



Optum™ Member Engagement Solutions

Communication is key to improving health care and member relations





Market and regulatory changes are driving health organizations to seek new ways to deliver richer consumer experiences that consistently result in higher conversion rates, lower service costs, better health outcomes and greater loyalty from consumers.

On one side, consumers need help understanding their health options in simple language and in the channel of their choice. On the other side, health care organizations need a partner that can help them deliver an exceptional consumer experience across the member life cycle. This includes guiding the member through an increasingly confusing health care environment, and ensuring they have the right plan and are getting the right care.

Bringing these two sides together is where Optum can help. We provide a holistic technology and business service solution, with consumers as our focus. With our Optum Custom Contact Centers, we drive direct-to-consumer distribution, support and retention services for leading health care organizations. This ensures delivery of a better end-to-end consumer experience, increased efficiencies and lower costs:

Lower member acquisition costs through:

- Leveraging consumers' channel of choice — not just phone calls
- Timely, targeted and relevant outreach

Lower claims costs through:

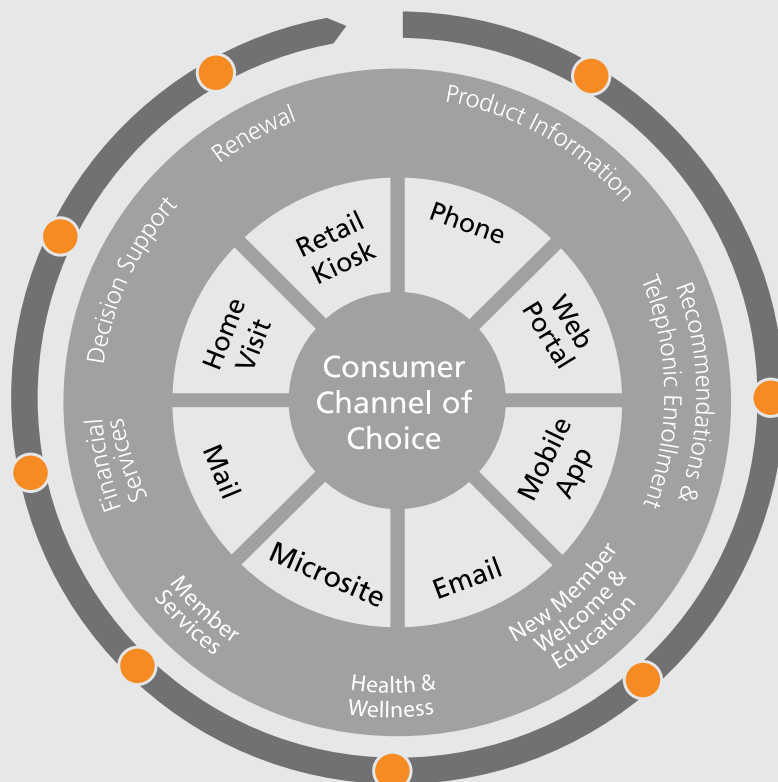
- Better use of plan benefits based on specific needs

- Network steerage connected the member to the right care

We are committed to high-quality training and compliance, ensuring that our specialists are equipped with specific health care knowledge and details on compliancy with all policies and regulations. Through personalized communication via channels that customers prefer, we engage with members and act as health care advocates, leading to a better member experience.

Optum's Contact Centers include 29 state-of-the-art, highly secure and HIPAA-compliant facilities, 74,000 employees and geographic diversity that provide business continuity and redundancy, minimizing the effects of any regional disruptions in service.

With an Optum custom contact center, you get:



Optum's Capabilities and Solutions

Optum's Member Engagement solutions provide a consumer-centric approach that is both convenient and accessible. The key is that Optum's Custom Contact Center is built on a model that guides consumers along each step of the enrollment process with advocates that are licensed and compliant with all necessary regulatory requirements. In addition to streamlining enrollment, our model offers three keys to enhancement:

- **Engage:** Shifting from a product to a consumer mentality; investing in multimodal technologies
- **Educate:** Hiring advocates, not agents; addressing America's health literacy problem (see sidebar on next page)
- **Empower:** Giving individuals the right tools to own their health; maintaining proactive communications

Personalized Connections

Consumers want answers to questions such as: How do I manage my plan? My health? My money? Optum's model is designed to answer those queries, and the workflow is personalized so consumers don't get lost in the process.

Part of that personalization is conducted via Optum's bConnected™ platform, which supports an individual's channel of choice including Web, phone, text or email, delivering domain-specific functionality for engagement and outcome-driven results. With analytics-driven workflows, bConnected combines telephonic enrollment and analytically

powered workflows to ensure outreach is handled through an optimized follow-up process, using the most effective communication modalities.

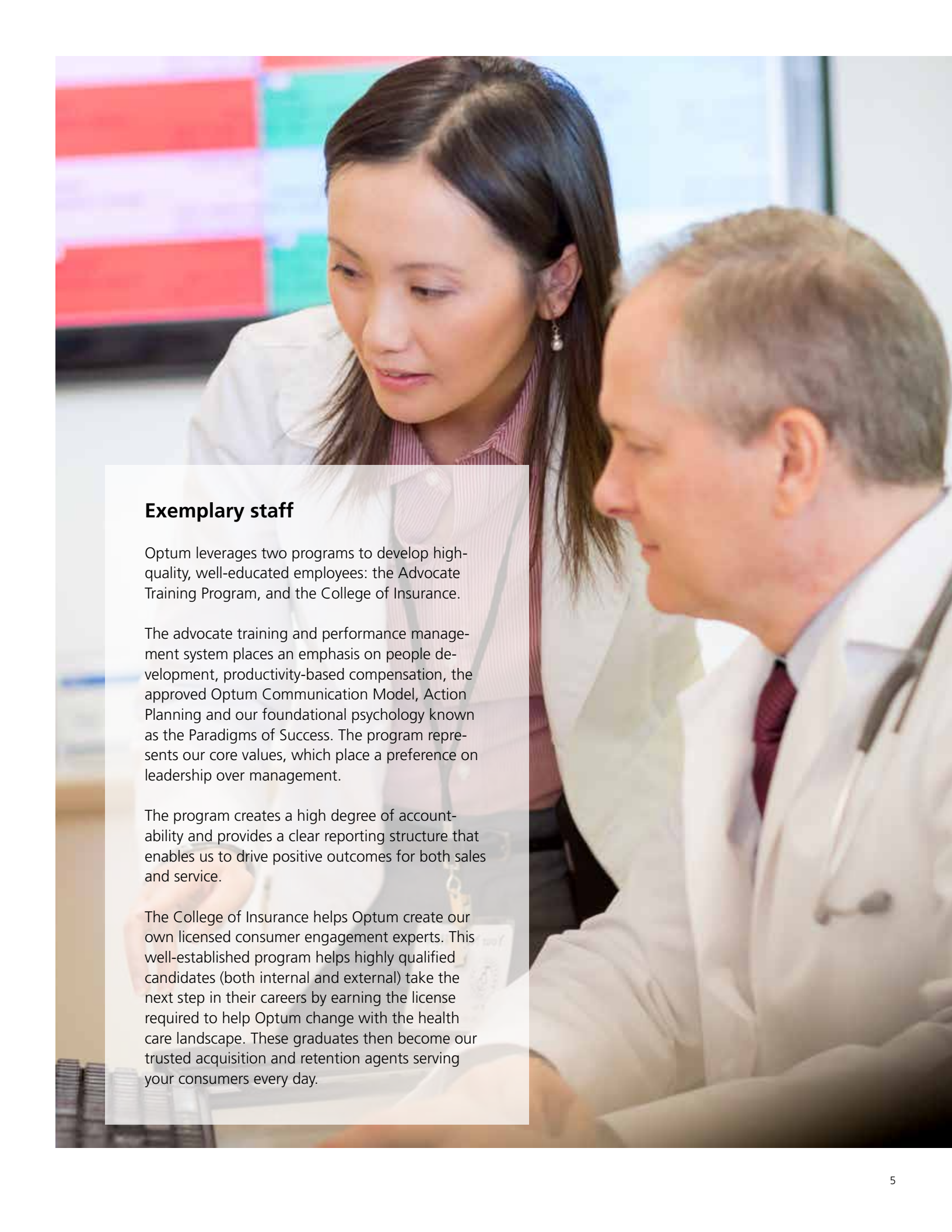
Multi-lingual, compliancy- and specialty-trained

bConnected, which leverages multi-lingual agents, can be launched using multi-skilling techniques that reduce startup costs for resources and technology. These techniques include cross-training agents to be able to handle multiple call types or lines of business. This allows organizations to utilize employees more efficiently and helps them use existing staff as a foundation for expanding new lines of business. The contact center staff maintains strict compliance to industry standards and government regulations, and they are consumer advocates aware of marketplace compliance.

Emphasizing preventive care and early treatment, we keep the engagement continuous, which promotes better health habits and outcomes and lowers costs. We teach members how to use their plan and routinely reach out with a welcome kit, alerts, reminders and other targeted material.

Optum contact center attributes

- Simplicity
- Consumer channel of choice
- Targeted and timely outreach
- Improved customer experience

A woman with long dark hair and a man with short grey hair, both wearing white lab coats, are looking at a computer screen. The woman is on the left, and the man is on the right. They appear to be in a clinical or office setting. The background is slightly blurred, showing what looks like a bulletin board with colorful papers.

Exemplary staff

Optum leverages two programs to develop high-quality, well-educated employees: the Advocate Training Program, and the College of Insurance.

The advocate training and performance management system places an emphasis on people development, productivity-based compensation, the approved Optum Communication Model, Action Planning and our foundational psychology known as the Paradigms of Success. The program represents our core values, which place a preference on leadership over management.

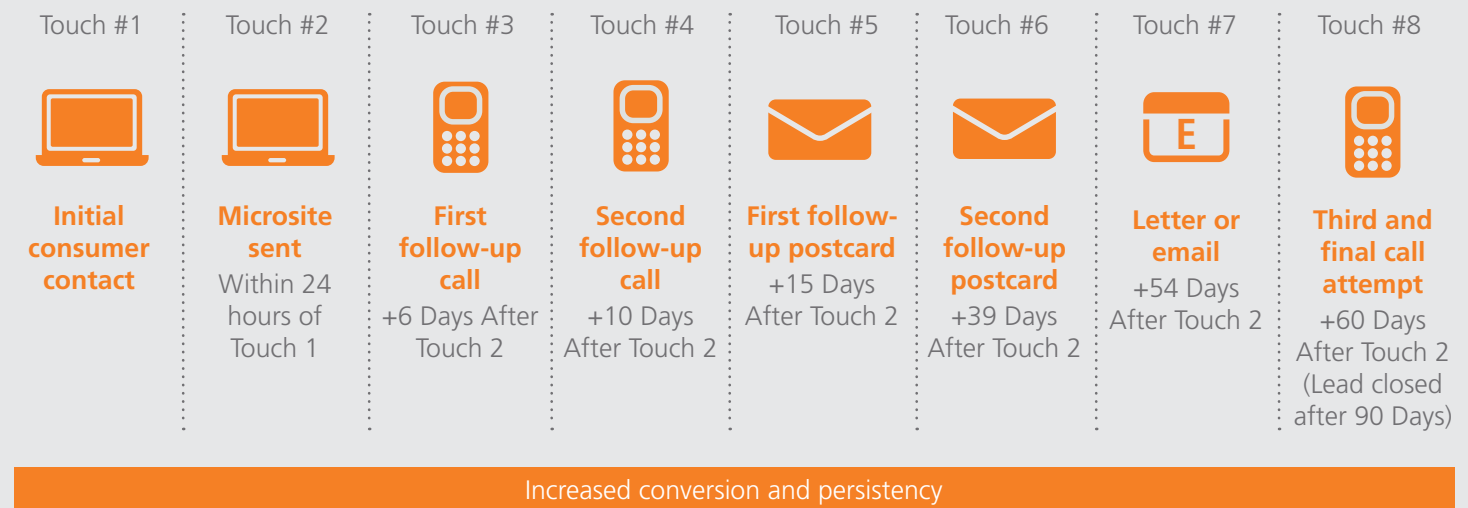
The program creates a high degree of accountability and provides a clear reporting structure that enables us to drive positive outcomes for both sales and service.

The College of Insurance helps Optum create our own licensed consumer engagement experts. This well-established program helps highly qualified candidates (both internal and external) take the next step in their careers by earning the license required to help Optum change with the health care landscape. These graduates then become our trusted acquisition and retention agents serving your consumers every day.

Your Return on Investment

bConnected's systematic follow-up process:

Below is an example of Optum's personalized outreach based on one specific consumer's communication preferences. It can be adjusted for other consumers. The significance of this process is around the formula that includes the timing, the deliverables and the customized type of communication.



We have more than 15 years' experience developing and operating private health care marketplaces for some of the country's leading payers. Our contact center statistics speak to our success:

- 75 million consumer interactions handled yearly
- First-call resolution rate averaging 92 percent
- Health risk assessment completion rate of more than 70 percent among commercial carriers
- Enrollment and acquisition methods that deliver more than \$4 billion in premiums for some of the nation's top carriers and private exchanges

In addition, using the Optum custom contact center will improve member loyalty and drive adoption of healthy behaviors. Our renewal outreach will reduce dis-enrollments and ensure that members are enrolled in an appropriate plan based on their needs.

While retaining members, Optum also uses analytics to improve operational efficiencies, and empower consumers. The outcome?

- Consumers who are 30 percent more responsive to outreach when done through their channel of choice.
- Reduced disenrollment rates by almost 45 percent.
- Boosts in customer satisfaction with scores consistently exceeding 97 percent.

This proactive approach increases lifetime value beyond today's average membership duration of two years, and has led to significant ROI results experienced by our clients:

- Savings of \$8 per fulfillment piece with the implementation of eFulfillment — **26 percent, or \$66,000 in savings per 32,000 fulfillments**
- Staffing savings of 5 percent to 17 percent vs. other outsourced business process outsourcing due to staffing efficiencies and lower shrinkage — **more than \$500,000 in annual savings**
- Reduction of average handle time by 30 to 45 seconds, streamlining call handling and resulting in a 5.6 percent reduction in staff — **\$300,000 in annual savings**
- Every point of telephonic enrollment conversion is worth **more than \$17 million in revenue annually** to the client

1. Maciosek MV, Coffield AB, Flottemesch TJ, Edwards NM, Solberg LI. Greater Use of Preventive Services in U.S Health Care Could Save Lives at Little or No Costs. Health Affairs 29, No. 9 (2010): 1656-1660 © 2010 Project HOPE – The People-to-People Health Foundation, Inc.

Learn more

In the current, ever-changing health care landscape, clear and consistent communication is the key to success. Without it, confusion — and higher costs — can abound. Contact us today to learn how Optum can build or remediate your contact center for continual engagement and high consumer satisfaction. Call 1-800-765-6092 or innovate@optum.com.





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