



Optum™ Consumer Acquisition Platform

A Next-Generation Approach to Acquire, Retain and Engage Members.





Challenge and opportunity have arrived at the same time for health plans.

Millions of consumers are either entering health care marketplaces or now have more accountability for how they spend the dollars they control, creating new opportunities for health plan growth. At the same time, health plans are facing significant challenges to compete effectively while conforming with health reform requirements.

These challenges include:

- Retain and grow new membership — through effective multi-channel distribution strategy, product and service differentiation, defined contribution options, and brand building
- Maximize each member relationship -- by leveraging intelligence to guide individual decisions and activate potential members; offering a broad breadth of product and service choices to drive engagement in key programs and simplifying the complex
- Improve margin — with increasingly sophisticated pricing and the diversification of product portfolio beyond medical benefits
- Comply with MLR and operational requirements — operationally enable and reduce administrative expense of new marketplace transactions through technology automation, process re-engineering and outsourcing

With its integrated, easy-to-use approach to consumer acquisition and retention, Optum can help health plans not only manage these market challenges but discover opportunities to grow their business while increasing consumer loyalty.

A Complete eBenefits Solution: The Optum Consumer Acquisition Platform

The Optum Consumer Acquisition Platform is a comprehensive eBenefits solution for health plans, supporting the critical needs of its producers, plan sponsors and members in the selection, enrollment and payment of health benefits. The platform offers a continuum of capabilities to meet the current needs of the plan as well as respond to emerging market opportunities. The platform enables key activities including *Engage*, *Shop*, *Enroll* and *Pay*, leveraging an enterprise-wide information source for *Product and Rate Management* information.



Acquisition and Retention Solutions: Optum assists payers in effectively engaging, acquiring and retaining the right customer relationships through integrated technology platforms and services, business process outsourcing and consulting.

Optum brings comprehensive tools to key stakeholders at every stage of the member acquisition process.

Engage

Building long-term relationships and loyalty

Engagement is a two-way conversation built on trust throughout the member lifecycle. To productively engage prospects and members, health plans need a sophisticated strategy, specialized expertise and supporting technology to attract and retain members. The Optum platform provides a full range of engagement capabilities including:

- Sophisticated campaign management and supporting analytics
- Payer-specific customer relationship management (CRM) and sales force automation
- Proactive, multi-touchpoint marketing (call, chat, social networking, email, mobile, microsites and text messaging) providing channel of choice for consumers

- Health care engagement expertise that delivers better results than traditional “big box” call centers
- Individual under-65, Medicare, Medicaid, small-group acquisition, customer support service and retention services
- Licensed and non-licensed agents, customer service representatives and retention specialists

Shop

Personalizing the shopping experience to drive sales

Different stakeholders have different needs. Savvy consumers expect a health-insurance-shopping experience similar to other online purchases that allow them to research, compare, apply and enroll in coverage. They want options but need help in choosing the right ones. Brokers, agents and employers need a streamlined shopping experience that enables them to quickly propose customized options to their clients. The

Optum platform's Shop capabilities offer health plans the technology and tools to establish an online shopping presence with targeted content, decision-support tools and quoting capabilities that meet each stakeholder's needs. The platform offers:

- Direct-to-consumer shopping capabilities and decision-support tools that maximize market presence and drive the sales process
- Personalized shopping sites that focus the consumer's, employer's or broker's attention on those plan options that best meet their specific needs
- Private exchanges
- Broker quoting portals

Enroll

Creating a dynamic employee shopping enrollment and life event management experience to maximize your relationship with this evolving end-consumer segment

The Enroll capabilities for the Optum platform provide health plans a differentiating service for attracting and retaining employers and brokers. The highly configurable, employee self-service enrollment tool drives revenue opportunities through its dynamic, event-driven user interface, providing a one-stop marketplace for an employer's benefit package. The Optum platform provides:

- A simple, self-service shopping and enrollment marketplace for employees that supports improved member decision making
- Defined benefit and defined contribution funding models
- A one-stop, multi-product and/or carrier marketplace for key employers to manage the entire benefit enrollment process
- A robust eligibility verification process ensuring accuracy and quality across the various products and carriers
- The ability for brokers to service clients throughout the sales lifecycle
- The ability for employers to manage employee records, eligibility, payroll administration and billing in real time

Pay

Simplifying complex funding, billing and payment processes for all stakeholders

Premium billing, collection and payment functions have become much more complex with new sales channels and multiple funding sources. Timely and accurate financial transaction information is a necessity for driving long-term customer trust and loyalty. The Optum platform's Pay capabilities include:

- Online bill presentment and payment options for consumers and employers
- Consolidated multi-source invoicing and account funding
- Consolidated payment and collection, reconciliation and delinquency management for groups and individuals

Product and Rate Management

Providing agility and accuracy in the market with one source of truth

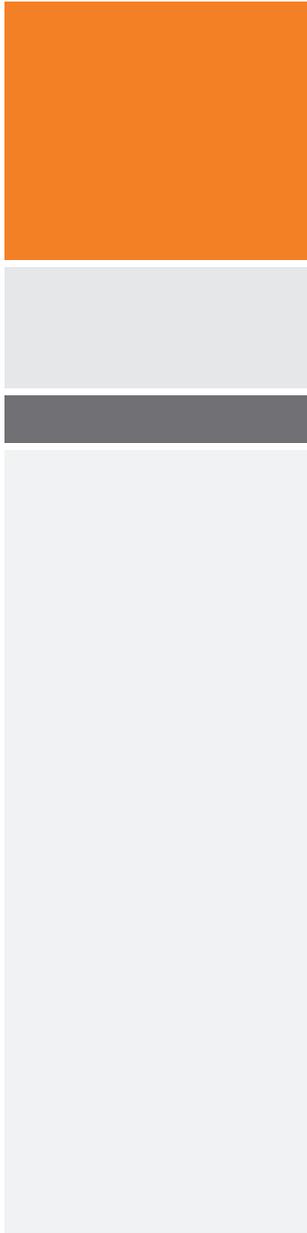
Health plans must be equipped to react quickly to marketplace changes that require rate updates and product innovation. Evolving consumer demand for choice and customization creates product complexities that must be managed efficiently to capture market share and interoperate with an increasing number of marketplaces. Closely monitoring rates and making timely adjustments are key to financial success with ACA underwriting restrictions. Consolidating rate and product information across the organization and giving business owners the tools to manage, update and quickly disseminate changes is vital to managing financial, regulatory and market demands. The Optum platform's Product and Rate Management capabilities offer:

- An enterprise-level rating system that automates rating and underwriting, enables block-of-business management and facilitates rapid deployment of rate changes organization-wide
- A centralized, enterprise-level product repository allowing multiple systems to integrate to a single source of product truth. This improves product lifecycle management, accelerating product innovation and facilitating rapid, accurate and consistent dissemination of product information across the organization.

Partnering With Optum: Collaborating for Success

Optum is focused on helping health plans evolve critical sales, pricing and product management functions for effective growth in a dynamic, consumer-focused marketplace.

- **Flexible** — The platform is modular in design, yet can be integrated easily with other modules and existing systems within a health plan. This design provides for a plan's short-term needs within a longer-term, end-to-end eBenefits platform vision.
- **Customizable** — Optum offers highly configurable capabilities, ensuring the platform addresses your strategy, brand requirements and business process needs.
- **Multi-channel** — The platform enables health plans to connect with prospects and members through brokers, employers, exchanges and direct-to-consumer engagement.
- **Multi-carrier** — The platform can serve as a multi-carrier marketplace, helping employers manage the entire benefit enrollment process.
- **Scalable** — In addition to a scalable platform, Optum offers high-quality agents and customer service experts who effectively engage consumers. Annually, Optum supports the writing of over \$4 billion in premiums and manages more than 75 million consumer interactions on behalf of payers while significantly improving conversion and retention rates.



Let's explore the possibilities.

Times are changing in the health care marketplace, creating opportunities for unprecedented payer growth and more engaged consumers. The Optum Consumer Acquisition Platform and its continuum of capabilities can help you respond to these emerging opportunities and confidently thrive in the new landscape of health care.

Call us at **1-800-765-6807** or email empower@optum.com to get started today.



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