

TREND BRIEF

Solving the Problem of Siloed Engagement Initiatives in Health Plans

Solving the Problem of Siloed Engagement Initiatives in Health Plans

Health plans are making improved member experience a priority as consumer expectations evolve and the need to strengthen plan performance, lower costs, and improve Star ratings and HEDIS® scores rises.

As the focus intensifies, so does the understanding that the whole of member experience is made up of both inbound and outbound engagement touchpoints—key moments of interaction that are spread across different departments and teams in the plan's organization.

Member engagement, even at small- and medium-sized health plans, is a complex system. Beyond typical touchpoints like general inbound member services and outbound onboarding interactions, there are specialized initiatives that may be short-term, seasonal or permanent. There are health risk assessments, appointment scheduling and telehealth resources. And right now, it's highly probable that none of these areas are coordinated with the others.

For instance, it's not unusual for chronic care management efforts to be out of sync with medication adherence outreach, and both may be in data and communication siloes from areas such as post-discharge follow-up and closing gaps in care.

Yet all of those efforts combine to impact everything from quality scores to member satisfaction. **And members form impressions that drive action from every encounter.**

The issue health plans must tackle now is clear: How do we ensure that those whole-experience touchpoints are well coordinated and integrated into an enterprise-wide engagement strategy?

It's not unusual for chronic care management efforts to be out of sync with medication adherence outreach, and both may be in siloes from post-discharge follow-up and closing gaps in care.

Why the focus on more coordinated engagement now?

Health plans have always wanted to achieve high levels of member satisfaction, but the stakes are higher today. Here's why.

Increased industry focus on member experience

Customer experience and its effect on revenue, loyalty and market share are hot topics in organizations inside and outside of healthcare. If you search for "customer experience jobs," for example, you'll see 1.6 million results from Google in less than 1 second. A similar search for "customer experience jobs at health plans" returns more than 500,000. The more focus a topic gets in any industry, the more leadership realizes efforts must be better coordinated.



The role of social media and search engines

In a world where one bad engagement experience can be shared thousands of times, health plans are feeling the effect of their members' easy, on-demand access to Facebook, Twitter, Instagram, Snapchat and more. Poor service and uncoordinated engagement touchpoints are not simply factors smart health plans monitor internally. They are part of very public conversations. And those public conversations add up and don't go away.

Proliferation of engagement channels

Ways to interact with your members are growing at a steady pace. There's live voice/telephone, automated voice/phone and interactive voice response, mail, email, web portal, chat, text messages, video, social media posts and inbox messages, and in-app messages. And it seems that list changes every month. With the additional use of each channel, complexity in engagement messaging and coordination rises. That's why health plan leaders are learning the engagement strategies used in the past will need to change to produce a unified brand experience. The challenge, of course, is having the speed and scale to manage it all.

Market competition

Health plans—whether commercial, Medicare Advantage or Medicaid managed care—are feeling the heat of an amplified focus on competition. State and federal governments are working on plans to increase competition as a way to lower overall healthcare costs. While media coverage often highlights a lack of competition in the health insurance market, the latest *Competition in Health Insurance: A Comprehensive Study of U.S. Markets* found that 30% of 380 metropolitan statistical area (MSA)-level markets studied were still experiencing moderate to high levels of competition.¹ In the Medicare Advantage arena, payer competition recently changed significantly when more than 400 new options hit an already-crowded market. The average Medicare Advantage beneficiary can choose from 24 health plan options.²

Changing consumer expectations

Today's healthcare consumers are beginning to exert their power by expecting convenient, high-quality and personalized healthcare engagement—delivered on their terms. Providing consistent experiences to your members, whether it's when they're calling about a disease management program or a new member ID card, builds consumer trust.

Millennials are leading the charge for change as the largest generation in U.S. history. They expect more than older populations and are some of the most dissatisfied healthcare consumers.³ Even now, consumers are divided on the engagement consistency they receive. While some agree they receive consistent messaging from health plans (28%), they disagree at the same rate (28%).³

What they do want is more engagement. A recent study found that 69% of healthcare consumers want free advice and support to help with their health and wellness.⁴



After-hours engagement shouldn't be an engagement after-thought

Enterprise-wide engagement shouldn't stop at 5 p.m. on a Friday—because members' needs for support don't end then. Part of a coordinated experience will be applying the same standards to after-hour services. According to consumer influence author Jay Baer, 57% of consumers expect the same response in time and messaging at night and on weekends as during normal business hours.⁵

Member fatigue and abrasion

As the number of engagement channels grows and the number of specific engagement programs increases, the odds of member engagement fatigue and abrasion grows, as well. Plans are realizing when efforts are not coordinated at the enterprise level, members could feasibly receive more than one message or interaction in a day, more than three in a week, and so on. That kind of engagement noise can quickly drive down the effectiveness of all of those efforts that, if delivered in concert, could produce exceptional ROI.

Big data, more siloes

Every channel, every program, every interaction and every claim is generating data, but most of that data is not being integrated to better serve the member experience. But plans know that it should be, and data integration is on the C-suite's radar. As data is assimilated across the enterprise, it must be used to fuel better engagement. After all, according to the *Harvard Business Review*, the number one consumer frustration is having to repeat themselves every time they talk to a different person or department at an organization.⁵

Team effectiveness and morale

You have outstanding employees working across the plan, all doing engagement work that matters. But when, for example, members aren't listening or interacting with a health risk assessment engagement specialist because a wellness program enrollment specialist just talked to them an hour ago, it can be defeating.

Financial implications

According to McKinsey,⁶ companies that focus on providing better overall customer experiences have achieved a 10-15% increase in revenues and a 20% increase in customer satisfaction. In healthcare, you can add in the impact of the CAHPS satisfaction survey and Star ratings that affect short- and long-term revenue. Effective engagement that closes gaps in care and improves HEDIS scores is also a consideration. Done well, coordinated engagement can significantly reduce a plan's costs.

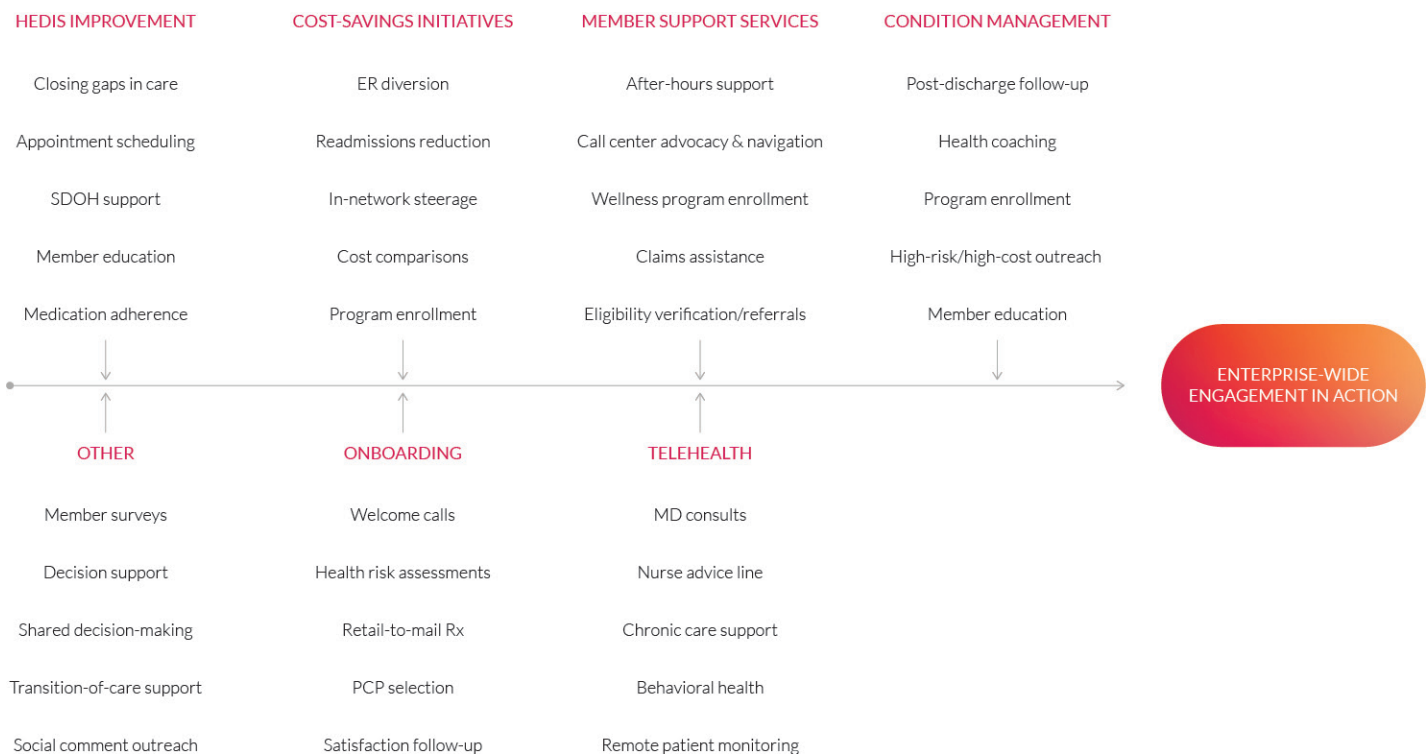
There's also the operational factor: If efforts aren't well coordinated, you may be wasting money and team resources on overlapping processes and non-streamlined outreach and

interactions. Plus, all areas of engagement aren't learning from each other—further hindering efficient operations. Typically, consolidating external engagement partners can offer some savings, as well.

— We've come a long way ...

Back in 1996, Fred Reichheld's bestseller, *The Loyalty Effect*, highlighted research into profitability variation that showed the world's most profitable corporations had the most loyal customers. Reichheld's work was the beginning of the customer relationship management (CRM) movement.⁷

Healthcare has been late to the customer experience trend but is slowly gaining ground. Now, the industry appears to be ready to take the next step and ensure enterprise-wide engagement and experience management.



Connecting engagement initiatives across the enterprise:

How to meet the challenge

Now that we've covered the trend and why it's emerging, we can talk about what it will take to tackle the issue.

Organizational commitment

A dedication to not only the value of engagement overall, but the value of engagement consistency, is key to long-term success. There must be a vision for stepping out of engagement siloes. That dedication will come more easily to health plans that foster a consistent focus on member satisfaction improvement. But any plan that can gather and view all member engagement initiatives through the same lens will be able to build effectual internal processes and communication. Those processes will enable a quick response to change and the ability to address new engagement needs as they arise.

Engagement audit

To improve coordination, you have to assess where you are. That should include identifying all inbound and outbound programs and their purpose, frequency and channels, as well as gathering how resources and data are shared among programs.

To download a quick audit worksheet for your initial efforts in gauging inbound and outbound engagement, [click here](#).

Agreement on the engagement ecosystem

Once your plan has a thorough understanding of the engagement initiatives in place right now, it's important to consider what should be included in a perfect-world engagement ecosystem. You likely have a world of many touchpoints already, but those may not be the right touchpoints for your enterprise-wide approach.

A key step here will be mapping your members' end-to-end experience journey—when, where, how and why members interact with your plan. You may want to break that journey down into specific member segments, as well.



Consider a member engagement summit

Most health plans have yearly business planning processes and meetings. But member engagement isn't typically a topic. Hosting a member engagement summit can help teams from across the plan discuss an enterprise engagement vision, better coordination, touchpoints and needs.

Assess resources

Once you have a handle on your holistic engagement efforts and needs, your plan will need to assess in-house resources and use of external vendors. You likely have several vendors already engaging with members on your behalf, such as a tobacco cessation program partner, appointment scheduler or a wellness rewards provider. In creating your enterprise-wide action plan, you'll need to consider how to synchronize those vendors across the plan and member journey. You may want to consolidate engagement efforts to as few vendors as possible to ensure a seamless member experience and consistency in messaging.

External partners should be well versed in not only your plan's culture and customer experience values and messaging, but also your complete engagement ecosystem and how they fit into that system. Your internal coordination will need to be led by an engagement coordination team or you can outsource whole-plan coordination to an experienced partner.

Ensure the effective use and integration of data and technology

Your members want to be seen as individuals, not a record in your database. As more and more data is collected and integrated across your plan, it's important to use that data to inform all of your engagement efforts. That's the heart of CRM and an important reason to move forward with enterprise-wide engagement.

After all, a member who calls in for a question about benefit coverage may also be overdue for a flu shot. A holistic engagement process ensures those opportunities to influence and motivate are not missed.

Examples from outside of healthcare

- In the subscription beauty industry, Dollar Shave Club is known for its attention to customer engagement. The company uses technology to inform teams and understand individual customers. The company's motto backs that up: **"We don't respond to situations; we respond to people."**
- The success of Netflix is rooted in collecting data on its customers that is then used to deliver personalized experiences. Because the streaming service uses technology to inform every online and offline interaction and opportunity, the company continues to provide its customers **exactly what they want and need, at every touchpoint.**

Establish a benchmark and measure often

Once your engagement efforts are coordinated across the plan, establish benchmarks, so you can monitor how the coordination is working and paying off. You'll want to track member satisfaction, loyalty, efficiency, productivity, activation rates and cost-savings, to cover the basics. Also consider what one large health plan did: After mastering its approach to engagement coordination, the plan needed to measure improvement. To monitor and quantify member feelings of satisfaction and loyalty, the plan developed a sophisticated Member Loyalty Index (MLI). The MLI is made up of three key components:

EMOTION

How did the interaction make you feel about the plan?

EFFORT

How easy was it to interact with the representative?

EDUCATION

How informed do you feel after your interaction?

You can read more about
this case study [here »](#)

Test and share successes

One of the most important benefits of enterprise-wide processes is that when all of the engagement parts and pieces of the organization are in sync and talking to each other, you can create an environment of continuous learning and improvement. So: Test contact strategies. Test channels. Test scripts. Test processes. And then share what's working throughout the engagement infrastructure.

One of the benefits of enterprise-wide management is creating an environment where what works in one area can be applied to improving all engagement efforts.

If you're overwhelmed, start small

Many plan leaders have indicated they simply don't know where to begin when it comes to enterprise-wide engagement efforts. After all, there's a lot of volume and velocity and cross-functional operations to contend with. A smart move, then, is to start by coordinating just two or three of your engagement initiatives. Establish processes and show progress. That can generate momentum and spark change. Another thought: Coordinated engagement can be just as effective coming from the ground up as the top down.



Summary

As the kinds and channels of inbound and outbound member interactions grow in health plans, implementing ways to harmonize engagement efforts becomes critical. Pressure to adapt to this enterprise coordination trend will only intensify. Plans that are embracing this need and can deliver holistic engagement organized across the whole organization will have the advantage.

And of course, extraordinary member experience should be the goal.

ABOUT CARENET HEALTH

Carenet Health is a leading provider of healthcare engagement services, clinical support, health advocacy services and 24/7 access to medical care. Our talented teams support more than 50 million healthcare consumers on behalf of 100+ of the nation's premier health plans, providers, health systems and Fortune 500 organizations. We base our approach to enterprise-wide engagement and member interaction on our proprietary model called Intelligent Engagement.™ That methodology includes more than 20 different finely tuned organizational elements that, when strategically aligned, create a comprehensive package proven to drive remarkable results.

CONTACT US

To learn how we can help your health plan tackle tough engagement challenges, connect with us via 800.809.7000 or email us at marketing@carenethealthcare.com. Visit carenethealthcare.com for more information.

References

1. *Competition in Health Insurance: A Comprehensive Study of U.S. Markets*, 2018 Update, American Medical Association.
2. *Medicare Advantage 2019 Spotlight: First Look*, October 2018, Kaiser Family Foundation.
3. Accenture 2019 Digital Health Consumer Survey.
4. Pega 2019 Healthcare Engagement Survey.
5. The Evolution of Customer Service, *Forbes*, April 2016.
6. *Customer Experience: New Capabilities, New Audiences, New Opportunities*, McKinsey and Company, June 2017.
7. *A Short History of Customer Experience*, Expert 360, October 2015.