

Enhancing Medicare and Medicaid Member Engagement with Behavioral Science

Presented By:

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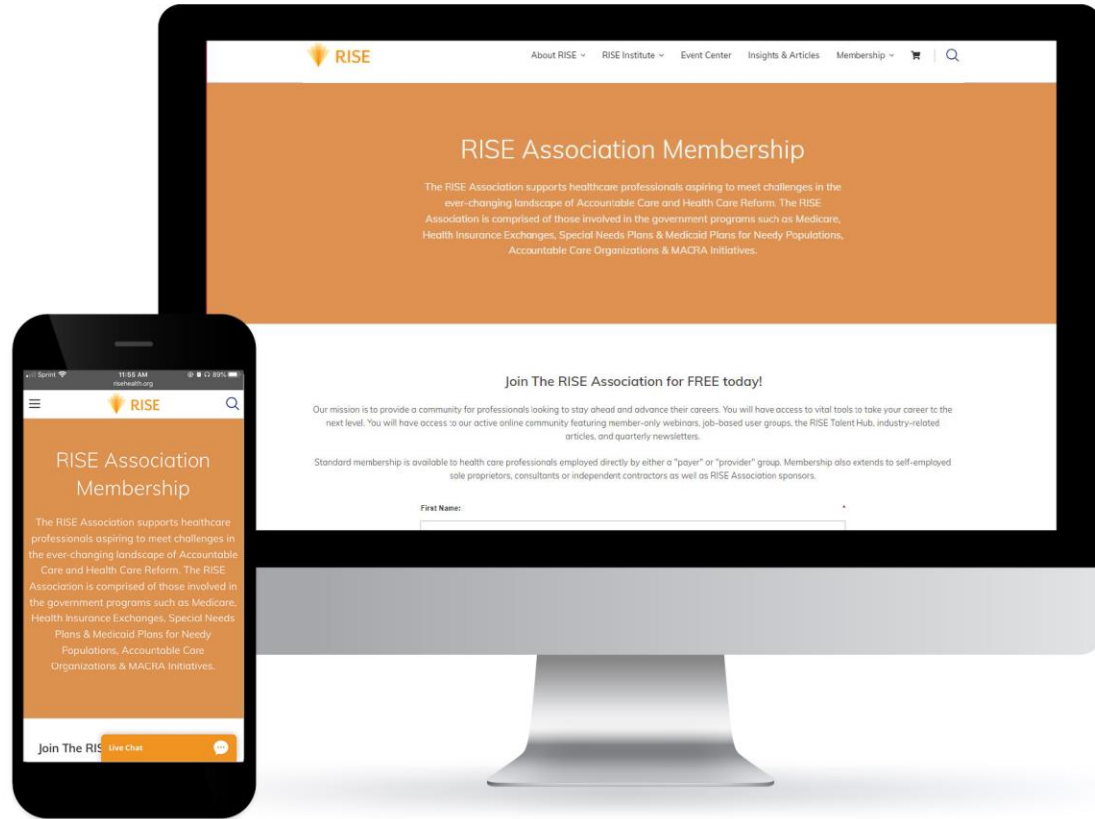
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Agenda

- Introductions
- Member engagement overview
- Dual-eligible background
- Science behind behavioral science
- Understanding the member
- Value in hyper-personalization

Panelists

Keith Roberts
VP of Artificial
Intelligence
Engagement
Change Healthcare



Brock Vestrum
Product Manager,
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Member Engagement

Though existing processes attempt to help members apply for dual coverage, many potential recipients either don't know they're eligible or fail to complete the application process, never receiving benefits.

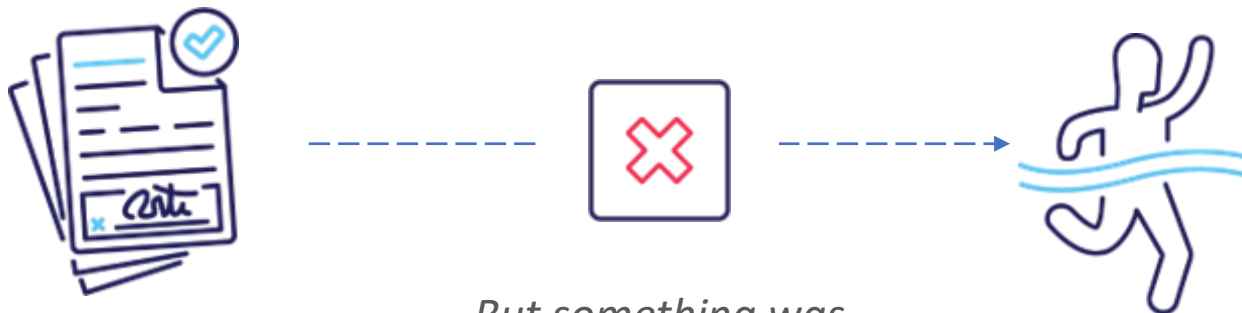
Today, we will focus on how behavioral science can be applied to:

- Amplify the precision of AI Identification
- Tailor communication type, time, and content so that members are inclined to enroll
- Apply small but meaningful changes to improve engagement
- Develop hyper-personalized engagement strategies, and more

Dual-Eligible Healthcare Coverage

Approximately 20% of those over 65 (Medicare-eligible) are also eligible for Medicaid.

And if they complete an application process, they could be spending \$0 on out-of-pocket medical expenses!



But something was getting in the way

Dual-Eligible Members



Have multiple chronic conditions



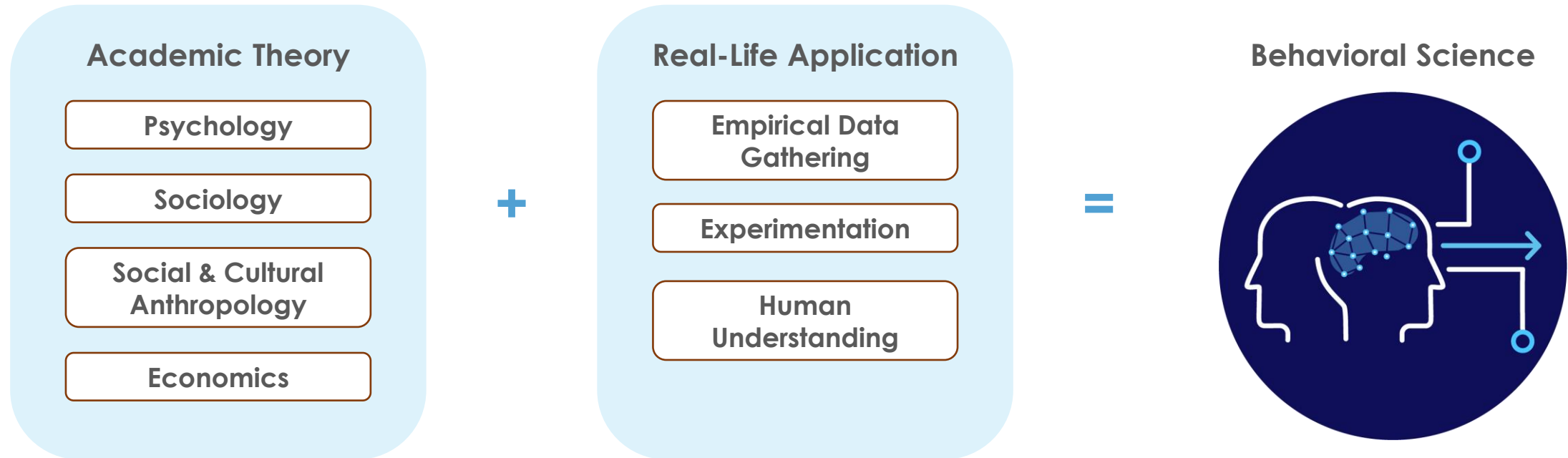
Have a mental health diagnosis



Report that they have "poor health"

What is Behavioral Science?

Simply put, Behavioral Science is the **study of human behavior**.



The Importance of Behavioral Science

Rational human decision-making assumes that we make decisions by following traditional economic models.



Weigh all
available
information



Assess the costs
and benefits of
each



Make a choice
that's in our own
best interests



And then we
act on it

The Importance of Behavioral Science

But humans don't follow traditional economic models.



We can be
irrational



We can be
illogical



We can make
poor decisions



We have
baggage

Understanding the Member



1. Reassure me
2. Only give me relevant information
3. Help me trust you
4. Personalize it to my needs
5. Give me control
6. Simplify things for me

Start Small by Eliminating Immediate Barriers

Overall, Case Coordinators considered the application **packet's length to be the biggest barrier** to application completion. This was exacerbated by two key design flaws.



The packet lacks consistent page numbers.



There was no design component to indicate which pages required a member's signature.

Fun Fact!

The LADARvision 4000 is the medical equipment doctors use to perform corrective eye surgery.



Its operating manual is 50 pages.

The same length as the application to apply for dual coverage!

Make an Impact with Small Changes



Intervention 1: Unified Page Numbers



Intervention 2: Colored Signature Pages



Intervention 3: Yellow Stripe on Signature Pages

APPENDIX C
Designation of Authorized Representative

You can give a trusted person permission to talk about this application with us, see your info act for you on matters related to this application, including getting information about your application and signing your application on your behalf. This person is called an "authorized representative." If you ever need to change your authorized representative, contact the Marketplace or the Department of Social Services in the County where you live (<http://www.mdfhs.com/dfs/index>). If you're a legally appointed representative for someone on this application, submit proof with the application.

1. Name of Applicant/Beneficiary	2. Name of Authorized Representative	3. Address	4. City	5. State	6. Zip code	7. Phone Number	8. Language Preference
	Change last name / Codes: Domestic / Civil Rights	1725 N. Commerce Parkway Winston	FL	33309	888-628-6488 Ext. 7628		

I understand that by signing this authorization, I am allowing the above named individual to sign my application, complete my renewal/re-designation, get official information a state, and act for me on all future matters with this agency.

I understand that by signing this authorization, my authorized representative may view any information contained in my case file or pertaining to my case other than information another source specifically designated as "confidential" or "Not Release".

I understand that my authorized representative and I are responsible for any incorrect or information provided.

I understand that I may revoke this designation of Authorized Representative at any time.

Applicant/Beneficiary Signature	Date
<input checked="" type="checkbox"/>	
Authorized Representative Signature	Date
<i>William</i>	

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<input checked="" type="checkbox"/>	
Authorized Representative Signature	Date
<i>William</i>	

4%

Increase in completed and returned packets

The Right Message to Right Member at the Right Time

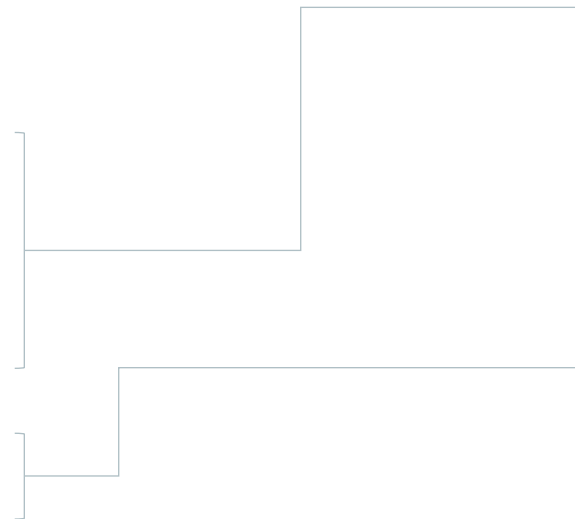
1 Email

2 Call

3 Text

4 Text Reminder

5 Mail



The Future is Text

Incoming Dual-Eligible Members are showing an increased acceptance for both initial text outreach and text reminders.

Postcards are Out

Mail sent in envelope is preferred over postcard mail.

The Right Message to Right Member at the Right Time

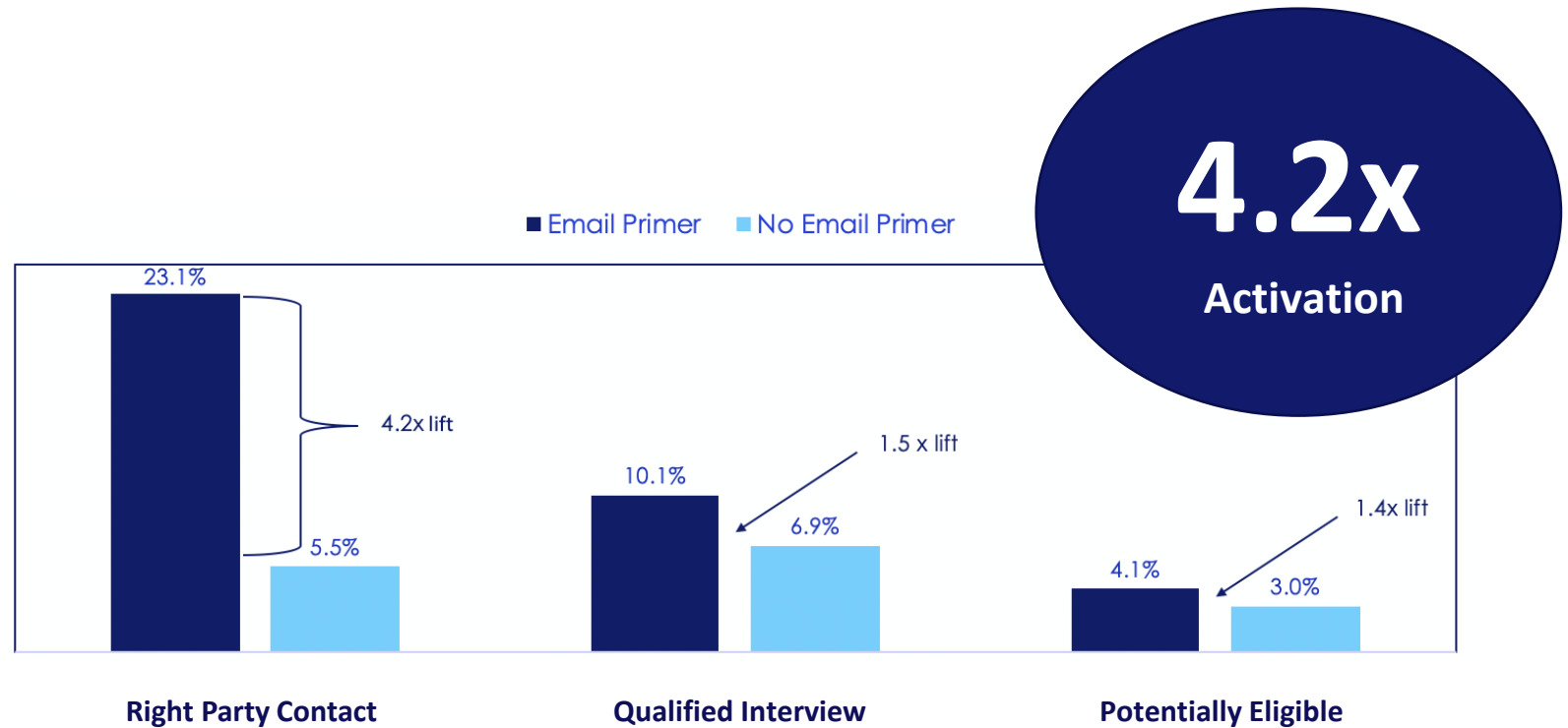
Member Identification

Artificial Intelligence identifies members who are primary targets.

Prime the Member with an Email & Landing Page

Give them a heads-up and a way to research what is coming next.

Activation from top of funnel continues through the entire process.

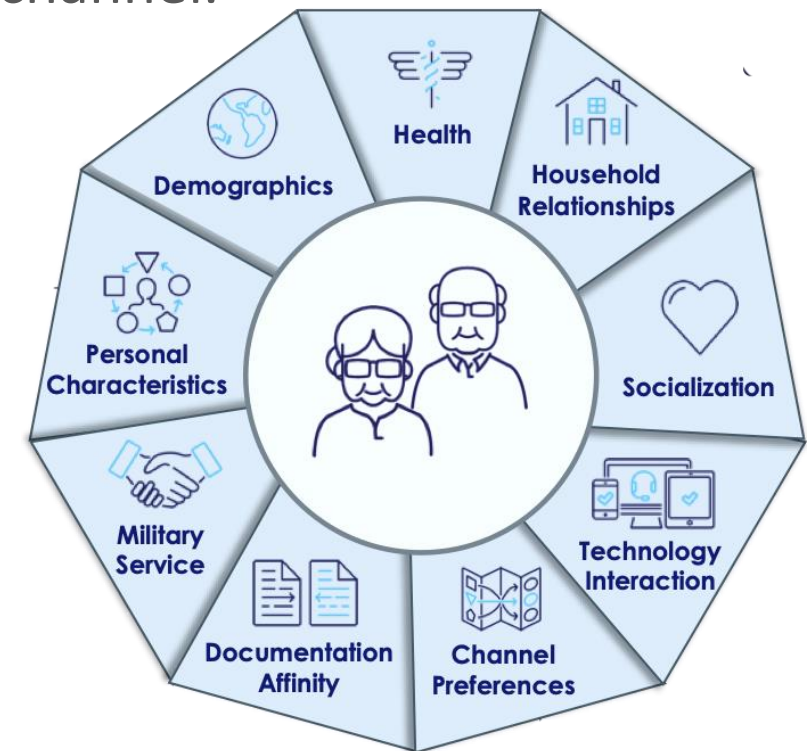


Hyper-Personalize

Through statistical analysis on a representative sample of the target population, we were able to define segments that highlight meaningful and significant attributes, which allow us to deliver hyper-personalized content and channel.

Benefit to Targeted Population—and Your Organization:

- Higher rates of activation and conversion
- Next-generation outreach
- AI-first approach
- Differentiated and data-driven offering to win new and satisfy existing clients
- Defensible and tangible insights that teams can use to accelerate their funnel



Segmentation Research

Research Statement: To better understand the member population (and segments within) in order to tailor communication type, time, and content so that members are inclined to enroll.



Key Behavioral Insight

Grandma Jean
GRANDKID-FOCUSED MATRIARCH

Motivation
Staying connected with grandchildren

Personality

- Widowed or divorced
- Committed to their religion
- Kids & Grandkids
- Independent
- Knitting & Sewing

Bio
These members are low-income apartment renters, making less than \$15,000 annually. They utilize multiple support benefits and have a high likelihood of Dual-Eligibility. Most of these members don't have home phones, and those that do aren't home to answer them. They are out and about with their grandkids, maybe even filming a TikTok with them. They have a smartphone, but they are using it primarily to stay connected with their children and grandchildren - not to answer healthcare calls.

Technology Confidence
Low — High

Technological Impact
Will learn and utilize new technology to increase access points to younger generations.

Communication Outreach

- Initial Communication**
Email
- Follow-up**
Call (first)
Text (second)
- Urgent Communication**
Live Agent Call & Text

Strong Data Predictors

- Marital Status
- Children
- Gender
- Housing Situation

So, while this population will always choose to interact with a live human over technology, they are typically not accessible to be called via phone. To reach this member, you should email them information and give them the option to call you back. There is a path to text message with this member, but not as a first contact. They would benefit from updates and check-ins via text message but only after initial contact and trust has been established.

Call to action

- Learn about the additional segments to make the most impact
- Understand and engage your community in the most meaningful way
- Drive meaningful action

THANK YOU

