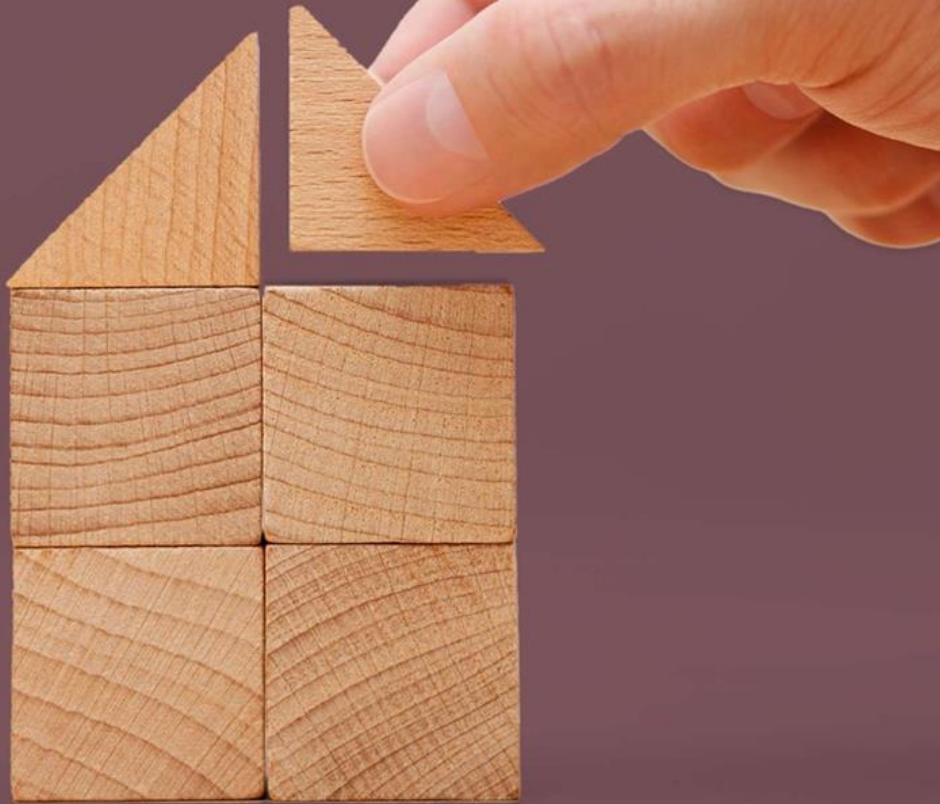


WHITEPAPER

# As safe as houses

The digital building blocks  
for healthcare insurance



fractal 



When Laura\*, 71, woke up and checked her Apple watch, there was one notification that concerned her; it had noticed an irregular heartbeat.

She decided to speak to her doctor, but her concerns were dismissed as a possible device malfunction.

Laura was still anxious, so the next time she went to sleep she put on both her Apple watch and Fitbit. In the morning, both devices had detected heartbeat anomalies. She returned to her doctor, and was referred to a cardiologist.

After further tests, Laura was diagnosed with an athletic heart, which could have led to severe health issues had it been left undiagnosed.

This is one instance of technology, data, and trained medical professionals achieving a positive result by working together.

Imagine the benefits of a healthcare insurance company harnessing the power of digital evolution to provide for its customers

\* Name changed

# A house divided - changing times in the healthcare industry

Historically, the healthcare insurance industry has been associated with lengthy administration, with lots of paperwork and long forms to fill in. Payers in the United States have been slow to digitize and have fallen behind other industries in their use of artificial intelligence and automation, as well as in customer satisfaction.

As existing payers struggle to evolve at a pace that keeps up with innovation, this has led to opportunities for disruptors to make substantial investments in this category.

For both existing organizations, and new entrants to the market, the challenge is to maintain a high level of customer service whilst effectively transitioning to a more digitally agile model.

## There are common challenges when it comes to bringing customers successfully on the digital journey:



Insurance is traditionally paper-heavy



Systems don't talk to each other



Members experience, broken or incomplete digital journeys



Communications feel impersonal to members

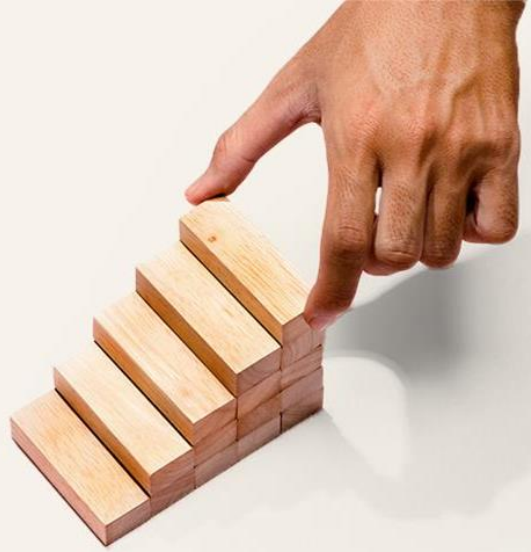


Members lack trust in payer's intent

Payers will also face resistance from older customers who may not be as open to digital transformation as younger ones. They may also find it hard to raise awareness of changes to their systems, as insurance tends to be a need-based industry, rather than one which is frequently interacted with by the consumer.

With so many challenges, it is important to plan any transformation in a strategic manner

# Laying new foundations for payers



If payers can be shown that technology can help them personally they will be more open to embracing digital change from their healthcare insurance providers.



Members feel that digital solutions help save time, costs and simplify processes



Digital services can help detect new health conditions and monitor existing ones



Digital interventions can complement human interaction, making the system more efficient without compromising the need for human interaction where necessary.

## Curating a personal experience through human-designed interactions powered by AI is key to building trust:

The collage displays four distinct digital interface components:

- General Insurance Overview:** A dashboard showing a total amount spent of \$1900.48 and a total amount remaining of \$3299.52. It highlights a \$5200 total estimated reduction and a 11.76% estimated unplanned expense.
- Summary of Healthcare Interactions:** A summary card showing 12 interactions with the MyHealthGate System in 2023, 3 total Free Appointments, and 0 Free Appointments Remaining. It also lists 1 ER Visit, 6 Checkups, 2 Lab Tests, and 2 Telehealth Appointments. A section for 'Most interacted with' lists Dr. John Doe (675\$ total expenditure).
- Comfort Level Scale:** A horizontal scale titled 'How comfortable are you with digital interfaces?' with markers for 'Not comfortable', 'Moderately comfortable', and 'Very comfortable'. The 'Moderately comfortable' marker is selected.
- Service Selection:** Two service cards: 'CHECK-UP' (Estimate: 150\$ to 200\$, 0\$ You Pay, 100% We Pay) and 'PRESCRIPTION REFILL' (Estimate: 70\$ to 90\$, 20% You Pay, 80% We Pay). Below these are search filters for providers and medications.

# Getting your house in order

Once you have begun to understand the needs and unique health journeys of your customer, you are able to reinforce the relationship across multiple touchpoints.

Providers can progress from selling a plan to a customer, to maintaining the plan, to maximizing healthcare coverage with customized suggestions based on historical and real-time health information.

The mockup displays three patient profiles: James S., Clara S., and Julie S. It features a 'Recent Appointments' section with details for a visit on 27th November 2021 by Dr. John Doe. Below it is an 'Upcoming Appointment' for 5th December 2021 with Dr. Jane Doe. A 'Notes for the Appointment' button is also present. To the right, a medical note states: 'At the Check-up: There may be additional tests that the physician may conduct. This is because they need to check your cholesterol levels to titrate your medication.' Another note on the right reads: 'New medication: You could experience some side-effects. Please follow the instructions that your doctor recommended. If they are get severe, please call your doctor immediately, or rush to your nearest ER.'

The outcome is an improved user-experience for payers when interacting with their healthcare providers, and a better outlook for their health as a whole:

The mockup is divided into two main sections. The left section is a 'Design Recommendation' comparing 'Checkup now \$100' (with a heart icon) to 'Hospital Admit later \$50,000' (with a hospital bed icon). It encourages users to 'Choose your health today, get your preventative checkup done' and notes it is 'Recommended by 87% of doctors in our network'. The right section is a help center titled 'How may we help you?' with a search bar and a grid of six categories: Billing and Payments, Searching for Providers and Services, Coverage and Benefits, Account Details, Updating Health Insurance, and Technical Issues.

# Why it's time to move



Data Maturity is high



Lower costs for providers



Convenience for all user types



Payers expect strong digital experiences



Increased care for the consumer

Those payers that invest thoughtfully in human-centric digital transformation are seeing increases in member satisfaction and trust, boosted revenues, and significant reductions in administrative costs.

In addition, the stronger member relationships are often leading to lower medical costs which further strengthens the bond between payers and members.

By researching healthcare from across the market we have been able to identify both the challenges and opportunities present at the moment. One thing is clear: digital transformation demands a nuanced approach. There are best practices, but no “one-size-fits-all” solution.



In collaboration with



We believe complex problems need to be looked at through multiple lenses simultaneously to be grasped. With the new lens new dimensions emerge, thus making complexity more evident and solvable.

## How is Fractal Dimension set up to do it?

We identify complex and unstructured problem themes in the industry that are relevant. We invest in building expertise and a dimensionalized point of view around it.

We engage clients via ‘slow-thinking’ workshops and co-creation jams to curate our perspective for their problem. We invest in architecting an end-to-end state-change program.

We partner with client teams at Fractal to deploy cross-functional solutions and support them in helping clients realize value ROI.



Want to find out more on how our approach can help your business? Reach out today at [dimension@fractal.ai](mailto:dimension@fractal.ai)



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# Enable better decisions with Fractal

**Fractal is one of the most prominent players in the Artificial Intelligence space. Fractal's mission is to power every human decision in the enterprise and bring AI, engineering, and design to help the world's most admired Fortune 500® companies.**

Fractal product companies include Qure.ai, Crux Intelligence, Theremin.ai, Eugenie.ai & Samya.ai.

Fractal has more than 2,300 employees across 16 global locations, including United States, UK, Ukraine, India, and Australia. Fractal has consistently been rated as India's best company to work for, by The Great Place to Work® Institute, a 'Leader' by Forrester Research in its Wave™ on Specialized Insights Services, Computer Vision & Customer Analytics and as an "Honorable Vendor" in 2021 Magic Quadrant™ for data & analytics by Gartner.



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