

INDUSTRY

Healthcare

SOLUTION

Customer experience strategy

PRODUCTS

New customer on-boarding

CLIENT STORY

Customer-focused on-boarding

A Roadmap to a Healthier Customer Experience

The health insurance industry is undergoing a period of change in the U.S., with consumers gaining more control and choice over their healthcare. One U.S. health insurance company was well aware of the trend and knew that it needed to become much more member-centric.

The company wanted to develop a strategy to engage individual members with a strong relationship focus. The beginning of the relationship is one of the most vulnerable times for members, so the firm wanted to improve the customer experience from the start.

We helped the health plan understand the current state of its member on-boarding experience. We identified approximately 100 opportunities to improve the current member experience, such as remembering returning members on its website, increased promotion of high-value services, and expanding its call center hours. We also helped the client architect the ultimate future state by designing a new member on-boarding experience process that creates a positive first experience and facilitates ongoing member engagement. It addresses the critical relationship-based activities during each phase of the member life cycle of pre-enrollment, enrollment, and post-enrollment. The emphasis for pre-enrollment is on establishing member contact, building trust and providing information, while enrollment focuses on data capture and post-enrollment activities center around communication and engagement.

For example, during the pre-enrollment phase individuals are directed to contact a consumer advisor with any questions about their plan or to try an online demo. In the post-enrollment phase, members will receive a personalized welcome message by providing an email address in the enrollment. It will include appropriate versions of materials in the welcome kit, plus personalization based on enrollment data and prior claims.

The new on-boarding process identified six capability categories for the re-architected member experience: *Learn, Welcome, Educate, Navigate, Integrate* and *Help*. Within each category, the team articulated several initiatives ranging from voice of the customer processing to data integrity. Using this member experience roadmap, the company can now prioritize initiatives based on its ability to implement and member return.

RESULTS

Identified **100** customer experience improvement areas

Created **personalized welcome kits** for new customers

Re-architected **member experience**