

TOPPAN
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Leveraging digital
personalization to elevate
the impact of member
communications

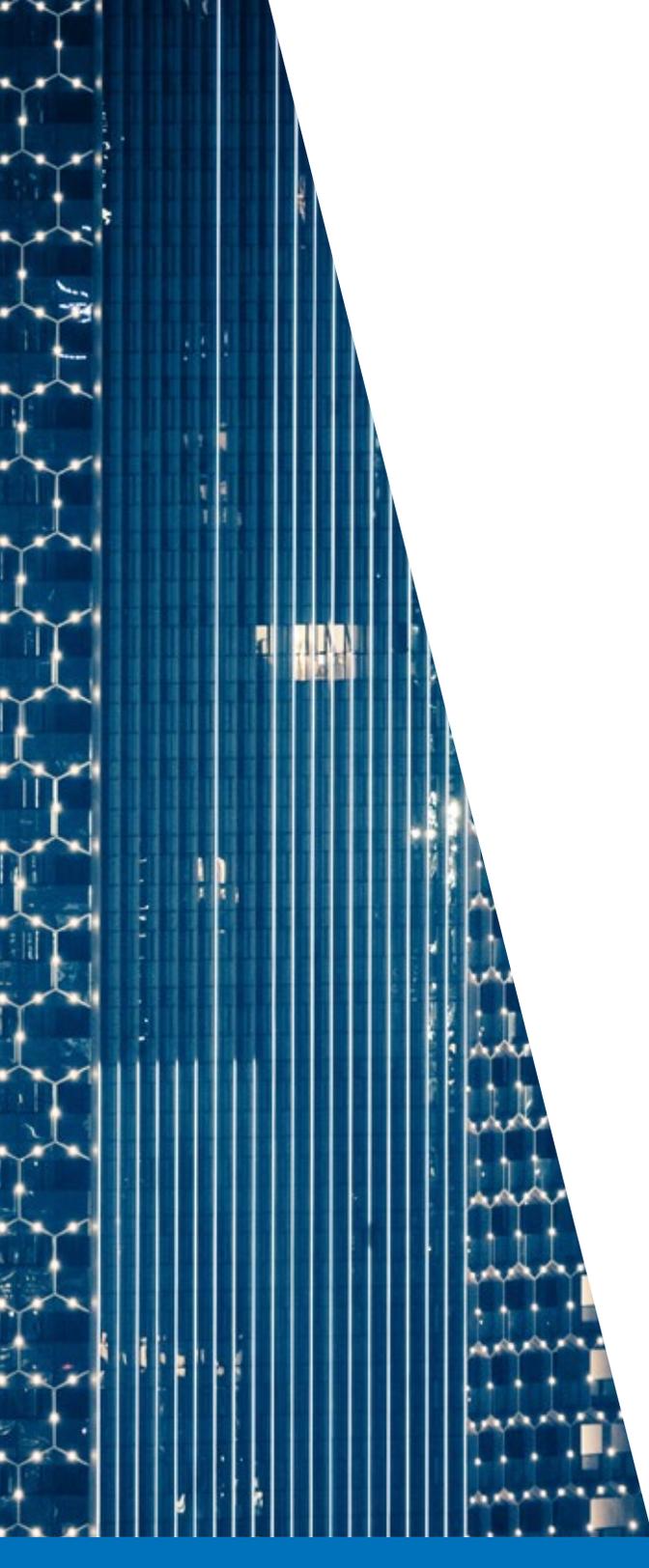
TOPPAN MERRILL. Expand Possible.



Leveraging Digital Personalization

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Executive Summary

Mandated Member communications are part of doing business in the health insurance industry. Every year, plans invest significant resources in creating and sending out millions of pages of information — with no reliable way of knowing how, or if, the information has been read or understood.

In the past, the best measure of how well the target audience received and understood mandated content was to track the number of calls the help center received. A high level of calls generally meant that members were not satisfied with how the content was presented. At the same time, a decrease in the call volume could indicate that members did not receive the mandated information . . . which can trigger many other problems for the company!

Regulatory bodies are paving the way for more electronic distribution while consumer expectations are setting new standards for communication and customer service. Using paper based-communications to conduct most member communications might have worked in the past, but to succeed in this competitive marketplace, communications must be designed to meet the member wherever they are and whenever they need the information. Moreover, the company that engages the consumer wins the battle for the competitive health dollar.

Solution: the rise of the digital consumer

Access. Engagement. Retention. Digitally-adept service providers in retail and banking continue to set new standards for communications and customer service. Now, consumers have an expectation that every company they do business with will provide a platform for digital interaction. This access is a key indicator of satisfaction.

While many health plans may be lagging other industries in the integration of digital channels, new electronic regulations and customer preferences to interact with their mandated communications through digital channels means meeting members digital expectations is no longer an option ... it's a requirement.

Engaging members via digital channels:

- Creates efficient, cost-effective processes
- Helps reduce physical document production and delivery costs
- Provides an opportunity to identify member's preferred communication channels and deliver through them
- Allows health plans to gather member data and personalize content
- Provides 24-hour access to customer service

In adopting digital technologies other industries provide, health plan members have demonstrated the importance of digital, now it's up to health plans to implement them.

Aging and Engaging: The Digital Transformation in Mandated Member Communication

Research shows that older Americans becoming increasingly engaged with online technology. As the internet overtakes print as the preferred outlet for information, the number of seniors who are digitally connected has sharply increase in the last two years. In fact, a recent Pew Research Center survey finds that today's senior is more digitally connected than in the past and more likely to go online on a daily basis. Fully 67% of adults ages 65 and older say they go online— with three-quarters of that group claiming to use the internet daily. In addition, smartphone usage is seeing its fastest- growing category in the 65+ age group.

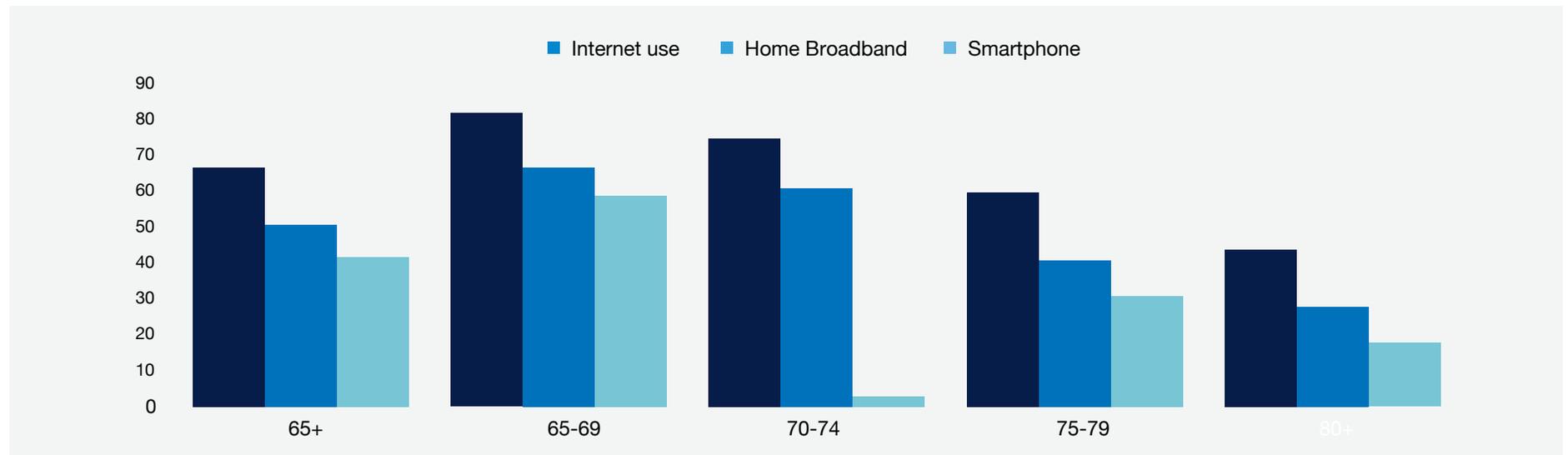
With an overwhelming majority of seniors using the internet, it's good to know that almost 60% of all adults feel that this technology has had a positive impact on society.

Silver Tsunami Rides in on a wave of technology

Data collected in 2017 from CMS shows that consumers are increasingly using their phones and tablets to seek enrollment information and ultimately enroll in Marketplace insurance. Additionally, CMS also reports that when consumers are able to find the information they need online, it reduces the number of calls to 1-800-MEDICARE.

Elevating the impact of regulated communications through personalized digital experiences.

Price? Coverage? Customer experience? Which is most important? Frost & Sullivan, a market research firm, predicts that customer experience will overtake price and product as the key brand differentiator by 2020. Companies that communicate and engage with customers to create a more personalized experience are on track to win market share. Communication is key—knowing how, when and where to connect with customers.



Transforming communications into value-adds for members

Using digital channels let you meet members wherever they are to deliver an engaging experience with video, interactive tools, relevant health and personalized wellness messaging. Digital expands your communication options and creates a place where consumer and health plan can interact—whether it's to exchange information, receive a wellness message, find a provider or pay a bill.

Plans must prioritize their ability to deliver an engaging digital experience starting with a prospective members initial interaction with the plan website continuing throughout the customer journey.

Using digital channels such as microsites, allows health plans to transform the customer experience from a static presentation of mandated information into a personalized interaction that adds value to your relationship. Microsites provide the ability formembers to engage with information regardless of device, time or place.

Microsites enhance the members experience with;

- Ability to shop via online channels vs. interacting with agents or brokers
- Guided selling tools to compare plan options
- Tools to compare and evaluate providers based on quality ratings and reviews
- Print out ID cards and/or request them online
- Electronic delivery of statements and policy documents
- Looking up benefits and confirming coverage



Microsites remove distractions from your public site and give your members a focused, engaging experience with streamlined content that is simple to navigate. Focused navigation and enhanced search helps members quickly and easily find what they are looking for in important plan documents, by chapter, section or specific content reducing calls into your call centers.

Information about wellness programs, opportunities to provide well check reminders, and a plethora of interactive tools allow you to connect with members on a whole new level.

Using digital tools helps to promote a better understanding of programs you offer by providing applications such as out-of-pocket cost estimators, formulary look-ups, coverage confirmation and ID card generation. This allows consumers to make more informed choices for their health care to help improve their satisfaction with their plans and reduce the number of complaints.

Watch what happens: The right medium. The right time. The right person.

Online videos are the fastest growing content medium. Older adults are tuning into YouTube in increasing numbers for education, entertainment and information. More and more companies are taking advantage of this trend by including videos on their websites.

Microsites provide the opportunity for personalized content such as an online tutorial video to explain policy changes. Videos can also show members how to access benefits, or encourage fitness by demonstrating exercises and/or healthy cooking tips and recipes.

Video Statistics

- YouTube has over a billion users, almost one-third of total internet users.
- Viewers retain 95% of a message when they watch it in a video compared to 10% when reading it in text.
- More than 500 million hours of videos are watched on YouTube each day.
- More video content is uploaded in 30 days than the major U.S. television networks have created in 30 years.

Analytics: Understanding where, when and how members engage with content to improve the customer experience.

What do you know and how do you know it? In the past, sending a member mandated communication was a process of compliance. There was really no way to know for sure how, or if members engaged with these communications. Delivering your communications digitally gives you the opportunity to better understand customer engagement, needs and profiles.

Engage. Measure. Adjust.

Any digital interaction provides robust analytics that gives you insights into member behavior. Now you can translate customer interactions into actionable data:

- Track and report website traffic
- Identify the devices your members use to access data
- Set benchmarks to measure how visitors spend time on the site
- Learn what people are searching for on your site
- See what people click on or download the most
- Identify top and worst performing content
- Find out how your customers prefer to receive their information (print or digital)
- Obtain customer feedback

This valuable data helps you gain a better understanding of what your members are searching for, how much time they spend on their plan documents, or what wellness content engages them. More importantly, you can evaluate how your site is performing and identify the areas that need to be improved. Finally, digital gives you the ability to make members aware of the information, and the capability to encourage greater adoption.



Positioning your growth for the future

Connection is a powerful tool. Digital channels let you put that tool to use to improve how you understand, engage, and deliver information to your customer.

When you proactively engage your customers—reaching out to them with the right information when and where they need it, you communicate the value of that customer relationship.

The facts are in, consumers are adopting digital technology in their everyday lives, and demanding that the businesses they interact with offer that convenience. This is good news for health plans. Digital channels help you “hear” the voice of the customer — so you can tailor their digital experiences to their expectations while personalizing their customer journey.

From creating up-to-date interactive communications to providing appointment reminders, health and wellness tips and plan information, digital channels can help you enhance the customer experience creating customers for life.

About Toppan Merrill

Toppan Merrill provides technology-enabled platforms for content sharing, regulated communications and compliance services. Toppan Merrill clients trust our innovative cloud-based applications and deep subject expertise to successfully navigate the secure sharing of their most sensitive content, perfect and distribute critical financial and regulatory disclosures, and create customized communications across stakeholders. With more than 3,800 people in 41 locations worldwide, Toppan Merrill clients turn to us when their need to manage complex content intersects with the need to collaborate securely around the globe.

Toppan Merrill secures solutions at every phase, so you can secure ongoing impact and growth.