

# The Nolan Company

HEALTHCARE OFFERING



## MEMBER ENGAGEMENT

*Connect with Members in the New Healthcare Marketplace*

**E**xchanges are taking hold, and the health insurance marketplace is shifting to an online, business-to-consumer environment. Over time, informed members will begin shopping for their coverage. In this crowded new marketplace, health insurers will need to differentiate by developing value-based relationships with their members.

Historically, members have rated carriers based on the quality of the provider network and on the “hassle” they encountered when dealing with the insurer. But there is a growing consensus among industry observers that in the next five to ten years, there could be 50 million members or more in the public and private Exchange marketplace — which is essentially an online, business-to-consumer (B2C) environment. It won’t happen overnight, but the market is shifting — and as more members enter the marketplace, they will become educated consumers.

For now, insurers must begin to move beyond traditional customer service models and become member “advocates” — guiding consumers through the complexities of choosing and enrolling in a health insurance plan, and showing how their choices can affect costs and even outcomes. Soon, as the industry evolves, members will get used to buying, enrolling for, and consuming services through exchanges (or other versions of defined contribution plans). At the same time, price transparency in the marketplace will lead to normalization — meaning members will start to consider other factors when choosing coverage. Before the marketplace reaches that point, plans must develop value-based relationships to attract and retain members.

In the new online, B2C environment, health plans that can demonstrate value *as defined by their members* stand to lead the conversation, while payers that rely on traditional channels and member engagement models will be left to compete for applicants in a shrinking legacy marketplace.

**HEALTH CHECK**

What is your current strategy for member engagement? Do you have a comprehensive plan in place, or is your organization presenting members with confusing — or even conflicting — Support Points, each with its own look and feel? Nolan can help. Over a two-to-three-week period, we’ll work with you to evaluate your existing program and develop a 3-dimensional member engagement model. With a conceptual model in place — and a roadmap for refining and realizing it — your organization can create member-centric, value-based relationships.

By addressing the entire member experience and developing a thoughtful engagement plan, your organization can better serve its members — and support choices that can help them manage costs and improve their health status.

### **The Nolan Perspective**

In the past, many organizations have relied on CRM strategies to drive member engagement. The Nolan Company

believes that won't be enough. As the market shifts, health plans must create value at every point in the member engagement life cycle (Attract, Enroll, Support, Renew).

A fully-developed member engagement model has three dimensions:

1. The potential **SUPPORT POINTS** that occur throughout the member engagement life cycle
2. The **CHANNELS** that facilitate engagement
3. The **PRODUCTS AND SERVICES** offered to the member

### The Nolan Member Engagement Framework

Through years of experience and research, The Nolan Company has developed a **Universal Member Engagement (UME) framework** that addresses all three dimensions of a comprehensive member engagement model. The framework provides an inventory of the potential **Support Points** throughout the member engagement life cycle, links them to the appropriate **Channels**, and correlates the Support Points with **Products and Services**. Since the definition of "value" can vary from consumer to consumer, the framework helps plans separate value-based relationships by member type. Once the **UME framework** is applied to your organization and business lines, you'll get a member engagement model that spells out the value-based relationships you want to share with your members.

### The Nolan Approach

Nolan will meet your organization wherever it is in developing its member engagement program. Too often, businesses get bogged down trying to identify all of the possible tactics to support an engagement strategy. With such a "bottom-up" approach, insurers often fail to arrive at a model that covers services across the organization and throughout the member engagement life cycle. Nolan's **Universal Member Engagement (UME) framework** helps you build a "top-down" model linked to your company's market strategy. It identifies all of the tactics an organiza-

tion might consider — even allowing for differences by product types. In short, the **UME framework** helps ensure the model solves for all of the relevant Support Points, Channels, and Products and Services. That means you can invest less in designing the member engagement model — and invest more in creating value-based relationships with your members.

### Reap the Benefits

As members become educated consumers, they'll begin to define value for themselves. It means excellent customer experiences will be the baseline — and that advocacy and consistent experiences will become the new standard. That's why Nolan has developed the **Universal Member Engagement (UME) framework** and methodology. It gives organizations the strategic vision and the tactical plan to create an exceptional member engagement model — one that will focus the organization and promote value-based relationships.

### Why Nolan?

Nolan consultants are industry veterans who have held leadership positions in healthcare organizations. In other words, we're much more than outsiders advising on industry issues. We've owned the issues, and we've developed methods and tools to address them. Our experience means we can quickly frame the problems you face every day. Plus, our practical knowledge and tactical delivery capabilities help extend your team's capacity and skills. So ultimately, it's the unique combination of industry expertise, intellectual property, and applied methodology that sets Nolan apart.

### About Nolan

For more than 40 years, The Nolan Company has helped businesses improve service, quality, productivity, and financial performance through process innovation and effective use of technology. We are experts in developing comprehensive operational capabilities that deliver immediate and lasting results.

## TAKE THE NEXT STEP: CONTACT US

For help with operational, organizational, or technology challenges  
— or to learn more about our Universal Member Engagement offering  
— contact us today at (800) 248-3742 or visit [renolan.com](http://renolan.com)