

Medicare & MarTech: Driving Next Generation Automated Personalization

Presented By:

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THE RISE
ASSOCIATION

We are a network of health care professionals addressing the challenges posed by the emerging landscape of value-based care and government health care reform.

OUR MISSION

Our mission is to provide a community for like-minded professionals to come together for networking, education, and industry collaboration to stay ahead and advance their careers.

ONE ASSOCIATION
THREE COMMUNITIES



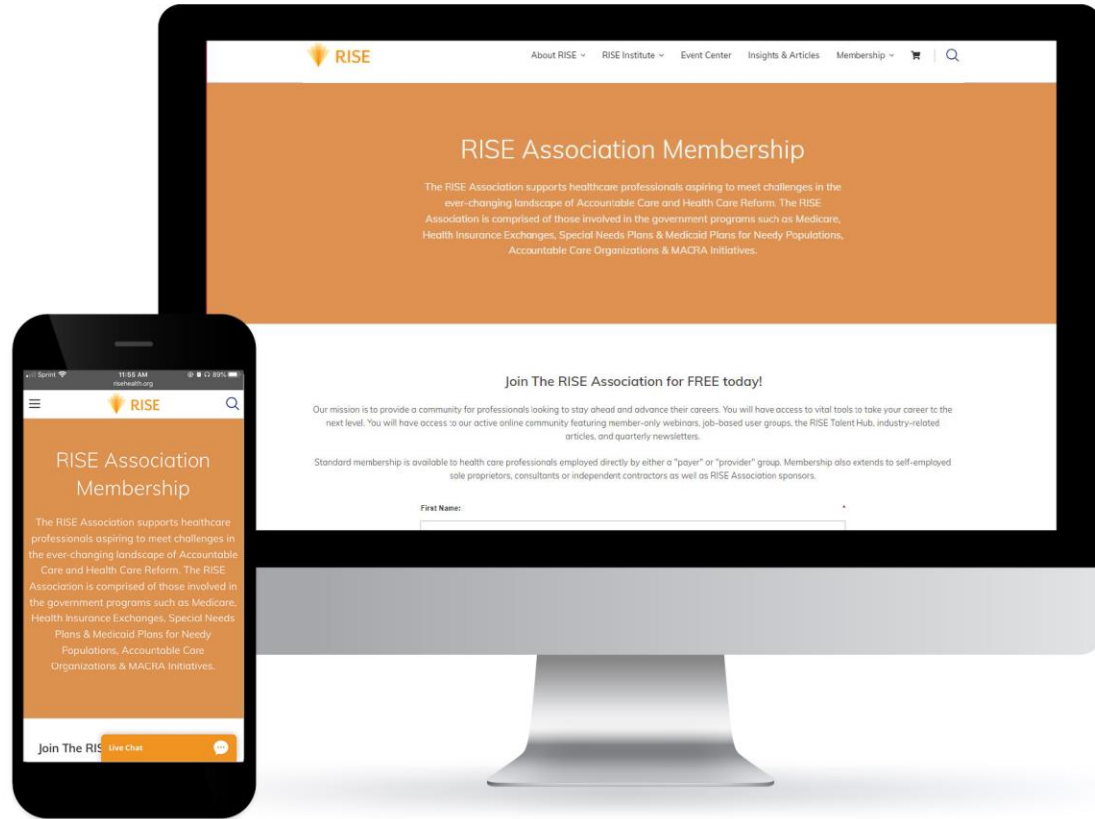
LEARN MORE AT THE [RISEHEALTH.ORG/MEMBERSHIP](https://risehealth.org/membership)

RISE ASSOCIATION MEMBER BENEFITS



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JOIN THE RISE ASSOCIATION **FOR FREE**



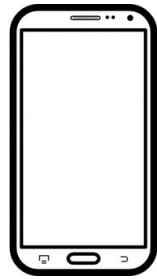
**Stay Tuned for More Updates
on Membership Enhancements
Coming Soon!**

**LEARN MORE ONLINE AT
[RISEHEALTH.ORG/MEMBERSHIP](https://risehealth.org/membership)**

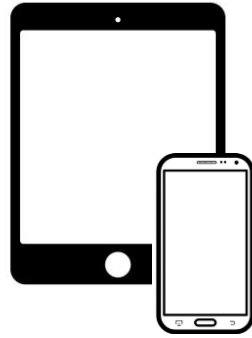
AN EXCLUSIVE FIRST LOOK IS COMING AT THE RISE MEDICARE MARKETING & SALES SUMMIT IN VEGAS NEXT MONTH



46%



96%



73%

40%

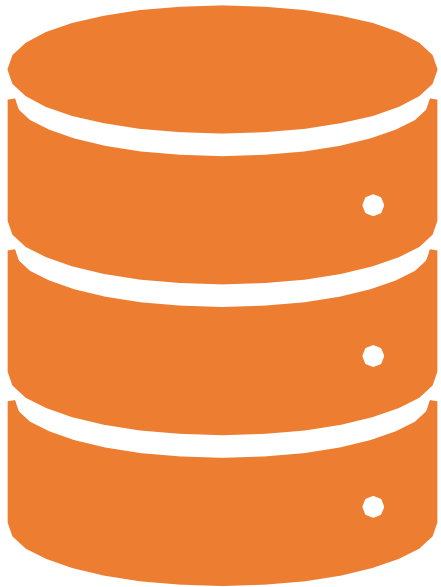


86%



36%

MARTECH FUNCTIONAL OBJECTIVES



Unified Data Capture

Create a centralized prospect and member database that can serve as a single source of truth

Enhanced Insight

Enrich that database with first and third party data which will enable better targeting, more personalized communications, and greater action/engagement.

Profile and Target

Create progressive and segmented experiences with channel driven campaigns.

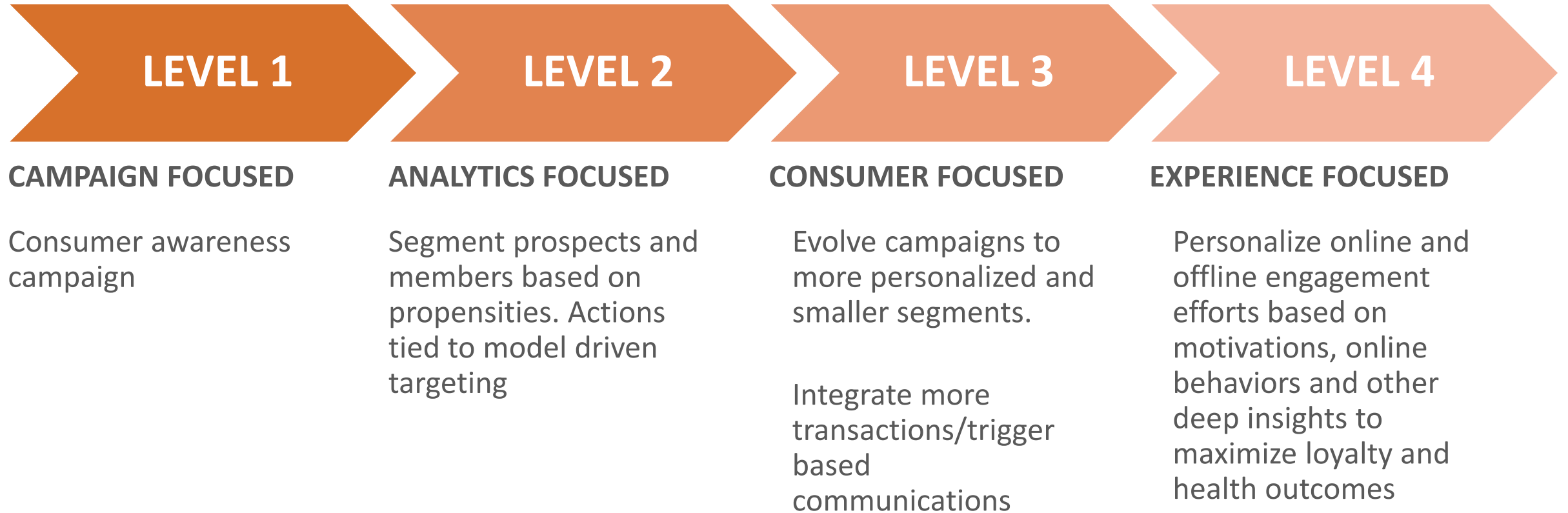
Measure and Optimize

Measure the impacts of those campaigns and enrich database with interaction data
Optimize campaigns based on results

Personalize

Expand and increase personalization of experiences

STAGES OF A DISCIPLINED APPROACH



POLL QUESTION



**BUSINESS MODELS
ARE BECOMING
EXPERIENCED-BASED**



EXPERIENCED BASED MARKETING CHALLENGES

- Managing significant volumes of customer-level data
 - Engaging consumers across multiple touchpoints
 - Fully viewing digital customer interactions
 - Connecting online/offline data across all journeys
 - Providing deeper levels of personalization
 - Building and enhancing customer relationships



**TECHNOLOGY
HELPS, BUT CAN
MAKE THINGS
MESSY**

Average Company Uses

120+

Marketing Tools



DON'T TREAT THE SYMPTOMS, SOLVE THE PROBLEM!

THE SYMPTOM:
EXPERIENCE

THE PROBLEM:
**DATA
FRAGMENTATION**

SYMPTOMS

CAUSE

- | | | |
|--------------------------------|---|----------------------------------|
| No single view of customer | → | Many data sources |
| Insights are stale | → | Slow data |
| Data trapped in channels | → | Siloed data |
| IT resources constrained | → | No data enablement |
| Uneven CX | → | Inconsistent data |
| Privacy and compliance is hard | → | Lack of data visibility, process |

CONSUMER DATA PLATFORM (CDP)

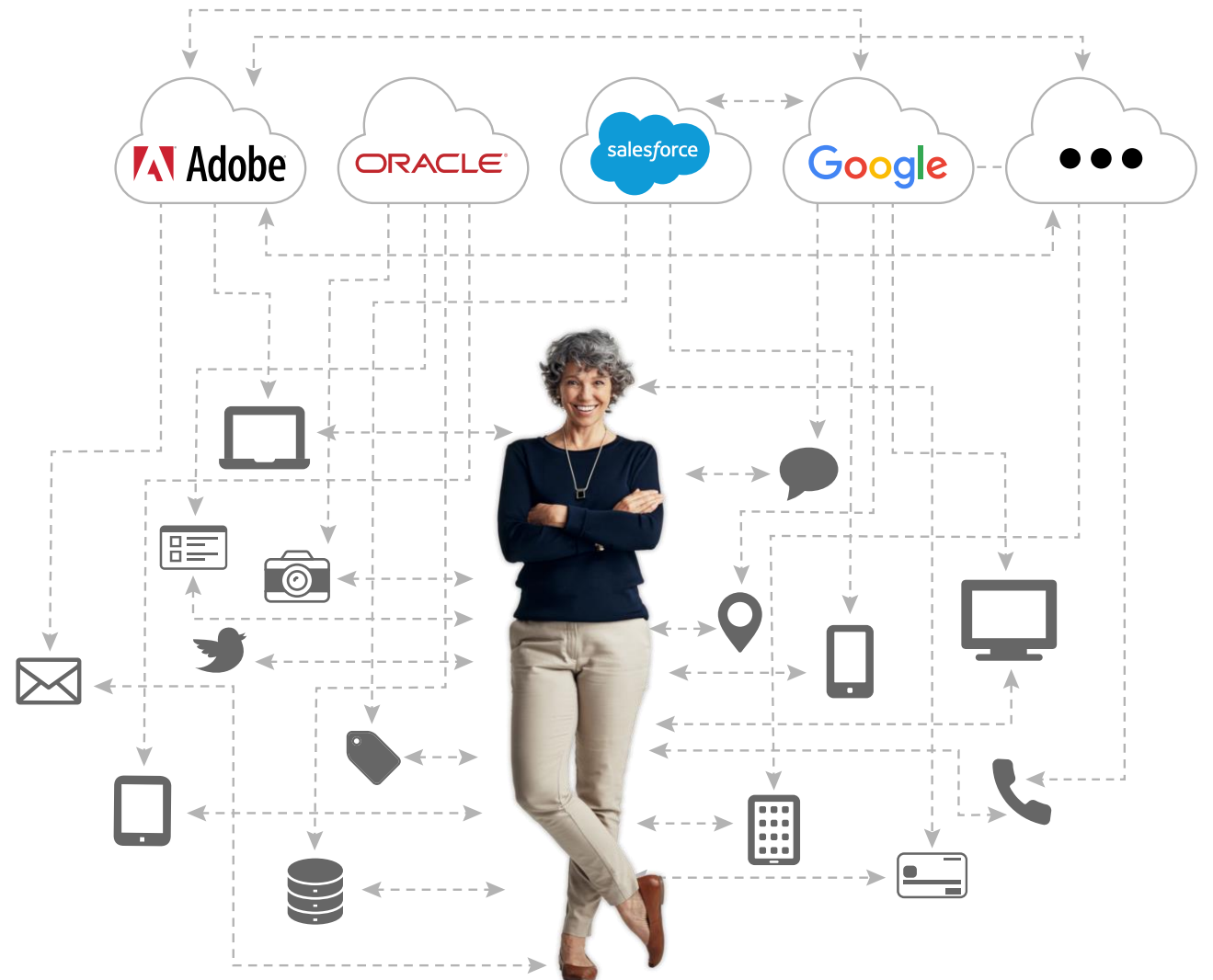
Consolidates data inputs from multiple touchpoints

Links those inputs to a unified consumer profile

Enables real-time action across all solutions in a platform

Provides HIPAA-Compliant data governance for PII/PHI

Powered by Tealium



KEY PIECES TO MARTECH SOLUTION



2005

Launch of platform

57.2M

Marketable Prospects

24.5M

Unique Individuals
Mailed or emailed

73.5M

Total Pieces
Mailed or emailed

20.6M

Marketable Customers

1.6M

Consumer Interactions

77.4M

Digital Media
Impressions

20

Current clients on platform

66.5M

Records Imported

613

Landing Pages

ILLUSTRATIVE MARTECH ECOSYSTEM



**Personalized CX
Audience Delivery
Data Activation**

**Consumer Data
Platform**

TEALIUM
Visitor Identity
Stitching
from collected
visitor data

CDP

TEALIUM
& AWS

PII

SQL SERVER
& SAP

Identity
Management
Consumer
Profiles and
Data
Enrichment
Business
Rules

**Response
& Lead Data**

Prospect Data

Member Data

**Omni-Channel
Campaign
Orchestration,**

Reporting & Analytics

HIPAA COMPLIANT



Completed Form Profile	Did Not Complete Form Profile
Completed Application Form	Did Not Complete Application Form

Total Visits 1,339	Unique Visitors 71	Stitched Visitors 14	Total Time On Sites (min) 1,417
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Visit Counts
118
Previous Visit Day: 77

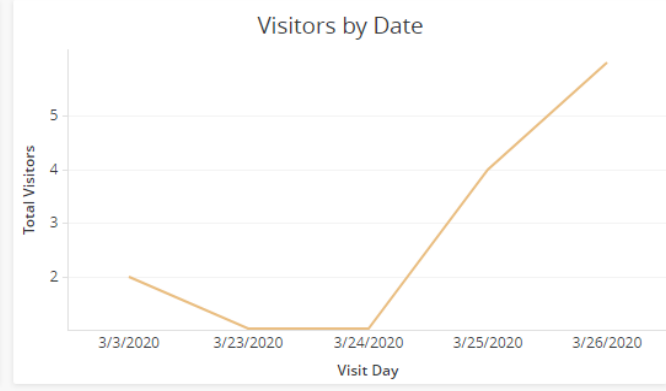
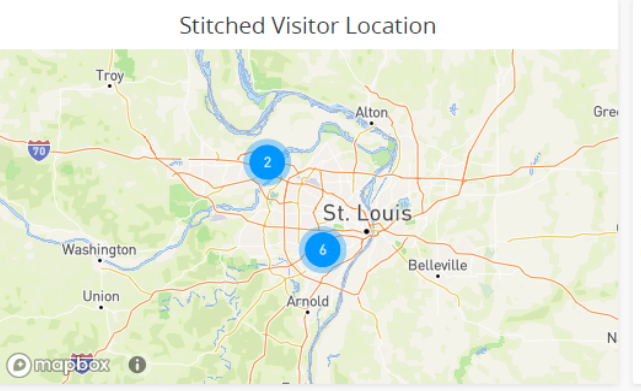
+ 53.2%

Unique Visitors
6
Previous Visit Day: 16

- 62.5%

Total Time On Sites (min)
236
Previous Visit Day: 73

+ 225.6%



OPTIMIZE WITH ADVANCED INSIGHT

BCBSMI PARTNERSHIP

2010 | Partnership Begins

2015 | Tech Implementation

2019 | #'s

4.7M

Marketable
Members

5M

Customer Interactions
Imported into Dynamiq

100+

Landing pages

152k

Leads generated

3.6M

Marketable
Prospects

3.5M

emails & DM pieces across
500+ campaigns

19k

New member
applications collected

10+

Integrations with
client & vendor systems



**Blue Cross
Blue Shield
Blue Care Network
of Michigan**



BCBSM DIGITAL TRANSFORMATION JOURNEY

Mastering the basics and building a foundation

LEVEL 1 CAMPAIGN FOCUSED

- Marketing database with a CRM, minimal use
- Mass media, brand advertising
- Ad hoc direct to consumer routine
- Single-variable KPI reporting

Your trusted health care partner
We're committed to improving health care for everyone, everywhere in Michigan.

Blue Cross Blue Shield Blue Care Network of Michigan

Renew Your Coverage

CTR: 0.036%
Completed Apps: 45

Open enrollment is shorter in 2017
Re-enroll by December 15 to keep access to Michigan's largest network of doctors and hospitals.

Blue Cross Blue Shield Blue Care Network of Michigan

Renew Now

CTR: 0.052%
Completed Apps: 152

Don't wait to re-enroll!
It's easy to keep your access to high-quality health care from Blue Cross Blue Shield of Michigan – just log in and renew!

Blue Cross Blue Shield Blue Care Network of Michigan

Renew Online

CTR: 0.044%
Completed Apps: 125

Your health is important to us
We're making strides together toward a healthier you – and a healthier community.

Blue Cross Blue Shield Blue Care Network of Michigan

Re-enroll Now

CTR: 0.060%
Completed Apps: 179

BCBSM DIGITAL TRANSFORMATION JOURNEY

Mastering the basics and building a foundation

LEVEL 2



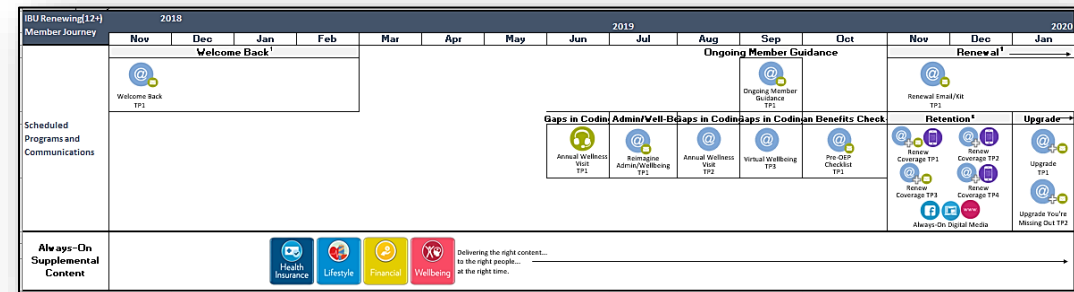
ANALYTICS FOCUSED

- Cloud-based marketing enablement connected to customer database
- Data-driven targeting with models, segments and profiles
- A/B testing with learning agenda
- Establishment of micro journeys
- Campaign optimization

Pro Forma

Retention Scenario	Channel	Est. Target Audience (Unique Contracts)	Projected Retention Rate	Est. Contracts Retained	Lift From Baseline Attribution
Baseline	Direct Mail	18,750	79%	59,250	N/A
	Email	56,250			
Goal	Direct Mail	18,750	81%	60,750	• Engagement: 1,500 Additional Saved Contracts; 3% increase in retention rate
	Email	56,250			
Stretch	Direct Mail	18,750	86%	64,500	• Engagement: 4,500 Additional Saved Contracts; 7% increase in retention rate • Content: 750 Additional Saved Contracts; 2% increase in retention rate
	Email	56,250			
	Digital	56,250			

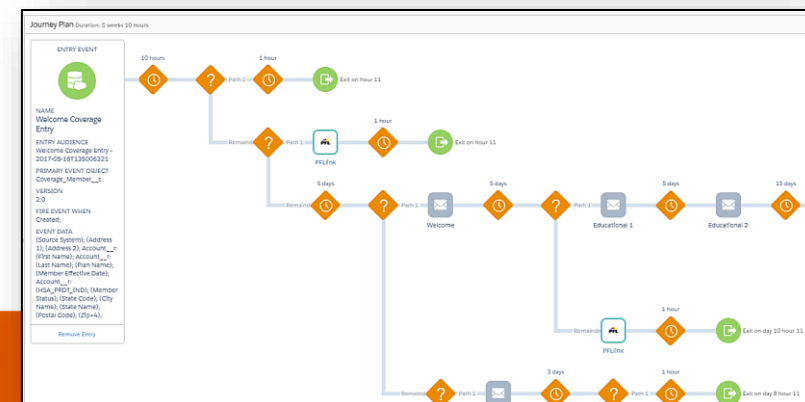
Marketing Calendar



Journey Business Rules

Touch Point	Goal(s)	Execution Trigger	Execution Timing	Targeting Parameters	Testing Parameters
1	Purchase Vision and Dental	A current member, no vision or dental coverage	2/4/19 (2/21/19 in Home)	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Vision(s); Dental(s); TAKE 25% of Audience (Keep 25% for all touchpoint all members have given us email permission - so we will be targeting members with email address for Direct Mail)	
1a	Purchase Vision and Dental	A current member, no vision or dental coverage	February 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	
1a	Purchase Vision	A current member no vision coverage	February 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	
1a	Purchase Dental	A current member no dental coverage	February 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	
1b	Purchase Vision and Dental	A current member, no vision or dental coverage	February 28, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	To unopens from touchpoint 1a
1b	Purchase Vision	A current member no vision coverage	February 28, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	To unopens from touchpoint 1a
1b	Purchase Dental	A current member no dental coverage	February 28, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	To unopens from touchpoint 1a
2	Purchase Vision and Dental	A current member, no vision or dental coverage	4/3/19 (4/21/19 in Home)	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Vision(s); Dental(s); TAKE 25% of Audience	
2a	Purchase Vision and Dental	A current member, no vision or dental coverage	April 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	
2a	Purchase Vision	A current member no vision coverage	April 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	
2a	Purchase Dental	A current member no dental coverage	April 21, 2019	Control(s): Relationship(s)Subscriber; Marketing Opt In(s); Email(s); Vision(s); Dental(s)	

Welcome Journey



BCBSM DIGITAL TRANSFORMATION JOURNEY

Working on relevancy to demonstrate value

LEVEL 3 CUSTOMER FOCUSED

- Personalization and automation technology advancements
- Unified customer profiles
- Analytics triggered by event and / or journey
- Behavior-based triggers
- Real-time dashboards with integrated manual reporting
- Custom strategy based on customer insights by unique audience



IBU CONTENT STRATEGY VISION

ENABLE our consumers to take action as they define and drive their unique relationship using content with IBU within the healthcare aspects of their lives

IBU CONTENT STRATEGY OBJECTIVES

- Capture and retain members utilizing clustering and segmentation modeling to refine and improve targeting
- Salesforce Marketing Cloud campaign automation to increase efficiencies and reduce cost
- Dental, Vision and Ancillary benefit promotion
- Healthcare Value/Enterprise Risk Adjustment initiatives

CONTENT STRATEGY – FB FLOW

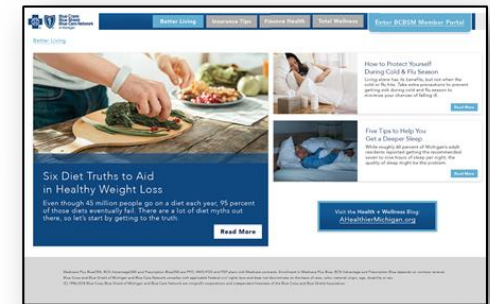
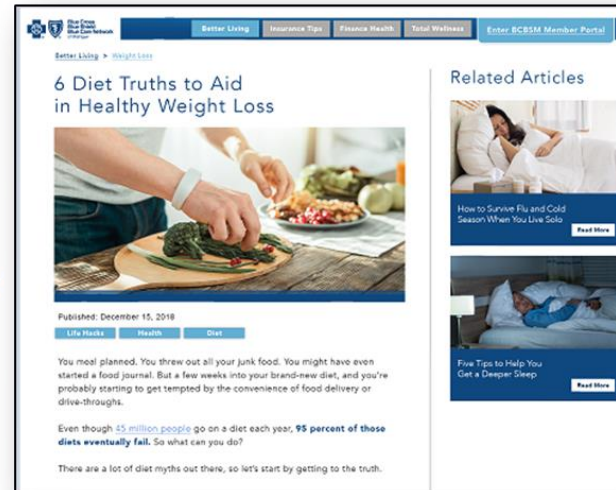
Audience Criteria

Delivery

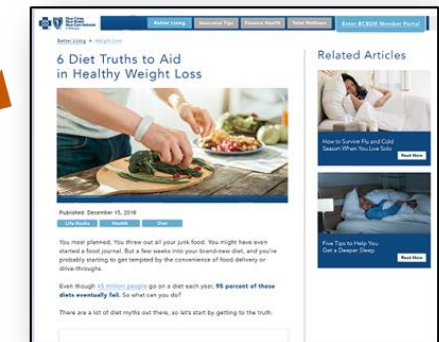
Article Page

Microsite Page

- Single
- Married
- Family



Additional Article Page



The member file is received, AmeriLINK family status data is appended, then the data is split into separate file for single, married, family, and loaded into FB. Then they are served ads based on their segment.

CONTENT STRATEGY – EMAIL FLOW

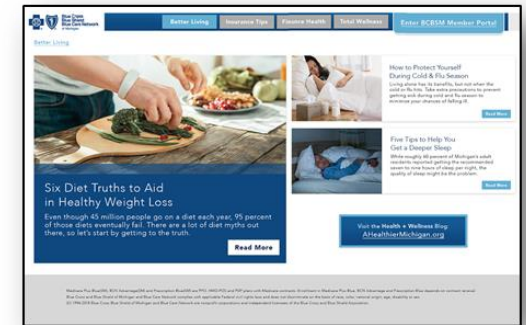
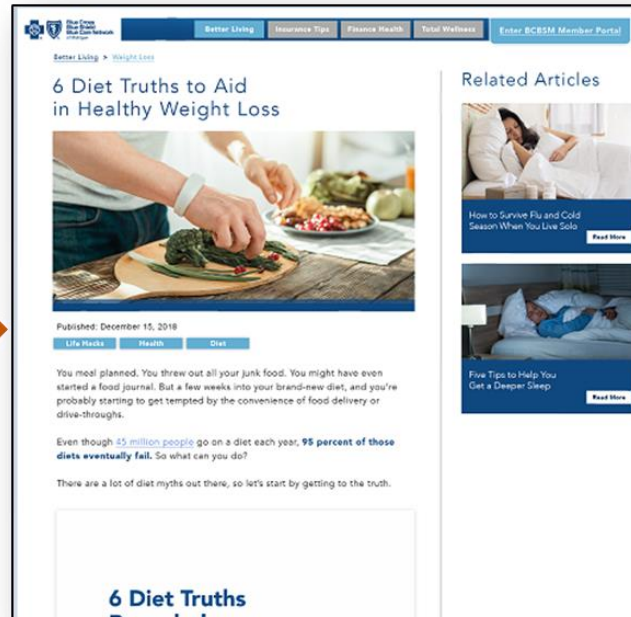
Audience Criteria

Delivery

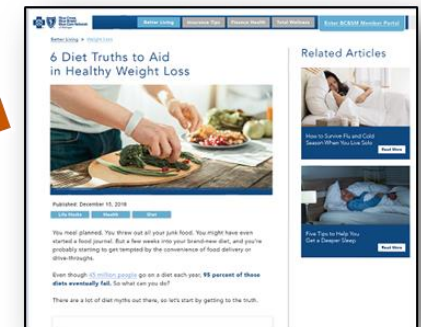
Article Page

Microsite Page

- Single
- Married
- Family



Additional Article Page



The member file is received, AmeriLINK family status data is appended, then each record is marked as the segments of single married family. Full file is loaded into SF and SF uses the segment data field to determine what email the member will receive.

CONTENT JOURNEY SOFT LAUNCH

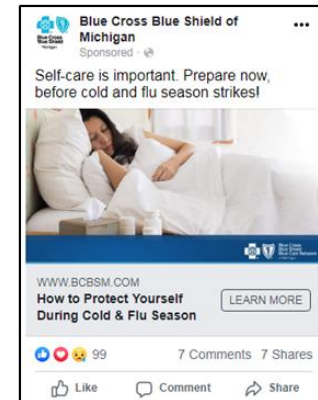
Sept 17 – Oct 31, 2019
Healthy Eating on a Budget (F)



Oct 9 – Oct 31, 2019
Healthy Eating (L)
Ways to Cut Healthcare Costs (F)



Dec 9, 2019 – Jan 10, 2020
Cold & Flu (L) (extended with underspend)



Feb. 25 – March 17, 2020
Better Sleep (L)



March 24 – April 14, 2020
Budget Friendly Breaks (F)



(L) – Lifestyle
(F) – Finance

RESULTS – Engage with Personalized, Value-Add Content

105%
Media Clicks

214%
Media Impressions

55%
Cost per Click

MARKETING THE CONTENT

ALL INTERACTIONS BY TARGET SEGMENT

Single – 54%
Married – 17%
Family – 29%

ALL INTERACTIONS BY STORY

Cold & Flu – 21%
Healthy Eating – 13%
Healthy Eating on a Budget – 18%
Ways to Cut Healthcare Costs – 23%
Better Sleep (only email) - 12%
Budget Friendly Breaks (only email) - 14%

SITE ACTIVITY BY AUDIENCE (Since 10/1)

	SINGLE	MARRIED	FAMILY
Page Views	20,783	8,400	14,031
Sessions	13,331	5,619	9,695
Average Pages Viewed Per Session	1.5	1.5	1.5

BCBSM DIGITAL TRANSFORMATION JOURNEY

Sample of future state vision

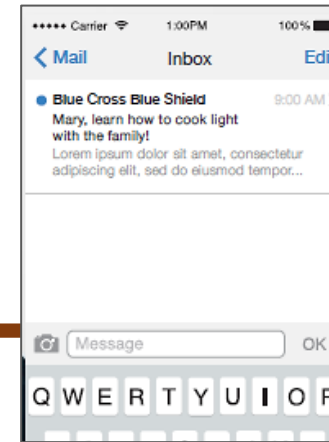
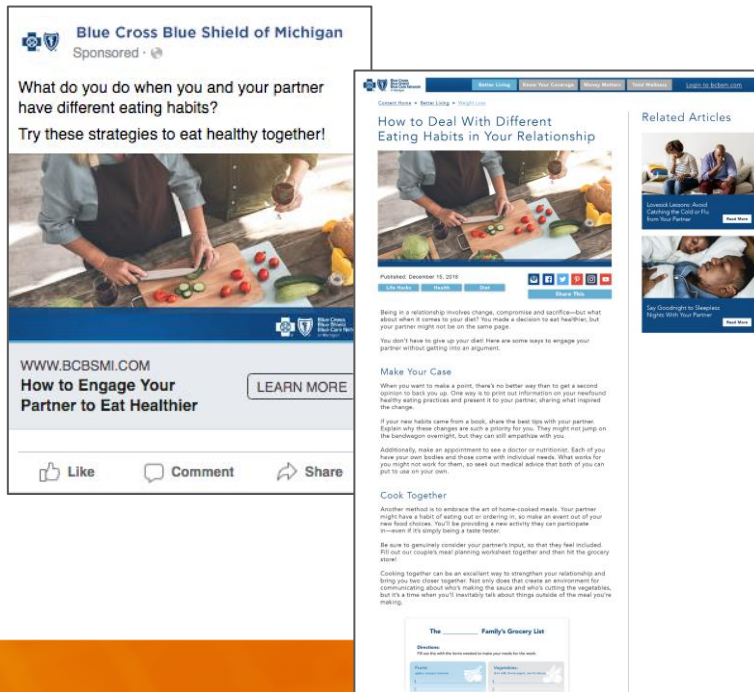
LEVEL 4 EXPERIENCE FOCUSED

- Machine learning to drive automated omni-channel customer experience
- Behavior-driven analytics and targeting
- Holistic journey building
- Outside-In, VOC insights driven strategy
- Cross-channel, custom reporting
- Real-time test, learn and optimization



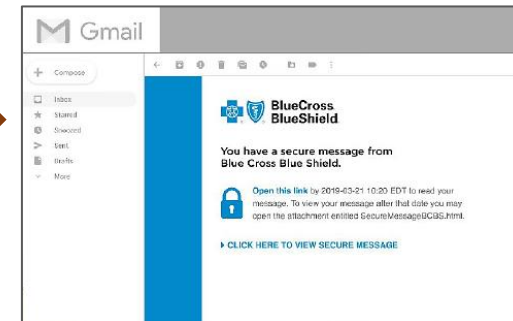
On Facebook Olivia sees BCBSM story about healthy eating and clicks through to the article.

Olivia
(Prospective Target Member)



Her content interest and activity triggers an email about a BCBSM sponsored cooking class that she and her husband can attend.

Learning her wellbeing interest and the lack of claims data triggers her annual check-up with a reminder via secure email to schedule her appointment.



THANK YOU

