

WHITE PAPER

**From Members to Consumers:**  
How plans are adopting popular digital trends from leading consumer brands to drive better health outcomes.

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# Introduction

What can health plans learn from the retail industry's success with consumer engagement? Leading retail organizations have implemented a digital-first approach to better engage their audience and drive revenue growth. Plans are recognizing this shift and adopting digital trends to stay competitive in the market. While the pandemic has escalated the adoption of digital tools to deliver virtual experiences, the demand to continue innovating puts health organizations in a unique position to expand their digital capabilities.

Forward-thinking plans are investing in integrated information systems and modern engagement capabilities to deliver high-touch, always-on solutions. This approach to engagement is not dissimilar to the shopping experience of popular consumer-facing brands such as Walmart and Amazon. The ability to tailor health programs and member resources dependent on need-state and consumer preferences is quickly becoming a requirement to drive better outcomes.

## Adopting the Consumer Mindset

Everyone's Amazon Prime home page looks a little different depending on products they've searched for and purchased. The always-on journey includes shipping notifications, product ratings, home page updates that continually reflect shopping preferences, and satisfaction surveys. Consumers gravitate to experiences that cater to their preferences and expectations. While health care remains differentiated from the retail landscape, there are several ways they are alike, and health care can (and should) adopt retail-like experiences to improve their programs and inspire consumers to take healthier actions.

In this white paper, we'll explore techniques that leading consumer brands use to drive success and how health organizations can leverage these techniques to drive better health outcomes and cost savings.

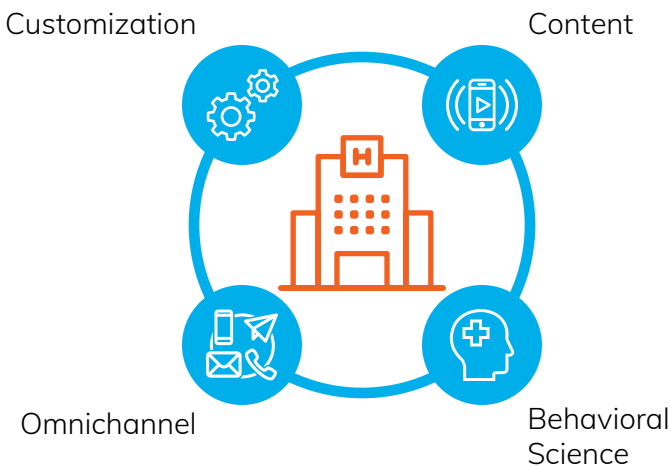
**The top industries implementing a digital-first strategy are services (95%), financial (93%) and healthcare (92%).<sup>1</sup>**

**~90%**

**OF ENTERPRISE APPS WILL INCLUDE AI TECHNOLOGY IN THEIR PROCESSES AND PRODUCTS BY 2025<sup>2</sup>**

**85%**

**OF AMERICANS USE THE INTERNET DAILY<sup>3</sup>**



# Using Data to Customize the User Experience

**72%** OF CONSUMERS SAY THEY ONLY ENGAGE WITH PERSONALIZED MESSAGING<sup>4</sup>

When browsing social channels, it's not uncommon to scroll past ads tailored to previous google searches. Millions of Americans use social networking platforms, yet everyone's advertisements and recommended content looks slightly different. Not dissimilar to their favorite social networks, health consumers are looking for experiences personalized to their health needs.

By leveraging claims data, deploying satisfaction surveys, and continually collecting data through key interactions and digital touchpoints, plans can direct consumers to the resources they need most.

Critical reminders:

- Each interaction presents an opportunity to further tailor programs, tools and resources that encourage healthier actions and outcomes for each member across their unique journey.
- Centralized data across partners integrated with leading CRM software providers allows data to be harvested from a singular platform and analyzed across diverse populations to better inform and deploy tailored next-best-actions.
- Deploying programs designed to measure satisfaction metrics and having results delivered to a single platform will also allow faster deployment of program and resource enhancements.

## CASE STUDIES

### Health Risk Assessment

**Approach:** Improve Health Risk Assessment survey completion for new members that hadn't responded to previous methods of HRA outreach using tailored, multilingual SMS messages tied to a reward incentive.

**Outcome:** 2,425 new HRAs completed in 4 months with <3% opt-out rate. Data gathered on this previously unengaged population allowed the plan to deliver personalized tools and resources to members based on assessment results, while helping further inform enterprise strategy.



#### MEMBER PROFILE

### Jane Doe

New Member

Age 36

Single

2 children

Diagnosed  
Type 2 Diabetes  
and GAD

176 Main St.  
Chicago, IL

#### Demographics

##### Language ▼

- English

##### Tone ▼

- Helpful
- Caring

##### Health Attitude ▼

- Positive

#### SDOH Index

Low  
Impact



High  
Impact

#### Health Status

Healthy

Single Condition

Co-morbidities

#### Activation Stage

##### Engagement ▼

- Confidence building
- Goal setting

##### Education ▼

- Navigate Anxiety
- LiveWell Diabetes

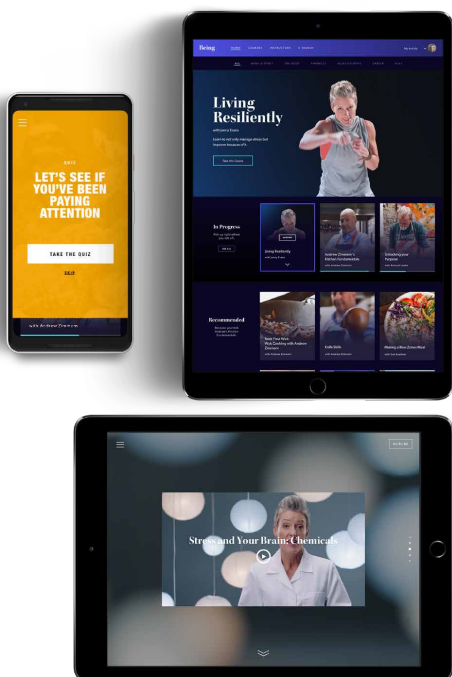
# Streaming Health Content

**\$180B** WORTH OF THE GLOBAL STREAMING MARKET BY 2027<sup>5</sup>

Streaming subscription services have revolutionized the way content is being delivered and consumed. In 2020, U.S. adults spent an average of 3 hours and 29 minutes per day watching TV video content, and 1 hour and 43 minutes per day watching video content on their devices.<sup>6</sup>

Content giants like Netflix and Hulu continually add new content to keep their viewers engaged and coming back for more. Plans are in a unique position to increase health literacy by providing health education to their consumers in the ways they've come to expect from streaming media. Nearly 36% of Americans have low health literacy,<sup>7</sup> and 5% of Google searches are for health information.<sup>8</sup>

mPulse Mobile offers the only commercial-quality streaming content designed for health consumers. By leveraging leading health experts, high-quality production value, and proven learning models, we sustain engagement and drive healthier actions at scale.



## **m** CASE STUDIES

### Gaps in Care – HEDIS

**Approach:** Encourage Medicaid members to attend preventive care doctor visits. Deployed conversational AI SMS communication to educate members who hadn't visited their doctor based on claims data. To measure impact more accurately, a control group was measured alongside members who received SMS reminders.

**Outcome:** Successfully increase gaps closure percentages across key HEDIS measures compared to control group. Highest improvement in measures included Immunizations for Adolescents (IMA), which increased by 47.54%, and Well-Child Visits in the First 15 Months (W15), which increased by 42%.

### Gaps in Care – Medicare Advantage

**Approach:** Encourage Medicare Advantage members to complete screenings across Colorectal Cancer Screenings, Diabetes Care – Kidney Disease Monitoring, and Diabetes Care – Blood Sugar Controlled measures using educational preventive screening workflows deployed to over 77,000 members who received targeted SMS outreach to close gaps before end of year (deployed Dec 13) Control group of 37,000 members weren't sent messaging to evaluate effectiveness of solution.

**Outcome:** 8,410 gaps closed over 2.5 weeks (end of year time period). Colorectal Cancer Screenings performed 20% better than control group. Diabetes Kidney Disease Monitoring performed 26% better than control group. Blood Sugar Controlled had 19.5% gap closure, which more than doubled in comparison to control group (116% improvement).

### ED Deflection

**Approach:** Decrease the number of unnecessary emergency room visits for more than 20,000 members through targeted communication and education. Identify 'high-utilizers' and deploy personalized resources based on need state.

**Outcome:** 10% decrease in per member per month (PMPM) costs and over \$100,000 saved across all risk groups. More than 20% decrease in PMPM costs and over \$10,000 saved across high-risk and high-utilizer risk groups.

# An Omnichannel Approach

**89%** CUSTOMERS RETAINED BY COMPANIES WITH OMNICHANNEL CONSUMER ENGAGEMENT, VS 33% FOR COMPANIES WITHOUT<sup>9</sup>

Omnichannel engagement strategies are used by successful brands to lure customers, learn about their behaviors, and drive loyalty. They allow brands to create a series of touchpoints and to reach people through their preferred channels. Obsolete methods of communication, such as direct mail, lack personalization and the ability to collect data at scale. Combining an omnichannel approach with orchestration of resources and channels helps plans reach members in the way they prefer while allowing plan investments to perform with higher results and efficacy.

Without an omnichannel communication strategy, it's impossible to effectively deliver appropriate resources and education to a broad member database. Using a combination of 1 on 1 care coordination, interactive voice response (IVR), mobile web, resource triaging through AI short message service (SMS), multimedia message service (MMS) and rich communication services (RCS) channels are a few examples of digital ways to engage and activate more consumers. Orchestration and delivery of these tools across channels is dependent on a powerful technology platform.

## CASE STUDIES

### Off-Cycle Health Outcomes Survey (HOS) Support

**Approach:** Collect valuable health status data on key HOS measures and identify members in need of additional support and resources

Omnichannel combination of SMS, IVR, Email and Mobile Web was used to reach more members and send surveys to indicate risk of falling, low physical activity, and incontinence. Insights gathered also helped to inform enterprise strategy.

**Outcome:** 31.8% (189,987 of 596,987) of members completed the survey using a multi-channel approach. Over 50,000 health tips and recommendations were sent based on survey responses to assist with personal health needs.

### Prior Authorization

**Approach:** Inform members when their procedure/prescription authorization has been approved and prompt them to log in to their member portal for next steps. SMS dialogues were deployed immediately following prior authorization approval.

**Outcome:** 35% total program engagement (members logging into app for next steps).

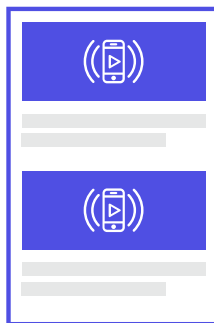
#### SMS Messaging



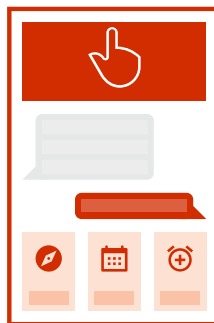
#### Email



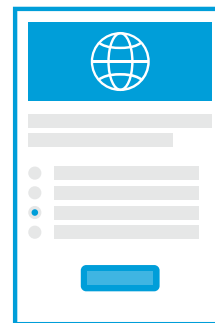
#### Health Portal



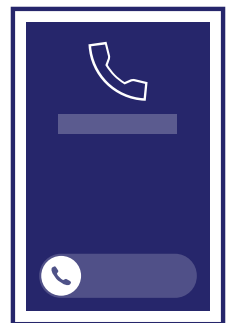
#### RBM, RCS



#### Mobile Web



#### Phone and IVR





# Behavior Science and Conversational AI

**85%** BETTER PERFORMANCE FOR RETAILERS THAT USE BEHAVIORAL SCIENCE IN THEIR MARKETING STRATEGY<sup>10</sup>

Behavior science is the psychology behind the decisions people make in their daily lives. Leading brands have used behavior science and economics for decades to drive sales. Behavior science principles are techniques used in campaigns and programs to encourage action. Health programs and services that seek to understand the intricacies of human behavior and leverage these techniques will significantly increase engagement. Although there are hundreds of behavior science principles, the example below illustrates a few of these techniques used in a healthcare context. This example demonstrates the comparison between an SMS medication refill text that doesn't use behavior science versus one that does.

Behavior science for healthcare means increasing consumer motivation and decreasing the effort it takes to act. Healthcare can be incredibly overwhelming and complex, particularly to consumers. By creating simplified communications that incorporate behavior science principles and frictionless pathways to action, it becomes easier to inspire consumers to own their health.

By applying behavioral science expertise and conversational AI to healthcare, we can encourage consumers to take healthier actions.



versus

**Personalization:** Capture a member's attention by addressing them directly

**Authority Bias:** People attribute more importance to the opinion of an authority figure

**Storytelling Effect:** When a member observes the behavior of another, they are more likely to imitate it

**Endowment Effect:** Members value something more if they feel it's theirs

**Perceived Effort:** Members are more likely to take action when the effort is simplified

Hi Annie, we noticed you still haven't filled your prescription for OPS\*\*\*

We care about your health. Is there a reason you haven't filled yet?

I don't know why I need that med.

You should talk to your doctor if you are unsure if your medication is working. Learn more about the importance of talking about this with your care team in this short video: mp0.co/meds\_video

Thanks!

Great vid! 🙌

You're welcome, Annie. Thank you for using Path Health.

## m CASE STUDIES

### Medication Adherence

**Approach:** Increase prescription refill rates for members who are due to fill or past due to fill their medication. SMS Medication Adherence Solution deployed to prompt members to fill medications at their preferred pharmacy. Members had the option to opt-in for continual refill reminders. Members who didn't respond were given a barriers assessment to uncover and overcome those barriers.

**Outcomes:** 85% refill rate across targeted population. 20% of members requested ongoing future reminders. 72% of surveyed members gave 'very positive' feedback regarding the program's value.

### A1c Test Reminders

**Approach:** Drive more members living with Diabetes to complete their A1c test using monthly SMS messages that leveraged behavior science techniques to drive action.

**Outcomes:** 29% of members engaged with the program, with a 32% increase in A1c claims submitted.

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# Summary

By implementing digital trends that drive engagement in the retail landscape, health plans can replicate this success for their population. Leading brands have had to continually stay aligned to trends and keep a high-touch strategy in place to drive sales. Health organizations are in a unique position to leverage consumer insights to refine their strategy, inspire consumers to take action, and lower costs, because unlike Apple or Amazon, health is a necessity. Ensuring your health consumers continually have a positive experience and adopt healthier behaviors based on their individual health needs is critical to drive health outcomes.

Implementing this strategy is effortless by partnering with mPulse Mobile, whose mission is to combine innovative trends, powerful technology, and behavior science to inspire healthier actions for consumers using our scalable, cost-effective solutions.

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## 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, 180+ healthcare customers and more than 500 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](https://mpulsemobile.com/contact)

