

CX Best Practice Success Story – Web Self-Service



Company Description

Security Health Plan is a Health Insurance company based out of Marshfield, WI and is partnered with the ever-expanding Marshfield Clinic. Although we are not a national company, our name is spread outside of just the state of Wisconsin. This is in thanks to the policies we offer and, most of all, the service we provide. We believe a member's first and last interaction is with our Customer Service department. Our highest method of contact is still by phone, although we do make contacts by email and offer other routes for the member to find information via online member portals or websites. We have also just recently implemented an additional point of contact through a chat feature available to members who are logged into their online portal account. Even with all of the increasing uses of technology, the fact that the phone contact method is the highest shows how amazing our team is at continually improving with the times to provide exceptional, personal service to our members. It is because of this fact, the high contact by phone, that it was easy for Security Health Plan to miss another key area in member contact, our web service.

Location

Marshfield - Wisconsin, United States

Call Types

Inbound and outbound calls related to benefits, eligibility, doctor referrals, claims, and prior authorizations

Contact Channels

Inbound and outbound phone calls, emails, website, in-person, IVR, social media, chat

Background

Our partnership with SQM did not start until the fourth quarter of 2015 for our Customer Service department. The success that we had in the first year of 2016 that other areas in the health plan started to take notice and want to dive further into member feedback. This desire to increase our member feedback is what started the survey process of our website at the end of 2016. The following year of 2017 was a real eye-opener for Security Health Plan as we had the same website for many years and believed it to be performing at a high level. It was thanks to the insight of the Customer Service department and the member feedback information through SQM that we were able to prove this was not the case. 2017 ended with scores that we are not accustomed to at Security Health Plan, as we had low satisfaction scores. Thanks to this data we were able to push for improvement in multiple areas, and in 2018 it was decided that we would work on a completely new website and portal for our members.

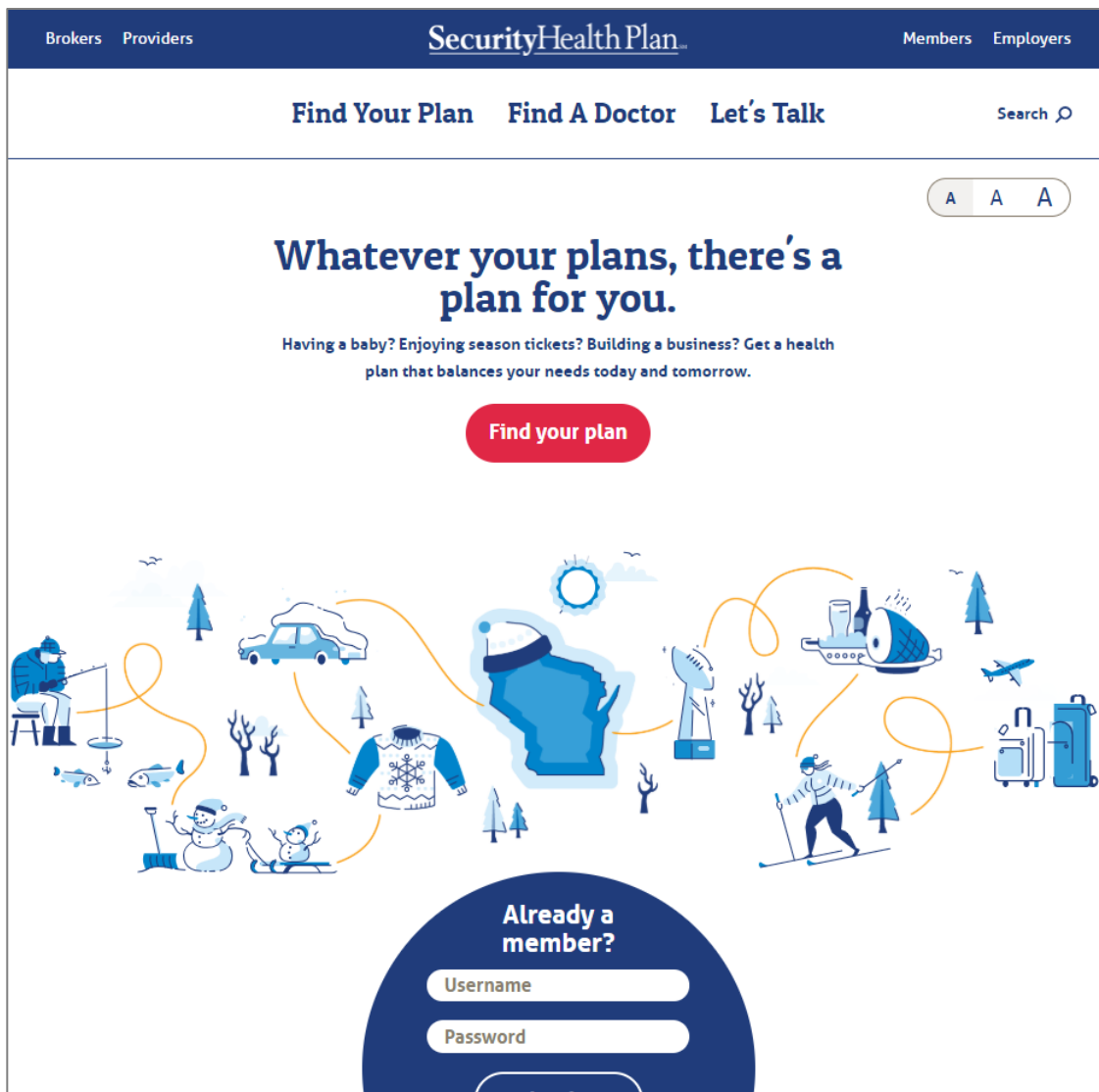
Website Improvement

Once the decision was made for improvement, a team was created that involved many different areas of the health plan, but at the center was the Customer Service department. This was due to the decision that we should make changes to the website based on the member feedback that we are receiving from SQM, as these changes are to be made to benefit the member, and where better to get their opinion? The Customer Service department was able to work with the data received from SQM to filter and pull specific categories to find the best areas for improvement and the main information that was brought forward was the age groups of satisfaction. We found that the age group 50+ are the most unsatisfied members and users of both our website and our member portal. They have the hardest time finding information through both points of access, and they generally have the most amount of time spent with our website. Once bringing forward this information, Security Health Plan started to work on changes that would benefit

this age group, and in turn, all other age groups that use Security Health Plan as there was one key phrase that was brought up time and time again, simpler. If we were to make the website simpler than it currently is and cater to the age group 50+, then this should also transition to all other age groups, as the simpler something is to use, the more it is used.

With this mindset, we set to work on pulling further feedback from the member's age 50+ and we found key areas to make our website simpler. Firstly, we had to condense down how large our page was, as members had to continuously scroll down the page to get to the bottom where all of the links for information was. This was changed to have a smaller page with three key categories on top to help direct the user. Along with this change, we also added a text change that allowed the user to increase the size of all text throughout all pages to make it easier to read. This was created specifically for the elder age group as we wanted a standard size on the page, but also gives control for the user to make it easier to read instead of assuming they know the zoom function. Our main categories are: Find Your Plan, Find A Doctor, and Let's Talk, and these were chosen based on the SQM feedback that dictated where our members are accessing information. Also, we wanted to increase the knowledge that we are a local insurance provider, so animation was included that depicted life in the state of Wisconsin, and this is altered by the season that we are in, as currently we have wonderful animations that depict snow activities that can be done.

It is one thing to tell someone what the webpage looks like, but it is another to show what it is all about. Below is a view of what our page looks like:



The new website for Security Health Plan was launched on October 1st, 2018 and it was received with some great satisfaction. With all of the changes that were made, we were able to increase our satisfaction scores by five percent by the end of 2018. It was not only because of the launch of our new website that we were able to increase satisfaction for our members, but also due to the fact of our continual improvement in the previous website while the new one was being created. We did not want our members to have to wait months for updates to our website, so we continually strived to improve on the previous website based on the member feedback that we were receiving. This process of updating our previous website was done through our continuous improvement process, as well, we pulled the member feedback from SQM to find the right alterations or changes that would benefit our members the most.

One key area was our member portal, as the login process for a new user was extremely difficult and was the result of the majority of dissatisfaction. Our previous process was for a member to create an account and then they would have to verify their identity by answering financial questions through a third-party company. The questions were so hard to answer that the majority of our members were not able to verify their identity. If they were not able to pass this step, then they had to request a PIN number that would be sent to them through the mail and would only be active for a short period of time. It was such a short time-frame, that by the time the member received the PIN in the mail and went to login, they were forced to request a new PIN as it had expired. This was the same process that was involved with forgetting a password. Now you can see where the dissatisfaction comes into play, as anyone would be upset if they were not able to login to their account for weeks on end. This was a change that could not wait for the new launch and had to be updated as soon as possible, as we understand that security is important, but the right security is the difference between satisfaction and dissatisfaction. So, the security was changed to allow new users to login to their account during the same interaction with email identity verification, and by also giving the user the power to reset their password in the same interaction as well.

We also went a step further by providing additional power to our Customer Service agents to allow them to unlock a member's account if they had incorrectly entered the wrong password after a specific number of attempts, as this created an additional verification process for Security Health Plan and allowed the member to get back in the same day.

Summary

This is what we do at Security Health Plan, we do everything within our power to help our members, and this is not solely our Customer Service department. Any point of contact that our member may have with Security Health Plan is monitored and updated to better provide a service to our members. It is thanks to SQM that we are able to include additional information to make changes, and this information is coming directly from our members. We could go on and on about the amazing service that we provide, but what really matters to us is that we are following through on our motto, "Promises kept, plain and simple." Our members are the reason that we are here, and by not taking in their feedback, we would be losing sight of that promise.