

Document Design and Composition Services

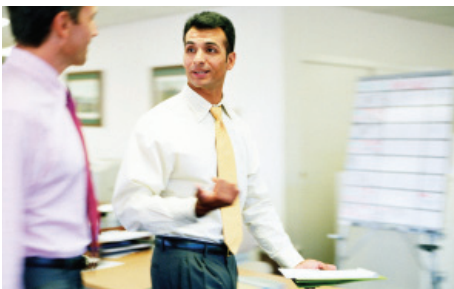
Industry Offering Brief

Health Insurance



Retain customers with better communications.

You count on your enrollment materials to attract new customers and to inform existing customers. Yet one-third of all health insurance policyholders are dissatisfied with communications. And they're more than six times as likely to switch as satisfied members.



According to a joint Xerox and AHIP (formerly HIAA) study, almost 60 percent of member companies either have developed a communication strategy or have one under development. The top four objectives of these strategies clearly show health insurance companies' recognition of the impact of communications on the quality of consumer relationships. Their goals are to:

1. Improve customer satisfaction.
2. Improve overall relationships with consumers.
3. Create a more positive company image.
4. Improve customer retention.

With 90 percent of your communications still in documents, any steps you can take to make your documents more effective is a worthwhile investment. Chances are good that your enrollment materials, Explanations of Benefits (EOBs) and other member forms need to be clearer and harder working to drive the intended response from your members.

"Clear communication is key in the health insurance industry. Our services enable you to maximize the effectiveness of your welcome kits, enrollment kits, statements and forms by helping you organize and convey information more effectively—all while helping you realize new efficiencies in their production."

*John B. Jones
VP Healthcare/Health Insurance
Xerox Global Services*

THE RIGHT SOLUTION FOR YOUR CHALLENGE.

Challenge: Retaining customers and increasing member satisfaction.

Our proven document engineering produces collateral that communicates targeted messages quickly, improving overall customer relationships by streamlining the flow of relevant information to members.

Challenge: Surges in call center volume whenever information is sent to members.

We use focus groups and other customer test groups to ensure that the materials you deliver communicate clearly and concisely, which in turn minimizes the influx of questions fielded by your call centers.

Challenge: Delivering enrollment materials in a timely fashion.

With our powerful digital printing capabilities backed by decades of experience, we can introduce new efficiencies to your company that will enable you to produce collateral with greater impact in less time.

Our Approach

Xerox has perfected the process of communications reengineering to redesign confusing documents for the purpose of improving customer satisfaction and reducing call volume to your customer service reps. Such documents may include EOBs, renewal letters, bills and statements, and agent commission statements.

To accomplish this, Xerox uses focus groups, behavioral psychologists, graphic designers and customer test groups to engineer a document that evokes predictable, desired responses from your various target audiences.

As a proven methodology, Xerox most commonly applies communications engineering to transactional communications, which are used to acquire, welcome and service customers. This solution includes design and development components that exploit state-of-the-art database publishing technologies, including web requisitioning, high-speed digital printing and intelligent insertion.

Xerox communication engineering has four main components:

1. Enrollment Kit Engineering
2. Welcome Kit Statement Engineering
3. Statement Engineering
4. Forms Engineering

Results

Engineered document processes can eliminate warehousing, allow rapid product changes, increase sales productivity and reduce overall costs. More effective documents also can improve brand awareness, customer acquisition, satisfaction and retention.

Other typical results include the following:

- Increased document understanding
- Lowered number of calls to the call center
- Increased customer satisfaction
- Forms filled out correctly and sent in on time
- More timely delivery of enrollment materials to the sales force
- Fewer enrollment errors and less document obsolescence
- Reduced risk of regulatory noncompliance
- Greater broker/agent satisfaction, productivity and sales

The Xerox Health Insurance team has years of experience and is uniquely positioned to help health insurance providers improve the way they handle documents to make them as efficient and effective as possible. We would like to do the same for you.