

From Radar on Medicare Advantage

MA Plans Try Variety of Year-Round Engagement Tactics

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Medicare Advantage plans, realizing that increased competition in the MA space means they need to stay visible and keep members engaged year-round, are seeing success with a variety of tactics, from mall-based educational centers to Facebook Live events. And with about 10,000 baby boomers becoming eligible for Medicare every day — or an estimated 26 million overall to age in by 2030 — these efforts have never been more critical.

Although many plans still rely on engagement mainstays such as mailed newsletters, they're increasingly focused — with mixed success — on personalized communications and digital activities such as educational videos. All these efforts can help build brand awareness in the community, and can aid in retention during the Annual Election Period (AEP), experts say.

"It's more important to conduct a year-round effort than to just focus efforts around the AEP as the market becomes more competitive and there are fewer differences between plans," says Lisa Hartman, associate vice president, marketing and communications at Geisinger Health Plan.

Jeff Surges, CEO of Connecture, emphasizes the potential for confusion with multiple MA plans entering various markets. Plans need to differentiate themselves and engage beneficiaries across the 12-month cycle, not just during the AEP, he says.

"I think they're all worried about retention," Surges tells AIS Health. "We're seeing much more thoughtful population or member management" as MA plans ask, "What am I doing for engagement, for differentiation, to retain our members?"

For example, in May, Fort Worth, Texas-based MA plan Care N' Care opened a Medicare Education Center in a local mall. The center, run in partnership with Nations Insurance Solutions, allows beneficiaries and family members to meet confidentially with a licensed sales agent who can answer questions, help with Medicare eligibility and determine if the beneficiary qualifies for subsidies. They also can review plan options and help the beneficiary enroll in a Care N' Care plan. The center is open weekdays and Saturdays, and no appointments are needed.

Care N' Care CEO Wendy Karsten says the new education center is one prong of the plan's engagement strategy.

It's difficult for Medicare beneficiaries to understand the ins and outs of how the MA system works, especially as more plans come on the market in a given region, says Karsten. "Even within our own plan, we run different products with different benefit designs," she says. "These are larger financial decisions, and when you're faced with what is a big financial decision, that is intimidating. We need to find any possible avenue to educate our elderly population."

Karsten says Care N' Care also is working on developing a series of short YouTube videos that help to explain commonly asked questions, such as "What does it mean to hit the Medicare coverage gap?"

The insurer also is creating monthly "learning sessions" to cover issues such as how to read an explanation of benefits document, Karsten says. "To the extent we help them be better consumers, it creates stickiness for our organization. And also, better-educated consumers are better for everyone."

Finally, Care N' Care works with senior-focused agencies and community groups on educational efforts, Karsten says. "We hosted a big event at the YMCA — senior tai chi. A whole bunch of seniors came. We had member services people on site, and got people signed up for the gym. They didn't know how to use their benefits. We have to find all sorts of avenues to reach them."

Geisinger Engages Members With DM

Hartman tells AIS Health that Geisinger has focused on disease management, and has seen a good response to its diabetes prevention program targeting the 9% of its market with the condition. "About three times that number has pre-diabetes, so we're thrilled to engage members in these sessions."

However, efforts aimed at year-round engagement haven't always panned out, Hartman explains. "We conducted two day-long member appreciation events with free seminars, food and giveaways. Attendees loved it, but only 2% of invited members attended."

Hartman flags transportation as one hurdle. "In our rural market, transportation is an issue. It's hard to get members to events and many won't engage digitally. I would love to have a huge transportation budget to pick them up and provide needed services and socialization opportunities."

Helene Weinraub, vice president of Medicare at UPMC Health Plan, tells AIS Health that UPMC focuses its year-round engagement activities on care management and wellness activities, including incentives for preventive screenings, personalized health coaching and care management programs, and outreach through the plan's Health Care Concierge, which she says has helped contribute to UPMC's 97% retention rate.

"We prioritize outreach to members who are most vulnerable and stay in touch during the year to follow up on their care and progress. Taking the time to thank members for their membership, celebrate their birthdays, and wish them well when they are sick are all ways that we not only show compassion and empathy, but encourage them to take advantage of the benefits that can help them stay healthy," Weinraub says.

In addition, UPMC Health Plan sponsors community events and conducts wellness screenings, she says, allowing the plan to spotlight benefits such as its free gym membership.

Weinraub says UPMC isn't seeing high online engagement yet, although digital does seem to be on the rise. "Currently, our most cost-effective tactic is direct mail but we track and trend this from year to year and have recently seen increased response in the digital space." This is true for Geisinger, as well, Hartman says. Although the plan continues to see more seniors engage digitally, the majority of members still prefer to receive information on paper.

Tufts Uses Multiple Messaging Methods

Tufts Health Plan in Massachusetts is increasing its focus on digital engagement while continuing to reach out to members and non-members in more traditional ways, says David Mezzanotte, vice president for sales, marketing and product development in the senior products division. Tufts communicates with beneficiaries year-round through targeted newsletters, short educational videos, mailings, educational seminars and through social media, he tells AIS Health.

"Engagement on our digital channels has grown significantly over the past few years, particularly on Facebook," he says. "We see a big shift in the baby boomer generation and their use of social media. We held our first Facebook Live event this spring, aimed at educating beneficiaries on the ins and outs of Medicare, with great results."

Mezzanotte says Tufts' "Medicare Minute" videos, which explain complex topics in a short amount of time, have been particularly successful. Still, "we also see great value in our traditional communications, through email and mailers."

Surges advises plans to pay particular attention to their prescription drug benefit as part of engagement, since drug coverage is an important part of the comparison-shopping process. "More and more plans are saying they want the shopping experience to lead to engagement," he says. "One leg of this is the drug comparison tool — I've seen a lot of plan comparison using drug coverage." This drives discussions with providers, since "drug comparison and pricing is a point of engagement."

MCOs Weigh Live Events vs. Webinars

Jennifer Hickman, executive vice president at Wunderman Health, says engagement strategies vary, but she sees plans devoting about 70% to 80% of marketing resources during the AEP and about 20% to 30% outside of the AEP.

Wunderman works with plans on local events that are "educationally focused," and "we're testing some webinars as opposed to live events. We're working with clients quite a bit on what we call a content hub," Hickman tells AIS Health. The idea is to "create value for the customer journey."

In addition, many plans are converting mailed newsletters into online newsletters in an overall "shift to digital [that] allows us to get a little more personal — you can personalize the information," she says. "Where I'd like to see them is a one-to-one personalized message."

To this end, "we spend quite a bit of time deciding what data to capture upfront to drive action later on in the relationship," Hickman says. This data includes answers to questions such as: "When do you plan to retire?" and "Do you plan to work after retirement?" Those types of questions help us personalize messaging later on."

Members Respond to ‘Breakthroughs’

Hickman expects engagement to be driven by “breakthrough experiences,” such as connecting a member’s Fitbit or Apple watch to that member’s doctor. “It helps them engage with the services the health plan provides around care management and wellness — think of the health plan as an enabler and a connector.”

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