

Audio cast

Xerox helps Regence turn its EOB into a powerful retention tool.

A leading health insurer builds member loyalty and its brand.

Carol Rouzpay
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Narrator: Loyalty is a top priority in the health care world. And progressive healthcare companies are constantly looking for ways to improve the experience of their members and deliver more value. So they can build long-term relationships with their members.

But how do you do that? How do you improve the member experience and deliver more value? If you're an award-winning health insurer in the United States, you take a long look at one of the key touch points in your member communication program...the Explanation of Benefits statement.

Then you transform this often-overlooked informational document into a dynamic, one-to-one communication that helps you achieve one of your most important goals...making a real difference in the health of your members.

Hi, this is Mike Rusinko for Xerox Global Services. We recently spoke with Carol Rouzpay, Director of Membership Operations for Regence—the leading health insurer in the Northwest, and Intermountain Region—at the Xerox Thought Leadership Summit in Dallas on March 8, 2010.

She shared her thoughts on how this 2.5-million-member organization turned a routine Explanation of Benefits document into a powerful brand-building tool with help from Xerox Global Services.

Carol Rouzpay: One of the reasons we wanted to change our EOB is because at Regence we're working to form relationships with our members and not just to provide them with transactional information

So the new EOB allows us to give them a lot of information that they need in making healthcare decisions.

Narrator: For Regence, it was much more than a document re-design project. It was an important way to execute a core member retention strategy.

Rouzpay: Member loyalty is important to Regence because we want to retain our members for life. We're trying to build lifetime relationships with them.

Narrator: Changing a complex document like an EOB isn't easy, however. After all, it affects stakeholders throughout the organization—from product and service teams to brand management, member communications, print production and fulfillment, not to mention legal and IT.

They all play a key role in this heavily regulated document. So right away Regence realized they needed some specialized expertise to tackle this project.

Rouzpay: We needed to find a partner who had expertise in areas that we didn't already have. We were great at providing information the same way we had done it for years. But we needed to find a new way to present that information.

Narrator: The list of qualifications for the project was extensive. Regence needed a company with considerable expertise in healthcare and the specialized skills required to completely transform the document.

They also needed a company with a proven methodology for managing complex projects and involving stakeholders and members in the document development process.

There was only one company that fit the bill...Xerox.

Rouzpay: Because of their experience in the healthcare industry, Xerox understood the problems with the EOB. And they were able to make recommendations to us to make the improvements...

Narrator: There was one other key requirement. Regence needed a partner committed to its mission...values...and strategic goals.

Rouzpay: At Regence, it's really important that we partner with vendors who understand our cause and core strategies. And Xerox was able to help us achieve objectives that are tied to those.

Narrator: One of the key selling points for Xerox was its in-depth experience in a highly specialized service called communication engineering. The service features a unique approach to the design of important documents that is based on behavioral science insights into the human communication process.

This scientific background helps the communication engineering team produce visually appealing documents that are exceptionally easy to use and understand.

Rouzpay: The behavioral science approach that the Xerox team led us through helped us to place information on the page so that it was not only easier to understand, but we were able to draw our member's eyes to the most important information that we wanted them to see.

Narrator: The communication engineering team also uses a disciplined, proprietary management methodology that guides the entire document development process from beginning to end.

This process involves all of the key organizational stakeholders in the communication engineering effort and helps them reach a clear consensus on project goals.

Rouzpay: We had a large group of stakeholders. And there were a lot of times when we didn't agree. And the Xerox team was able to lead us through these discussions and help us come to agreement on what we wanted our new EOB to look like.

Narrator: This disciplined, step-by-step approach also incorporates Voice of Customer input and feedback from members in the development process.

Rouzpay: The prototypes were shown to focus groups, and we received feedback from those groups. We incorporated much of that feedback into our final design.

Narrator: When the new EOB was ready for launch, it was a very different document. Of course, it still included all of the transactional information required by government regulations. But it presented that information in a much more appealing and accessible way.

Rouzpay: Our old EOB provided a lot of transactional information. It was hard to follow and used a lot of language that's common in the insurance industry, but it's not easily understood by our members...The new EOB provides a lot of that same transactional information, but it's a lot easier to view and understand.

Narrator: Working in a close partnership with Regence stakeholders, the Xerox team also added information that helps members get more value from their Regence relationship.

They can now quickly find a snapshot and summary of the benefits they've used...the latest status on their deductibles...educational information on the costs of branded and generic prescriptions...and clear directions on how to get more information on health and wellness as well as their plan.

The content is much richer. And so is the value the new EOB provides to members.

Rouzpay: By re-designing the EOB, we are able to give the transactional information in a more clear, easy-to-understand manner and yet still be able to provide health and educational information to our members...

The new EOB allows us to give them a lot of information that they need in making healthcare decisions.

Narrator: To date, the new document has achieved a number of important goals. The clear presentation of claims and benefits information is expected to reduce calls to the call center and change the role of Regence Customer Service Specialists. Instead of spending most of their time explaining claims payment questions to confused members, they can now provide valuable information about health and wellness.

Rouzpay: Our Customer Service Specialists aren't taking calls just to explain the math or what the EOB means or says. They are able to take calls where they can provide the member with education on health-related matters

Narrator: Thanks to the top-to-bottom transformation, the new EOB is getting rave reviews from members as well as the call center.

Rouzpay: Just last week, I talked with one of our Customer Service Specialists who told me how much they like our new EOBs and how much the members like them as well.

Narrator: The new document has also helped elevate the value of the Regence brand and provide an important point of differentiation in a highly competitive healthcare marketplace.

Rouzpay: The new EOB differentiates Regence in our markets. In some states we compete with other Blue Cross or Blue Shield plans, and the EOB definitely adds value that our members want.

Narrator: This innovative communication engineering project had another important effect as well. It helped Regence learn the value of the document management experts from Xerox.

Rouzpay: Xerox understood that Regence wanted to build lifetime relationships with our members. And they know what EOBs look like today. So they brought us this idea to help improve our relationship with our members.

We knew we needed to improve communication with our members. But we didn't know how to get there. And Xerox was able to help us accomplish that.

Narrator: For more information on how Xerox Global Services helps school systems and other educational institutions reduce costs and advance learning with a better approach to document management, visit xerox.com/globalservices.

This podcast was recorded on March 8, 2010 and at the time of recording all information was factually accurate. Because this will reside on the Internet for a period of time, Xerox assumes no duty to update the podcast to reflect new information. Listeners should visit xerox.com/newsroom for up-to-date factual information.

That concludes this podcast. On behalf of Xerox Global Services, thank you for listening.

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