OPTUM®

ICMI global contact center awards 2016 WINNER BEST OUTSOURCING PROVIDER

Health care Consumerism 2.0:
Evolving the consumer experience to consumer engagement

Best-in-class consumer engagement starts here. Optum consumer sales and service (CSS)

- Over 43M consumer interactions annually across multiple channels, including calls, chats, microsites, emails, walk-ins
- Assists more than 400,000 Americans yearly in finding and enrolling in the right benefits plan
- Improves customer satisfaction rating annually for client with $4B in health insurance premium
- Best-in-class, secure data environment

Optum CSS
Meeting the broad and diverse needs of health care consumers and knowing what matters to them most

Earlier this year, International Data Corporation (IDC) released a study urging payers to consider looking to the retail industry as a best practice when evaluating the evolving infrastructure of consumer choice when it comes to making health care and plan decisions. Since the Affordable Care Act (ACA) was enacted, payers are preparing and assessing what consumerism means to their industry. After several years of gaining insight on consumer behaviors and evaluating patterns of plan choice, the health care industry is now fine-tuning their learnings and building out the next stage of health care consumerism. As payers' membership begins to convert from loyal employer groups with subsidized pricing and annual open enrollment — to individual decision-making of a commoditized product, the need to recognize the customer experience is also in a state of change. Every element of approach, results and targeting of consumers will need to evolve and look to other industries and approaches for best practices. The following shares elements of the IDC's study and the Optum approach to successfully meet this new engagement model, specifically within their CSS capabilities of talent, technology and best practices.

IDC Planscape

Source: IDC PlanScape: Customer Engagement Planning for Payers 2/2016
http://www.idc.com/getdoc.jsp?containerId=US41039916

Optum CSS provides high-value contact center sales, service and retention focused in the health care industry. We deliver on our clients' brand promise and help consumers navigate the complexities of health management through personalized interactions.

IDC recommendations with Optum approach

Build brand loyalty

IDC recommendation: While brand loyalty and employer-based policies fade, payers have decided that loyalty can be driven by moving the customers' negative mindset of health insurance involving post-utilization review to a positive one that constantly engages in a targeted fashion.

Optum CSS approach: Our experienced and scalable staff members become trained experts on your products, growth strategies and brand attributes — and are then armed with best practices, technologies and analytics to help them exceed your growth and retention goals. We deliver an exceptional and unique member experience for your brand while bringing you innovation, reliability and value to positively impact your bottom line.

Meet consumers where they are

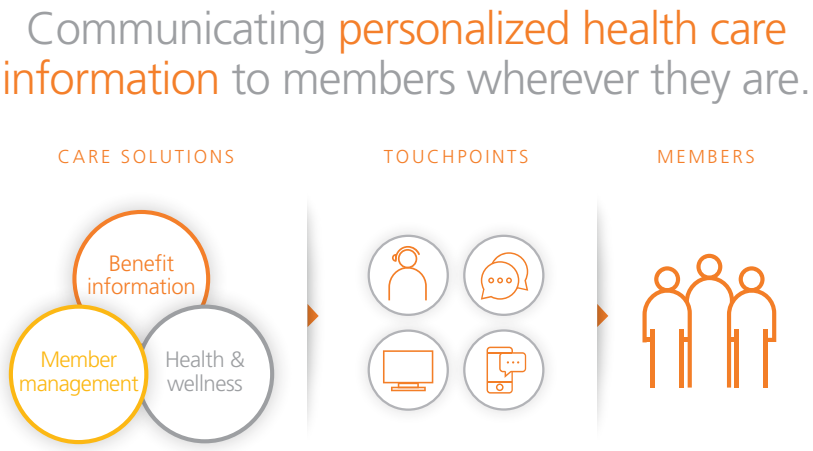
IDC recommendation:
For payers, customer engagement is an almost retail experience that unifies the patient role and the member role. That is the vision for customer engagement in payers.

For retail, IDC Retail Insights defines the 'I' Shopper as:

- Instrumented (through mobile devices)
- Informed (through "always on" Internet access)
- Interconnected (through social communities)
- In-place (in-store, in public, or at home to shop)

Optum CSS approach

Our call center solutions drive a personalized approach that is specific to each member and highly actionable. We make it cost-effective to interact with members in the way they prefer. This includes phone, web, email and mobile, to microsite, mail and live chats. Believing that each contact is a relationship-building opportunity, not a burden, we provide insights on how to better serve and retain members and providers. By analyzing the data in each contact, we can develop a more effective roadmap to cover and satisfy.



Maintain security integrity

IDC recommendation: Privacy is a new dimension of customer risk. Consumers have an increased respect for privacy and security due to large brand breaches.

Optum CSS approach: Optum integrated technology lives in a reliable infrastructure, allowing for a seamless, omni-channel experience.

IDC planscape approach for payers to obtain customer engagement	Optum CSS approach
Know your customer	**Understand the individual:** Trust and relevancy help drive higher member activation and ongoing retention
Run analytics	**Value-based targeting:** Identify all clinical opportunities and projected membership retention and profitability
Foster loyalty	**Personalizing the experience:** Tailoring the communications to drive member engagement and program ROI

Why Optum?

Our approach spans the consumer life cycle from initial interaction with trained health care advisors — through clinical member support — to ultimate plan retention in the best matched plan for their needs. Whether your needs are commercial, individual/family or Medicare and Medicaid, CSS' breadth of service capabilities are broad and diverse to meet all your constituent and regulatory needs.

Talk to us today about your consumer engagement goals.

Call: **1-800-765-6807**
Email: **empower@optum.com**
Visit: **optum.com**

OPTUM® **optum.com**

11000 Optum Circle, Eden Prairie, MN 55344

Optum® and its respective marks are trademarks of Optum, Inc. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2016 Optum, Inc. All rights reserved. WF129983 6/16