



Guided-User Experience Enhances Members' Healthcare Journey



Healthcare Payers Leverage Digital Guided-User Tools to Foster Member Engagement, Reduce Costs

When today’s increasingly tech-savvy patients seek a health plan or provider, they expect the same type of digital tools and guidance they count on in other aspects of their lives. As when shopping via Amazon, E-Bay or the Apple store they want 24x7 guided-user tools to help them conveniently retrieve results based on their budget, needs, and personal preferences.

Unlike retail players, however, health insurers must comply with ever-changing state and national regulations, HIPAA data privacy and security provisions, and complex programs such as CMS’ Merit-based Incentive Payment System (MIPS). What’s more, the continuous interaction critical to the payer/member relationship is far more complex than the one-off delivery of a new pair of tennis shoes ordered from an online retailer. Healthcare insurers also face the ongoing challenge of encouraging their members to participate in programs like wellness, fitness trackers, and care management plans.

Amazon and other online retailers shot to success by leveraging a single platform built on data, analytics, and a shipping and order-processing pipeline. Bringing together wide-ranging healthcare stakeholders into one platform presents a far greater challenge.

To help improve member adherence and engagement, payers are considering technologies such as instant messaging to support a guided-user experience through better communication.



Future-focused payers are offering members a guided-user experience to simplify the healthcare journey and improve patient adherence.

However, successful implementation requires core capabilities in areas such as advanced analytics and application programming interfaces (APIs).

That’s why more and more health plans are beefing up their digital transformation efforts to modernize systems that can improve adherence and translate into medical and administrative cost savings.

Early adopters such as Anthem, Horizon BCBSNJ, Cigna, Humana, and UnitedHealthcare have launched new platforms and consumer-facing apps to support effective ongoing communication with their diverse member bases.¹

Anthem’s comprehensive digital health platform, Engage, includes a single sign-on hub for all of a member’s different benefits, an engagement and activation platform, and search tools for cost and quality comparison. Engage pulls together all the various clinical and wellness tools Anthem offers, from telemedicine, to nurse calls, to fitness tracker-powered wellness programs.²

Anthem isn’t the only big payer adopting a comprehensive guided-user experience. Horizon Blue Cross Blue Shield of New Jersey rolled out the first phase of its digital transformation strategy in 2017 by launching pilot web and mobile services that improve member experience and make it easier for participants to understand their benefits. Services detail which doctors are available, explain how much services cost, and let patients schedule a visit.

Under development, the second phase of the strategy will offer Horizon customers more direct access to doctors and nurses. It will guide users beyond benefits, co-pays, and out-of-pocket expense snapshots to interact directly with healthcare professionals.³

Cigna buttresses its dedication to customer centricity with OneGuide, a patient-facing app used by 1.7 million of Cigna’s 15 million covered lives. Built on the notion of context-driven interactions, OneGuide works to predict member behavior based on previous activity and then intervenes and encourages patients to engage.⁴

Guided-user tools help members get the most from benefits

Aside from fueling and maintaining member engagement, payers are committing to digital transformation to improve their members’ benefits on a number of fronts.

¹ Healthcare Finance, “Payers focus on digital tools for member engagement,” Jonah Comstock, December 26, 2017. <http://www.healthcarefinancenews.com/news/payers-focus-digital-tools-member-engagement-q4>

² Ibid

³ CIO, “Horizon Blue Cross Blue Shield of New Jersey’s DX dive into virtual medicine,” Tim Scannell, January 30, 2018.

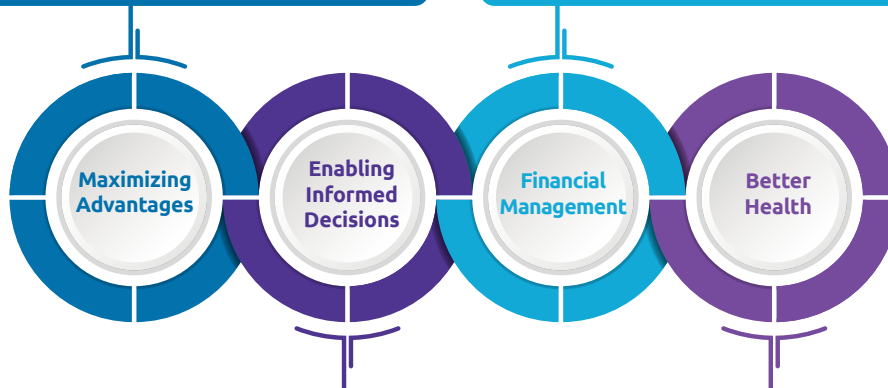
<https://www.cio.com/article/3251724/digital-transformation/horizon-blue-cross-blue-shield-of-new-jerseys-dx-dive-into-virtual-medicine.html>

⁴ MobiHealthNews, “For Cigna, UnitedHealthcare, digital innovation is all about the customer,” Jonah Comstock, October 06, 2017.

<https://www.mobihealthnews.com/content/cigna-unitedhealthcare-digital-innovation-all-about-customer>

- Helping Patients to understand their health benefits better
- Offering convenience of digital ID Cards
- Self-service options such as secured and instant messaging, audio/video call to tele-doctors and appointment scheduling

- Providing a familiar retail-like experience to take the guess work out of cost comparison (High deductible plans versus others, Cost of care comparisons and planning, ER/Urgent care or tele-consultation)
- Mail order programs
- Benefit accumulators and alerts



- Through digital guidance, members can make educated decisions about plan coverage
- Drug coverage (brand or generic)
- Quality of care versus cost of care

- Help members track and maintain their health records and offer tools such as
 - A wellness tracker
 - Provider/physician visit summaries
 - Care management access and notes

Improved patient engagement and adherence pays off for insurers

For healthcare insurers considering guided-user experience implementation, the rewards can be significant. For instance, robust member engagement through digital tools can help to identify high-risk patients so that preventative measures can be introduced and adopted. Reduced emergency room admissions and re-admissions often result.

More specifically, patient engagement increased by 15-30% can yield better rates for patient adherence to medication and drugs. And, when it comes to administrative costs, cost of service often drops as self-service efforts increase.

Likewise, a digitally-connected ecosystem drives process efficiencies while automated intervention management and follow up is an efficient time saver.

What about the impact of a guided-user experience model on Healthcare Effectiveness Data and Information Set (HEDIS) scores? HEDIS makes it possible to compare the performance of health plans on an “apples-to-apples” basis. Improvements in customer satisfaction (Consumer Assessment of Healthcare Providers and Systems: CAHPS) scores account for 19% of the total HEDIS rating while improvements in prevention represent 26% of the total. The result? Better Star ratings through guided-user experience.

It goes without saying that better customer satisfaction scores will increase health insurers’ brand presence across multiple channels and, for early adopters, will garner recognition for leadership in business and technology innovation.

Where to start?

Is your organization considering the benefits of a guided-user experience, but you are not sure how to assess the core capabilities necessary to implement and support a member-centric ecosystem?

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About the author



Rahul Dhingra is a Senior Manager at Capgemini and has 12 years of experience in health insurance industry.

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