

Adobe solutions for health payers

Reduce costs, improve competitive advantage, and increase member confidence



Today's health insurance industry is undergoing significant changes. Healthcare reform legislation, the staggered adoption of electronic medical records, and an emerging trend toward patient empowerment all combine to create new challenges for payers and their IT systems. Further, faced with an aging population, a weakened economy, and a growing list of stringent regulatory requirements, health payers must seek new ways to increase efficiencies and reduce costs to gain a competitive advantage. Finally, conditioned by on-demand, digital experiences in the retail world, today's health plan members have come to expect a level of service that may seem difficult for payers to provide.

Yet, most members today give low marks to their health insurance plans—with satisfaction decreasing in direct proportion to the number of interactions they have. Additionally, good customer service has shown to build brand loyalty and foster a reluctance to switch health plans.

Transform the way members experience healthcare

Adobe solutions for health insurers are designed to help maintain adaptability and agility in a complex, constantly evolving market. Payers have started to use Adobe's Customer Experience Solutions to deliver superior service to a diverse customer base—including employer groups, individual purchasers, brokers, and providers. Help automate processes to balance cost savings with high-quality member care. Help give employees fast access to comprehensive member histories. Help provide responsive, personalized service to increase member satisfaction and commitment. And can ease efforts to meet compliance mandates.

More easily integrated with existing IT investments, Adobe solutions can bridge the gap between effective user engagement and efficient back-end systems to support streamlined, end-to-end payer processes including benefits selection and enrollment, claims management, and customer communications.

Increase member satisfaction with every interaction

Make it simpler and more rewarding for members and employees to find the information they need quickly—whether they're researching health plan options, enrolling in a plan, or tracking a claim. Leverage Customer Experience Solutions to help design, deploy, measure, and optimize solutions that shift more interactions to lower cost, self-service channels. Help provide engaging, online experiences that increase member empowerment and satisfaction. And help deliver data more securely across multiple channels—including online, in person, on the phone, or through the mobile device of their choice. Help streamline key processes, such as benefits enrollment, using interactive online forms that guide members through each step, reducing online abandonment rates and workflow bottlenecks, while increasing the number of successful transactions.

Impuls, a German health insurance provider, is a case in point. Using Adobe solutions for health payers, impuls created a more secure system that allows members to complete and submit legally binding insurance contracts to the payer. Then, the forms are submitted to an automated workflow that manages digital signatures and submission to a revision-safe archival solution. The completed documents can be more securely accessed through the impuls customer portal. Since deploying the solution, impuls has doubled its online interactions, freeing its mobile sales force to focus on higher value, in-person interactions.

Automate processes to deliver superior service

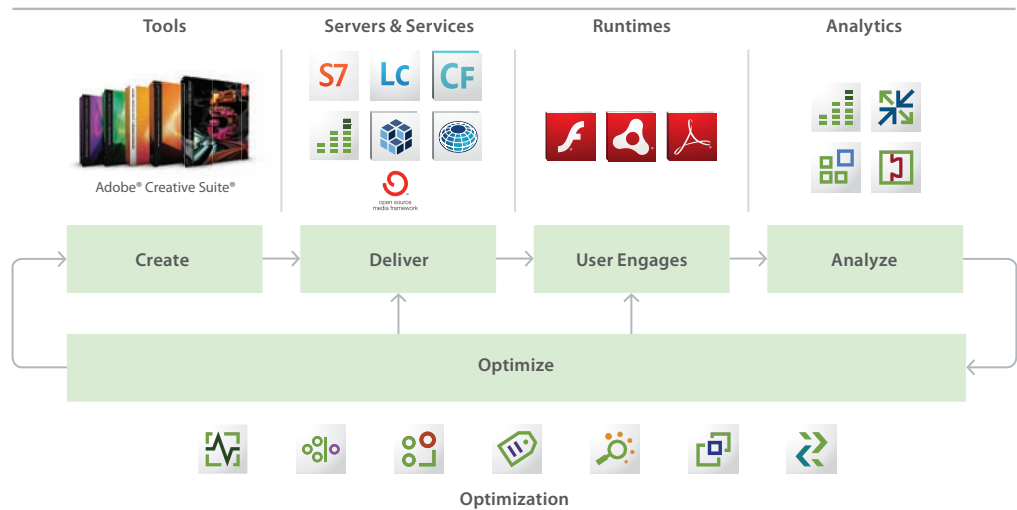
Successful health payers use Adobe's Customer Experience Solutions to help streamline business workflows, increase efficiencies, and provide consistently superior member service. By connecting disparate back-end systems with easy-to-navigate applications for employees, health payers can automate and integrate member application, enrollment, and ongoing management processes. Reduce

costly, paper-based processes and the associated errors that go with them. And boost productivity across the organization—from mobile case managers to office-based administrators.

Danish Centre of Health & Insurance uses Customer Experience Solutions for health payers to create an automated paperless system for collecting and processing health information from disparate sources. Easily accessible by all internal and external stakeholders, the system streamlines health information submittals, improves data security, accelerates information processing, reduces costs, and enhances the customer experience.

San Diego-based Janus health also relies on Adobe solutions to automate processes for more responsive customer service. By streamlining the administrative processes related to clinician house calls and enabling interactive mobile access, Janus Health reduced the required paperwork to process new claimants from roughly 26 pages of paper forms to one integrated electronic form. These newly gained efficiencies enabled the company to increase the number of mobile consultations a provider could make in one day, decrease administrative costs, and effortlessly maintain regulatory compliance.

Completing the Loop



Adobe Digital Enterprise Platform, the technology foundation for Adobe's Customer Experience Solutions, helps enable the creation of vivid interactive experiences delivered through multiple channels to any device. Leverage powerful yet easy-to-use analytic tools to adapt content in real time and help ensure measurable effectiveness.

Customize correspondence for more meaningful member connections

Create, assemble, and deliver tailored, interactive correspondence to engage healthcare consumers, making it easy for them to learn about new programs, sign up for additional services, and deepen their connection with your organization. Using Adobe solutions, employees can more easily combine preapproved content blocks, interactive media elements, and fillable electronic forms into personalized, compelling communications that speak directly to individual members. These streamlined correspondence processes help your organization maximize the value of every customer interaction, while helping to minimize cost and risk through automated communications that support compliance, security, and customer loyalty. From new member welcome kits that contain personalized, cross-sell messages to monthly interactive statements that deliver relevant links and targeted content to specific member segments, customer-driven health payers use Customer Experience Solutions to deliver customized correspondence that help to support sustainable, profitable relationships.

Using Adobe solutions, health payers can increase member empowerment and satisfaction by delivering useful information through self-service, online experiences. Help increase employee productivity and help reduce costs by automating key processes such as selection and enrollment, claims management, and customer communications. And maintain, document, and archive proof of regulatory compliance. Choose Adobe solutions for health payers to deliver consistently superior customer service in dedicated support of member health and wellness.

For more information
www.adobe.com/solutions/customer-experience/healthcare



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