



Always On Member Experiences

Savvy health insurers are employing more year-round agents throughout the year — and reaping significant advantages.

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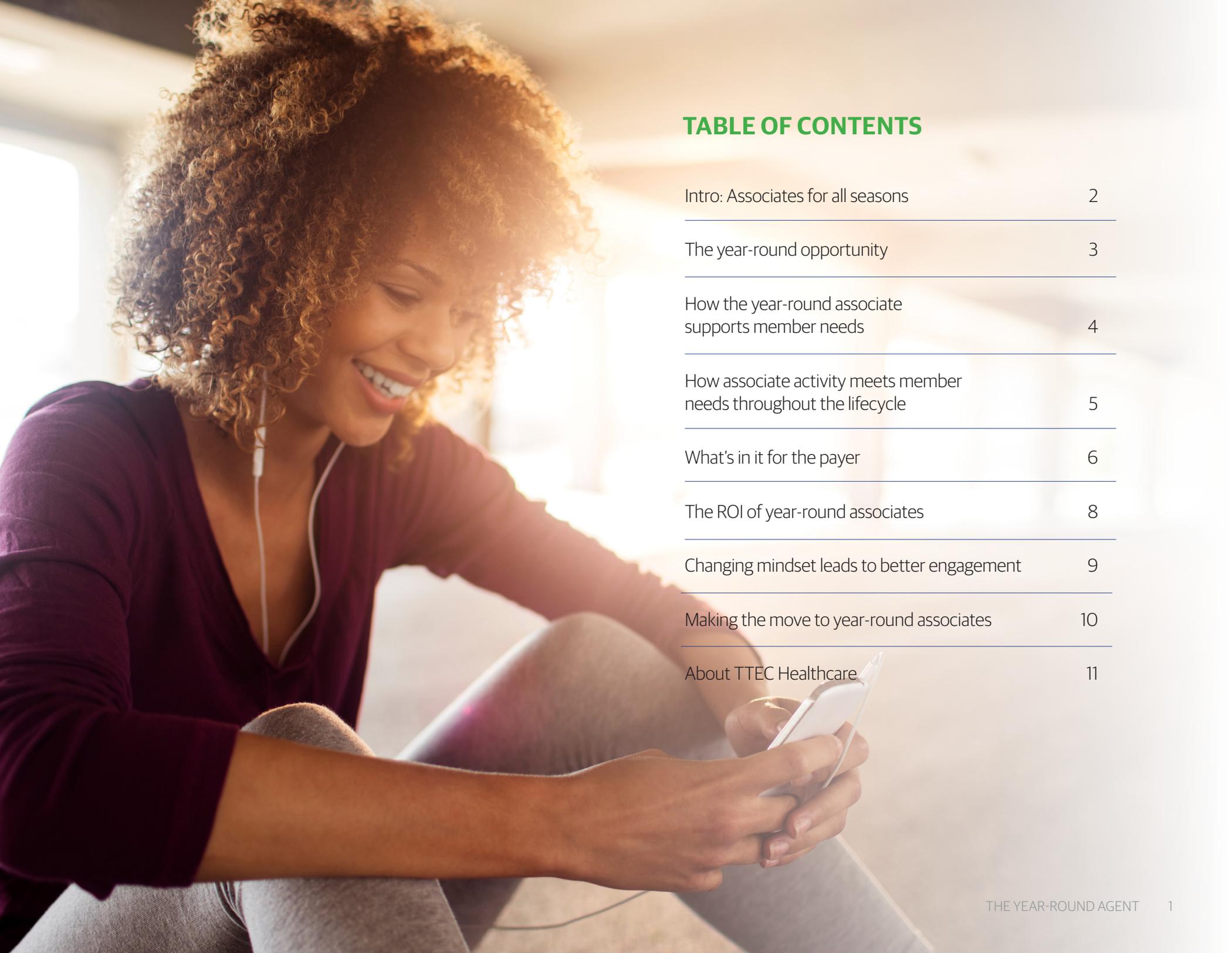


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ASSOCIATES FOR ALL SEASONS

Insurers that forego year-round agent support teams are missing out on substantial advantages.

When it comes to engaging members, open enrollment is a critical part of health insurance support. It's the time when member interactions spike and when expert associates are needed to sign up new members and get them up to speed on their plans. When the enrollment period is over, many companies scale back on support, only to start all over again the next year.

But what if companies turned the table on this approach and maintained a robust team of associates throughout the year?

Members look to their insurers to help them manage three things: their health, their insurance plan, and out-of-pocket expenses. When companies offer ongoing support while also being proactive about meeting members' expectations, everyone wins.

Members look to their insurers to help them manage three things: their health, their insurance plan, and out-of-pocket expenses.

For companies, those wins include:

- Higher member renewal rates
- Stronger member engagement
- Reduced training costs
- Improved health outcomes

So how can organizations begin reaping the benefits of the year-round associate? We'll provide a roadmap on how to set your agents up for success to address members' needs and drive greater satisfaction and retention.



THE YEAR-ROUND OPPORTUNITY

Consumers are demanding better informational and digital support from their health plans throughout the year. Payers have an opportunity to meet those demands and gain an edge over competitors.



52% of consumers report searching online for health- or care-related information.



in the past two years, consumers' use of social media for health purposes has risen from **18% to 21%**.



83% of consumers prefer dealing with human beings over digital channels to solve customer services issues.



1 out of 3 consumers want health plans to prioritize the enhancement of programs, tools, and incentives that support health improvement.



2 out of 5 say health management programs and online tools factor into their choice of a health plan.

HOW THE YEAR-ROUND ASSOCIATE SUPPORTS MEMBER NEEDS

Here are some of the ways providing a robust support system throughout the year can benefit members.

HEALTH



- Manage chronic conditions and remind members of wellness incentives, promoting better health outcomes
 - Find the right primary care doctor
 - Explain to members what an urgent care center is and where they can find one
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PLAN



- Educate members about the tools available on the payer's website
 - Assist in adding or removing family members from plans
 - Inform members on how to renew their plan for next year
 - Print new insurance cards
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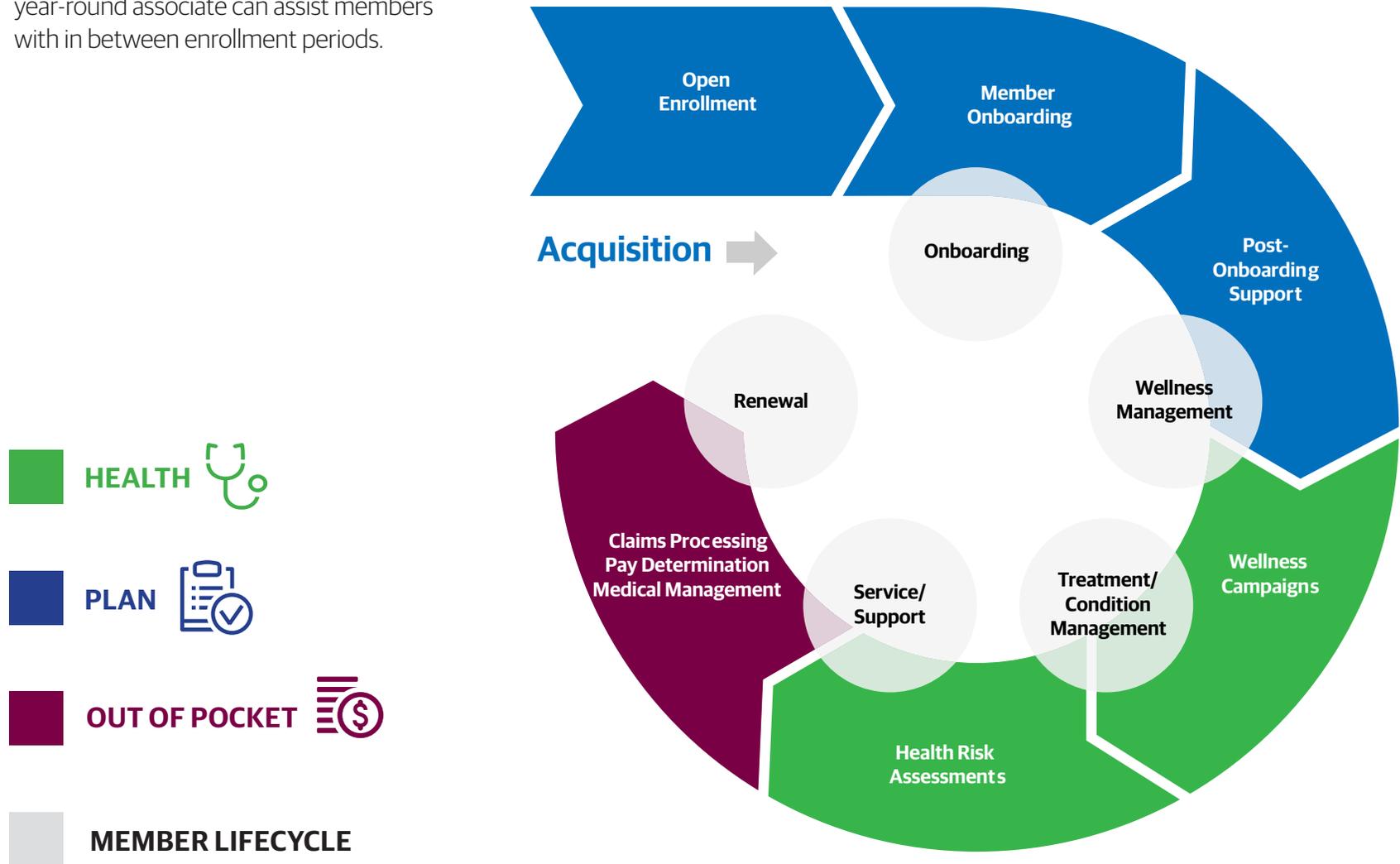
OUT OF POCKET



- Help members save money on their plan
- Explain how cost-sharing works
- Help members use their HSA for maximum value
- Explain the different hospital tiers and how they apply to members

HOW ASSOCIATE ACTIVITY MEETS MEMBER NEEDS THROUGHOUT THE LIFECYCLE

We mapped the areas and programs that a year-round associate can assist members with in between enrollment periods.



WHAT'S IN IT FOR THE PAYER

Providing better member support leads to significant cost savings and stronger member relationships, among other benefits.

DISADVANTAGE

YEAR-ROUND AGENT BENEFIT

LOWER TRAINING COSTS

Annual enrollment requires a 600% increase in staffing

Year-round agents eliminate annual costs of hiring and training more agents for member support

DEEPER MEMBER ENGAGEMENT

Providing minimal post-onboarding support misses opportunities to better engage members

Having associates stay in touch with members throughout the year enables them to become familiar with the members' needs and identify ways to improve their health outcomes

ROBUST PRODUCT KNOWLEDGE

It costs \$5,000 to license an agent across 50 states

During the off season, licensed sales agents can use their knowledge and expertise to serve members throughout the year

INCREASED RENEWALS

It's difficult to stand out when plans and member support are nearly identical

Payers can stand out with stronger agent-member relationships. In fact, client results indicate a 7% increase in renewal with year-round agents



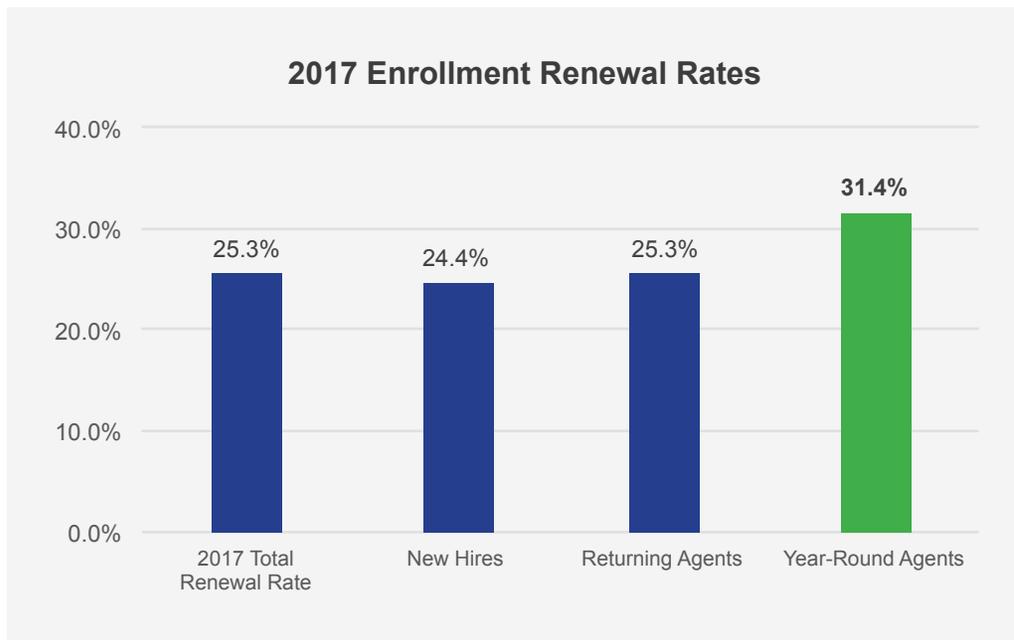
CONVERSION IMPACT *

At one health insurance company, year-round agents renewed members at a rate of **7% greater** than that of new associates.

* Based on: 350,000 member contacts, 50% of associates converted to year-round

THE ROI OF YEAR-ROUND ASSOCIATES

Significant value is realized through improved conversions and lower costs, but this doesn't even account for such un-measured benefits as client enrollment in wellness programs, call deflection, workforce optimization, employee engagement, etc.



CLIENT EXAMPLE

3% of associates were year-round
75% were new hires
22% were returning associates

CHANGING MINDSET LEADS TO BETTER MEMBER ENGAGEMENT

Year-round associates are more likely to consider members with a holistic, long-term relationship mindset rather than from a short-term, task-based perspective. This will strengthen satisfaction and retention through increased engagement, while also enhancing the value of the services they offer.

HERE ARE TIPS TO KEEP IN MIND TO HELP ASSOCIATES SUCCESSFULLY ENGAGE MEMBERS THROUGHOUT THE YEAR:

Put members behind the steering wheel: Let members select the type of information they would like to learn more about in addition to providing content they might not be aware of.

Act on behalf of members: Members want to know what you can do for them. When contacting members, explain how the information can help them meet their goals.

Make it easy to improve health outcomes: Train associates to look for signs that members may need help taking advantage of their benefits. If members miss appointments, ask if they need assistance finding a closer doctor or refilling/remembering to take their prescriptions. Some problems only become apparent when speaking with another person.

Provide choices: Give members options on how often they will be contacted by agents and through which channel (phone, email, text, etc.). If possible, provide members with direct contact information to the agents who already know them.

Provide reminder tools: Make it easy for agents to create and look up notes about previous conversations with members so they can smoothly pick up where they left off.

Pay attention to details: Remind agents to note personal details in their conversations with members that they can reference in the future to further deepen the relationship.

MAKING THE MOVE TO YEAR-ROUND ASSOCIATES

Answering these questions can help you decide if hiring year-round associates makes sense for your organization.

How much does it cost to recruit, license, and train your seasonal associates each year versus having them serve members throughout the year?

How many seasonal associates do you hire each year and how many of those are returning year over year?

Have you measured the productivity of returning staff versus new staff members?

Are there other functions within the organization that would benefit from the expertise of your seasonal licensed agents?

Has your organization looked holistically at seasonal staffing?

Would your membership appreciate consistency across multiple human touchpoints?

How do you develop a relationship with your members?



ABOUT TTEC HEALTHCARE

For decades TTEC's Healthcare Practice has enhanced the member and patient experience for the world's top players. Bringing together innovative technology, advanced analytics, best-in-class processes, and an experienced group of healthcare professionals, we enable better member, patient and provider interactions to improve health outcomes and reduce healthcare costs. As TTEC's largest practice, the healthcare team includes 4,000 year-round associates delivering nearly 20 million interactions annually from 25 centers on three continents. Our clients include the world's largest payers, providers, PBMs and networks. Representative services include member acquisition, onboarding services, telehealth, provider service, optimization, back-office and much more.

ABOUT TTEC

TTEC (NASDAQ: TTEC) is a leading global provider of customer experience, engagement, growth and trust and safety solutions delivered through its proprietary end-to-end Humanify™ Customer Engagement as a Service offering. Founded in 1982, the Company helps its clients acquire, retain, and grow profitable customer relationships. Using customer-centric strategy, technology, processes and operations, TTEC partners with business leadership across marketing, sales and customer care to design and deliver a simple, more human customer experience across every interaction channel. TTEC's 49,500 employees live by a set of customer-focused values that guide relationships with clients, their customers, and each other. To learn more about how TTEC is bringing humanity to the customer experience, visit ttec.com.

