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MANAGED CARE OUTLOOK

The Insider's Business Briefing on Managed Healthcare

Improving the Plan Member Experience through More Effective Communications

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One of the most effective tools available to managed care organizations for building member satisfaction and loyalty is also the one that is most frequently overlooked. Plan member documents like statements and explanation of benefits (EOBs) often are seen as little more than a necessary expense, but few communications are more closely read or hold more potential to improve the member experience. The key to realizing this potential is to use them to communicate effectively.

Do your statements explain the treatment, charges, and coverage in a way that patients will understand? Do they clearly explain what the member needs to do with the documents you have sent them, or the fact that a single medical visit may result in a wide range of charges from different groups involved in their treatment?

This article highlights three key steps toward improving both your customer service and member satisfaction through more effective communications.

1. Give Members All the Information They Need

Most statements and EOBs have certain required information telling the member what happened. Very few, however, interpret the information for the member and help him understand the implications. When sending a member a communication about his own plan, you should tell him what happened, why it happened, and what he needs to do next. With today's communication technologies, organizations have the data and the document composition software to include all of these elements, yet too often they do not go beyond the "what happened." To help illustrate that point, consider this scenario. You visit your doctor for your annual check-up, and you are told that you have developed some sort of chronic condition. Imagine if that is the only information your doctor offered to you! At a time when members and their families are trying to make sense of a barrage of information related to their health coverage, treatment, and costs, you can stand out by helping to guide them through the process. You can build their trust and loyalty by acting as a true partner rather than being seen as another obstacle that they have to deal with. Check your own statements and EOBs to see if you are giving your members all the information they need.

2. Use Member-Friendly Language

To help put the question of language in perspective, keep this in mind: it will always be your responsibility to ensure that the member understands your message — not the other way around.

The simple act of disclosing information does not mean you have communicated it to the reader. If information is not presented plainly, members will not read it. This creates a fundamental problem — unless they read the information, they will not understand it. Too often, your customer correspondence ends up meeting your company's internal requirements and not the member's needs. When you consider who has had a hand in creating and writing these documents, it is not surprising that the average person (your members) have difficulty reading and comprehending them. Here are some of the contributing factors:

- Your industry expertise, which comes couched in its own jargon;
- The regulators and lawyers, who add another layer of complexity; and
- On top of that, data are extracted from systems where acronyms, abbreviations, and cryptic codes are commonplace.

All considered, what hope does the average member have of understanding this type of communication, especially when you consider that the average literacy level is around grade 7? Respect your members by communicating with them in language with which they are familiar. Using plain language ensures that they can immediately understand what you are telling them. It conveys the information you need to get across clearly, without losing any of the substance or legal validity.

3. Test Your Documents with a Sample Group of Members, Before Going into Production

It may sound trite, but how can you know whether a certain communication approach is going to work, or how the audience will respond to it, without testing it first? Yet many organizations launch new statements and EOBs without ever testing whether they give members the information they really need.

You may argue that most or all of the information is in the document somewhere, but testing the effectiveness of your documents in one-on-one interviews with the people who actually need to use them will give you a wealth of feedback of how well you are meeting their needs. The need to test your communications holds true for both paper and electronic channels. This was reinforced recently by research conducted by Forrester, where 35 out of 36 Web sites failed usability tests![1]

Wrapping It All Up — Effectively and Efficiently

Improving the plan member experience through more effective communications also can result in a more efficient operation for your organization. Here are some thoughts on how to accomplish this:

• Tailor the content to each member's personal situation. Today's document management systems that enable the creation of variable content help you create documents that contain only the information that applies to a specific member. The key is personalization and customization. For example, if a member has an unusual charge on his or her statement, include a message immediately below or alongside that gives a brief explanation of the charge — thus avoiding a call to your call center. The alternative is to include a lot of boilerplate material that tries to cover every situation — costing you extra money to print and mail, and frustrating your members.

• Present the information in a logical, step-by-step way that explains clearly what the member should do. Many organizations spend a huge amount of time and money following-up with members because they have not completed a form correctly or provided the right information.

• Develop a consistent organizational approach and "look and feel" for your member communications. Managing a large suite of documents is infinitely more efficient if they are based on a consistent, modular approach, where changes to specific areas (for example, due to a regulatory requirement) create the need to redesign and reprogram the entire document.

• Create one communications strategy that works, regardless of the channel. When it comes to creating a positive member experience, you need to recognize that members are not all the same and have different delivery preferences. Recognizing that online delivery is typically more cost-effective, you can improve your adoption rates with Web-based documents that are created with the same clear language, organization, and design approach described above. Also, you will need to apply the same effective design standards to help members navigate through your Web site and get to the information they need. Taking this holistic and member-centric approach to the issue of online documents will result in a more inviting member experience and ultimately help you reach your adoption rate targets.

Managed care organizations need to reexamine both the effectiveness and efficiency of their member communications. Combining best practices in document design with the latest document management technology solutions to manage member communications will improve your member experience and reduce your costs of managing the process. ■

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