Case Study: Increasing Enrollment in Healthcare Marketplaces with Cobrowsing

Northeast BCBS plan reverses national trend & increases online public health exchange enrollment by re-humanizing their member experience!

"Not only are our public exchange enrollment numbers for the year off the charts, we also significantly improved overall enrollment experience thanks to the help of Recursive Labs' Realtime cobrowsing solution & our Concierge Team."

Objective

- **Improve public exchange enrollment** via a customer-first concierge team

- **Reduce consumer confusion** & improve the overall public healthcare exchange experience

- **Increase annual effective enrollment numbers** on the public healthcare exchange

Results

300% YOY increase in public healthcare exchange enrollment at a time when peer plans are experiencing unprecedented losses.

The Challenge

Enrolling in health insurance on a public exchange is confusing for consumers & potentially disastrous for the insurance plans themselves. Since the introduction of the Affordable Care Act (ACA) new rules govern the sale of Health Insurance policies in the United States. Prior to the ACA, if an individual consumer was shopping for a plan (for themselves or their family) they could research their options & enroll with a licensed insurance agent at any time - that was it. But not anymore...

With the advent of the ACA, an individual would still follow the old process with one additional step - determination of premium "Subsidy Eligibility." One may think that subsidies are only for low income earners, but did you know that a 4-person household making $90,000 per year might be subsidy eligible?

For a health insurance provider, this causes an unintended consequence - the "subsidy eligible" person who called to purchase their insurance plan from their trusted provider can no longer buy directly from that provider. They have to enroll for their plan on the public exchange in order to get their subsidy.

This puts everyone in a difficult situation. The consumer is dumped into a commoditized sea of choices full of subtle variations with limited support (one state exchange had an average call wait time of more than 3 hours just to speak to an agent). For the health plan, who spent millions of dollars educating consumers & building a trusted brand is now reduced to being a commoditized name on a page with no significant way to call out the benefits of their offering. This has lead to breakage rates of more than 90% from the time the consumer initially contacts the provider until they actually purchase on the public exchange.

This has been disastrous within the Blue Cross Blue Shield plans with a recent Forbes article outlining more than $1 billion in combined losses between HCSC and BCBS of MI alone. This is even bad for the exchanges themselves, adding to their already overloaded service centers.

The Solution

Blow-up the process and get back to basics: **competing on customer experience!** Before the ACA was enacted, the standard way for an individual to shop for, & enroll, in a health insurance plan was to speak to a qualified licensed insurance agent on the phone or in person. Our client knew this from their experience and wanted to "help" their members & prospective members enroll as they had always done - even if it meant via the public exchange.

The answer was Recursive Labs Realtime cobrowsing product. This patented technology enabled them to establish a concierge enrollment team to work hand-in-hand with consumers & sales agents. Instead of sending consumers into the public exchange abyss & hoping they could "figure it out", they could now offer full support via the concierge enrollment team, re-humanizing their online channel.

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Recursive Labs

- Secure, CRM-friendly Cobrowse & Screenshare with Built-In Redaction

- Hassle-free no download voice & video chat that launches from your site or app

- Convergent inbound video chat with context-driven queuing that integrates with most CRM workflows

-Simple session recording for easy compliance & training

This team spent the time necessary to support a consumer through the enrollment process eliminating the wait times and confusion. With the secure Realtime technology in place, this all occurred without ever compromising the integrity of the state exchange online process.

The member ALWAYS maintained complete control over their interaction with the public exchange website. The concierge could help to visually step consumers through the process, but wasn't able to see specific PHI & PII secured fields due to Realtime's advanced redaction capabilities.

The plan was now able to provide a co-pilot to support the enrollment process while maintaining the highest levels of security.

The Outcome

Success!

For prospective members: they received the support & guidance they needed to make informed choices as to the best plan for themselves & their family (even if that meant choosing a different provider - since they always maintained control).

For the health plan: they were able to maintain contact with their customer & ensure the customer experience remained high, even if they had to engage with an enrollment site outside of their control. The enrollment figures support this - **at last report, effective membership numbers for public exchange enrollment were up almost 300% over the prior year.**

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