

Live Fearless and Frictionless

Innovation leads the way to better member experiences

CareFirst

TeleTech.



CareFirst Stands for Member Engagement

CareFirst's commitment to its members stands apart from the average health plan. At TeleTech, we celebrate companies like yours who are brave enough to blaze trails and navigate this new world. We share your vision for a member-centric healthcare future, and are pleased to offer you resources to help you on your customer-centric journey.

CareFirst is on the leading edge of change, implementing a series of member-centric initiatives to adapt to the digital age. This e-book offers our insight on trends and ideas for how to accelerate and innovate the CareFirst member experience. Enjoy!

Sincerely,

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The health insurance landscape continues to evolve rapidly and radically.

EVERYONE KNOWS THE STORY:

- Intense competition for customers
- Digitization is a blessing and a curse
- Costs are rising
- More and more regulations and mandates
- Customers are more demanding

Mobility and digitization have fundamentally changed how customers connect with their healthcare.

2bn
Global smartphone
users (2015)

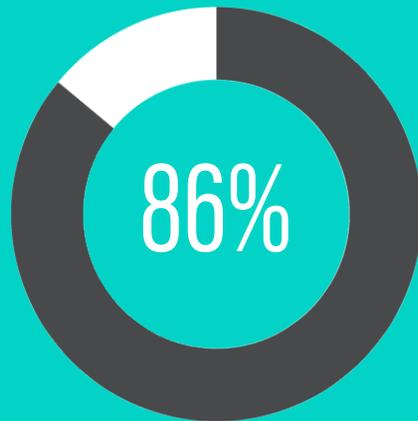
100x
user reaches for
smartphone daily

8hr
spent
online daily

2hr
spent on
apps daily

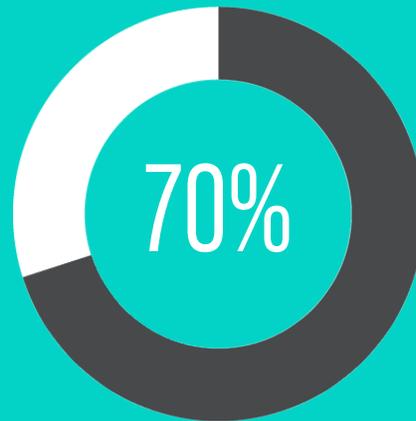
Customers want to feel valued, respected, and treated like individuals.

Wants



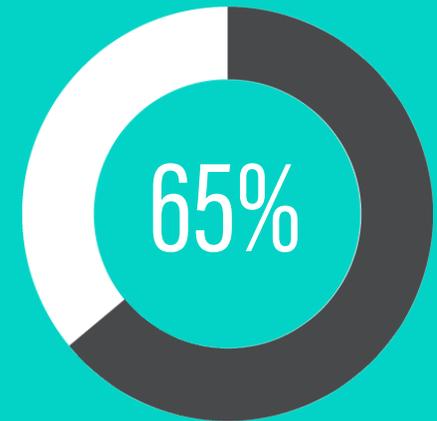
of buyers will pay more for a better customer experience.
(Forbes)

Feelings



of buying experiences are based on how the customer feels they are being treated.
(McKinsey)

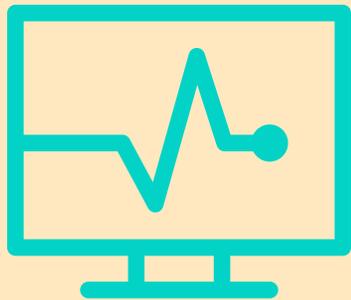
Expectations



of customers want companies to make first contact resolution a top priority.
(TeleTech)

CareFirst is uniquely positioned to reach better outcomes.

CareFirst has many exciting customer experience initiatives and activities underway to meet the needs of today's members and business imperatives.



GOALS

Change the way doctors and hospitals are paid to establish meaningful financial incentives that reward better patient health.

Provide doctors and hospitals with the tools and data they need to transform their practices and provide high-quality care.

Think "member first" in operations.

ACTIVITIES

Eliminate barriers to telemedicine

Empower members to "Live Fearless"

Prioritize wellness

Offer flexible payment options

Engage with members via social media, mobile app

Manage a Consumer Direct prospect site

Focus on PCMH programs

Reposition brand from payer of claims to an advocate for their customers



Accelerate and innovate the member experience.

CareFirst's patient-centered initiatives can be accelerated to spur growth and further eliminate friction in three member experience areas: **acquire, keep, and build efficiencies.**

ACQUIRE

TODAY'S REALITY

Customers shop on CareFirst is website. Searchable knowledgebase and FAQ. Accessible web virtual assistant. Click-to-call and click-to-chat. Email support.

Competitors capture larger share of health insurance exchange enrollees.

TOMORROW'S PROMISE

Natural language answer engine, intelligent Virtual Assistant, seamless chat and voice intelligent routing, co-browse – consistent experience on web or in-app on mobile 24/7.

Highly targeted digital marketing campaigns by segment capturing digital journey, leveraging all data points and analytics for continuous improvement to optimize digital marketing spend. Bridge gaps between marketing and sales to close sales more effectively.

KEEP

TODAY'S REALITY

Telemedicine pilots.

Mobile app provides secure info on claims, benefits, ID card, etc.

2014 Temkin study showed Carefirst ranked 213 of 222 worst web experiences.

Increased focus on pharmacy care coordination.

Focus on Patient-Centered Medical Home Program (PCMH).

TOMORROW'S PROMISE

End-to-end connected member experience via any channel. Intelligent routing to the best expert, complete with member experience history. Proactive reminders and follow up notifications.

"In-app" seamless intelligent answer engine, chat and voice intelligent routing – consistent experience on web or in-app on mobile 24/7. End-to-end connected member experience via any channel. Proactive reminders and follow up notifications. CareFirst knows me and remembers me.

Natural language answer engine, intelligent Virtual Assistant, seamless chat and voice intelligent routing, co-browse – consistent on web or in-app on mobile 24/7. Patient education and gamification.

Enable proactive automated patient notifications, follow up reminders, channel of choice including video chat to drive adherence and better healthcare outcomes.

BUILD EFFICIENCIES

TODAY'S REALITY

Misalignment of staffing and volumes against advertising campaigns.

Security breaches/cyber attacks responses are reactive.

TOMORROW'S PROMISE

Flexible, agile staffing augmentation to handle any peaks and valleys with improved forecasting and planning accuracies.

Proactive plan to include flexible, agile staffing augmentation. Online, on-demand training and rapid deployment. Leverage ready-to-go partner network.

Redesign training to innovating blended learning techniques, reducing time and cost by 20-30 percent.



The Result: Better Outcomes.

Frictionless experiences

Omnichannel availability

Patient adherence and compliance

Trust-based relationship with members

Reduced costs

Focus on patient health,
not operational barriers

Improved health outcomes





About TeleTech

TeleTech is a leading global provider of customer experience, engagement and growth solutions. Founded in 1982, the Company helps its clients acquire, retain, and grow profitable customer relationships. Using customer-centric strategy, technology, processes, and operations, TeleTech partners with business leadership across marketing, sales, and customer care to design and deliver a simple, more human customer experience across every interaction channel. Servicing over 80 countries, TeleTech's 44,000 employees live by a set of customer-focused values that guide relationships with clients, their customers, and each other.

To learn more about how TeleTech is bringing humanity to the customer experience, visit [teletch.com](https://www.teletch.com).