

# Healthy Healthcare CX Habits

---

## Nine Best Practices To Improve Healthcare CX

### Summary

Although healthcare firms exist to facilitate or deliver lifesaving services, the industry has been slow to improve customer experience (CX). Complicated processes, often explained with opaque industry-specific jargon, present obstacles to individuals seeking access to even the most basic care. We interviewed and researched multiple firms — including leaders from the 2021 US Health Insurers Customer Experience Index (CX Index) — to understand what best practices help healthcare companies overcome and shatter their own self-imposed barriers. This report describes the CX habits that healthcare firms should adopt to improve the health of their customers' healthcare experiences.

## Better Healthcare CX Leads To Better Outcomes For Firms And Customers

While healthcare firms often tout their member- or patient-centricity, the US healthcare system remains difficult for employers and individuals to navigate. The system's overall complexity and its aversion to change lead to experiences that challenge customers and limit organizational results. Healthcare firms can — and should — improve customer experience. When they do so, they can yield the same benefits that companies in other industries derive from better CX:

- **Higher revenue.** Healthcare experiences that evoke the right positive emotions smooth the firm's path to financial growth. According to the Customer Experience Index Online Survey, US Consumers 2021, 54% of customers who feel respected by their health insurer are willing to buy additional products and services. When health insurance customers feel appreciated or valued, the other two high-impact emotions that support loyalty in the health insurance industry, 56% of them are willing to consider such enrichment.
- **Lower costs.** Easing the path to care makes consumers more likely to engage with their health insurer for disease management and other care management programs that control medical expense trends. A recent study found that Blue Cross Blue Shield of Louisiana members who engaged in disease management for common chronic conditions, such as diabetes and congestive heart failure, had improved health outcomes due to their participation. The insurer benefitted as well; savings resulting from the four programs evaluated in the study came to \$53.72 per member per month after three years, for a total of nearly \$14.5 million.
- **Reduced risks.** Healthcare firms point to regulations as a constraint, but that situation may worsen if they remain in reactive mode. A recent survey showed that 85% of employers headquartered in the US expect the federal government will need to manage the country's healthcare system more tightly — affecting changes to coverage and costs for services. Healthcare organizations that take a proactive stance toward regulations position themselves to weather future regulation-fueled disruption. For example, Naomi Fried, former chief innovations officer at Boston Children's Hospital, credited her willingness to seek out and engage with internal compliance and legal teams for the hospital's ability to develop new services that could withstand regulatory scrutiny.

## Set An Intention For Habits That Improve Healthcare CX

A healthy (read: customer-focused) lifestyle for healthcare firms requires direction, conviction, and action. Many of the firms we interviewed for this report talked about the years they poured into their CX programs. They earned executive buy-in years ago, often by building the business case for customer experience. Each interviewee's firm established customer focus incrementally through initiatives that connected employees and customers in meaningful ways. This report distilled key lessons learned from these interviews and other research into nine best practices healthcare firms should adopt to create their own customer-focused CX wellness plans (see Figure 1).

### Figure 1

#### Healthy Habits For Improved Healthcare Customer Experience

### Be strategic in your approach



Create a clear vision.



Adopt a customer-focused mindset.



Evolve beyond “we’ve always done it this way.”

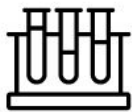
### Plan for the long game



Organize around journeys.



Simplify customers’ paths to their goals.



Build a comprehensive measurement program.

### Make CX an enterprise initiative



Engage all employees in the customer obsession journey.



Guide employee behaviors with meaningful metrics.



Develop and train employees to support the CX mission and goals.

## Be Strategic In Your Approach

Start down the path to improved healthcare CX by setting a direction that establishes what “better” looks like. Take this opportunity to establish the cultural norms that will support the transformation to a more customer-focused organization. To align the organization strategically for this shift:

- **Create a clear vision.** Describe the intended experience that matches the firm’s expression of customer obsession, making the vision authentic, inspiring, and mobilizing. For example, Cleveland Clinic starts with the guiding principle of “Patients First,” and it defines that as encompassing patients’ “physical comfort, as well as their educational, emotional, and spiritual needs.” Its vision comes to life through its office of patient experience, which serves as a central resource and promoter of analytics and best practices that support “consistent delivery of patient-centered care.”
- **Adopt a customer-focused mindset.** Orient the firm’s collective mind to consider individual customers’ needs in addition to those of the company, remembering that the true endpoint of healthcare is at the individual level. Humana associate vice president Meghan Greeley says, “We needed to get into the mindset of solving for a customer need. That evolution, what we’re here to do, is not just to solve Humana’s problems but to solve humans’ problems; it’s a big mind shift that took a lot of time to build.” Greeley and the team kick-started the mind shift with quick win projects that illustrated how a customer-focused mindset led to unlocking “sources of value” that benefit the customer and the business.
- **Evolve beyond “we’ve always done it this way”.** Consider new or repurposed solutions to solve customers’ challenges. The pandemic prompted Delta Dental of New Jersey and Connecticut (Delta Dental) to transition in-person open enrolment meetings to virtual experiences. This shift bore unexpected fruit with members working in satellite locations apart from their employers’ home offices in New Jersey and Connecticut. Sera Tanner, Delta Dental’s director of customer experience explained, “We saw a positive correlation between members who attended an open enrolment meeting and their overall satisfaction. Being able to reach customers virtually who we would never have seen in person has resulted in those customers having a better understanding of their benefits and being more satisfied with their benefits coverage and Delta Dental.” This rise in satellite members’ satisfaction

scores underpinned the business case for Delta Dental continuing virtual open enrolment meetings in the future.

## Plan For The Long Game

Sustained CX improvement requires a journey that starts with a strong vision and continues indefinitely. For example, each of the CX Index industry-leading health insurers we interviewed began their CX journeys several years ago with a core strategy, built a strong foundation that guided framework and metrics development, and implemented a planful approach to building customer obsession. To establish a plan to evolve and advance CX over time:

- **Organize around journeys.** Maintain a customer-focused perspective when planning CX improvement initiatives, leveraging cross-functional resources to speed customers along the easiest path to completing their most important tasks. For example, One Medical relies on matrixed journey teams to manage key patient journeys, pulling resources from no fewer than four separate areas of the company. The subject matter experts of these journey teams gather relevant research, identify related regulations, implement core operational needs (such as prescription fulfillment), and develop the accompanying digital experience.
- **Simplify customers' paths to their goals.** Although 80% of US online adults agree that their health and wellness are personal priorities, 30% don't understand which services or benefits are covered under their current health insurance plan. Consumers can't be expected to know how to use their plan to manage their health if they don't even know what they bought. Kaiser Permanente determined that simplifying access to care is core to all their members' journeys, and that tenet remains in focus regardless of environmental changes (e.g., COVID-19 pandemic) or emerging trends. To that end, the healthcare provider and not-for-profit health plan uses artificial intelligence and machine learning to supercharge functionality in member-facing tools, enabling members to book an appointment, find a doctor, or search for healthcare content quickly and easily.
- **Build a comprehensive measurement program.** Impactful CX leaders incorporate a variety of metrics from sources across all customer-facing lines of

business to gain meaningful insights. Humana CMO Jennifer Bazante explains, “If you don’t measure it, you can’t manage it.” The insurer tracks a combination of customer ratings and financial metrics, as well as clinical quality and service quality measures. Bazante continues, “This [comprehensive structure] is important for getting attention at all levels of the organization.”

## Make CX An Enterprise Initiative

The customer obsession model emphasizes the importance of strong strategy, operations, and leadership to help firms survive and thrive. Healthcare firms with successful CX programs supply their leaders with the support and tools needed to motivate their teams to adopt customer-focused visions and practices. To follow their lead:

- **Engage all employees in the customer obsession journey.** Help them understand how each of their roles impacts customers’ journeys and contributes to a higher performing culture. For example, Health Net built a seven-pillar “culture of excellence” to engage call center associates. By focusing on cultural foundations like collaboration and accountability and providing training on “brilliant basics” and “operational excellence,” the health insurer strengthened associates’ understanding of their role in delivering positive experiences. This approach successfully improved Health Net’s external and internal metrics, including its employee engagement score — which went up by nearly 30 percentage points in just two years.
- **Guide employee behaviors with meaningful metrics.** Show employees the connection between CX metrics, corporate KPIs, and their own performance. This requires a broad analytics program that can capture data from numerous sources and identify relationships between those data points. Blue Cross Blue Shield of Michigan informs its entire enterprise about macro trends and deep dives into specific member challenges through a combination of quantitative and qualitative research, including ethnographic studies that shifted to virtual methods during the pandemic. By providing associates a line of sight to key metrics and initiatives, the health insurer helps them see the link between their work and improved member experiences.
- **Develop and train employees to support the CX mission and goals.** Create and share tools across the organization that empower every employee to contribute

to CX improvement. For example, Highmark Blue Cross Blue Shield developed ongoing training and development processes that established new employee performance standards, such as making member communications simpler and easier to understand. In application, staff learn that these new standards are scalable, which, in turn, has shifted their mindset regarding how to tackle future initiatives. As Stacy Byers, Highmark's vice president of digital, explains, "We want people to have the tools and frameworks to succeed."

## **Supplemental Material**

### **Companies We Interviewed For This Report**

We would like to thank the individuals from the following companies who generously gave their time during the research for this report.

Blue Cross Blue Shield of Michigan

Delta Dental of New Jersey and Connecticut

Health Net

Highmark Blue Cross Blue Shield

Humana

Kaiser Permanente