



UNLOCKING GROWTH POTENTIAL: HARNESSING PERSONALIZED HEALTH PLAN CAMPAIGNS THROUGH QUALITY ENGINEERING LED CLOUD-BASED SOLUTIONS

A Period of Growth but Fraught with Challenges

The US healthcare payer industry is poised for a period of growth owing to a multitude of factors, including increased healthcare costs, an aging population, the emergence of value-based care and the adoption of new technologies. Thanks to these diverse factors, industry experts forecast that the global market will reach almost \$40 billion by 2025¹.

Yet paradoxically, a complex healthcare system, intense competition, rising costs and an evolving regulatory landscape make the acquisition of new members difficult for a typical US payer organization. Add to this a more demanding customer with his own expectations and demands, and the situation gets more

complicated for marketing teams. As a result, their campaigns are designed for a broader audience and not targeted, and they spend more money and time to achieve results that are still sub-optimal.

What has changed? For one, consumer behavior has undergone a dramatic change. Today's consumers are digitally savvy and can gather information quickly through digital channels, becoming more connected and empowered. Quality Engineering and automation led practices need to be institutionalized. In addition, after highly engaging digital experiences from companies like Amazon and Netflix, they expect the same treatment from other industries, including healthcare.



The Growing Need for Personalized Campaigns

Why is it essential for marketing functions in payer organizations to consider a change in their approach? Earlier approaches based on age, gender and basic demographics are now deemed ineffective. A holistic persona-based approach that can cater to individual needs is a crucial call to action today.

Typically, patients from diverse demographics, backgrounds and regions, each with their unique views and expectations, seek health plans. For example, consider a Gen X or a young adult consumer exploring health plan options - he will heavily rely on social channels to gather information and expect digital engagement and healthy incentive mechanisms from the payer before deciding. In contrast, middle-aged consumers' expectations revolve around different aspects, such as affordability and occupational factors. Furthermore, an older consumer is likely to opt for call and paper-based communications and will require additional support beyond insurance, such as transportation to receive medical care or specific diagnostics. That is why personalization, omnichannel and unified experiences are in focus today.

As a result, the marketing strategy must extend its purview to include social determinants of health (SDOH) that refer to the social, economic, and environmental factors that influence an individual's health and well-being. For example, if an individual's lifestyle includes smoking, extensive travel, or a stressful environment, they fall under the high-risk health category. In addition, it must consider web behavior, individual preferences, challenges and plan options to fully understand the member and be able to suggest the most appropriate plan for them.



Hyper-Personalization: Going Beyond Basic Segmentation

Personalization stands out as a key focus area to improve the member experience, reduce costs, and improve outcomes.

In fact, the trend points towards hyper personalization, an advanced level of personalization in marketing and customer experience that goes beyond basic segmentation and targeting and factors in the context of the individual.

It involves extensive data, analytics, and technology to deliver highly tailored and individualized experiences to each consumer. It can help segment accurately by understanding members at a granular level, using data analytics to track consumer behavior and preferences, and technologies like artificial intelligence (AI)/machine learning (ML) to create personalized campaigns from acquisition through engagement and retention. For instance, it can enable the creation of personalized marketing campaigns that address specific health concerns, promote preventive care, or highlight tailored benefits and services to entice members to sign up.

According to a 2021 study, over 90% of payers who invested in digital solutions for member engagement recorded significant membership increases, and another 73% saw a drop in membership turnover².

Empowering Campaign Managers with Cloud-Based Solutions

Clearly, digital technologies must be purposefully utilized to make this happen. Cloud based digital transformation solutions are critical in gathering consumer data and generating meaningful insights for targeted marketing, outreach and touchpoints. Furthermore, powerful analytical solutions with AI led recommendations can help build holistic member personas, a fundamental requirement for personalized marketing.

The digital technology revolution begins with the cloud. The Gartner 2023 CIO agenda corroborates by showing that cloud is among the top two technologies to be implemented by 2025³.

Payers are no strangers to cloud as they have embarked on that journey to cater to regulatory compliance and modernization needs. However, they need to make a start on the marketing and especially the campaign management front. A large part of their technological power resides in legacy or on-premise systems. With the growth in the younger population, the shift to cloud becomes inevitable as it helps them be more agile, quick and flexible. Overall, as the emphasis to drive up membership gathers steam, cloud can effectively play the catalyst role.

Here are some ways that payers can tap into cloud solutions.



Harmonize the consumer data and structure

meaningfully to build a comprehensive persona for patient centric campaigns. It can be the platform on which diverse data sources originating from different channels such as prospect SDOH and other health inputs, market intelligence, web behavior, sentiment analysis and member characteristics are connected to be further analyzed and valuable insights generated. So, for an individual working in the mining industry, it can help fashion a personalized campaign that avoids talking about outpatient benefits and instead focuses on more relevant regular screenings. Take the case of campaigns for construction workers. They can feature customized plans or information on programs most related to their line of work, for example, pulmonary health. As a result, typically ignored marketing content stands a better chance of being viewed and acted upon.



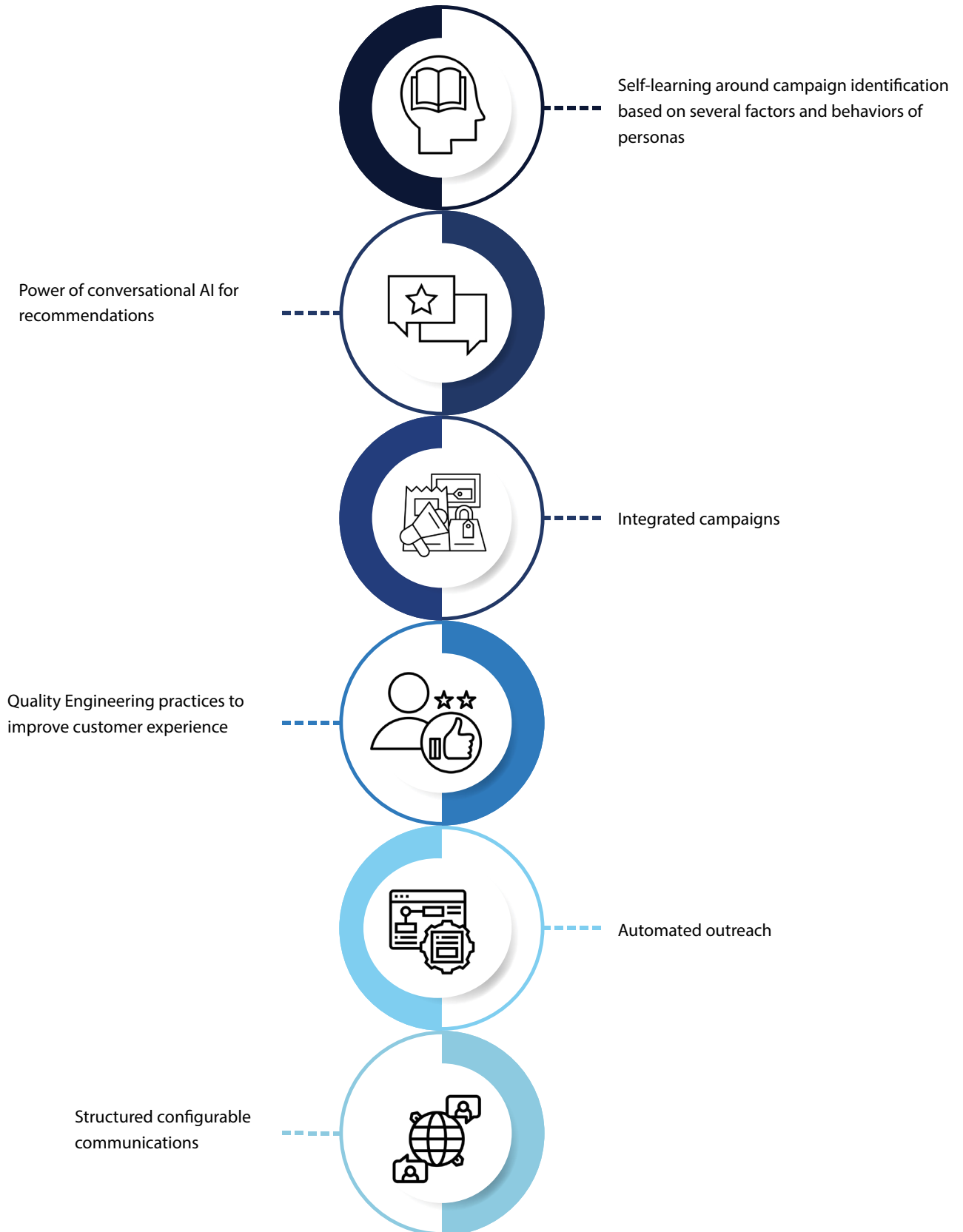
Deriving insights from information

is what cloud-based personas can achieve by enabling analytics and plan recommendations. For this, they first establish hierarchical cohorts of consumers using data such as demographics, health risks, economic factors, social engagement, outreach and other preferences. For example, plans that support transportation, regular screenings or diagnostics coverage will appeal more to the older segment. In contrast, a more tech-savvy young adult will seek plans with a higher wellness focus, healthy incentives, and immunization coverage.



It's a win - empowering campaign managers with cloud-based solutions.

For campaign managers, building personas is a critical activity. Cloud based solutions can immensely help in the following ways:



Quality Engineering for a Trouble-free Cloud Journey for Payers

A comprehensive suite of testing solutions that takes care of the cloud journey will ensure high quality campaigns for payers. Cloud testing solutions can have a strong impact on business and data validation and ensure business continuity through the cloud modernization process. The testing should cover end-to-end validation right from assessing the cloud readiness to more involved validation solutions at the execution stage. The testing approach must focus on five critical areas for digital cloud transformation: assessment, infrastructure validation, data quality, and functional and non-functional testing (security, performance). Furthermore, test automation can play critical role in improving efficiency and cost effectiveness through cloud modernization.

A Final Thought

By targeting members with messages relevant to their individual needs and interests, payers can increase the perceived value of their offerings, build relationships with members, and improve member acquisition, engagement, and retention. Cloud-based solutions can help payers implement personalized campaigns by providing the capabilities to integrate data from a variety of sources, create detailed profiles of members, and identify segments of members who are most likely to be interested in the payer's offerings.

While there are some challenges to implementing personalized campaigns, such as the need to work with various sources and develop and maintain effective targeting and messaging strategies, the potential benefits of personalized campaigns far outweigh the challenges.

So, healthcare payers must consider using personalized campaigns to acquire new members, improve member engagement, reduce costs, and improve quality and member experience.

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