

What Payers Can Learn from the Retail Industry

Engagement with enrollees is starting earlier and earlier so plans have to be proactive and start building trust before it's needed, industry executives and observers say. Management buy-in and a seamless healthcare journey that starts with insurers are also crucial for an effective experience.

By [Stephanie Stephens](#) | January 30, 2023

Retail puts a visibly strong focus on customers' expectations, and now health payers understand that they, too, can benefit from improving the member experience. Health Payer Specialist talked to four experts about just how to accomplish that. One thing is certain: Members are happiest when care is easy to access, and all about them.



Elevance Health's Rajeev Ronanki

"Consumers expect a more personalized, proactive, and seamless healthcare experience, similar to what they receive with industries like retail," says **Rajeev Ronanki**, senior vice president of **Elevance Health**, and president of **Carelon Digital Platforms**. "Healthcare has the opportunity to do this by leveraging digital technologies and harnessing data-driven insights."

For example, Elevance Health addresses a full range of patient needs with an integrated whole health approach, he says. "Our goal is to use data-driven insights to better serve every consumer as a population of one to provide support that best serves them."

Sydney Health is the digital engagement platform for health plan members, and contains Symptom Checker, says Ronanki. "It's an AI-driven chat that can understand the symptoms people indicate, and then provides them with knowledge about how others were diagnosed and treated," he says. "Many members can also access virtual primary care through Sydney Health, where they can engage a virtual care team that conducts an initial health check-in, creates a personalized care plan, and provides services to help members improve their health."

Optimize Operations Through Digitization

Get ready, because the payer space will see a huge digital transformation in 2023, predicts **Alan Stein**, chief commercial officer at **HealthEdge**, a back-office technology firm that works specifically with payers.

"Companies still relying on legacy infrastructure and technology will need to make that shift to keep pace in the industry and adapt to what is quickly becoming a member-centric market," Stein says. "Health plans should continue to place their investments in technology to digitize workflows and rely



HealthEdge's Alan Stein

on data as the backbone of how they interact with members. Leveraging the data of their past experiences, benefit plans, clinical claims, and expense history enables health plans to increase and maintain membership. Digitization improves clinical outcomes and member satisfaction, as well as the financial health of health plans.”

Stein says digitization is becoming an expectation among all healthcare stakeholders. “Member engagement is starting earlier within the care cycle—and it’s no different for health plans,” he says. “Plans must reach out to members proactively, before care is even needed, to gain trust, keep trust, and keep people healthy. The need for proactive member outreach makes digitization more important now than ever.”

Members Control Care

“Payers can give their members more control over their own healthcare by providing cost and quality insights about their providers, positioning themselves as the starting point to initiate care, and communicating the next best actions as they navigate their health journeys,” says **Jason Burum**, vice president and general manager, healthcare provider segment for clinical effectiveness at **Wolters Kluwer**.

He says that by navigating members to high value providers, smoothing out the care navigation experience, and supplementing that experience with additional resources, members will ultimately achieve better and more timely outcomes while maintaining high satisfaction.



Wolters Kluwer VP Jason Burum

“Lastly, given the wide number of unconnected points of care, payers have an opportunity to help their members better understand and partner with their providers, by demonstrating what a high-level care journey looks like, so members are more empowered along that journey,” says Burum.

Mobile and related channels are key methods of delivery, and deserve a singular focus in the patient experience. “Health plan members have different preferences and habits for how they use digital tools as part of their care, and those habits and preferences change depending on the care journey,” he says. “Health plans can deliver engaging experiences by developing a deep understanding of their members’ care journeys. From that understanding, they can deploy timely communications in the member-preferred modality,

empathetic resources, tools that members identify with, and digital self-service experiences to empower members to take control.”

Just Do It

Digital transformation is a huge undertaking, says Stein at HealthEdge, especially because healthcare is so highly regulated. But he encourages leaders to go bravely forward.

“They often feel scared to start the journey, but the journey is both necessary and rewarding,” he says. “It’s important to get executive and manager buy-in from the beginning, assemble a dedicated and collaborative team, utilize accurate data, and begin with the end in mind. Start by establishing and understanding what the end goal of the transformation is, and then outline the steps that need to be taken to get there and see the benefits of becoming a digital payer.”

Security remains all important in the current environment, says Ronanki at Elevance. “It’s important to maintain the safe and appropriate use of data.”

Learn from Pharmacy

So how much catching up do payers need to do to be on a par with retail? Consider pharmacy, which already has amassed extensive experience with patient engagement.



*Walgreens U.S. Healthcare Pres.
John Driscoll*

“Healthcare is fragmented and difficult to navigate,” says **John Driscoll**, president, **Walgreens U.S. Healthcare**. “With millions of consumer and patient touchpoints, retail pharmacies provide the opportunity to better connect and support patients. Payers increasingly recognize the value of pharmacies for their ability to engage patients.

“With our capabilities in helping patients transition from the hospital to home, providing specialty care and delivering value-based primary care, Walgreens can build on the strong relationships established at our pharmacies to help payers solve some of their biggest healthcare challenges,” Driscoll says.

Finally, at least for health payers, thankfully, members can’t “return” their health plans.

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