



BUSINESS CASE

Conversational AI for Member Engagement

Table of Contents

Introduction	2
Health Plan Landscape	3
New Data for Better Decisions	4
Digital Tools	6
Human-Supported Automation	8
Connecting to Resources	10
Member-Centric Outreach	12
Orchestrating Across Channels	14
Health Plan Outcomes	16

Introduction

2020 brought big challenges, forcing rapid adoption of digital solutions in healthcare. The tandem of telehealth and digital healthcare consumer engagement became vital to delivering care and successfully caring for large populations. As a result, health plans are seeking strategies and solutions to provide new member touchpoints, tools for accessing care, community resources, virtual care platforms, self-management resources, among many other programs. To address many of these needs, plans are looking for ways to better engage their members without increasing the burden on current staff.

Based on our work with more than 100 healthcare organizations, this guide walks through some of the most impactful opportunities for healthcare organizations to connect with consumers in 2021 and beyond, with a particular focus on plans and

managed care organizations. It showcases how Conversational Artificial Intelligence (Conversational AI) can be used to better engage members, improve member experience, collect and leverage meaningful data, and optimize staff resources.

Conversational AI centers on creating automated, dialogue-based touchpoints with consumers. People naturally communicate through conversations, so creating meaningful conversation at scale improves engagement, experience, and the data each touchpoint creates. This is already happening across a range of channels and use cases every day in healthcare, from chronic condition management to quality. As plan needs evolve along with technology capabilities, there are several major areas of opportunity where Conversational AI is impacting the healthcare landscape.

Health Plan Engagement Landscape

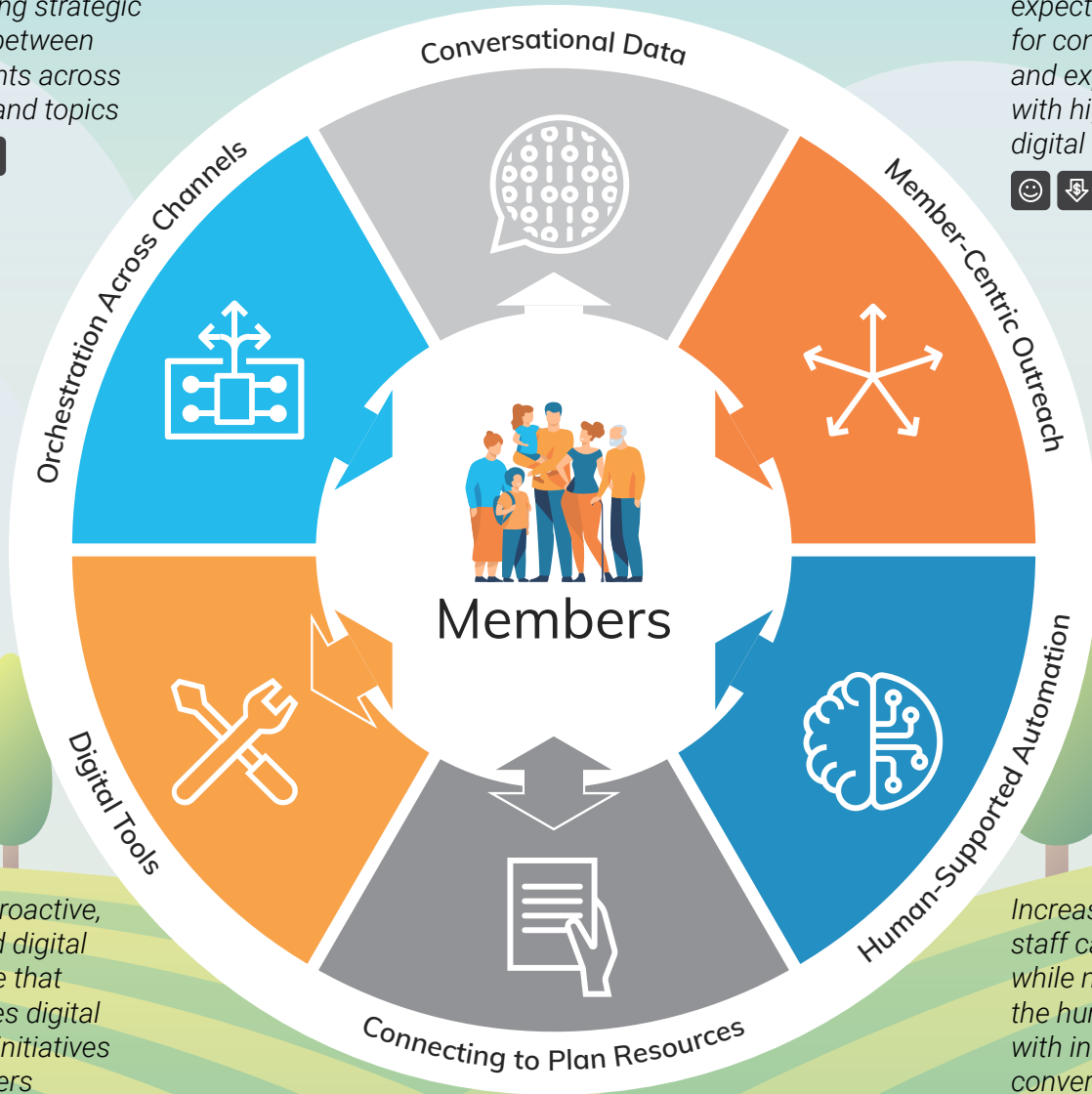
Create dialogue-based touchpoints that generate insights about members and their experiences managing their health



Meet member expectations for convenience and experience with high-reach digital channels



Avoid abrasion by coordinating strategic outreach between departments across channels and topics



Increase support staff capacity while maintaining the human touch with intelligent conversational systems



Create a proactive, end-to-end digital experience that coordinates digital tools and initiatives for members



Maximize the value of existing programs and projects through intelligent and tailored engagement



Improve Outcomes

Improve Member Experience

Reduce Costs

Optimize Plan Design

Increase Retention

Improve Quality



New Data Sources for Better Decisions

Automated dialogue generates data about your members and their experiences managing their health. Leverage insights from these conversations to inform decisions.

Opportunity

One-way outreach reminds members about care actions they need to take but does not generate robust data. Conversational AI engagement platforms generate a wealth of data by nurturing member engagement, leading them to share information about how they manage their health. These unique, individual insights are very difficult to source any other way. This rich data can be used to optimize programs and plan operations.

New Types of Data

With Conversational AI, data and insights are created with every member interaction.

- **Focused Data** – Data is captured on specific engagement areas such as barriers preventing a member from completing an action (for example, transport, cost, lack of understanding, and poor access).
- **Member Sentiment** – Detecting member sentiment in responses provides insights on experience. For example, an atypical peak in negative sentiment, or unanticipated barriers would warrant further investigation.
- **Context** – Intent analysis of member responses helps indicate the likelihood members will take action and gives further context to member-reported outcomes and experiences.
- **Preferences** – How members engage across channels provides important insights about preferences, including message frequency, language, and topics.
- **Target Insights** – Asking specific questions on conversational channels allows plans to gain specific insights at scale, such as member satisfaction with

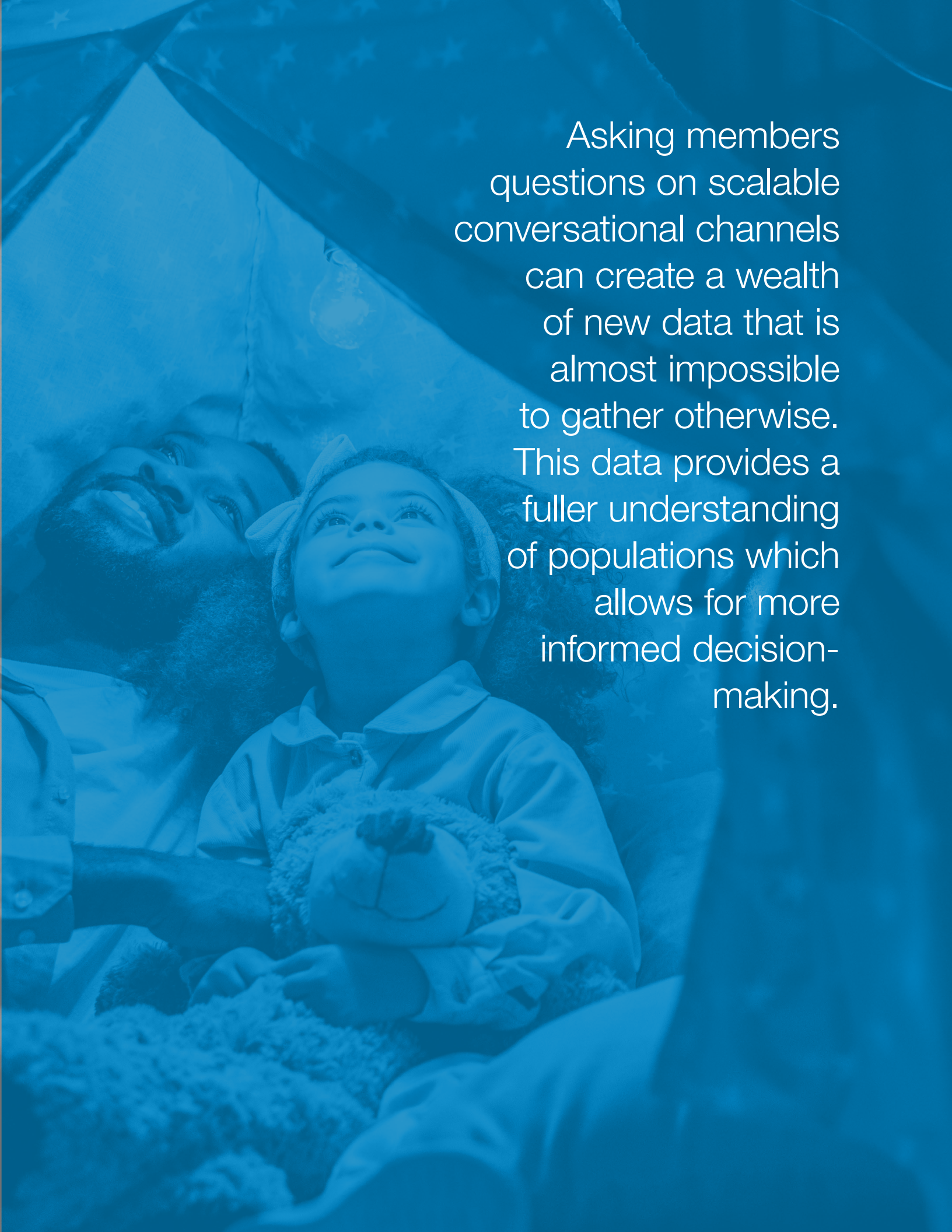
access to care, awareness of a particular digital tool, SDOH impact, and more.

Value of Conversational Programs

- **Tailoring and Optimization** – The immediate impact of Conversational AI engagement data is tailoring and program optimization. Insights such as preferred topics and health literacy level allow for tailored messaging that improves engagement and program outcomes. In addition, program performance can be analyzed against these insights to identify improvement areas in content and design.
- **Informed Engagement** – Insights gathered during interactions can be stored in persistent member profiles that provide insight into member health beliefs and activation levels to inform subsequent outreach and can be utilized during 1:1 staff interactions.

ROI

- **Optimize Plan Design** – Data from conversations can influence plan operations by giving a more complete view of member experience. For example, a plan becomes aware of a gap in urgent care centers when there is a negative sentiment in a geographically discrete area in response to outreach about the benefits of urgent care.
- **Improve Member Experience** – Many plans adopt a persona-based engagement approach. Conversational AI engagement data provides rich insights to add depth to persona building, focusing on engagement rates, topics of interest and levels of sentiment, creating more accurate personas and more relevant outreach.

A photograph of a man and a young girl looking up at the stars in a tent. The man is on the left, and the girl is in the center, holding a stuffed animal. The entire image is overlaid with a blue tint. The text is positioned on the right side of the image.

Asking members questions on scalable conversational channels can create a wealth of new data that is almost impossible to gather otherwise. This data provides a fuller understanding of populations which allows for more informed decision-making.



Digital Tools

Create a proactive, end-to-end digital experience to coordinate digital tools and initiatives for members.

Opportunity

With the rapid evolution of the digital care landscape, many members are not aware of the tools that exist and when and how to use them. Health Plans must help their members navigate these resources and keep them engaged. Proactive, tailored engagement that coordinates an end-to-end digital experience enables plans to improve the member journey and drive access to and utilization of plan-supported digital solutions.

Core Strategy

- **Drive Utilization** – Mobile engagement outreach ensures effective adoption of digital solutions that are covered by the plan's benefits.
- **Engage on One Platform** – A unified engagement strategy and platform allows plans to focus on setting up the right integrations to create a consistent and optimal experience rather than managing multiple engagement vendor relationships.
- **Create Digital Journeys** – A single mobile communication platform orchestrates engagement across digital solutions to create digital care journeys that are tailored to member needs, including proactive follow-up and ongoing engagement.
- **Unify Engagement Data** – Gather insights across your digital deployments in a complete dataset as members engage to build a robust measure of member experience across teams and stakeholders.

ROI

- **Improve Outcomes** – Connect members to digital care services and resources more effectively with high-reach engagement.
- **Improve Member Experience** – Control and strengthen your brand voice

across a broader range of mobile communications to build stronger relationships with your members.

- **Optimize Plan Design** – understand how members engage with digital tools and uncover insights about your population's preferences and technology adoption.

Value to Members

- **Better Access to Digital Solutions** – Outreach focuses on connecting members to digital solutions tailored to their specific needs.
- **Improved Experience** – Engagement is coordinated across digital solutions, so members can easily navigate to the care and support they need.
- **Alignment to Preferences** – Members receive orchestrated engagement that is aligned to their preferences, including channel, language, content, and frequency.

Requirements for Execution

- **Robust Engagement Platform** – An enterprise-grade engagement platform is required to deliver highly tailored digital care journeys at scale.
- **Conversational Engagement** – A conversational engagement platform creates dialogues that provide understanding of member experiences. Insights on member barriers and needs allows plans to tailor engagement to provide the best possible experience.
- **Effective Integrations** – Digital tools should be fully integrated with a single engagement platform to create end-to-end digital experiences relevant to the member's unique needs.

A man with curly hair and a beard, wearing a plaid shirt, is looking down at a smartphone in his hands. He is pushing a shopping cart, and the background shows shelves of products in a store. The entire image is overlaid with a semi-transparent blue filter.

Using widely adopted digital engagement channels is key to reaching every member. Delivering meaningful conversations that return high value data to the platform is key to achieving transformation.



Human-Supported Automation

Intelligent conversational systems increase support staff capacity while maintaining the human touch.

Opportunity

Support staff capacity has traditionally been a resource constraint, preventing many members from receiving personal check-ins and follow-ups to help keep them on track with their care. Sophisticated Conversational AI capabilities handle many engagement touchpoints effectively and at scale. When responses are more complex, they are routed for direct 1:1 follow-up by support staff. This increases the level of support you provide while maintaining the human element where it has the greatest impact.

ROI

- **Reduce Costs** – Conversational AI supports scalable two-way engagement at a fraction of the cost of interactions started by live staff.
- **Improve Quality** – More members are engaged to drive specific care quality initiatives.
- **Improve Outcomes** – Automating simple member engagement touchpoints allows staff to focus on more complex interactions.

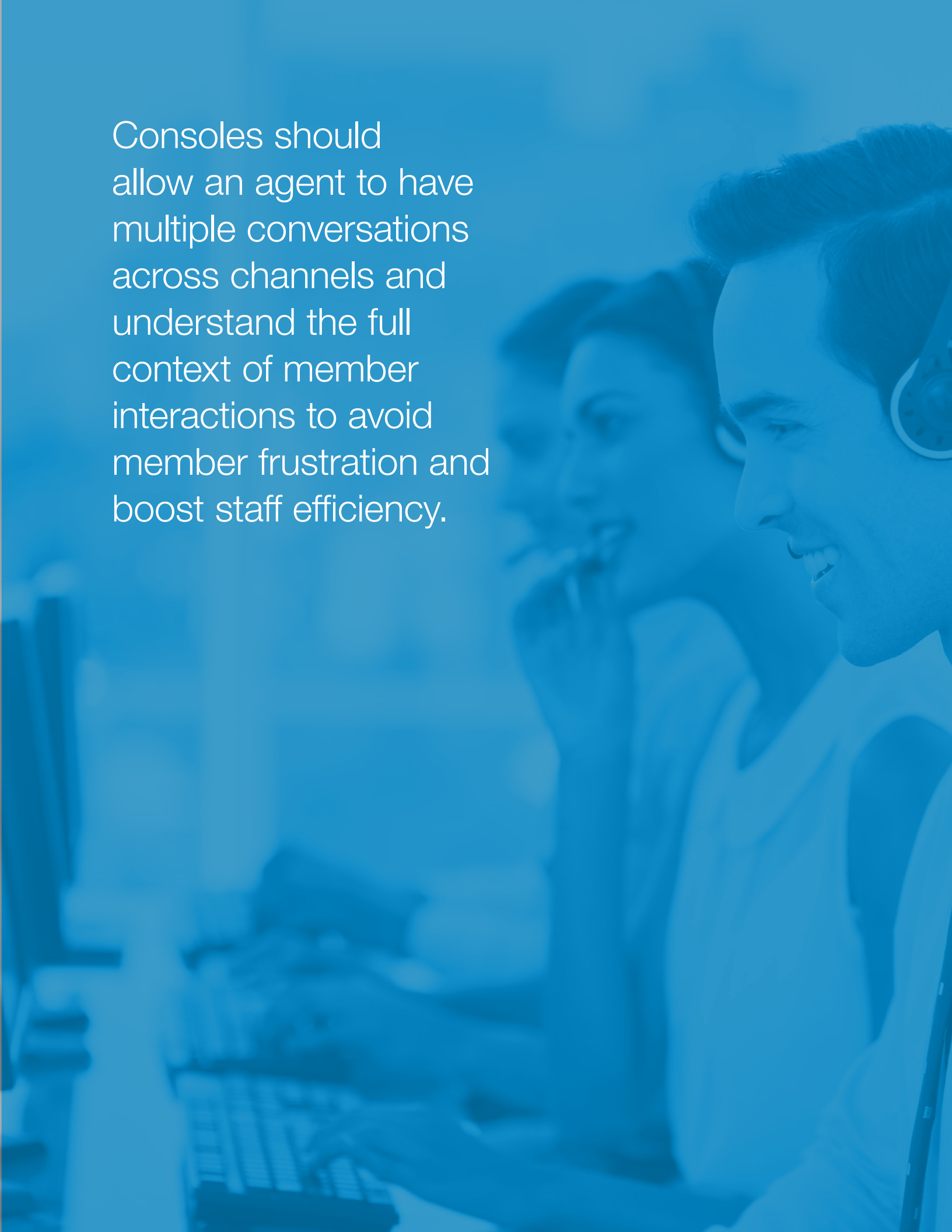
Value to Members

- **Relevance** – Tailored touchpoints are meaningful to members' needs.
- **Convenience** – Members are happy (and comfortable) engaging with automated conversational systems on their terms.
- **Responsiveness** – Member replies are heard and answered by their plan.
- **Connection** – Members establish a closer relationship with the health plan.

Requirements for Execution

- **Conversational AI** – Automated Conversational capabilities that support large scale outreach and deliver tailored interactions. This is a highly specialized capability delivered through a Conversational AI communication platform.
- **Seamless Handoff** – The ability to transition seamlessly from automated dialogues to live engagement with staff to avoid interruption. This requires support staff to have the tools to engage 1:1 in the same channel as the original outreach so the member does not have to transition across channels.
- **Strategic Content** – Program design and supporting conversational content must be aligned to healthcare organizations' strategic engagement initiatives and areas of focus.
- **Orchestration** – Granular engagement capabilities that can send members conversational touchpoints aligned to their unique needs. Conversational AI engagement platforms are able to recommend and assign the most appropriate content to orchestrate highly tailored interactions.

Consoles should allow an agent to have multiple conversations across channels and understand the full context of member interactions to avoid member frustration and boost staff efficiency.





Connecting Members to Resources and Initiatives

Maximize value of existing programs and projects such as community resources and events, supplemental benefits, preventive care initiatives, and incentives through intelligent and tailored engagement.

Opportunity

Payers have become more active than ever in promoting positive member behaviors, though resources vary by plan and use case. Examples include brick-and-mortar community resource centers and clinics, preventive screening events, reward/incentive programs and value-add plan benefits. These programs are all generally aimed at population health and member satisfaction goals for the organization. The value of these initiatives is directly reliant on member awareness and engagement. Intelligent automated outreach can connect the right member to the right resource at scale, maximizing impact and ROI.

ROI

- **Improve Quality** – Better awareness and more actionable engagement improves the adoption and value of community or population health resources and projects.
- **Improve Outcomes** – Greater member adoption of value-add resources designed to encourage retention and improve satisfaction.
- **Improve Experience** – More personal communication and response from health plans by aligning relevant resources based on individual member data.

Value to Members

- **Improve Experience** – More personal and consistent communication from health plans.
- **Improve Navigation** – Greater awareness of support and resources from plans.
- **Better Access** – Boosted understanding and access to preventive care programs and value-add benefits.

Requirements for Execution

- **Platform** – Automated omnichannel platform to coordinate personalized outreach on the most effective channels to connect information to members.
- **Content-Matching** – Match member population segments with relevant resources, community events, etc., manually or use an automated rules-based engine to take member data (address, health condition, open gaps in care, etc.) and send the correct messaging.
- **Program Design** – Maximize engagement with conversational follow-ups, check-ins and reminders that follow best practices for healthcare and each channel.

A photograph of a woman with short, light-colored hair, wearing a dark cardigan over a patterned top, sitting in a patterned armchair. She is looking out of a window with floral curtains. The entire image is overlaid with a semi-transparent blue filter. The text is positioned in the lower-left quadrant of the image.

Conversations happen with members on the same channels they use to connect with friends and family. It is important to maintain the value of these channels as well as trust in the plan by delivering meaningful content and messaging.



Member-Centric Outreach

Meet member expectations for convenience and experience with high-reach digital channels.

Opportunity

As healthcare creates more opportunities for consumers to receive care and find information on digital channels, outbound communication often remains focused on older channels and outdated strategies. One-size-fits-all messaging and reliance on saturated channels like traditional mail and pre-recorded voice calls increasingly leave healthcare's communication experience trailing behind other organizations that their consumers interact with. Adopting an intelligent digital strategy that does not require app downloads or other self-selecting behavior from members gives plans a way to reach all their members in a convenient way and differentiate from competitors that have not yet adapted.

Core Elements


- **Conversational Outbound Communication** – Using conversational channels such as SMS creates an opportunity and expectation for members to respond and interact, making it crucial to be able to solicit and listen to those responses at scale.
- **Tailored and Relevant Content** – General mass messaging continues to lose viability as more industries leverage insights and data to tailor their marketing, customer service, and operational communications. Healthcare consumers have unique needs and challenges, making tailored engagement even more important.
- **Dynamic and Persistent Understanding of Members** – Session-based communication may work for some consumer interactions, but healthcare often requires broader context and outreach that “remembers” previous responses to create a better experience and avoid member abrasion.

ROI

- **Improve Member Experience** – High-touch and meaningful personalization in engagement reinforces members' perceived value of health plan coverage
- **Reduce Costs** – Automated omnichannel outreach, especially focused on mobile channels, reaches more members at a lower cost than traditional marketing and live-caller outreach.
- **Increase Retention** – Stronger relationships with the plan through proactively connecting about positive news and resources that are relevant to the individual member.

Requirements for Execution

- **Preference Management** – Accounting for member-level language, frequency, channel, and time of day preferences for messaging that will update based on new responses.
- **Conversational Dialogue Capabilities** – Leveraging Natural Language Understanding (NLU) to keep conversations going by processing non-standard member responses.
- **Strong Response Handling** – Addressing common questions or concerns through configurable libraries of automated responses supporting NLU and/or human staff capable of taking over automated conversations when appropriate.
- **Alignment** – Coordination across teams and departments that start outbound communications with members, to align with a more unified and member-centric strategy and avoid over-messaging.



Using automated conversations with the ability to listen to member responses and handle those responses appropriately is crucial to making interaction between a plan and its members natural and easy.



Orchestrating Engagement Across Channels

Members can have dozens of touchpoints with their plan in a month. Avoiding abrasion and delivering strategic outreach requires coordination across channels and topics.

Opportunity

At any given moment, there are dozens of reasons a plan may need to engage a member. Care management, pharmacy operations, quality improvement, marketing and retention, billing, and member services all communicate routinely with members—often independently of each other.

From the plan's perspective, outreach around self-managing a chronic condition should be handled separately from an update on a claim. But, from the member's side, it is all one relationship. The move toward mobile and digital outreach requires intelligent coordination to fully deliver on its potential and avoid dangerous pitfalls around member experience and compliance.

Value


- **Unified Data and Insights** – Internal teams and stakeholders get a complete view of member preferences and data on response and engagement rates across channels and topics, breaking down communication data silos.
- **Vendor Consolidation** – Single points of contact for support and clarity around data and performance help improve evaluation processes and accountability, as well as give multiple teams (quality, pharmacy, marketing, member services, etc.) a single tool to orchestrate outreach.
- **Prioritized Outreach** – Topic prioritization and orchestration to the most effective channel means that each touchpoint has the greatest chance of reaching and engaging the member, reducing the chance for member abrasion and messaging fatigue.

ROI

- **Improve Member Experience** – Coordination across channels means a more cohesive experience. For example, a response to an IVR survey impacts whether an SMS follow-up is sent.
- **Reduce Costs** – Automated omnichannel platforms orchestrate messaging and start conversations at scale without requiring self-serve platforms for each channel and team, improving timing and coordination across departments.
- **Improve Retention** – Curated outreach with tailored and personalized content puts the member at the center of interactions.

Requirements for Execution

- **Orchestration Plan** – Full understanding of outbound member touchpoints and topic areas across existing channels and a prioritization plan to aid orchestration.
- **Platform** – AI-powered omnichannel platform that can maintain member-level awareness of preference and plan data to prioritize and coordinate outreach on an individual basis.
- **Tailored Content** – Messaging from a content recommendation engine that weighs plan prioritization and member preferences to match each member to the right content via the right channel automatically.
- **Robust Preference Management Process** – Accounting for member-level language, frequency, channel, and time of day preferences for messaging that updates based on new responses.

A blue-tinted photograph of an elderly woman on the left and a younger woman in medical scrubs on the right. They are both smiling and looking at each other. The younger woman has her hands clasped in front of her. The background is a soft, out-of-focus light blue.

Digital communication occurs in real-time more often than traditional healthcare outreach. When you consider the outreach strategies of Pharmacy, Clinical, Quality, Care Management and Marketing, it's vital to orchestrate engagement over mobile channels. And if a platform is not listening to data from member actions and adjusting appropriately, it is falling short of true omnichannel orchestration.

Health Plan Engagement Outcomes

92%

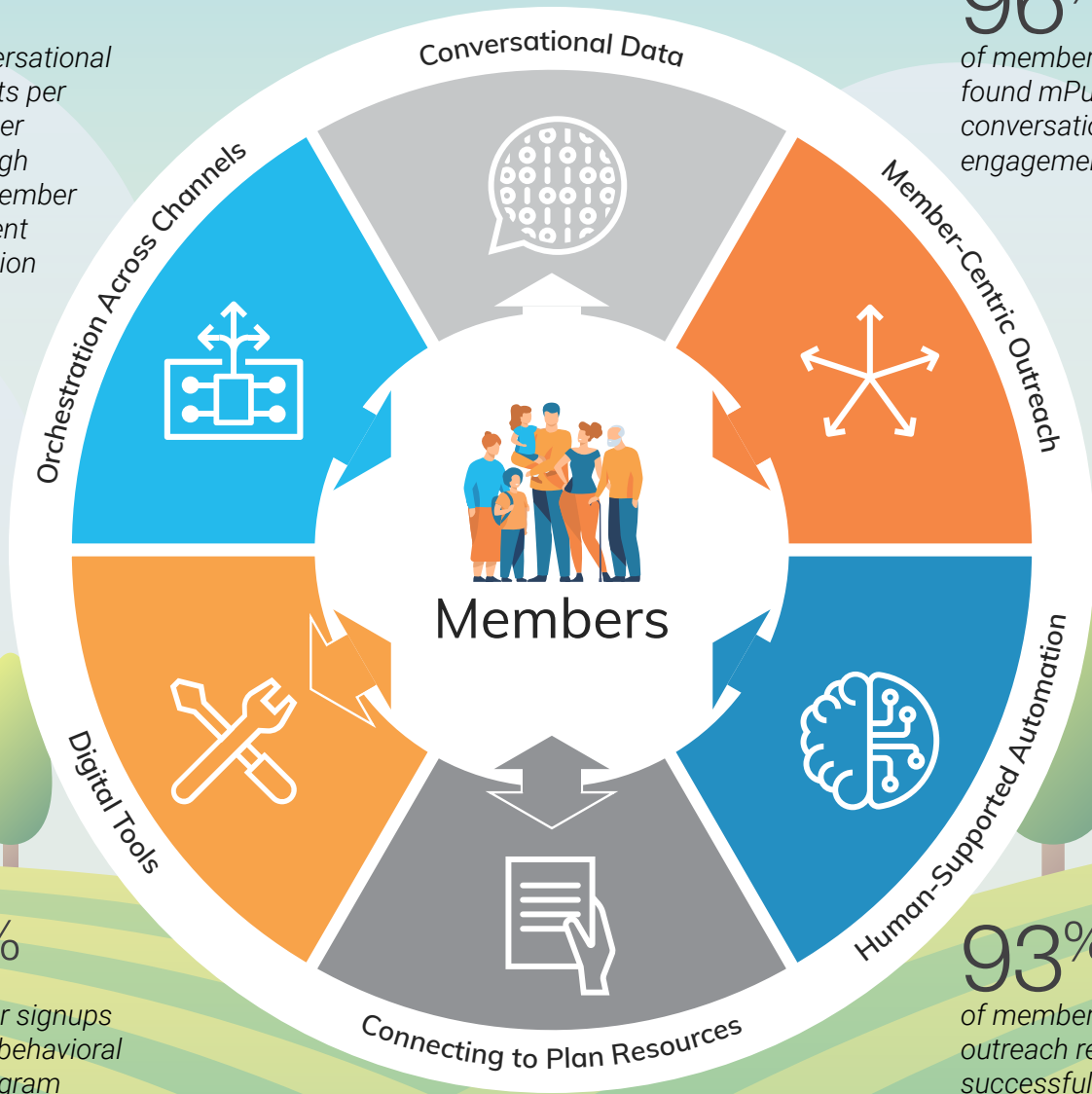
of members had neutral to very positive sentiment measured by responses to large conversational Rx Refill program

96%

of members found mPulse conversational engagement useful

52

new conversational touchpoints per member per year through mPulse member engagement orchestration



79%

of member signups for digital behavioral health program delivered through mPulse conversational outreach

48%

of unengaged members completed screenings following mPulse conversational engagement

93%

of member outreach responses successfully handled by mPulse's conversational artificial intelligence

About mPulse Mobile

mPulse Mobile, the leader in Conversational AI solutions for the healthcare industry, drives improved health outcomes and business efficiencies by engaging individuals with tailored and meaningful dialogue. mPulse Mobile combines behavioral science, analytics and industry expertise that helps healthcare organizations activate their consumers to adopt healthy behaviors.

With over a decade of experience, 100+ healthcare customers and more than 300 million conversations annually, mPulse Mobile has the data, the expertise and the solutions to drive healthy behavior change.

To ask a question or request a call, go to: mpulsemobile.com/contact

