

Sales Enrollment Protocols Post Covid-19

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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.

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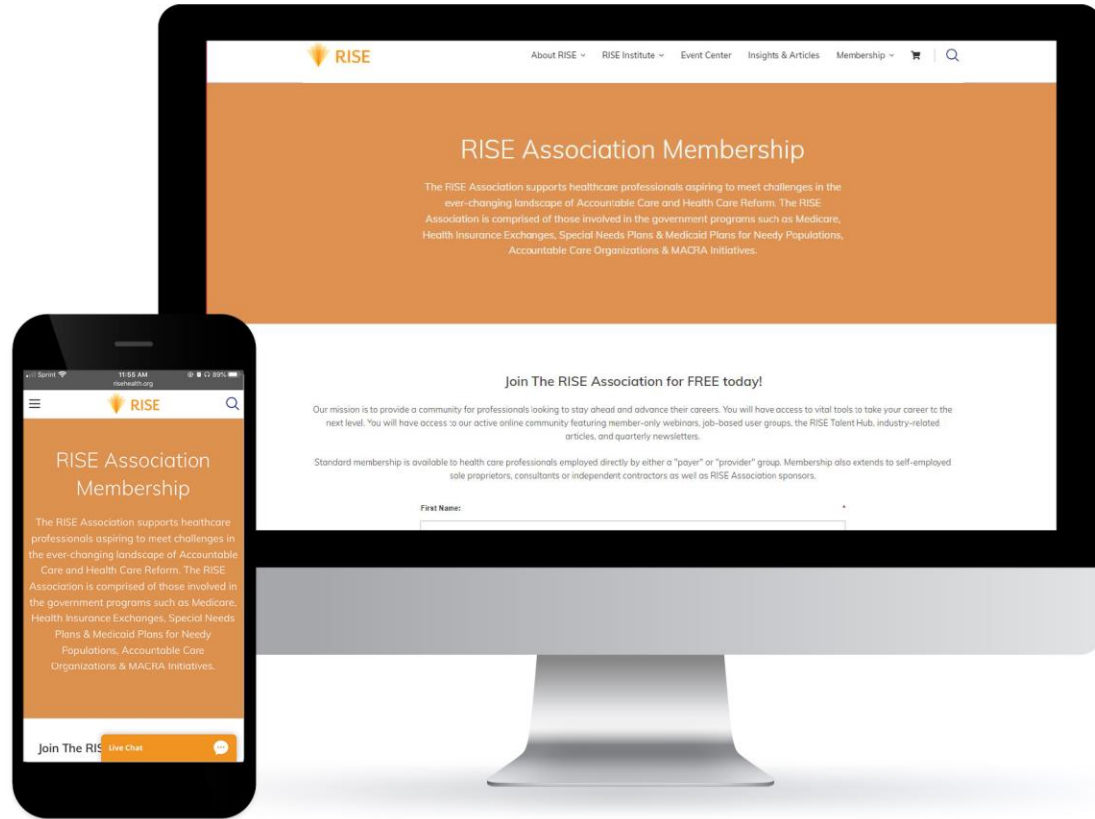
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AEP Covid-19 Readiness

Sales Operations Checklist



ENGAGENT HEALTH





AGENDA

01.
Introductions

02.
COVID-19
Impact

03.
Understanding
Today's Enrollee

04.
SEP Enrollment
Strategy-

- How Do We
Prepare For
Tomorrow's Seniors

05.
Covid-19 Check
List - Actionable
Steps

06.
Summary

Company Objectives

Presenters



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Co-Founder / Managing Partner



Daniel Weaver

VP of Stars, Quality & Risk Adjustment



Derrick Taveras

Co-Founder / Managing Partner





COVID-19
Impacts

COVID-19 Impacts

The Coronavirus (COVID-19) has had disproportionate impacts across the US.



RACE: The CDC does not provide COVID statistics by ethnicity, however, multiple states (e.g. Milwaukee, Illinois, North Carolina) have reported disproportionate African American impacts



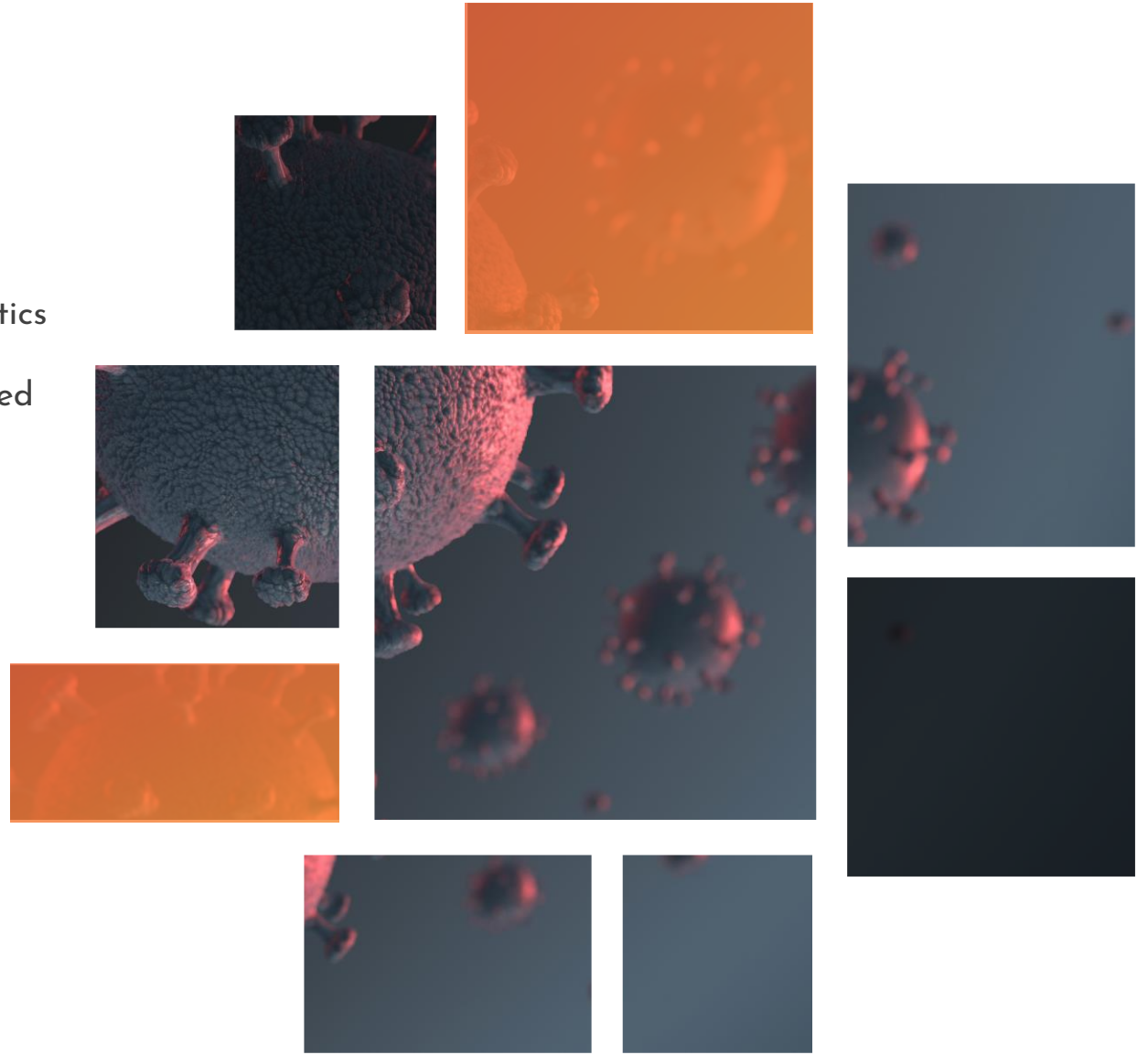
Geography: Urban centers have been significantly impacted than rural areas with COVID cases and deaths, but rural areas “feel” the impact as well



Age: While young children and the oldest adults are at the highest risk, younger adults are hospitalized at alarming rates

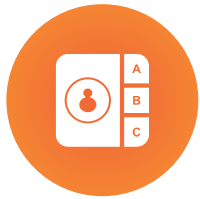


Comorbidity: While respiratory conditions and hypertension are well documented risk factors, the more underlying or preexisting conditions a person has exacerbate their risk



Implications

Effects of **COVID-19** will linger with varying degrees of influence.



Member Engagement: Delayed elective procedures, deferred preventive care, mental health strain, loneliness, media scars, trust and confusion...plans, providers, and partners will have to exercise caution and strategic marketing techniques to engage



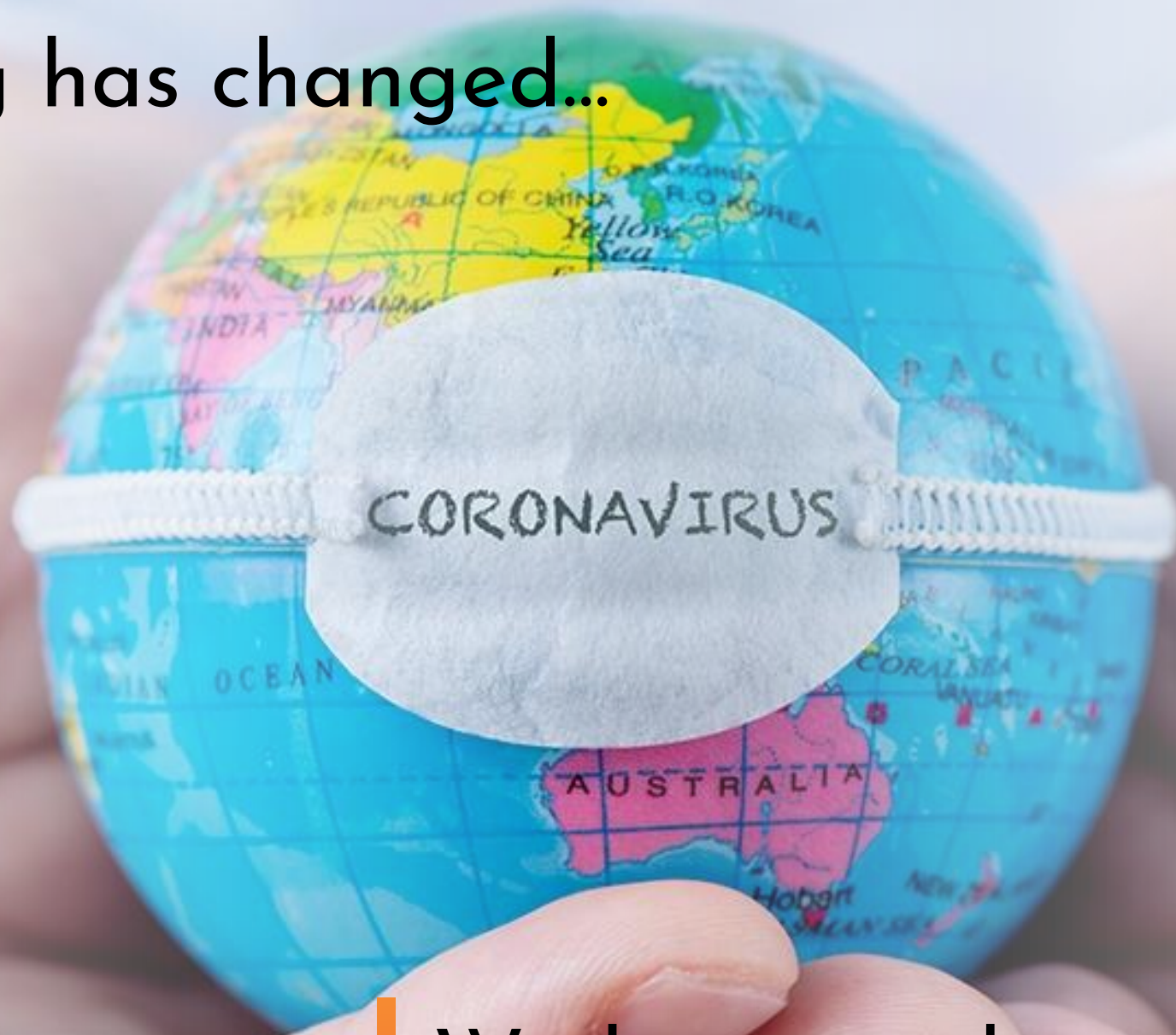
Geography: Due to the heavy disparities in impact, services and solutions will recover at different rates with some smaller businesses crippled by the “down” time. Each plan will be affected differently based on internal capabilities, partnerships, and service area.



Capacity: Roughly 50% of systems and providers have had to furlough employees or close altogether due to financial impacts. When allowed to reopen, capacity will be strained due to a plethora of factors including service backlog, new sanitation requirements, ongoing COVID activity, and performance pressure.



Everything has changed...



We have to change as well.



**Understanding
Today's Enrollee**



2020 AEP Learnings

- The 2019 AEP shopping trend change (**33% of seniors shopping plans**) continues
- HMO's still rule (11M+ members), but **PPO's are growing** (10%+ growth)
- **\$0 Premium Plans** lead the way (over 50% of enrollment)
- SNP's...small (3.3M lives), but growing rapidly (**21.3% PPO and 14.75% HMO**). With CMS Final Rule legislation forcing changes with DSNP Look-alike Plans, this should continue.

Supplemental Benefits are shifting from differentiators to table stakes:

- Plans with OTC benefits grew while those without lost membership
- Plans that increased OTC benefits to differentiate themselves gained 7.5% membership
- Plans offering **\$300 OTC benefits** grew 12%+
- Plans offering comprehensive Dental benefits grew **almost 5%**



The Baby Boomers

1946 - 1964

2020 Age-in Seniors were born in 1955

1970's - Apple, Microsoft, Atari and the first home computer

1980's - Intel, CD's, pagers, Nintendo, 120M PC's worldwide

1990's - Windows, Pentium III, MP3's, 706M PC's worldwide

2000's - XP, iPhone, iPad, Tablets, 200B+ PC's worldwide

Most seniors aging into Medicare today have been exposed to technologies through work or family

“

For Americans ages 65 and older who own a smartphone, having one in their pocket is a liberating experience.

- Pew Research Center

Seniors tend to use their smartphones for:

- Voice calling
- Texting
- email

Changing Times



91%

of those age 50+ report using a computer



94%

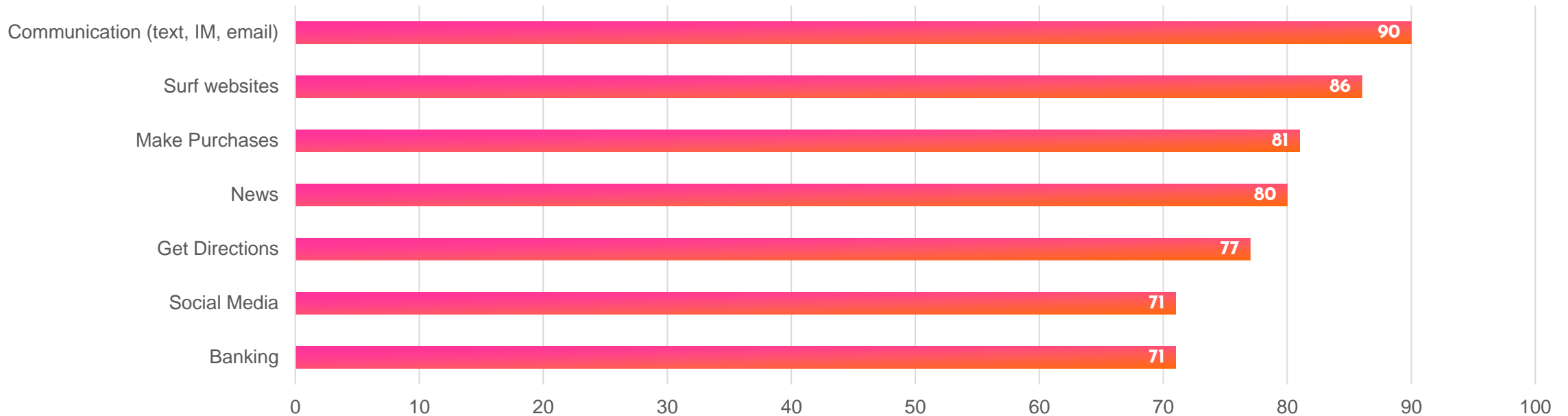
say technology helps them keep in touch with friends and family



80%+

of Americans age 50 to 64 have smartphones (~the same as the population at large)

Top Tech Activities Regardless of device





Today's competitive landscape is fiercer than ever and consumers are demanding more from payers. The days of one-size-fits-all solutions are long gone and the plans making the largest gains are those willing to move beyond tradition.



SEP Enrollments Strategy

Prepare for today's seniors



Know Your Members

01.
Do your
homework

02.
Engage Early

03.
Demonstrate
Value

04.
Proactively
Address
Concerns

05.
Differentiate
Yourselves

CREATIVITY



Sadly, there are no AEP or OEP Silver Bullets. The competitive landscape, public perception, and consumer demographics constantly evolve... **EVOLVE WITH THEM.** What will make your materials stand out? What gets an Age-In prospect to open/read your message instead of tossing it into the "slush pile?"



Creative Benefit Design is 50% Competitive Analysis, 40% Fortune Telling, and 10% luck. How will benefit design changes affect existing members? Attract new prospects? Create parity or differentiation? What risks are you willing/able to take to gain an advantage?





Accessibility & Interoperability

01.

How well equipped is your "sales force?"

02.

When do you fold Health Risk Assessments into the onboarding process?

03.

Downstream Implications

04.

Application & Enrollment Integration

05.

Updating the "patient" view & implications

06.

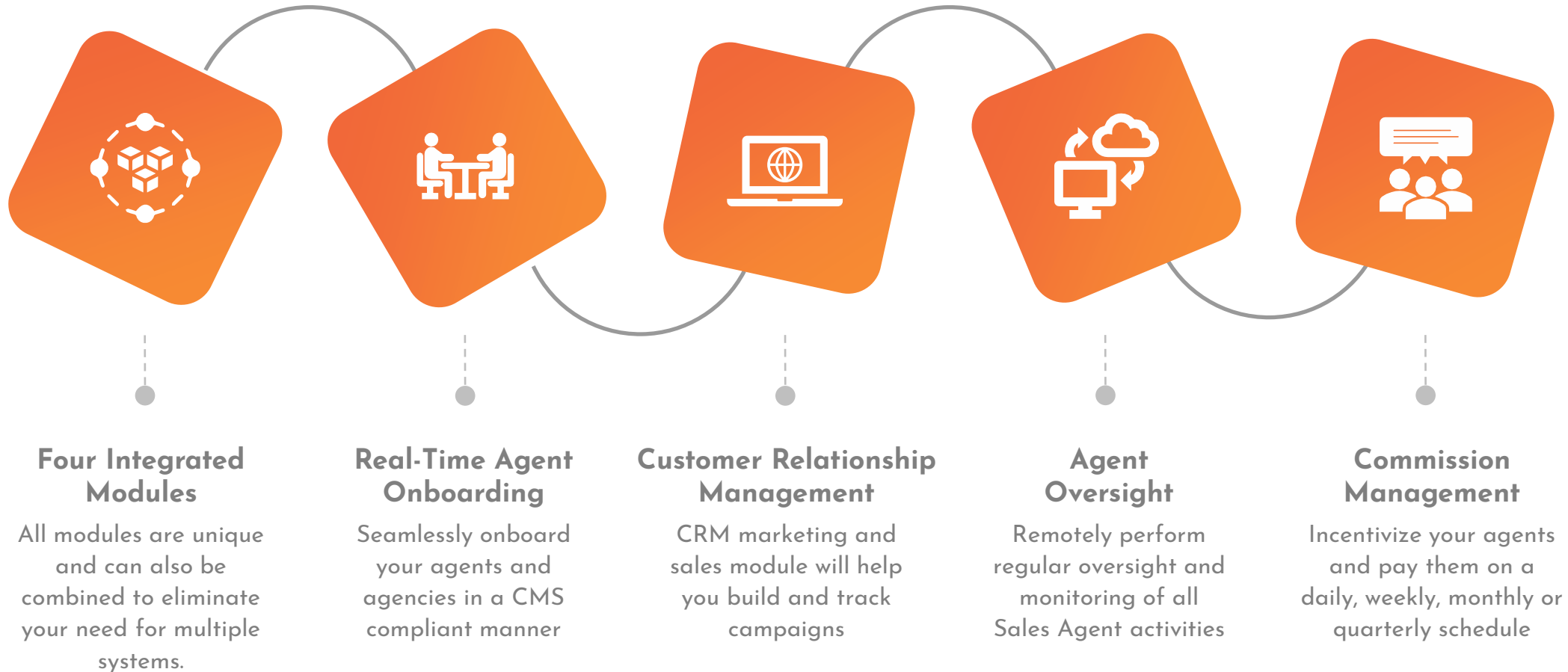
Process integration with Quality, Care Management, Behavioral Health, Population Health Management, etc.

07.

Rewards and Incentives

Solution:

One Simple Streamlined Platform



Integrated CRM - Sales DNA

Dashboard

Log Out | Administration
Admin, System

Dashboard Onboarding CRM Commission Reports System

ONBOARDING OVERVIEW

Certification Status

Ready to Sell

Contract	State	Total	Good Standing
H2563	California (CA)	8	6
H2564	California (CA)	8	6

CRM OVERVIEW

Organization Name	Agents	Open Leads	Closed Leads	Enrollments
Engagent Health, LLC	2	11	11	5
MedHealth	2	10	6	3
Silas Health	2	7	2	1

Book of Business

Log Out | Administration
Admin, System

Dashboard Onboarding CRM Commission Reports System

Open Lead Statistics

Status	Leads	Percent
Open	44	95%
Appointment	4	9%
SOA Received	40	90%
Pending	3	6%
Email	1	33%
Order Materials	1	33%
Seminar/Meeting	1	33%
Total	47	100%

#	Last Name, First Name	Phone	Address	Status	Campaign
1	Aldershot, Carla	111-111-1111	15303 W Skyview Way	SOA Received	DSNP
2	Beauvais, Denise	132-343-4455	16021 N 48TH Dr	SOA Received	DSNP
3	Botsford, Randy	132-423-4242	988 W Crooked Stick Dr	SOA Received	New to Medicare
4	Bukowski, Darlene	111-111-1111	2433 N 158TH Dr	SOA Received	MAPD
5	Candelaria, Catherine	112-211-2211	1564 French Rd	SOA Received	DSNP
6	Chavez, Irene	121-432-4323	1629 N 47TH Dr	SOA Received	LNE
7	Christensen, Carl	355-432-4535	3294 S Dynamite Ave	SOA Received	New to Medicare
8	Crane, Sandra	111-111-1111	300 S Val Vista Dr Lot 249	SOA Received	LNE
9	Decker, CJ	545-356-7658	4746 E Adams St	SOA Received	MAPD
10	Dobson, William	123-442-4323	8320 E Keim Dr	SOA Received	New to Medicare

Reporting:

Quickly identify persistency & production performance issues



1 Provide decision makers with interactive reports (clickable values, sort and search capabilities)



2 Generate reports that display enrollment by timeline, status and product



3 Drill down to view enrollment by status for agencies and agents



4 Quickly identify persistency and production performance issues



COVID-19 Check List

A photograph of two men in business attire sitting at a table, looking at documents. The man in the foreground is wearing glasses and a dark suit, holding a pen. The man in the background is partially visible, also in a suit. The setting appears to be a modern office with a large window in the background.

Check List

OVERVIEW

- ✓ COVID-19 has forced MA plans and other business to rethink their engagement model.
- ✓ MA plan staff are increasingly migrating to Work At Home (WAH) options.
- ✓ The functions most impacted are member and provider facing
- ✓ Some of the functions include: Sales, member / Provider Services, Contracting, Care Management / Delivery
- ✓ On the delivery side point of care, 90% of procedures are being done over the phone or on some digital intervention tool, tele-health adoption
- ✓ New emphasis on tech enabled member acquisition and sales management needed to navigate new normal





Check List

SALES OPERATIONS IMPACT

- ✓ Multi sided disruption- members as affected by new normal as your agents staff and contractors
- ✓ Safety implications has all but eliminated face to face interaction

OPPORTUNITIES

- ✓ Rethink and re-engineer sales process
- ✓ Shift to digital tech enabled selling and self-service modes of enrollment
- ✓ Increased efficiency in the sales channel leads to reduce cost
- ✓ Benefit design enhancements drive use of tele-health and other remote technologies in care and member management.
- ✓ Consumerization of member acquisition will hopefully lead to lasting innovation and a new streamlined engagement state.





Check List

TECHNOLOGY SUPPORT / WEBSITE

- ✓ Enhance plan website to make a support portal for agent and members
- ✓ Website needs fact based, relevant and accurate information in resource links for COVID-19
- ✓ User interface designed to serve members and agents. Should be able to access all info needed for education
- ✓ Member facing self service and enrollment
- ✓ Links to help within the community and the plan

TECHNOLOGY / AGENT RESOURCE

- ✓ Enable agents for telephonic and digital sales
- ✓ Work with agents to develop custom audiences that are tech savvy
- ✓ Online and system platform for agent Onboarding
- ✓ Virtual lead management resources
- ✓ Digital enrollment tool with direct connectivity to plan
- ✓ Digital SOA / Email, Telephonic
- ✓ Virtual meetings, Zoom, WebEx, Teams



A photograph of three business professionals in suits. Two people in the foreground are shaking hands, while a third person in the background is giving a thumbs-up gesture. The image is semi-transparent, allowing the text to be overlaid.

Once you've
got them,
can you keep
them? -
Retention

TAKEAWAYS



Innovate

COVID-19 presents unique challenges for Providers and Partners. Innovation specific to your market and relationships is key to navigating the remainder of 2020



Repurpose

For the immediate future, repurpose what resources and processes possible to focus on engagement and education. Make the most of quarantine



Maximize the "now"

Take advantage of any new capabilities your Partners offer. Adjust workflows and processes to avoid a complete stall in progress



Plan, prepare, prepare more

As self-quarantine and travel restrictions relent, the backlog will strain the system. Providers and Partners have key roles to play but may need help and a new level of engagement



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COVID-19 has effected the world in ways the current healthcare system hadn't prepared for. Plans and their partnerships need to rapidly adjust and evolve with continuously changing guidance and demands in order to achieve success in unprecedented times. The way in which we embrace this evolution and grow will determine our success today, tomorrow, and for the next decade.

QUESTIONS?



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