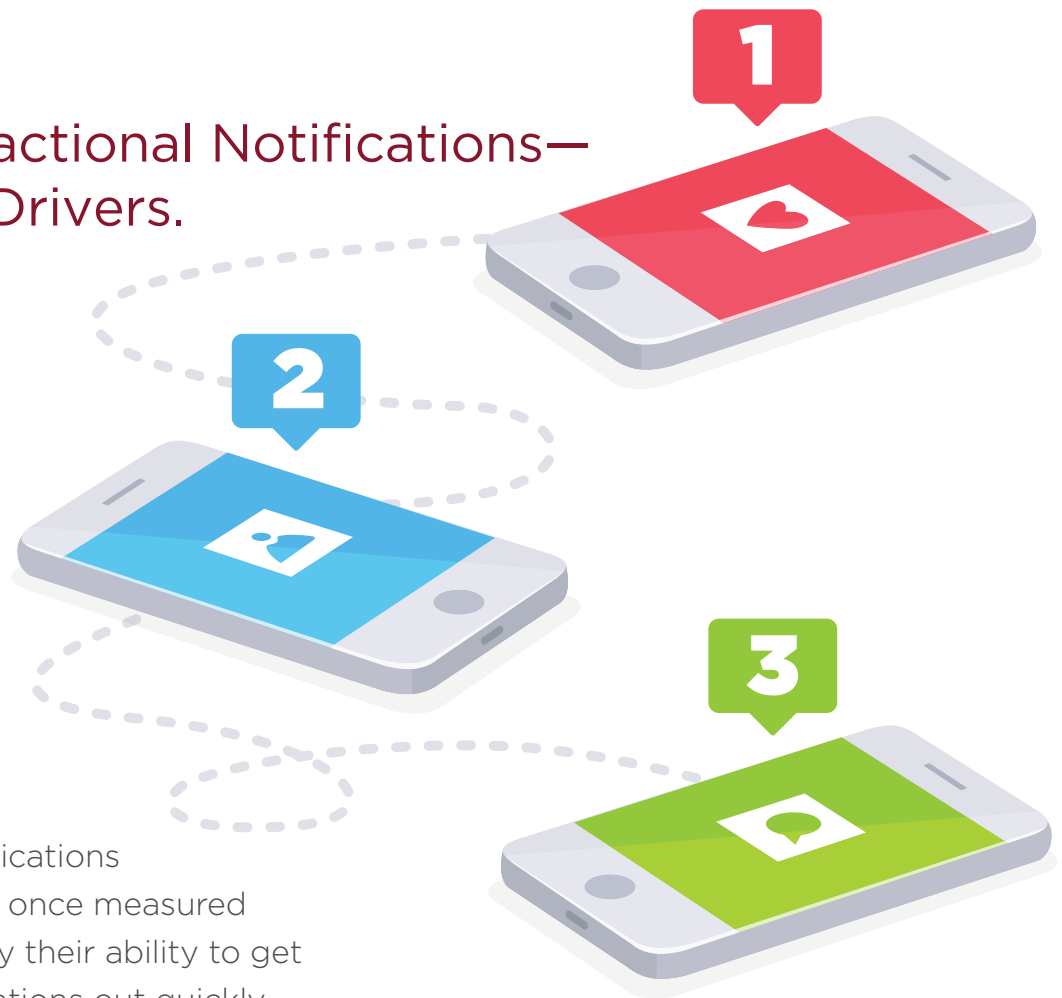




Three Steps to Evolve Your Communications

How payers can evolve their marketing and member communications to a value-driven market.

From Transactional Notifications— to Journey Drivers.



Healthcare communications managers may have once measured their performance by their ability to get member communications out quickly, compliantly and affordably, but these performance benchmarks are no longer proving adequate.

The Individual market created a retail like healthcare experience where payers have to vie for consumer attention and loyalty by demonstrating differentiated value. This is compounded by liquid consumer expectations, where consumers are taking best-in-class customer experiences and comparing them to all other brand interactions, regardless of industry or product category.

As consumers are conditioned to expect more, insurers are directing their attention

to customer communications—the main driver of member experience. This new focus has ignited a payer communications evolution. For the first time, we see the traditional default of black & white printing moving to full color printing, mass production models shifting to print-on-demand, and static content and imagery becoming customer-personalized.

While evolving your communications for a value-based market may sound like an overwhelmingly complex or costly feat, there are gradual steps you can take. Outlined in this paper is a three-step process featuring real-world examples to get you started on the right path.

STEP 01

Improve Aesthetic Quality

The evolution of your communications begins with assessing the design and layout of every marketing and member material, including identifying ways to add color and demographic or geographic-targeted imagery to improve the customer experience of them.

Effective use of color and targeted imagery, particularly in pre-enrollment materials like the pre-sale kit and plan selection guide, can work to make the consumer feel that they are being personally recognized and that the insurer is committed to guiding them towards the plan that is best fit for their unique needs.

Color and imagery can also be leveraged to draw attention to key benefits, call-to-actions and competitive advantages, as well as to make content more reader-friendly. For example, we have incorporated table of indexes and colored

tabs into many of our clients' Medicare pre-sale kits in order to better define key sections and enable recipients to easily flip to their area of interest. We also have helped our clients integrate images of prospects' hometowns and local retail locations into plan selection guides in order to build trust through familiarity.

It's no longer purely about getting member materials out as quickly and cheaply as possible—it's about leveraging them as customer experience and brand equity building tools. Visually compelling, easily navigable design can not only help to make your communications stand apart, but can serve as a demonstration to the consumer of the level of quality and service they can expect to receive as a member.



STEP 02

Enhance Content Relevance



The one-size-fits-all content approach no longer holds. Insurers need to leverage the growing capabilities of personalized composition software to begin to speak to their prospects and members less like numbers and more like people whose interests they care about.

You'd be surprised by what a difference simply adding someone's name to a cover can make—and I don't mean in the address block! What I mean is, using an individual's name to title a material as if made exclusively for them. First name can also be leveraged to personally introduce a prospect to a plan or welcome a member to their benefits on a personal, 1:1 level.

Three-Step 1:1 Content Creation

The path to 1:1 content creation should be driven by the following steps:

STEP 01

STEP 02

STEP 03

Assess and streamline the consumer data available to you into one actionable database, including age, location, ethnicity, marital status, family size, field of work, and content engagement data.

Identify new and creative ways that this data can be used to enhance the individualization of your communications while ensuring secure data management procedures are in place.

Look for ways that you can expand upon existing data to further personalize, such as driving to personalized landing pages and other digital touch points, where every interaction can be made traceable.

1:1 Content Creation Case Studies:

Real-Time Personalization Delivering Real-Time Data.

A successful method we've applied to help our health insurance partners collect more data on their prospects was the development of personalized "plan builder" landing pages. Featured as the call-to-action of pre-sale direct mail marketing campaigns, the personalized landing pages worked to help recipients identify the plan most suitable for their needs through a form-based questionnaire. The data entered into the questionnaire form fields was leveraged to auto-generate a fully personalized plan guide, while simultaneously delivering valuable insights back to the insurer to support re-targeting efforts.

Geo-Targeted Content Increasing Provider Directory Relevancy.

We have also helped improve the relevancy of our partners' communications, which can be seen in the composition enhancements we've made to their provider directories. The geo-directories we compose and print on-demand for our clients are driven by form-based landing pages that we custom build for plans. The landing pages allow individuals to specify the custom specialties they would like to have featured in the their book and the radius or region that they would like to limit the range of included providers to.

Relevant 1:1 content is without a doubt the key to delivering a defining customer experience that triumphs price and fosters lasting loyalty. With the right composition software and implementation team in place, it can be just as efficient to create.





**STEP
03**

Integrate Electronic Delivery

Once you've improved the visual presentation of your materials and the meaningfulness of your content, the next step is to improve the delivery.

Payers need to be able to deliver content on the dime when and where their members are, in the format most convenient for their needs. In order to do so, they must make digitization of member materials an enterprise-wide priority and develop a strategy for individual channel preference collection and database design.

As you work to develop an effective electronic integration strategy for your business, consider the following actions:

- Make document digitization a priority and aggressively work to create fully web-optimized, responsive designed HTML5 or PDF versions of printed communications, as appropriate dependent on material type.
- Develop a digital content management system for member communications storage, retrieval and distribution reporting. This content management system can be made accessible to customer service and sales.

- Decide where and how these digital documents will be posted for member retrieval, what the customer interface will look like and how it will integrate with existing portals or extranet.
- Define how you wish to deliver login credentials and design a print and e-version welcome message.
- Put an auto-notification system in place that notifies consumers when a new document will and has been made available, as per CMS requirements.

Integrating digital delivery may seem like a bold ambition that involves many decision points, but as consumers are exposed to more mobile health apps and online physician tools throughout the year, they will be expecting similar innovations from their health plans.



Evolve Today for a Stronger Tomorrow.

Despite a year plagued with political uncertainty over what option might replace the ACA, there is one thing we can count on this year to endure at an accelerated pace, and that is the shift to value-based healthcare. This shift necessitates high-value, high-engagement communications, making the legacy benchmarks of communications program performance obsolete.

Now, healthcare communications program performance will be based on an ability to collect data and analytics, drive brand value, support information access and most importantly—deepen customer loyalty.

Getting your staff to view themselves less as disseminators of mandate-driven benefits information and more as deliverers of critical relationship building blocks isn't easy and at times requires putting customer experience above cost, but in a market driven by the power of consumer choice, all insurers have is their communications to create those defining moments of truth.

Who We Are

Cierant Corporation is a leader in customer communication innovation within the health insurance industry. Housed within the CommONE Customer Communications Management (CCM) suite, Cierant offers health insurers a portfolio of software and services that simplify and enhance dynamic composition, optimize and cost-reduce production processes and manage distribution across offline and online channels all while ensuring security and compliance. For more information on Cierant's marketing and member communications management services, please call **203-731-3555** or email **inquiries@cierant.com**.



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