

# A leading health insurer builds member loyalty and its brand. Xerox helps Regence turn its EOB into a powerful retention tool.



“We knew we needed to improve communication with our members. But we didn’t know how to get there. Xerox helped us accomplish our goals.”

– Carol Rouzpay  
Director of Membership Operations  
The Regence Group

## Background

With more than 2.5 million members, Regence is the leading health insurer in the Northwest and Intermountain Region. It’s also an award-winning organization with a long, proud history dating back more than 90 years.

## The Challenge

But like all healthcare organizations today, Regence faces a constantly changing regulatory environment and tough competition. In addition, member acquisition costs continue to rise. So it’s more important than ever to find new ways to improve the member experience and build long-term loyalty. That’s why leaders of the organization took a long, hard look at a key touchpoint.

The communication in question was the Explanation of Benefits (EOB) statement. At the time, this heavily regulated document was like most EOBs in the business. It contained transactional information about each member’s use of their health insurance plans.

It contained billing codes and jargon that made sense to healthcare professionals but not to members. And it was difficult to understand all the financial charges.

As a result, it seemed to leave a number of members confused about their benefits, deductibles and costs, judging by the number of calls to Customer Service Specialists after the EOB hit the mailstream.

Regence’s leaders realized that their EOB needed improvement to present the required information in an easy-to-understand way.

The transformation process would be difficult. EOBs are complex documents that include information related to a variety of products and services. And because they are regulated and connected to several internal databases, the change process would have to involve stakeholders from many different Regence organizations, including the legal, marketing and IT departments.

Regence knew what it wanted to accomplish. But it wasn’t sure how to achieve its goals. So it decided to get help from an outside document management expert: Xerox.

The Xerox team told Regence about an innovative service called communication engineering that turns routine transactional documents into brand-building, cost-reduction and revenue-generation tools.

# Improved benefits information. Enhanced member satisfaction.

## The Solution

Communication engineering is a specialized capability that uses a disciplined, proprietary process and design techniques based on behavioral science to re-engineer critical customer touchpoints to achieve specific goals.

The first step in the process is to develop a clear understanding of the organization's objectives. So we conducted a series of Knowledge Exchange Workshops to involve all of the key stakeholders in the development process and help them reach a consensus.

In the case of a complex, highly regulated document that involves stakeholders from many different internal organizations, this part of the process is essential for success.

We also worked closely with Regence to get critical Voice of the Customer input and feedback from members.

Once the objectives were determined, we began to develop the prototype, using our expertise in communication engineering.

Content development techniques, based on behavioral science insights into the human communication process, help us highlight critical information and calls to action, eliminate potential causes of confusion, simplify navigation, and make the content logical and intuitive to the target audience.

Once the prototype was developed, we refined it with input from our clients and their members. Then it was ready for rollout.

## The Results

The re-engineered EOB was transformed into a document that presented the required transactional information in an appealing and easy-to-understand way.

In addition, other information was included that helped members clearly understand the benefits they had received on a year-to-date basis and the status of their deductibles and out-of-pocket expenses.

The new EOB also provided a helpful comparison of the costs of branded and generic prescriptions, referrals to other sources of health and wellness information, and clear-cut direction on how to contact Regence by phone, mail or over the Internet. There was a night-and-day difference between the original EOB and the re-engineered document.

"One of our core strategies is to enable our members to make informed decisions about their healthcare," said Carol Rouzpay, Director of Member Operations for Regence. And this re-designed EOB gives us the opportunity to provide them with transactional information as well as educational and health-related information.

The immediate response from members has been very favorable. Calls to Customer Service Specialists from members confused about the information in their EOB are expected to decline significantly, since the new document presented all the information in such an easy-to-understand way. As a result, Customer Service Specialists now have more time to spend educating members about health and wellness issues.

The disciplined communication engineering effort transformed a critical member touchpoint into a high-value document that supports the organization's mission and member retention strategy. It also elevates the brand and helps differentiate Regence in the marketplace.

## Case Study Snapshot

### The Challenge

- Challenging and competitive healthcare marketplace
- Need to build long-term member loyalty and differentiate the brand
- Reduce confusion for a key member communication
- Desire to provide more information to members about health, wellness, deductibles and their plan

### The Solution

- Knowledge Exchange Workshops designed to build a cross-functional client team and achieve consensus on objectives
- In-depth Xerox experience in the healthcare industry and communication engineering
- Content development techniques based on behavioral science
- A disciplined document development process incorporating input and feedback from client stakeholders and members

### The Results

- Transformation of a key member communication
- Dramatically improved presentation of required transactional information
- Addition of educational information providing more value to members
- Improved information clarity on EOBs for members
- More time for Customer Service Specialists to educate members about health and wellness issues
- More brand differentiation and loyalty in a highly competitive healthcare marketplace

**About Xerox Services.** Xerox Corporation is a world leader in business process, information technology and document outsourcing services. Our unique combination of industry expertise and global delivery capabilities helps you reduce costs, streamline operational processes and grow revenue while clearing the way for you to focus on what you do best: your real business.

**For more information on how we help leading healthcare payers, visit [www.xerox.com/healthcare](http://www.xerox.com/healthcare) or call 1-800-ASK-XEROX.**

