



Health-check for the Healthcare sector:

**HOW CUSTOMER
EXPERIENCE DESIGN
BECAME A GAME CHANGER
IN A DISRUPTED MARKET**





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Today's healthcare consumer experiences a world of increasing mobile, digital, and on-demand services. The proliferation of mobile devices partnered with social media, online reviews, and the general availability of information at any time means a consumer can research their best health options with a few simple clicks. This wave of 'digitally empowered' healthcare consumerism has caused disruption within the health insurance and care provider markets.

For example, since 2014, approximately 66% of health plans have reported losses on their direct-to-consumer health plan sales.¹ Over a similar period, various patient surveys have shown between 52-77% of patients would consider changing their clinical provider based on non-clinical factors.² Two shifts are occurring:

The marketplace has become more competitive.

Customer satisfaction is now ranking higher alongside the quality of clinical care as an influencer on patient choices.

It is essential for healthcare businesses to learn more about their customers, remembering their preferences, providing compelling services, and giving greater access to information through the same digital and mobile channels consumers use in their daily lives at home and work. Put simply, the key to success in this rapidly evolving market is designing smarter customer experiences, for more empowered customers.

UNDERSTANDING HEALTHCARE'S NEW CONSUMERS

The logical first step in responding to health consumerism is customer journey mapping. This means capturing the full breadth of interactions between healthcare brands, their employees, and their consumers, from the ease with which they can sign-up for a health plan, to the way they receive their in-treatments. At Sutherland, we have identified three key customer needs that are vital to satisfy healthcare's new consumers and create a modern "pro-consumer" culture.

1. Behavioral Change for Consumers and Providers























The new goal for the healthcare industry is to recognize the lifetime value of a customer and retain them for longer within the business. This necessitates a better understanding of consumer behaviors and customer pain points. It means studying the role of all touchpoints where customers interact with the brand and optimizing experiences to become more seamless, secure, accessible, and positive.

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PATIENT JOURNEY MAP

STAGES	Before the Hospital								Journey in the hospital			
	At home			Journey to the hospital								
PRIVATE PATIENT TOUCHPOINTS	 Letter from Hospital giving a choice of times to visit	 Phone call to Hospital to confirm appointment	 Checks online how to get to hospital	 Travels to hospital	 Looks for signage	 Gets lost	 Asks for directions	 Parks car	 Follows signage	 Walks to main building	 Arrives at hospital	
STATE PATIENT TOUCHPOINTS	 Letter from Hospital giving a specific date	 Phone call to Hospital to confirm appointment	 Checks online how to get to hospital	 Travels to hospital	 Looks for signage	 Gets lost	 Asks for directions	 Follows signage	 Walks to main building	 Arrives at hospital	 Follows signage	

Developing a behavior-based understanding of the consumer journey requires a deep-dive qualitative research approach. Techniques like interviews, ethnographic filmmaking, and diary studies will identify the unreported issues traditional customer surveys can miss (and often do). By using a mix of quantitative surveys and qualitative field research, organizations can create robust customer personas and truly understand the behavioral psychology of an effective customer journey map. In a study with a top 10 US health plan, Sutherland identified that direct-to-consumer marketing was now heavily supplemented by prospective customers undertaking their own research online. It also highlighted the role of secondary reference groups (family, children, and friends in social media) that affect provider selection. Self-researching behaviors were common to all personas, be them individual plans, Medicare or Medicaid customers, or employee health plan beneficiaries faced with new opportunities to self-manage their workplace benefit health coverage.

This insight highlighted the need to provide more online customer education opportunities (like the need for consumers to know what questions to ask clinicians and supporting information for navigating the financial support options), improving the efficacy of customer service call center staff with better real-time tools to track issues and access patient-specific information, and increasing the range of communications channels with live online chat and automated chatbots.

It also suggested there was a need for better ownership of the customer experience program by the client. It's much easier to transform the customer experience (CX) process if there is a single source of customer data rather than multiple systems for capturing feedback, especially customer service complaints. Connecting those internal data sources is an effective way to identify the areas where the provision of online information is underperforming, or lacking.

2. Omnichannel Service Delivery Across All Touchpoints

Understanding this general expectation of improved access to health plan information (also physician ratings and provider information) illustrates a key behavioral change in customer choice mechanisms when renewing health plans or selecting a new care provider. It also pinpoints the training and service design needs to facilitate better sales and customer retention programs.

Realizing the importance of creating more channels to distribute information (alongside smarter direct communications) and coupling them with better online choice guidance, enrollment, and billing solutions was a key outcome for our health

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plan client. It helped them adapt their communications processes around these new patterns of empowered customer behavior, because the traditional phone and email approach wasn't working.

We also discovered a strong demand for customer-centered online tools that would make it easier for customers to self-select plan options based on their needs and circumstances. These kinds of automated choice guidance tools have already proven very popular in other areas of insurance and in the financial services sector where dashboard-based brands like Mint and Personal Capital deliver similar online guidance for budgets and investment fund selection.

Another important outcome of mapping the customer journey was identifying the need to supply support material to the customer's secondary reference groups, or "customer advocates." Videos and frequently asked questions aimed at supporting family members can play a vital role in customer decision making, especially for older patients and care recipients. Optimizing this content for mobile delivery is, again, a basic requirement in the multi-device consumer environment.

3. Increased Demand for Personalized Services

Greater personalization is something that all health plans and care providers need. Our study indicated rising demand for user-friendly healthcare portals, where all aspects of the customer journey from plan management and billing to personalized diagnosis tools or access to patient clinical notes could be easily located.

This customer need illustrates the changing behaviors of patients, supporting the arguments in favor of better experience design. There was also demand for more interactive tools, time saving options like pre-registration forms, menu planning, scheduling tools, and the ability to personalize visiting arrangements for family, especially for a patient's care givers and children. The takeaway of this research demonstrates how greater personalization options go together with reducing customer effort and increasing customer satisfaction.

THE FUTURE OF THE "PRO-CONSUMER" HEALTHCARE SECTOR

Mapping healthcare consumer journeys is vital for transforming health plans and clinical provider processes around the changing expectations of healthcare's new consumers. But, it also helps to shape the roadmap for future service development. Creating data-supported roadmaps is fast becoming a commercial necessity, because the costs of acquiring new healthcare customers is between four and five times the cost of retaining existing ones through smarter experience design programs.

VIA SUTHERLAND'S RESEARCH, AN INSIGHT INTO THE NEAR FUTURE OF HEALTHCARE EXPERIENCES WAS GAINED:

Greater education for customers and their influential secondary referrers.

More integrated customer experience programs across entire organizations.

An expanded range of communications channels and empowering customer services through technology to become more effective.

Omnichannel delivery for educational material, enrollment, account management, billing, and renewals.

Automated choice guidance for financial support and better self-diagnosis tools.

Personalized patient dashboards for value-add services like pre-registration, menu planning, and scheduling options.

Beyond these acute needs there is another customer-centric retention tool that has been leveraged by nearly every industry except healthcare; customer loyalty programs. Although US financial incentives are strictly controlled by state and federal regulations, there is still the potential to encourage better wellness for plan recipients and patients, reducing the costs of care by incentivizing healthy living. This includes initiatives like improving customer wellness education or offering the gamification of ongoing home therapy for conditions like strokes or falls when patients leave the clinical setting.

We have also seen the rising role of wearable technology, using personal fitness data from customers to offer rewards for healthy living and active lifestyles. This kind of personalized loyalty scheme is built entirely upon understanding the role of technology in the customer journey and the effect it has on customer behavior.



Increasingly, we should expect healthcare products to leverage the opportunities that new technology provides. Keeping an eye on emerging consumer technologies is crucial. For example, Sutherland is exploring virtual reality as a therapeutic tool in the treatment of mental health and supporting cognitive behavioral therapy (CBT) practice. In clinical settings, use of augmented reality to visualize biometric data during clinical consults is on the rise. Like the Apple Watch and Health app, emerging hardware-software pairings help to reshape tomorrow's pro-consumer healthcare experiences.

The road to developing a pro-consumer healthcare culture still has a way to go. However, it is an indicator of the health of the market that customer experience design has become a central theme of service development, a strategic response to rising healthcare consumerism, and the commercial risk of services becoming commoditized in the digital age. Mapping customer journeys, in all their multichannel complexity, has become a question of life expectancy as healthcare shifts to a consumer-focused era where they must compete, and retain, their key customers.

For more information on how we can help you transform your processes, visit us at www.sutherlandglobal.com, email us at sales@sutherlandglobal.com, or call 1-800-388-4557 ext. 6123.

As a process transformation company, Sutherland rethinks and rebuilds processes for the digital age by combining the speed and insight of design thinking with the scale and accuracy of data analytics. We have been helping customers across industries from financial services to healthcare, achieve greater agility through transformed and automated customer experiences for over 30 years. Headquartered in Rochester, N.Y., Sutherland employs thousands of professionals spanning 19 countries around the world.