Healthy experiences?
It's all in the detail

Driving improved marketing communications for a leading healthcare insurer

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The big picture

The healthcare sector has reached a seminal point. In a world shaken by the pandemic, customer communication has never been more important.

Customers - empowered by wearable devices and emerging technology are eager for better experiences that mirror the level of service they're used to from other industries.

However, healthcare remains sensitive and personal. Customers expect empathy, patience and trust at every touchpoint and achieving this requires accurate, effective and personalized communication.

As a health insurance customer, the bottom line is, you want to be treated as a person, not a number. For payers, getting this right is essential to retention and growth – getting it wrong means losing business. But how do you communicate with millions of customers on a personal level?

Failure in addressing customer's specific needs and communicating too many irrelevant messages is one of the biggest drivers of customer dissatisfaction.

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The challenge

A Top 5 health insurance payer wanted to redefine its marketing strategy by delivering personalized experiences relevant to their members' needs.

As an industry leader, the client has the ambition to improve healthcare across North America, but to do so they needed to improve their marketing efforts and connect with their customers in a way that made every customer feel valued and cared for.

But their communications were disjointed and overwhelming, leading to poor experiences and message fatigue. Customer trust and experience satisfaction were at a low.

Determined to change things, our client set out to improve the way they deliver personalized content, enhance health outcomes, improve customer satisfaction, increase communication relevance and reduce message fatigue.

Overview of marketing activity

650M+
Total communications sent annually

115
Average number of communications sent to MAPD* members annually

10
Average number of communications sent to MAPD* members monthly

* MAPD (Medicare Advantage Prescription Drug Plan)

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Developing a Next Best Action solution

To bring the customer to the center of their communications, the client wanted to establish a 'Next Best Action' solution that engages customers at every point of their journey.

Based on customers' historical activity, interaction, their medical, socioeconomic, demographic and behavioral conditions the client wanted to be able to:

1 identify the 'next best communication' that should be sent

2 identify who to send the message to

3 dictate the best time and channel to deliver the communication

4 tailor the message to the customer

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A transformative solution

Solution overview

We worked with the client to develop a scalable state-of-the-art solution on Microsoft Azure, the client's existing cloud platform.

To bring this solution to life, we leveraged **Customer Geonomics - Fractal's proprietary tool** driven by advanced machine learning and artificial intelligence algorithms. This power analytics tool profiles everything about a customer, empowering new levels of hyper-personalization, enabling insights that can make Next Best Action solutions a reality.
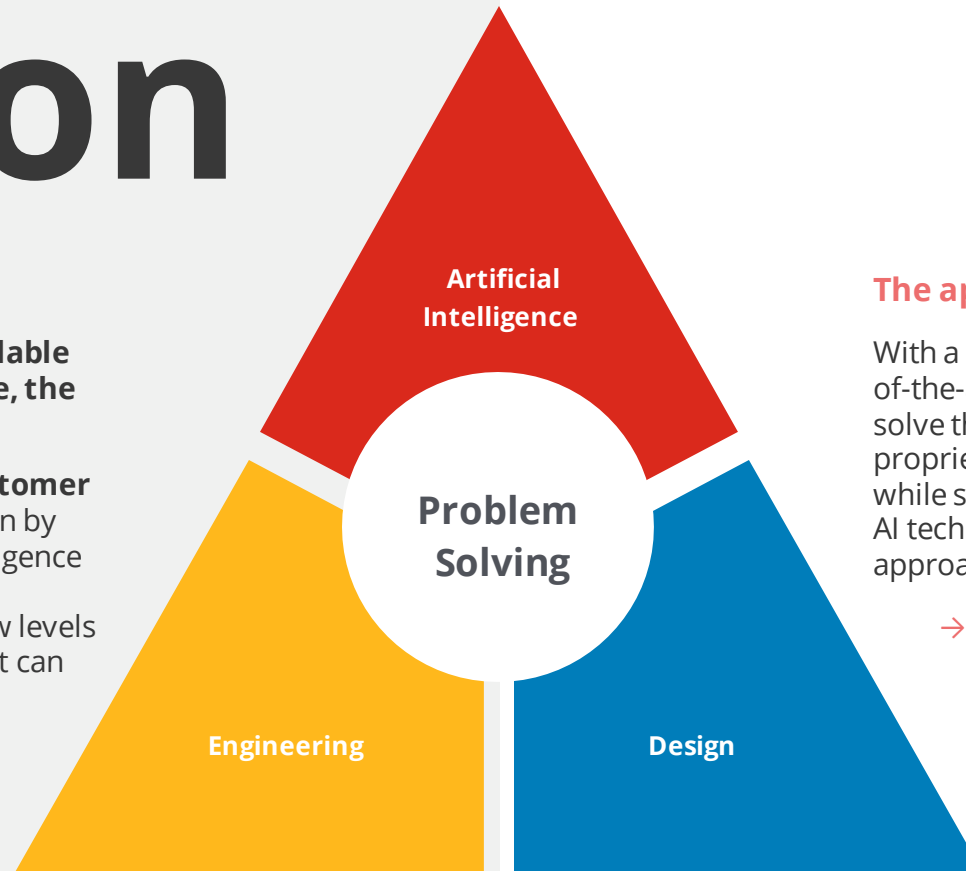
The approach

With a user centric focus, we developed a scalable state-of-the-art solution on **client's cloud platform (Azure)** to solve this business problem. We leveraged our proprietary product named **Customer Genomics (CG)** while seamlessly integrating the design, engineering and AI technologies through following three staged approach.

→ Business process immersion, customer research and data discovery

→ Customer 360 data creation, validation, harmonization and transformation

→ Development of an AI engine for campaign optimization

Artificial Intelligence

**Problem Solving**

Engineering

Design

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Design phase

Detailed customer research was conducted to understand **existing gaps** in communication, data and processes within marketing. The **insights were translated into data points** and validated to represent the **voice of the customer.**

This included interviewing 15 different stakeholder teams to help appreciate the end-to-end marketing campaign process and better understand data around customer perception and value.

Knowing this, we could identify communication gaps in internal systems that were limiting the ability to deliver optimum communications. From here we were then able to design a comprehensive Next Best Action engine.

This activity also gave the client an opportunity to implement some quick wins, such as displaying the client's name on caller id so that customers were more likely to pick up the call, promoting transparency and efficiency.
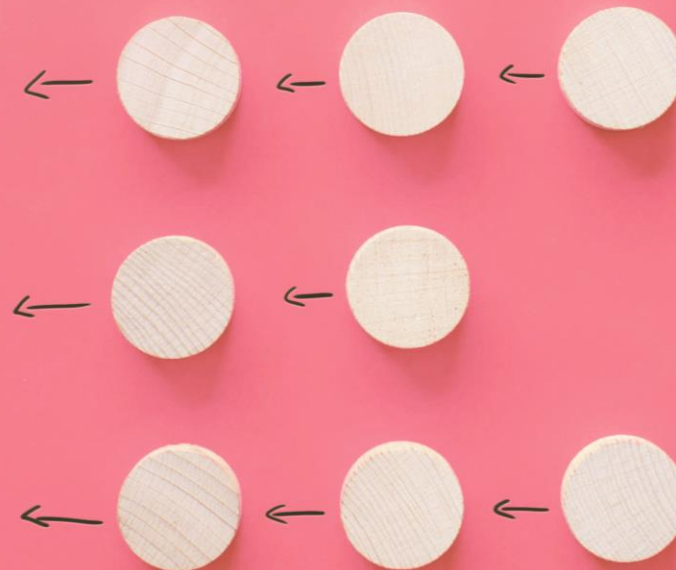
Key Insight: We found clear evidence in the data that customers responded well to communications if they were clearly actionable, transparent in purpose and tailored to their own specific health situation and preferences.

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Engineering phase

With the design and research in hand, we built a **scalable Customer 360** database on Azure, designed automated pipelines to bring data from different part of the organization, partnered on data certification and KPI calculation for alignment with the business needs

> We were able to provide a full picture of the client's customer base by automating pipelines to gather data from across their healthcare experiences
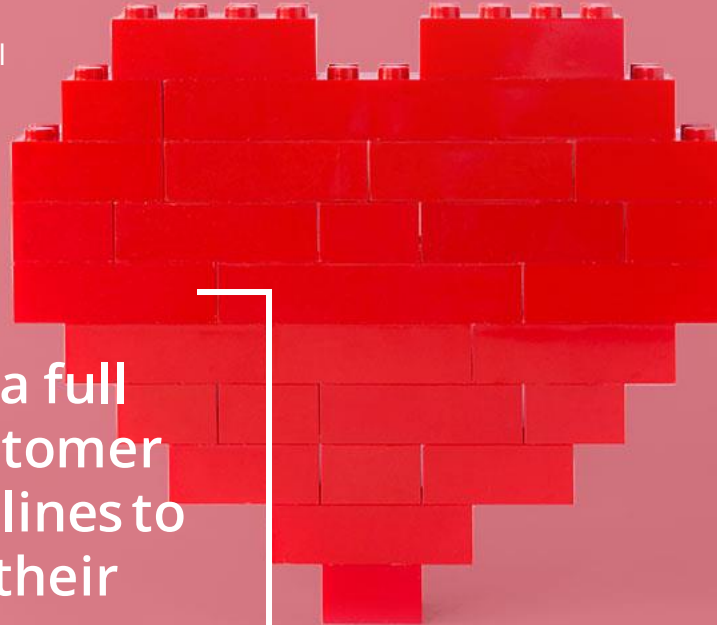
The **customer 360** database contained**:**

- **4000+** features about customer's demographics
- Web activity and interactions data
- Claims information
- Lab results
- Social determinants of health
- Clinical and behavioral conditions
- Customer preference data

With the Member 360 platform, appointments, and claims could be made seamlessly, along with online activity, customer service interactions and more.

With these data pipelines in place, the client was able to accelerate and scale personalization of communications across their marketing channels.

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AI phase

Customer Genomics was implemented through a **scalable ML model** development framework where **10+ models** were developed simultaneously. Industry-leading feature engineering and explainable algorithms were built into the framework.

The Next Best Action solution helped **identify customers who were least likely to respond to the campaigns** with ~**95% accuracy**, the drivers (features) of which were explained in detail at campaign level and at individual customer level.

The insights drawn from this section of the project helped the client identify the underlying reasons for poor campaign performance and ways to make it more effective for non-engaged customers.

This phase enabled:

A framework to identify if the customer took the intended action

Profiling of customers with high likelihood to respond to a campaign vs customer with low likelihood and insights helped business identify the underlying reasons for poor campaign performance and ways to make it more effective for non-engaging customers

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The impact

The solution enabled personalization through **centralizing data assets**, **campaign optimization (NBM Engine)**, and **performance reporting** (automated PowerBI dashboard). Uniquely designed **future state architecture** enabled **continuous personalization of communications** across all marketing efforts.

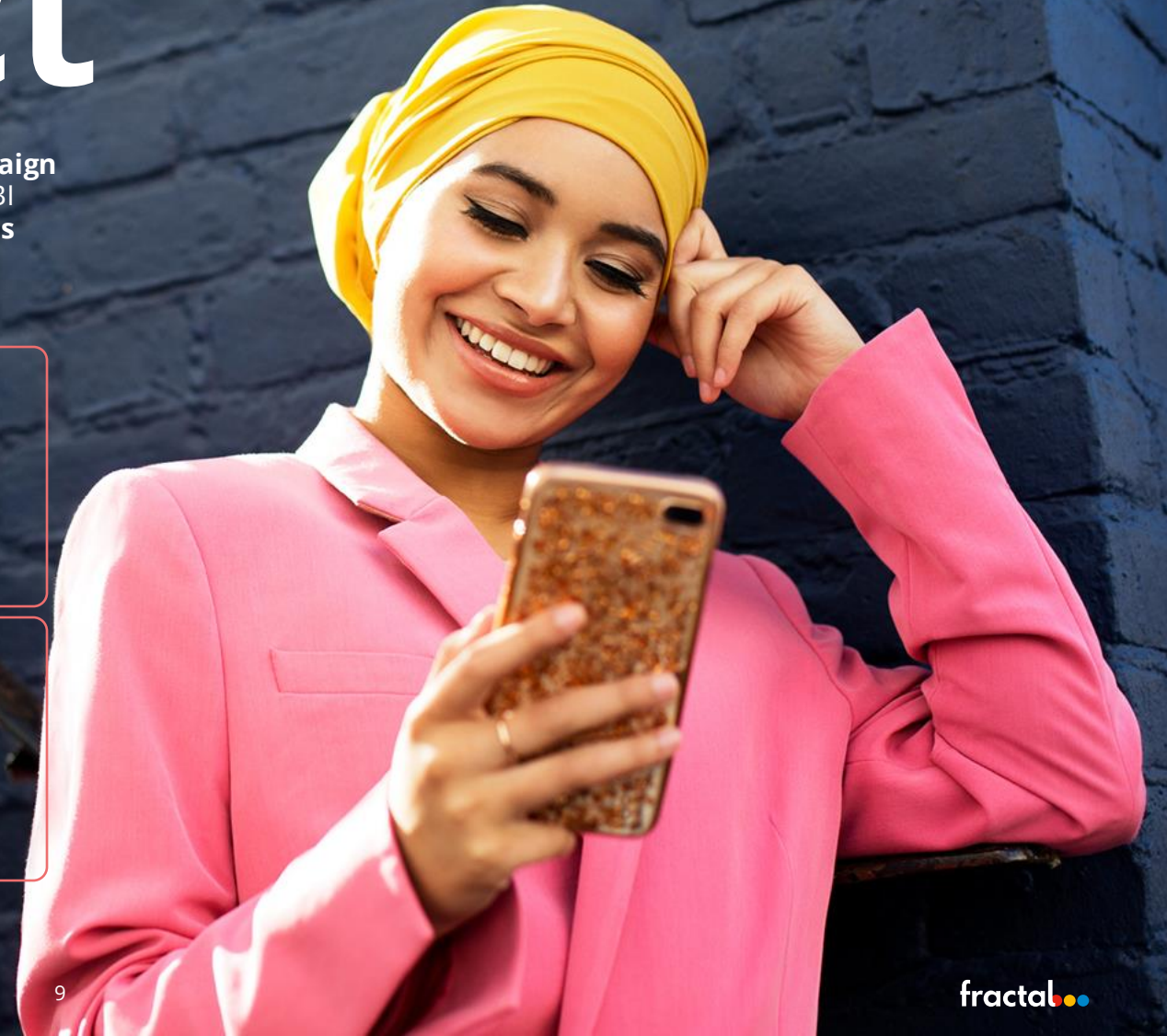**12% reduction in the number of communications – reducing message fatigue**

21% increase in ROI

Improved customer satisfaction and engagement

Better health outcomes

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How can Fractal help?

Turn to us for support on healthcare management and enable better decisions in your enterprise.

Get in touch

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