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The Payer's Guide to Building Digital Experiences That ...

Engage and Transform

CHAPTER ONE

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The Art AND Science

of Engaging Members

While member portals have been in use for several years, many payers have viewed them merely as a box to check rather than as a tool to create value for both the member and payer. They feel they are required to have a member portal, so they purchase and implement the technology to make the portal available to any members who happen to stumble across it. Low utilizations rates are often used to justify members' lack of interest in serving themselves online. This manner of thinking is a fallacy, however – a self-fulfilling prophecy that is costing you more than you may realize.

A well-designed and properly implemented portal that actually helps members quickly answer questions and resolve issues is proving invaluable in building member satisfaction and retention – two important success factors in the new retail health plan environment where member expectations are higher than in the past under the plan sponsor based system. It is also a key factor in helping healthcare payers significantly reduce their administrative costs by shifting routine customer service requests from expensive phone calls to self-service on the Internet.

Yet there is more to a successful portal than selecting the right technology. It is important to understand that while you are configuring the portal for the organization, you must also configure the organization for the portal. If the organization is not committed to driving members to the portal and delivering outstanding value once they arrive, the portal strategy is doomed to under-perform if not outright fail.

There are three critical components to a successful strategy to engage members via a portal:

Adoption

Utilization

Measurement

In this chapter we will look at each of them in more depth.

Adoption – Driving Members to the Portal

At its most basic, adoption is defined as getting members to go to the portal and create an account. It is akin to a restaurant attempting to attract new people to try it.

A mistake many payers make is relying solely on outbound marketing efforts such as email or direct mail to drive members to their portal. For example, one payer we know sent an email announcement of their new portal to a list of 60,000 prospects. The email had an open rate of 10 percent, and of those 5 percent clicked on the link. In the end, they netted just 300 new portal accounts.

Low Influence Touchpoints: Email is an example of a low-influence touchpoint – a tool payers have very little influence over once it's been sent. Including a flyer when an ID card is sent to a member or displaying a prominent notice about the portal on the payer's member website are other frequently utilized methods. Being low influence doesn't make them bad – these activities should be used to collect the low-hanging fruit – but by themselves they are not enough to drive success.

High Influence Touchpoints: To drive substantial adoption, payers should focus the bulk of their efforts on creating high-influence touchpoints. Doing so often requires changing how the organization thinks as well as how it interacts with members.

For example, when members call into the contact center with a request for an ID card, customer service representatives can steer them to the portal. By saying, "Did you know you can do that directly on our portal? Would you like me to help you create an account to do that?"

They are exerting a higher level of influence over the customers' actions than a passive email. In fact, the customer service area offers many opportunities to encourage adoption of a portal.

Taking advantage of this high-influence touchpoint, however, often requires re-thinking other aspects of the business. Consider that two of the most common measurements of contact center quality are call length and call abandonment. Yet if the payer is encouraging customer service representatives to help members sign on to the portal, call lengths will go up. If they are running an on-hold message telling members they can take care of many common tasks themselves on the portal rather than waiting on the phone, call abandonment rates are likely to rise as well.

In each case, mechanics or metrics will need to be adjusted to ensure success doesn't lead to negative perceptions. Lengthy calls that lead to portal registration can be tracked and rewarded rather than reprimanded. By asking members on hold to "select 1 to learn how to enroll in the portal," those calls can be excluded from call abandonment rates.

Member adoption can also be driven by actions such as requiring them to sign up as part of the enrollment or certification process, downloading certain forms rather than receiving them by mail or selecting a primary care provider (PCP) in order to have their claims paid.

These sorts of high-influence touchpoints have proven highly effective in encouraging members to go onto the portal – once. It's what happens after initial account creation, however, that ultimately determines the long-term success.

Utilization – Giving Members a Reason to Return

The real value of the portal is not how many members have accounts but how many use them instead of the contact center on a regular basis. Returning to the restaurant analogy, it is the difference between how many customers try the restaurant once because they downloaded an online coupon versus how many become regulars.

The formula is simple: to drive utilization the portal must offer value to members. That starts by making it easy for members to find the functions they need, such as how to select or change their PCP or print a temporary ID card for a son who is home from college. It should also move from being purely transactional to also being informational and/or educational.

One proven approach is to create a personalized dashboard on the home screen that delivers an "at a glance" view of the information members access most frequently. If a member can use her smartphone to see how much money is left in her flexible spending account when she is at the pharmacy, or quickly confirm her progress toward her deductible without having to hunt for it, the portal is delivering the type of convenience and value that will increase utilization. It will also help build a habit of going to the portal first, helping the organization drive down its costs.

One of the key considerations in building the portal utilization strategy is delivering the same quality experience regardless of the device being used to access the portal. It must respond quickly and be intuitive to navigate regardless of whether it is being viewed on a smartphone, tablet, phablet, desktop or other device. Today 58 percent of adult Americans own a smartphone according to Pew Research, and 42 percent own a tablet. In addition, Pew also says that 63 percent of adults use their mobile phones to go online, while 34 percent use them as their primary online access.

The best strategy to accomplish this seamless experience is to use a technique called "responsive design" that uses the same core elements from a website and arranges them in a way that is appropriate and optimized for the screen size being used to access it, agnostic of the form factor of the device. Building a portal with responsive design may take a little longer up-front, but it will pay huge dividends in terms of utilization, especially among members for whom their smartphone is the only Internet access readily available to them.

As an enhancement or alternative, payers can also offer a downloadable app to access the portal. According to analytics firm Flurry, mobile users today spend an average of just 14 percent of their time on mobile browsers; the rest of the time is spent on apps. A well-designed app will deliver the same functionality as the web portal while offering additional marketing opportunities.

Clearly, delivering a valuable experience personalized to the way members want to experience it is the fastest path to ensuring widespread utilization of a portal.

Measurement

The final component of a successful portal strategy is the ability to measure adoption and utilization. Payers will want to measure their own progress against goals, and benchmark those results against comparable organizations to determine how the portal is performing versus industry norms.

Some of the parameters that can and should be measured are:

- How many members have registered on the portal?
- What are their demographics?
- How often do they visit?
- Which areas of the portal are they using most often?
- What percent are accessing the portal on mobile devices?
- Are there any geographic trends?
- Are they interacting with content outside of transactional information?
- Are there frequent points of abandonment that may indicate a confusing user interface?

Without collected and tracking these sorts of metrics over time, it is difficult to judge whether the goal of moving members to the portal is being met and whether members are finding value in it.

The organization can also measure the impact the portal is having on driving down costs. By assigning a dollar value to each contact center activity, and then multiplying every interaction on the portal by the associated cost, the savings over having that interaction handled by a customer service representative can be determined.

Execution is the Key

All of this may sound simple, and to a large extent it is. But that doesn't mean it is easy to accomplish. Everyone who wants to lose weight knows how –eat less and exercise more. Few, however, are able to execute that plan successfully, especially in the long-term.

Operationally, creating a portal that drives member engagement requires a great deal of up-front as well as ongoing focus and effort. Ingrained behaviors – both among members and the organization – must be changed, and old habits die hard. Success comes from building an intelligent plan, then having the expertise (and tenacity) to execute it with near-flawless precision. The technology is simply a tool along the way.

ABOUT HEALTHX

Healthx is the leading platform used by healthcare payers and provider organizations to power their digital strategies. Founded in 1998, Healthx leverages its industry knowledge, influence and relationship to deliver customized solutions to payers that are looking for a differentiator in the healthcare space. Fueled by innovation, Healthx is one of the first healthcare technology companies to offer a cloud-based platform for member engagement and provider collaboration resulting in 16 million logins annually. Today, over 150 healthcare payers across the U.S. rely on Healthx solutions to drive greater ROI for their business. Healthx is powered by healthcare and technology experts that are passionate about improving population health. For more information, visit us at www.healthx.com.