



# HEALTHCARE INSIGHTS



## CHALLENGE AND THE OPPORTUNITY

**19** Health Insurers' CX quality rank out of 20 industries covered in the US\*\*

**57%** Average Health Insurer Engagement Score (Poor)\*\*

**184** Top Health Plan ranking out of 318 Companies\*

**WHY**

Insufficient engagement with members (insured) in their own well being.  
A one-size fits-all approach from payers to engage with its members.

\* Forrester Report – US health Insurers Customer Experience Index, 2018

\*\* Temkin Report – Temkin experience ratings

## COMPREHENSIVE AND TARGETED ENGAGEMENT DRIVEN BY ANALYTICS

Member journeys and several touch points to influence engagement and experience\*

Member Experience amplified by using a variety of data sets, personalization and AI techniques

I sign up and join	Choose a plan. Set up a payment process.
I select a provider	Choose site of care. Understand terms.
I receive care	Fill prescriptions. Get treated by provider.
I take control of my health	Manage chronic conditions. Long term health & wellness.
I manage my finances	Claim submission. Premium payments.
I have a question or problem	Update personal info. Resolve issues.
I renew my coverage	Renew existing plan. New segment.



Persona driven contextualized engagement



Predictive recommendations



Prescriptive engagement techniques

\* [https://healthcare.mckinsey.com/sites/default/files/Great\\_customer\\_experience.pdf](https://healthcare.mckinsey.com/sites/default/files/Great_customer_experience.pdf)

## WELLNESS AND MEMBER ENGAGEMENT



Member Health Wellness

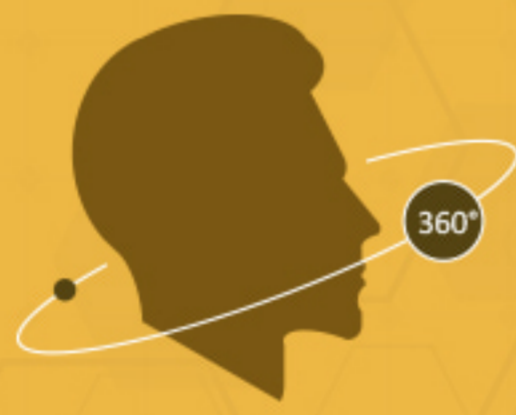


### Member Engagement Objective

Enabling payers in empowering members to get invested in their health, take informed decisions and leverage the healthcare ecosystem to achieve personalized goals

## ITC INFOTECH MEMBER ENGAGEMENT SOLUTION

- Medical Record
- Claims
- Wearables
- Psychographics
- Demographics
- SDOH



- 35 yrs. Single
- Likes to travel
- Active Social Media User
- Close Friends and Family
- IT Desk Job
- Obese; hypertension
- Alcoholic. High school grad

Recommendation Engine

### Algorithms

- Channel affinity
- Look alike modeling
- Behavioral modeling
- Churn predictor
- Propensity modeling
- NPS predictor, Renewal Predictor

### Outcomes

- Targeted messaging using preferred channels (Facebook)
- Identify personalized rewards (Camping Gear)
- Ascertain health goals (lose weight)
- Track performance conveniently using wearable's
- Targeted interventions, tips, encouragement
- Reward good health, behavior change

## ADVANTAGES OF EFFECTIVE MEMBER ENGAGEMENT

**Healthy Living**  
If rewarded/engaged by payers<sup>1</sup>  
96% of consumers would be healthier if they were rewarded/engaged by payers

**Improved Financial Profitability**  
Up to \$4m can be saved in revenue from improved member experiences<sup>3</sup>

**Reduced Healthcare Cost**  
For 30% payers, member engagement can reduce costs<sup>2</sup>

**Enhanced Loyalty and Brand Value**  
73% of members more likely to recommend brands with good loyalty/engagement programs<sup>4</sup>

1 - Health Insurers: The Customer Engagement Imperative – AT Kearney

2 - Change Healthcare national research study

3 - PwC report on Customer experience in healthcare

4 - Survey of Employees on participation in wellness programs carried out by Welltok Inc

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