

# The omnichannel member journey: An illustrated guide for healthcare payers

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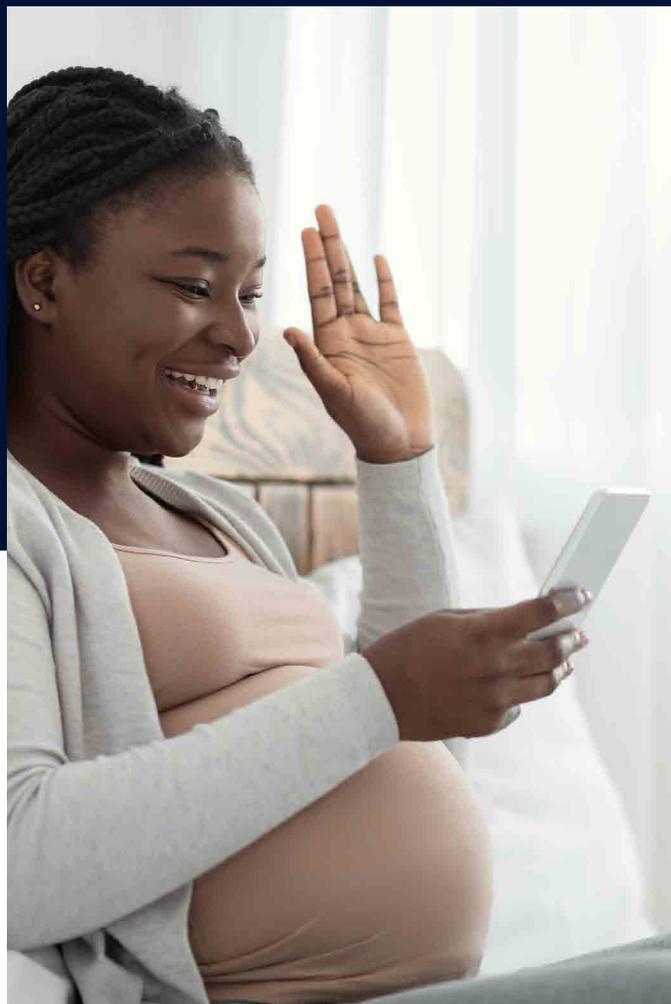
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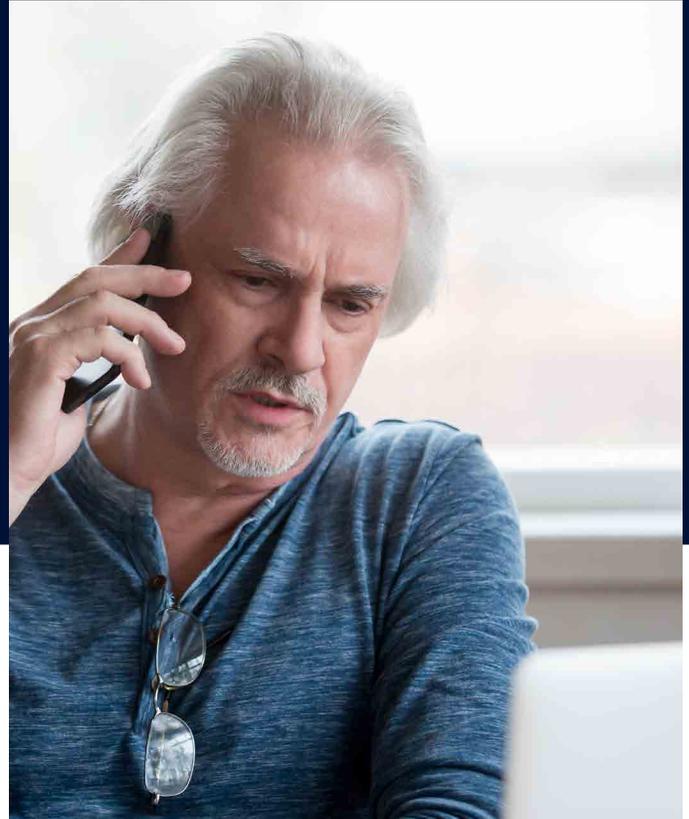
# Introduction



You've realized that it's important to offer an omnichannel experience to your healthcare plan members. How will that experience look? How do you know it's successful? Which tools do you need to boost member engagement through an omnichannel experience?

**This guide explains what an omnichannel experience looks like from a member's perspective, and explores the role of a collaborative communications platform in that process.**

## Omnichannel experiences for members: a primer



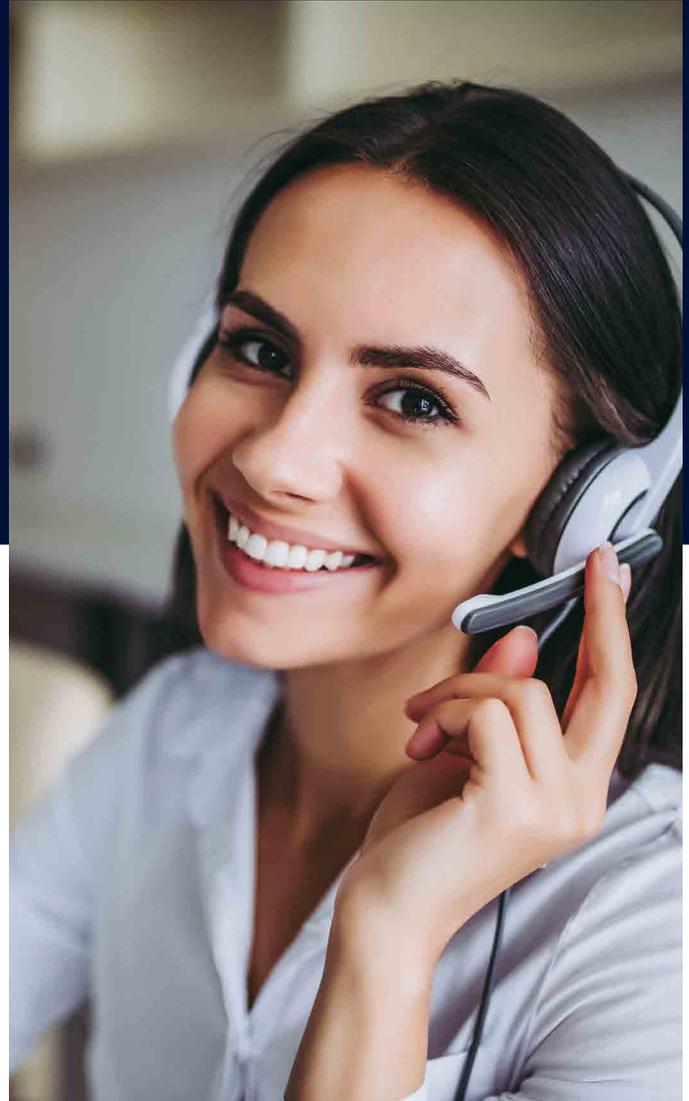
For years, the healthcare plan member experience was lackluster. There wasn't much competition in the market, and member experience wasn't a differentiator.

Over the years, that situation has changed. Consumers now have access to new digital tools in their lives. They're accustomed to ordering from Amazon and watching shows and movies on Netflix. They expect that experiences with other services, including those provided by their health insurance companies, will also be digital.

Research from McKinsey bears this out: between 2016 and 2018, members' desire to pay their insurance bills online rose from [32% to 46%](#).

Moreover, members want choice when they communicate with payers. They're no longer content with just being able to communicate over the phone. Members want to send emails, chats, and hold video conferences, too.

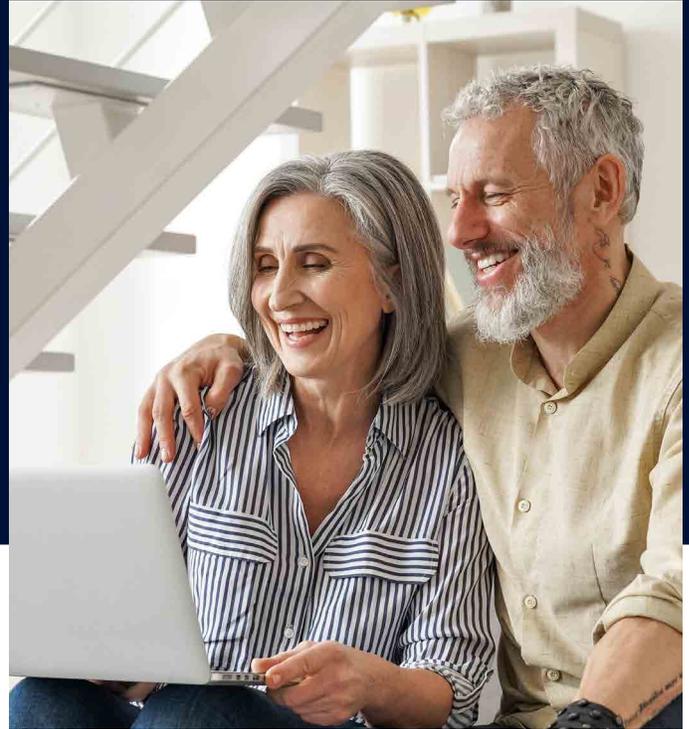
## What channels should you offer as part of an omnichannel experience?



McKinsey analysts recommend these eight channels for a superior member experience:

- Phone calls
- Website (such as a chatbots, live agent, or virtual agent)
- Mobile
- Social media
- Chat/co-browsing
- Contact center
- Video calls
- Email

## The foundations of a positive omnichannel member experience



The omnichannel journey can either lead to an excellent member experience or a poor one. It has a lot to do with the right technological foundation.

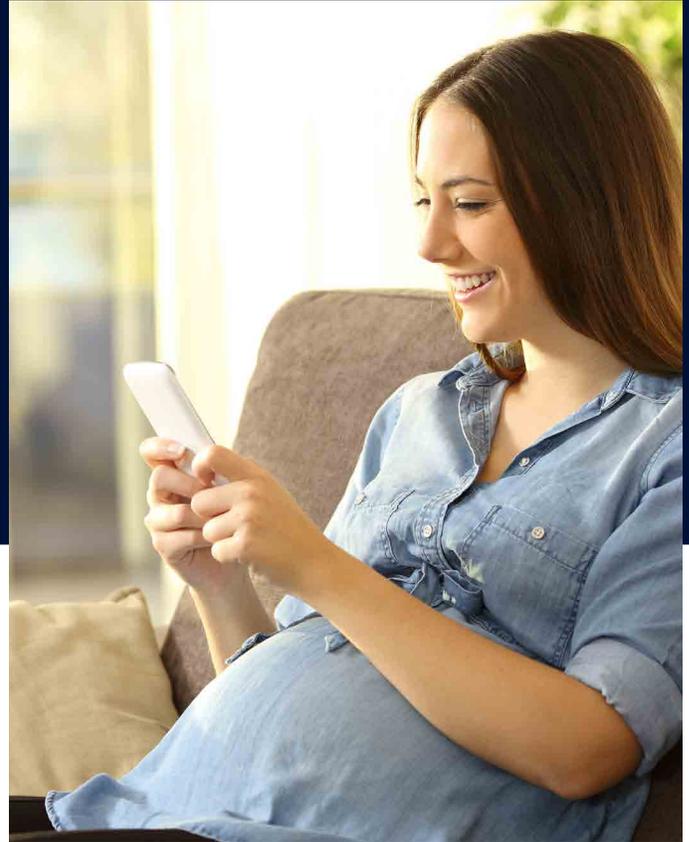
[A cloud communications platform](#) allows payers to offer multiple communications channels to members. It provides a set of unified communications (including email, video conference, chat, and telephony) and collaboration tools (file-sharing and file editing) in one central location.

It also allows members to switch channels during interactions. For example, a customer could call their health insurance company, then switch to video conference to show an employee a picture of a bill or a doctor's note.

Moreover, it also enables internal collaborative communications. "[Collaborative communications](#)" mean that team members share information openly and keep one another updated with what's happening. A cloud communications platform enhances collaborative communications through chat, telephony, video conference, file-sharing, and file editing, so employees can work together to help members.

Another benefit of cloud communications platforms is that they integrate with business applications. That integration allows employees at the payer organization to access member information for a complete view of the member and quickly solve the problem. By looking at a CRM, for example, an employee could ascertain the last time a member contacted the payer, how the member contacted the payer, and how the situation was resolved.

## Understanding how members want to communicate with you



Members in different demographics don't always share communication preferences. Even within [demographic groups](#), you might see some variance between channel choices. For example, younger Boomers are more comfortable with digital technologies, while older Boomers prefer more traditional forms of communications like the telephone.

In contrast, [Millennials](#) feel very comfortable communicating online, especially through channels such as chat and email. They expect digital channels from all of their service providers.

### Anatomy of a positive omnichannel journey for members

We'll use an example to illustrate what a positive omnichannel journey looks like for a member.

Melanie and her husband are expecting their first child. They recently went for an ultrasound. Their insurance company made a mistake with their bill, so the couple must contact the payer to sort it out.

Melanie opens a chat with the insurer. A customer service representative responds to her message quickly. He can see from Melanie's file that she just went for an ultrasound, but he doesn't understand the billing discrepancy. The representative reaches out to a colleague from the billing department while he's chatting with Melanie. The billing department employee reviews Melanie's file while chatting with her colleague in the contact center. She realizes there's been a mistake made, and she's able to correct it on the spot.

## Melanie's member experience was smooth and positive.

She was able to quickly connect with someone from the payer organization. That employee had the collaboration tools at his disposal to answer Melanie's question. With the help of his colleague, he was able to resolve Melanie's problem quickly.

As a result, it is also a less costly interaction for the payer. The handle time was short, and Melanie doesn't have to reach out repeatedly because her problem remains unsolved.



1  
Melanie and her husband are expecting their first child. They recently went for an ultrasound.



2  
Their insurance company made a mistake with their bill, so the couple must contact the payer to sort it out.



3  
Melanie opens a chat with the insurer. A customer service representative responds to her message quickly.



4  
He can see from Melanie's file that she just went for an ultrasound, but he doesn't understand the billing discrepancy



5  
The representative reaches out to a colleague from the billing department while he's chatting with Melanie.



6  
The billing department employee reviews Melanie's file while chatting with her colleague in the contact center.



7  
She realizes there's been a mistake made, and she's able to correct it on the spot.



## The benefits of the omnichannel member experience for payers

While members definitely benefit from a streamlined, more pleasant member experience with a cloud communications platform, payer organizations will also gain in terms of greater efficiency and lower costs.

### Greater efficiency

Cloud communications platforms break down the silos that exist within payer organizations. It's easier than ever before for employees from different teams to work together.

As a result, the organization becomes more efficient; employees spend less time putting out fires because of errors and more time delivering value and innovation.

### Lower costs

Another benefit for payer organizations is that they see lower costs. In McKinsey's report from 2019, researchers cited the example of a German healthcare payer that adopted digital communication channels. The payer saw at least a 30% cost reduction in delivering member services.

Cloud communications platforms are less expensive to implement and maintain than traditional PBX systems. Moreover, they provide several communications tools in one place, meaning you don't have to manage multiple tools.

RingCentral's cloud communications platform creates a simple, seamless, and positive member experience. It offers flexible channels for members to connect with payers, and it boosts internal collaboration within payer organizations. Payers reap the benefits of greater efficiency and lower costs. To learn more about implementing a positive omnichannel member journey, [get a demo](#).

## Put member engagement first

Deliver better patient and member experiences via your healthcare program and bring down costs with modern and secure cloud communications.

RingCentral is where communication meets innovation. We provide a robust, secure and global cloud communications platform with messaging, video, and phone. We help healthcare organizations everyday improve collaboration and productivity and ultimately drive better patient outcomes.

Visit us at [ringcentral.com/payers](https://ringcentral.com/payers) or call **833-907-3437**.

**RingCentral**

RingCentral, Inc. (NYSE: RNG) is a leading provider of unified communications (message, video, phone), customer engagement, and contact center solutions for businesses worldwide. More flexible and cost-effective than legacy on-premises PBX and video conferencing systems that it replaces, RingCentral empowers modern mobile and distributed workforces to communicate, collaborate, and connect via any mode, any device, and any location. RingCentral's open platform integrates with leading third-party business applications and enables customers to easily customize business workflows. RingCentral is headquartered in Belmont, California, and has offices around the world.

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