Adobe and health payers: Rewriting the rules of engagement

Reduce costs, improve competitive advantage, and increase member confidence

Today, the health insurance industry is undergoing significant changes. Healthcare reform legislation calls for providing millions of new customers with coverage in a relatively short time span. At the same time, payers face new cost and efficiency challenges, particularly with medical loss ratio (MLR) enforcement. Streamlining business processes and making strategic decisions have never been more crucial for healthcare payers.

In addition, the shift in the marketplace from business to business (B2B) to business to consumer (B2C) requires healthcare payers to embrace new ways of reaching out to build lasting relationships and personally engage consumers who can now easily research a range of health plan options online. With mobile devices now outselling personal computers, they must deliver engaging experiences across multiple channels to effectively reach their potential members and retain current ones.

Healthcare payers that can master consumer engagement along with efficiency improvements have a real opportunity to get ahead in the marketplace. Most members today give low marks to their health insurance plans—with satisfaction decreasing in direct proportion to the number of interactions they have. Exceptional customer service builds brand loyalty and fosters a reluctance to switch health plans.

Adobe provides a variety of solutions to help your company better serve your members through effective communication and outreach as well as streamlined processes and data analysis that improve service.

The value is in the journey

The Affordable Care Act marks the beginning of a new chapter for healthcare payers. Rather than focusing exclusively on interaction with brokers or large organizations for group health plans, the landscape has changed to highlight direct engagement of consumers, making outreach more important than ever. Consumers, as a whole, are technologically savvy and expect their healthcare experience to be intuitive and ubiquitous, like most other online experiences.

“Traditional marketing with direct mail is no longer the best or most cost-effective way to engage prospects. With mobile devices, you can reach your members anywhere, anytime. And because they’re using these devices to research health plans, it’s crucial to have a comprehensive mobile strategy where you can engage your members in a meaningful way.”

Maria Melville, Director of Marketing, HealthNow New York

New rules of engagement

<table>
<thead>
<tr>
<th>LEARN</th>
<th>VALIDATE</th>
<th>DECIDE</th>
<th>USE</th>
<th>COMMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have a general interest. I want to know what’s out there.</td>
<td>I have a hypothesis. What do you think?</td>
<td>Guide me through options and get me on board simply.</td>
<td>I have invested time and money. Help me solve problems.</td>
<td>I have placed my trust in you. What more can we do?</td>
</tr>
</tbody>
</table>
The following stages describe the journey that potential members go through when evaluating a health insurance company:

1. **Learn**—In this rapidly changing healthcare environment, payers must educate consumers and earn their trust before selling.
   
   • Add value by helping prospective customers navigate the new landscape and find relevant information through online research and advertising. Adobe solutions including Adobe® Experience Manager, Adobe Target, and Adobe Connect™ enable multichannel campaign execution, audience segmentation and targeting, virtual “town hall” awareness events, and video libraries of on-demand seminars. Adobe Media Optimizer provides a consolidated view of how your media mix is performing, along with tools to accurately forecast and continually optimize your return on investment.

2. **Validate**—Consumers validate your brand value through their personal requirements, trusted relationships, and social interactions.

   • Gain real-time insights about your customers’ priorities as they interact with your whole brand—and one another. The social communities capability of Adobe Experience Manager and Adobe Social, parts of Adobe Marketing Cloud, allow customers to share feedback with peers via multiple channels while your company actively listens and participates in the conversation. Payers can also engage consumers with targeted social campaigns and personalized information—for example, which friends purchased a product—while amplifying their presence and effectively measuring business results.

3. **Decide**—Consumers have expectations for intuitive enrollment and other online experiences, and the bar is set very high.

   • Innovative health payers are delivering personalized content with a continuity of experience that spans multiple devices more securely and is based on customer terms, allowing them to drive and measure conversion while reducing costs. The result is minimal online abandonment and fewer frustrated customers who may turn to more costly channels (or your competition) for service. With Adobe Experience Manager, payers deliver the personalized web and mobile experiences that consumers expect while the marketing reports and analytics capability of Adobe Analytics measures effectiveness across devices.

4. **Use**—After your new members are onboarded, they will use their new benefits, access their health data, and interact with your system infrastructure. Make it easier for them to do business with your health plan with a holistic view of their needs.

   • Optimize efficiencies and positively impact your MLR. Modernize account management and back-end processes like claims adjudication, correspondence management, and eLearning. Visually analyze consumer behavior and other trends to reduce fraud with Adobe Analytics. With solutions such as Adobe LiveCycle®, Experience Manager, and Adobe EchoSign®, you can streamline workflows like personalized multimedia welcome kit generation, claims processing and adjudication, digital contract management, interactive explanations of benefit (EOB) forms. Meanwhile, Adobe Connect and Adobe Social make it possible to systematically train customer service representatives and provide agile responses to inquiries and complaints via social media.

5. **Commit**—Members will commit to your brand based on their satisfaction with your ongoing relationship and long-term engagement, and then drive consumer loyalty through advocacy.

   • The immersive experiences and relevant communications you provide between visits can help generate loyal relationships. Adobe Marketing Cloud gives you a complete set of analytics, social, advertising, targeting and web experience management solutions, and a real-time dashboard. These tools bring together everything you need to know, so you can get from data to insights to action, faster and smarter than ever. For example, with Adobe Marketing Cloud and Adobe Creative Cloud®, payers can add value with solutions like the True Blue app, a multiplatform mobile application that delivers unique experiences and personalized content to members, providers, and employees. Use Adobe Analytics to track usage, see trends, get key insights, and make strategic decisions that help you customize your digital experiences and find and create loyal customers.
Delivering on the promise

Adobe is the global leader in digital marketing, trusted by 10 of the top 10 retailers, 10 of the top 10 automotive manufacturers, and 7 of the top 10 banks. In healthcare, our solutions and services empower health payers to engage consumers, modernize processes, and improve outcomes by more securely deploying personalized content across all media and devices, measure and optimize it over time, and achieve quantifiable business success.

We help our federal, state, and commercial customers deploy effective marketplaces that deliver unique targeted experiences across every channel and screen. Adobe Marketing Cloud solutions are trusted to help power federal, state, and private health insurance exchanges in over 30 states. Adobe payer solutions add value to health payers by driving engagement, optimizing efficiency, and measuring effectiveness to promote loyal long-term relationships with members.

For more information
www.adobe.com/healthcare