

# The race to own healthcare's front door

How health plans are reimagining the member experience

Health Guide

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# The race is on

According to Wall Street Journal<sup>1</sup>, the boom of health tech start ups has accelerated during the pandemic, crowding the health benefits market with a confusing array of overlapping or redundant solutions.

As they seek to own and improve their members' experience, health plans increasingly find themselves in direct competition with health tech vendors that simultaneously market their solutions to employers.

The race to own the front door of members' health experience is on—and accelerating. To gain an understanding of its impact, our team conducted interviews with health plan executives, national accounts leaders, and benefits consultants to learn about the challenges keeping them up at night, and how they're shaping the member experience of the future.

## C O N T E N T S

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- 3: Concierge care is the new normal
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“ Many companies are trying to be the ‘front door’ of healthcare. The challenge is to do that in a way that effectively meets the wide array of population needs.”

-SENIOR BENEFITS CONSULTANT

# 1: Vendors gone wild

A growing array of health solutions, ranging from telehealth and second opinion services to disease-specific management tools to navigation services, has overwhelmed employers and health plans alike. This proliferation of often-disconnected tools has pushed members deeper into an ever more complex healthcare maze with no evidence of positive impact. Plans are looking for a more consolidated approach that improves the experience of members and employers alike.

## HEALTH PLAN WISH LIST:

Offer a "digital formulary" of health solutions with an integrated interface for a one-and-done member experience that also removes fragmentation.

Wrap around plans' existing capabilities to minimize the need for plans and members to constantly adapt to new solutions.

Combine advanced data and analytics with exceptional concierge service to ensure cohesive, highly personalized member experiences.

**"We are inundated. We already have these very big portfolios of vendors. And with all this new stuff coming into the market, there's no way to assess, literally thousands of digital health services now available."**<sup>1</sup>

-CORPORATE BENEFITS DIRECTOR

# \$6.7B

**Q1 2021 venture capital investment in health tech sector**<sup>2</sup>

## 2: One size won't fit all

The influences of the pandemic and recent social movements have created an elevated awareness of the disparities that exist in the experiences of Americans. Nowhere has this been felt more acutely than the healthcare industry. Health plans have doubled down to support care that's more inclusive, more genuinely personalized, and more accessible to meet member and employer demands.

**“ Large national employers like those we serve have employees with a diverse array of health and benefits needs. Corporate staff and warehouse workers. People in cities and rural areas. Within organizations like these, employers expect a solution that meets each individual where they are.”**

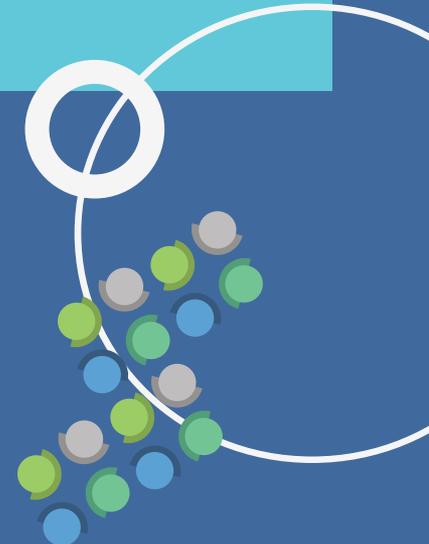
-HEALTH PLAN PRODUCT EXECUTIVE

### HEALTH PLAN WISH LIST:

Support inclusivity through programs that meet the needs of special populations and individuals with high-risk or chronic conditions.

Seamlessly integrate management of behavioral and social determinants of health.

Understand members' unique needs and tailor next best steps to their specific condition, location, and circumstances.



# 3: Concierge care is the new normal

Once the hallmark of health plan innovation, member concierge services are now mainstream. Employers of all sizes not only expect them—they expect them to perform better than ever to improve outcomes, reduce costs, and provide the simple, integrated experience delivered by leading tech-enabled consumer companies.

**“ For employers, navigation and advocacy programs are just table stakes. Solutions must prove they add value and make employees lives easier. Today people expect the same kind of seamless, personalized healthcare experience they experience in nearly every other facet of their lives.”**

-SENIOR BENEFITS CONSULTANT

## HEALTH PLAN WISH LIST:

Deliver always-on, one-point access how, where, and when members need it.

Demonstrate results that go beyond engagement and satisfaction by documenting improved outcomes and costs.

Get out in front of claims by integrating prior authorization data and other smart triggers to proactively identify and assist members in need.

# 04: Buy or build?

When it comes to member engagement platforms, many plans have a bias to build. Others recognize that home-grown solutions can quickly spiral out of control due to the timelines and resources needed to engineer, build, and deploy complex technologies.

Whether solutions are built in-house or outsourced, plans underscore the importance that customers view their organizations as owners of the end-to-end member experience. As a result, technology-enabled member platforms have become an increasingly important way for plans to stay market-competitive.

## References

1. Winkler, R. Digital-Health Startups Are Booming. Their Customers Are Overwhelmed. Wall Street Journal 2021 May 3, 2021; Available from: <https://www.wsj.com/articles/digital-health-startups-are-booming-their-customers-are-overwhelmed-11620039601>.
2. Landi, H. Digital health's red-hot quarter: \$6.7B raised in 147 deals. Fierce Healthcare April 5, 2021; Available from: <https://www.fiercehealthcare.com/tech/digital-health-s-red-hot-quarter-6-7b-raised-147-deals>

Whether you leverage in-house teams or outsource your member engagement platform, use our checklist to make sure you're covering your customers next great expectations.

## Ahead-of-the-curve capabilities

- Seamless integration of hyper-personalized member benefits service and next-generation care management
- Specialized programs for diverse constituencies and complex or chronic conditions
- Management of behavioral and social health determinants
- Proven results that demonstrate cost of care savings and improved outcomes
- 24/7 access to one source of information via members' preferred channels
- Scale that spans all member groups, not just national accounts
- Multi-carrier capability to meet the needs of large employers with staff spread across the country
- Direction to and scheduling of preferred providers, virtual second opinions, and centers of excellence
- Integration of multiple data sources with artificial intelligence and voice recognition to automate triggering of next best steps

# The health advocacy unlock

Leadership workshop for health plan innovators

Join us for a private virtual workshop to discuss employers' demands for personalized engagement as well as emerging trends and technology in today's health advocacy market.

Ideal for clinical and business innovators at health plans, our collaborative workshop will align your health plan so you can deliver the one-to-one, whole-health experience employers and members are demanding.

**Learn more about our workshop, or schedule yours now.**

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