KPMG

Closing the healthcare experience gap

Real-time interactions and orchestration can drive better member engagement

The need for and impact of experience orchestration

Improved customer journey orchestration can influence member behavior

Historically, the healthcare industry has not prioritized experience. With fragmented member data and a lack of personalized engagement, new models are needed to reach customers. Customer Journey Orchestration, or what KPMG LLP calls experience orchestration, gives health insurers the tools to get there. These systems go beyond journey maps and member segmentation to visualize individual journeys in real-time with hyper-personalized member experiences.

The customer experience problem spans across healthcare payers.

According to the 2022 Forrester CX Index™, health insurers were rated below most industries in customer experience. [x] Since 2016, when the Forrester CX Index™ initially launched, payers' investments in customer capabilities have paid off. Health insurers have moved up in the Forrester CX Index, but there is still some way to go as they're still near the bottom of the rankings compared to industries such as financial services, retail and automotive. [ii]

New market players that are applying these updated experience orchestration models are redefining the healthcare landscape and, as a result, how health insurers and pharmacy benefit managers (PBMs) interact with members. Byproducts of the COVID-19 pandemic, such as the rise of consumerism, heightened member expectations, greater need for self-service capabilities, wavering member loyalty, and rapid growth of digital channels, have exacerbated the issue and have put serious pressure on health insurers to win back member trust and loyalty through enhanced experiences. [i]

As healthcare becomes more consumer-driven, health insurers that fail to improve member engagement will falter in an increasingly competitive environment. [xi]

Key drivers of change

1   Need for personalized communication

Health insurers might lack personalized engagement with member information stored in multiple systems, process fragmentation, and operational inefficiencies impeding cohesive experiences.[iii]

The combination of legacy and disparate systems makes it difficult for health insurers to gain data insights and results in missed opportunities to influence member behavior. Furthermore, member data restrictions from HIPAA and other healthcare regulations dictate how data is used for marketing and outreach purposes, further limiting member engagement efforts.

> "
> *Legacy systems, redundant capabilities from mergers and acquisitions, and data overload are significant challenges that can impede member experience.*
>
> **Parth Patel,** KPMG Customer Advisory Director

2   Power of real-time data

A recent Gartner report shares, "Healthcare delivery organization CIOs can accelerate digital transformation by embracing a digital-first strategy that flips today's in-person-centric healthcare delivery model into one that prioritizes digital engagement, digital interactions, and the use of digital products and services".[v] Leveraging meeting the demand of this delivery model ensures member loyalty and increases member experience.

This is where experience orchestration comes in. Members expect healthcare organizations – from insurers to providers to PBMs – to engage with them in real-time with relevant data and content to provide a personalized and seamless experience across their preferred engagement channels.

According to KPMG research, shifting focus towards orchestration can result in larger footprints for health insurers, along with

better risk management and profitability.[xii] Unlike journey maps, experience orchestration spans across individual functions such as sales or service, and is not limited by siloed, channel-specific technology. This allows health insurers to raise quality, reduce costs, and individually tailor the care journey.

Other industries are already using orchestration and leading the charge in setting customer expectations. For instance, a large consumer electronics company saw a 19% cross-sell increase by using real-time consumer interests and intent fueled by purchase history.[vii] Furthermore, a retail giant reduced call volume by more than 25% by switching over to more effective engagement channels. Similarly, care journey orchestration allows health insurers to better understand their members and enhance loyalty by engaging with them more effectively along their care pathways.[vii]

> "
> *A member's best experience is their new expectation regardless of the industry where that experience occurred, and the healthcare sector is not exempt from this expectation.*
>
> **Saurabh Goyal,** KPMG Healthcare Solutions Managing Director
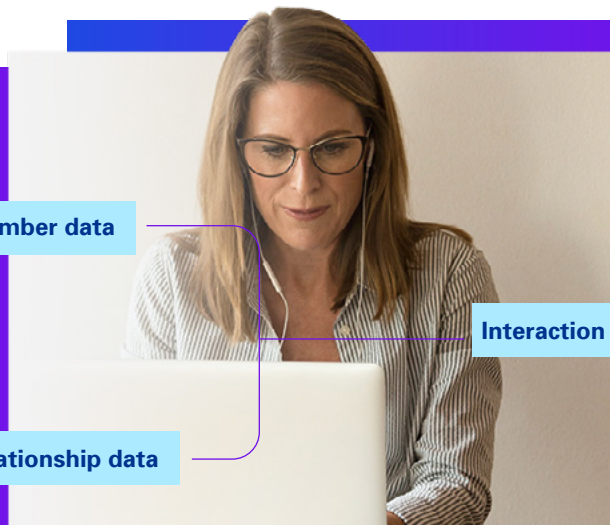
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3   Real-time decisioning and adaptability

When integrated with existing customer engagement platforms, a real-time decisioning engine for member interactions can help health insurers transform member experiences. Real-time decision capabilities include identifying member needs and opportunities, creating long-lasting relationships, and unifying member experiences across channels.

Fundamentally, real-time decisions, backed by artificial intelligence (AI), adapt to an organization's marketing approach. This presents the most relevant messaging possible and creates interactions that lead to more positive member experiences, rather than relying on traditional engagement models like batch campaigns.[v]

Real-time decisions can make health insurers more adaptable and agile enough to respond to changes in member behaviors and expectations. Health insurers that can effectively track and analyze members' actions and repeatedly "re-decision" within a single experience — based on a member's ever-changing needs, expectations, and new data — will become more relevant and successful than those who cannot.[iii]

> " *In today's digital world, multi-dimensional member behavioral and interaction information can be an invaluable source that provides insights into member needs and expectations. AI-powered experience orchestration can allow companies to harness this data to deliver a better healthcare experience.*
>
> **Ayan Chakraborty,** KPMG Customer Advisory Director

Decision engines transform member experiences

Personalization is a huge driver in optimizing experience orchestration

In healthcare's new model, personal connections are prioritized, and KPMG can help. With in-depth industry and functional knowledge — including expertise in member experience improvement, digital transformation, and marketing technology — KPMG recommends that health insurers transform their member experience by using a centralized real-time decision engine for experience orchestration.

Improved alignment

Rather than modernizing front and middle office capabilities with an expensive, lengthy, and potentially overwhelming overhaul, this centralized engine will coordinate engagement across all touchpoints and channels.

Maximize efficiencies

Using a centralized engine to process data and engage with existing tools allows PBMs and health insurers to minimize costs, modernize their capabilities, and innovate. Marketing and analytics teams can use this technology's built-in testing programs to evaluate strategies and continuously improve decision making.

Accelerated innovation

Experience orchestration helps health insurers better understand members, generate personal experiences, and deliver 360-degree information. Health insurers can use data insights to create innovative digital and behavioral health products that can generate additional revenue or give them a competitive advantage. Real-time data insights also make it easier to target and influence members.

Real-time member engagement with a decisioning engine

Using real-time member engagement data from various sources and channels (both internal and external), it provides personalized recommendations that can help health insurers transform their member experience when combined with existing capabilities.

Member actions are monitored in real-time, using "always on" AI to delegate business decision-making processes, increase response times, and drive empathetic personalization. This automated approach connects member experiences across channels: inbound, outbound, owned, and paid media, leading to a deeper understanding of members and their journeys.

The automated decision engine, when coupled with experience, marketing, and content ecosystems, lets marketers personalize delivery for copy, layout, images, channels, and more, for one-on-one engagement. This enables more meaningful connections, and the business is scaled by impactful relationships and increases loyalty with a multi-experience member approach.

> "Access to key member behavior insights is critical to enable personalized, meaningful, and successful communication strategies.
>
> **Ryan Doubet,** KPMG Customer Advisory Managing Director

Diagram — **Design engine** at center, connected to: Benefits inquiry, Account history, In-network provider list, Check EOBs, Address changes, RX authorizations, Claims, New member onboarding, Formularies, Service conversations, ID card request.

Use cases

Applying innovative technologies and strategies is increasingly important in an evolving healthcare landscape.

1 Enable proactive member engagement through personalized and automated member journeys.

a. Under a family plan, the decision hub can see that a member's immediate relative is receiving cancer treatments. The decision hub triggers an interaction to provide the member with caregiver support information.

b. A member changes their mailing address. The decision hub triggers a search for a new, in-network care team in the member's relocation area and communicates the information over the member's preferred channels. This gives the member options for an easy and streamlined experience the next time they seek treatment.

c. The decision hub monitors claim data and triggers an automatic refill notification when a member's prescription is low. Lower cost channels and home delivery options could also be triggered.

2 Collect real-time information about members' care journeys to allow for re-decisioning and adaptive experiences.

a. A system offers health insurers many channels to collect new data and use current data to create a preemptive and personalized member experience.

b. The system processes data throughout web portals, mobile apps, digital interactions, claims engines, service centers, and pharmacies to include all member touchpoints to use in journey orchestration.

c. Personalized and targeted journeys on a unified desktop program can then be optimized for members based on data gathered from events, servicing tools, and product enrollment databases. A decision hub uses member data to offer the best action, such as personalized lifestyle care management recommendations, using the best channel, such as a mobile app notification.

3 Tailor personalized content for members rather than delivering persistent, inapplicable messaging.

a. When a member receives a new diagnosis, the system triggers information such as resource materials, best practices, support groups, local pharmacies, in-network providers, and their health plan's related benefits. This member education will benefit their long-term health journey.

b. In a survey, a member says they prefer text messages, social media, and email communications. The system uses AI to select a combination of communication channels to share relevant information with them.

c. Content such as webinars, events, and control banners on member portals offers maximum engagement.

KPMG can help you

Health insurers may struggle to meet members' engagement expectations, especially with limited workforces and budgets. Without a decision engine, insurers must manually coordinate personalized, in-context outreach initiatives across multiple channels.

KPMG can help clients solve these challenges using industry knowledge and one of the market-leading technologies. They can also help deepen member relationships, improve health outcomes, and manage care costs.

About KPMG

With in-depth functional and healthcare industry knowledge, KPMG can provide the strategic knowledge to use technology to realize your strategic vision.

KPMG takes a value-driven approach to clients' challenges. We can help you select technologies to meet strategic objectives and help maximize the value of every dollar invested. We also consider how technology fits within the front office and enterprise ecosystem – examining upstream and downstream implications.

We integrate them with your IT environment to build you a scalable and flexible technology solution to orchestrate and personalize member experiences.

KPMG will work collaboratively to find solutions for a cohesive and well-rounded approach to achieve your strategic vision. We can help meet your organization's goals and members' needs and challenges with enhanced orchestration, clinical governance, and end-to-end transformation. The KPMG Connected Enterprise methodology will push your organization to view your strategies and execution with an integrated lens and set you up for success.

References

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Contact us

Jason Galloway
Principal, Customer Advisory Leader, KPMG LLP (U.S.)
T: 636-614-4250
E: jasongalloway@kpmg.com

Ryan Doubet
Managing Director, Customer Advisory, KPMG LLP (U.S.)
T: 612-991-2954
E: rdoubet@kpmg.com

Parth Patel
Director, Customer Advisory, KPMG LLP (U.S.)
T: 732-824-7146
E: parthgpatel@kpmg.com

Saurabh Goyal
Managing Director, Healthcare Advisory, KPMG LLP (U.S.)
T: 857-284-3837
E: saurabhgoyal@kpmg.com

Andrew Aronoff
Director, Healthcare Advisory, KPMG LLP (U.S.)
T: 513-693-6846
E: aaronoff@kpmg.com

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