement looks like, and the time to make this shift is now.

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