A ‘Wellness Plan’ for Subscriber Documents

Best Practices in Document Design and Delivery for Superior Customer Communication Management
Introduction

What we have here is failure to communicate. The often-quoted line has been applied to many situations since Cool Hand Luke hit the movie screens in 1967.

But it’s especially apt when we consider the conundrum facing health insurance carriers as they seek to improve the subscriber experience, retain their loyalty, and – through that – to extend their brand strength.

The problem is basic. The rise of consumerism is driving changes to the health care industry, and it is becoming imperative that communication between carriers and subscribers be designed and delivered from the consumer’s perspective.

According to industry analysts, up to 90 percent of carrier-to-subscriber interactions are based on written documents. Yet consumers consistently find health care-related documents hard to read and hard to understand. Very often, important information is either missing or relegated to an inconspicuous part of the document.

Survey after survey of consumer “health literacy” over the past decade has estimated that between 35 and 50 percent of Americans with English as their first language cannot fully understand, access and use health-related information services.¹ Carrier surveys frequently reveal subscriber dissatisfaction with the quality of communication they receive: explanations of benefits and other key communications are full of jargon, poorly written and presented, and make it hard to find important information.

As a result, carriers who want to improve their relationship with subscribers are rethinking what they present to their subscribers. The goal of these initiatives is communication intelligence: harness accurate, subscriber-specific data; design clear and understandable documents that use plain language; and deliver consistent and clear communication through the subscriber’s preferred channel.

■ **Rising contact center costs.** According to IBM® estimates, up to 90 percent of an organization's customers will turn to a contact center for problem resolution; 70 percent will seek human intervention when they interact with an automated contact center—increasing agent call volume and labor costs. Well-designed and accurate subscriber documents reduce or eliminate subscriber confusion and unnecessary contact center traffic.

■ **Realizing ROI from electronic presentment and payment systems (EBPP).** Forrester Research has estimated that up to 75 percent of invoice processing costs could be reduced through EBPP. Many carriers have invested heavily in on-line EBPP systems to control costs, shrink time-to-payment and cater to individual consumer needs for document delivery. To maximize those investments, they need to enroll more subscribers in EBPP services by making them more relevant and easy to use.

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Four Steps to Better Customer Communication Management (CCM)

Savvy carriers understand they must create a 1:1 relationship with their customers, be they groups or individuals: a relationship based on accurate, relevant and understandable information that improves the end-to-end customer experience. That personalized, optimized experience starts with customer documents, the most important touch-point in health insurance. And that demands fixing customer communications.

How, then, can carriers improve the customer experience through “best practices” in document design, composition and delivery? The answer lies in applying key principals of customer communication management, a core business process that integrates customer intelligence, production intelligence and channel intelligence to enable fast, efficient and personal communications with masses of individual subscribers. Here are four critical CCM principles as they apply to health insurance carriers.

1. Adopt a project team and framework that drive to specific objectives.

Often, the responsibility for designing and developing customer communication has fallen to insurance carriers’ IT departments. The reason, usually, has been that document creation has been technology-constrained, not technology-enabled. (For example, some inflexible data aggregation tools require software engineers to write “custom scripts” for legacy applications to access critical subscriber data.)

IT does play a critical role in a revamped CCM-driven process, but as an integrated part of a team that is sponsored – ideally – by a chief marketing officer or business unit manager whose job description is focused on attracting and retaining customers.

This document redesign program should be “owned” at an executive or management level. This project leader identifies a cross-functional team from marketing communications/design, legal, customer service, operations and IT. The team then defines overall objectives; creates a plan with a budget and a detailed time line for specific benchmarks and project completion; and stays engaged throughout the project lifecycle.

Summarizing claims information for multiple members of the same household is among today’s best practices.
If necessary, the team should identify outside resources that provide end-to-end experience or solutions in the planning, implementation, delivery and long-term establishment of new document creation technologies, processes or standards. Specifically, these resources should provide an integrated offering of products and design and implementation services, including:

- Experienced designers and consultants.
- Flexible data access, aggregation, cleansing, and integration capabilities.
- Advanced automated document design and production solutions.
- Printstream engineering, to manage information-based production processes.
- Electronic presentment and self-care enablement.

(2) Customer Intelligence: Focus on subscribers/members and their individual needs.

Gaining a single and comprehensive view of the subscriber enables carriers to provide accurate, personal information and an understanding of individual needs that contribute immeasurably to customer satisfaction.

At a project-wide level, we recommend a multifaceted effort to make sure you adopt the customer’s perspective: get feedback from contact center agents; inventory your document creation resources and technologies; conduct focus groups; and evaluate and position yourself against competitors’ documents.

At the subscriber level, this step entails accessing and aggregating data from disparate sources – often multiple providers – and, through data quality technologies, ensuring a very high degree of accuracy regarding services rendered, applicable benefits, billing, and other key data points.

A well-organized statement, including the use of appropriate graphics, can increase customer comprehension and satisfaction.
Moreover, this focus on the subscriber can help identify value-added services – wellness programs, for example – or information that would contribute to a positive customer experience and foster a long-term relationship.

(3) Production Intelligence: Integrate customer information into a design that maximizes readability, comprehension and accuracy.

Production intelligence encompasses both sound design principles and technology solutions that enable the efficient creation of effective communications, including "mass customization" of customer documents.

The design imperatives should flow from Steps 1 and 2: create a design strategy from the consumer point of view; deliver accurate content from both provider and subscriber databases; organize the information logically and clearly to improve comprehension; and use direct, jargon-free language. The design process incorporates its own set of best practices – concept development, prototyping and rigorous review and testing of multiple approaches. Then, upon agreement on a final design, create design specifications and standards.

Intelligent enterprise production systems integrate document production and management technologies, sorters, inserters and other equipment to automate the production and processing of huge volumes of mail and other communications. These solutions are integrated with customer intelligence and channel intelligence systems to deliver the right information to right subscriber in the right format.

(4) Channel Intelligence: Deliver the most effective communication through the preferred customer channel.

Channel intelligence can create more consistent and more effective customer experiences. Through the seamless management, distribution and analysis of both physical and electronic communications, you can satisfy channel preference, increase retention and maximize returns.

Personalized FAQs, terms and other helpful information can help lower overall servicing costs.
Ensuring timely delivery is essential to both regulatory compliance and subscriber convenience. Mailing efficiency and address quality solutions and best practices drive prompt and secure transmission of critical paper-based communication. Electronic presentment and self-care options help create a mutually managed customer experience.

In addition, channel intelligence is a part of CCM’s “closed loop,” cycling insights about customer preferences across the entire process. Customer intelligence helps insurers understand what they expect a customer to do, while channel intelligence helps them learn what the customer actually did. Moreover, channel intelligence lets them map their investments in proliferating communication channels to the specific behaviors of individual customers.

Harnessing the Power of Customer Communication Management

In an era of higher costs, consumer empowerment and subscriber churn, health insurance carriers must present clear, straightforward and understandable information so consumers can make better-informed decisions about their coverage and better understand their options.

Harnessing the power of customer communication management and implementing forceful and customer-focused design can have a profoundly positive impact on the overall customer experience, and – through that – on branding, customer loyalty and retention. CCM’s communication intelligence optimizes the flow of the mailstream: the documents (electronic and physical) and packages that flow within and between carriers and subscribers every day.

Group 1 Software, Inc., a Pitney Bowes company, and strategic partners such as Simplified Communications Group, Inc., provide end-to-end technology, design and process solutions for best-in-class document design and customer communication management for insurance carriers. We can tell you more about what your organization needs to do to align subscriber communication with your overall goal of improving customer relationships. To find out more, contact Pitney Bowes Group 1 Software at 1-888-413-6763 or visit www.g1.com.