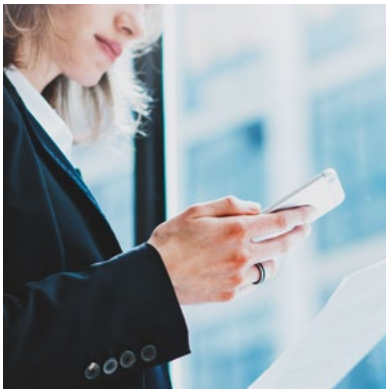


# Enhance the Member Experience with Communications

Omni-channel communication solutions designed for the member and patient engagement lifecycle



Ready for Next

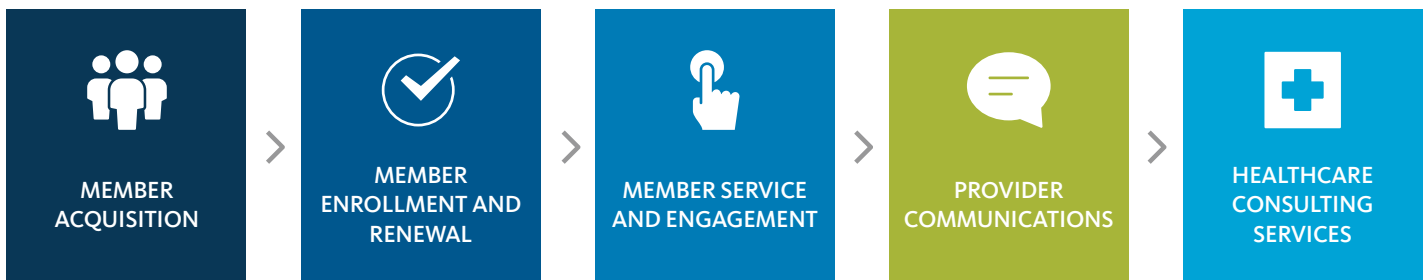


# Nearly ½ of all consumers

would switch health insurers if their communications were difficult to understand or not delivered the way they prefer.

Many healthcare companies are struggling to enhance the member experience while reducing operational costs and meeting regulatory demands. With Broadridge, leading companies are delivering print and digital communications with the quality, convenience, and clarity members and patients expect—and optimizing costs.

From member acquisition to renewal, you can transform your communications into personalized, engaging experiences across the wellness journey.



Turn data into insights, deliver personalized health messaging, and contain costs with omni-channel communications.

- **Member Acquisition:** Increase effectiveness of marketing and sales while empowering agents and brokers
- **Member Enrollment and Renewal:** Onboard members with personalized documents and experiences, including ID cards and welcome kits
- **Member Service and Engagement:** Make an impact with your member correspondence, statements, bills, and wellness programs
- **Provider Communications:** Optimize paper claims, correspondence, Explanation of Payment (EOP), and patient statements
- **Healthcare Consulting Services:** Enhance your communications and achieve desired results with a dedicated team of consulting experts

# Member Acquisition

Innovative healthcare organizations—from large, national health insurers to local, specialized payers—are meeting their membership targets by providing their network of agents, brokers, and producers with relevant, timely, and compliant marketing and product materials. From meeting brand and regulatory requirements to distributing content across channels, your communications can be created by marketing, reviewed by compliance, and presented by sales.

Leverage the data, content, and assets your sales force needs to customize materials and make them available for print and digital delivery while seamlessly integrating with your Customer Relationship Management (CRM), Digital Asset Management (DAM), and other back-end payer solutions. Agents and brokers can customize materials per your business rules, ensuring relevant product and marketing information is sent to employers and members. With reporting and analytics tools, you'll be able to capture cost-saving metrics and business efficiency gains.

Our flexible solutions can be configured as virtually out-of-the-box for quick implementations; integrated with existing sales web portals; or customized for standalone purposes.

Member acquisition communication solutions include:

- Sales and Pre-Enrollment Kits
- Brochures and Flyers
- Product Education Materials
- Direct Marketing
- Supporting Regulatory Documents and Forms



93 percent of members  
say the quality and convenience of communications is an  
important factor in choosing or renewing their health insurer.

# Member Enrollment and Renewal

Streamline and simplify the creation and delivery of complicated-yet-critical enrollment communications. Taking a brand-forward, personalized approach to these required documents ensures you deliver communications that your members will use and understand.

By collecting data on your products and benefits and leveraging the data across your inventory of enrollment materials, our composition solution removes the burden from your IT staff of repetitive, large data feeds. From print-ready files to full omni-channel composition services, we help you meet your customer experience (CX) and communication goals.

Omni-channel distribution capabilities are customizable—according to your business rules and your members' preferences—providing cost efficiencies and integrating into your existing member presentment ecosystem. You can also support a member-friendly onboarding or renewal experience while reducing operational costs by consolidating disparate documents.

Enrollment and renewal communication solutions include:

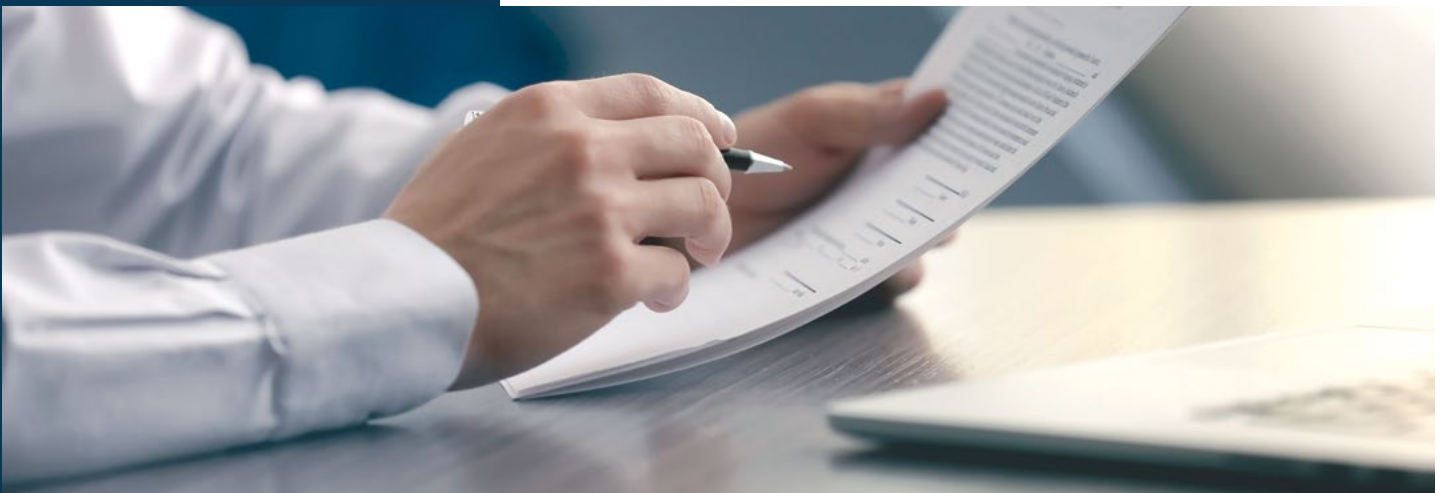
- ID Cards and Welcome Kits
- Member Guides and Benefit Booklets
- Summary of Benefits and Coverage (SBC)
- Annual Notice of Change (ANOC)
- Evidence of Coverage (EOC)
- General Correspondence
- Supplemental Materials and Forms

---

Almost half  
of members  
(48%)

would switch  
insurance providers  
if they experienced  
challenges with their  
communications.

---



# Welcome Kits and ID Cards

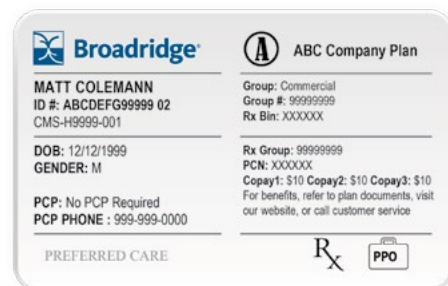
Your ID cards are among one of the most visible and important communications you send to your members. By creating customizable packages to go along with the ID card, such as a welcome letter, privacy notice, and other onboarding materials—all in a self-service manner—your communications can reinforce your connection to members.

## With our kitting solution, you can:

- Combine disparate static content with variable data to produce personalized employer or member kits
- Utilize a content repository of pre-composed elements and assigned attributes, which can be managed by you or our internal composition team
- Combine ID cards or other communications in kits to reduce costs and improve the member experience.

## With our print ID card solution, you can:

- Deliver customized ID cards in any format or leverage our established templates for faster onboarding. In addition to supporting all lines of business, our templates include the BCBS format, CMS formats, and a wide-range of custom cards for national and regional insurers.
- Incorporate variable graphics, text, and targeted messaging on customizable carriers that can be managed via a self-service tool
- Gain cost efficiencies with 23ml laminate cards and carriers, which are durable yet offer a lower price point than plastics or other alternative materials



## With our digital ID card solution, you can:

- Supplement or replace physical ID cards with a digital PDF copy of the entire ID card package, including the front and back of the ID card as separate digital images with a companion data file
- Present a digital card to your members on your portal or mobile app
- Leverage presentment and archival services as standalone or with an easy API integration into your portal or app

Deliver communications where and how your members prefer, including integrating into your existing employer and member portals, with our print and digital delivery capabilities, employer and member preference management, and data management and archival solutions.

# Member Service and Engagement

Post-enrollment member communications often result in the highest volume and cost for payers—frequently amounting to the largest percentage of the member communications budget. Members tend to view these communications, like their Explanation of Benefits (EOB) and premium bill, more than other communications, which, if poorly designed and unclear, could trigger costly calls to the call center. Plus, more physical volume usually results in more return mail. Working with a communications partner who can help improve design and readability, distribute communications across both print and digital channels, maximize postage discounts, and help manage the cumbersome return mail process is necessary for reducing costs and elevating the member experience.

These communications also present an opportunity for engaging members with promotions for living a healthy lifestyle, insights into maximizing benefits and reducing shared expense, and information for managing chronic health conditions. Merging high-volume communications with targeted and personalized health, benefit, and behavior messaging can also provide a better member experience while reducing operational expenses.

Our solutions provide self-service editing of communications, as well as the ability to include targeted and personalized information. You can provide pre-composed communications for print or we offer full or shared composition services. Our composition services support large-font templates, screen-reader compatible PDFs, and integration with specialty vendors for printed Braille communications. We also support your direct marketing objectives, integrating your marketing and brand in your essential member communications.

Member service and engagement communication solutions include:

- Explanation of Benefits (EOB) with Checks
- Premium Bills
- Letters and General Correspondence
- Appeals Communications and Forms
- Chronic Health Management/Healthy Living Programs
- Direct Marketing

8 out of 10 members

want insurer communications to be more personalized to their needs.



# Provider Communications

When insurers and providers communicate in an effective and timely manner—including appeals document exchanges, correspondence, and paper claims submissions—it has a positive impact on CX. Even though these communications may not be visible to them, members/patients count on their appeals turned around quickly, claims handled efficiently, and their statements produced accurately, increasing their trust and loyalty.

As providers continue to roll out electronic healthcare records (EHR) systems and leverage them to deliver digital communications, the basic billing and communication templates supplied by the EHR vendor can be enhanced with interactive, personalized, simplified content. For members/patients who prefer print, providers can leverage world-in-class print and postal technology that supports relevant messaging while accelerating delivery and reducing costs.

Provider communication solutions include:

- Explanation of Payments (EOP)
- Appeals Correspondence, Documents, and Forms
- General Correspondence
- Patient Statements
- Paper Claims
- Health and Wellness Program Fulfillment and Correspondence
- Direct Marketing

77 percent of consumers  
said they are likely to digitize their remaining paper communications  
if providers make the digital experience more engaging.





# Omni-channel Communications

Deliver leading omni-channel communications that engage recipients—from members and patients to providers and employers.

## OMNI-CHANNEL CUSTOMER EXPERIENCE

Our Omni-Channel Customer Experience capabilities give you the ability to create communications and calls to action that fit each member/patient, experience and channel, including print, email, SMS, and microsites. For example, encourage some of your members to enroll in digital services, others to make a payment, or learn more about other offerings by including a QR code on printed statements that link to interactive microsites. You can gauge the effectiveness of communications by measuring cross-channel performance with in-depth analytics.

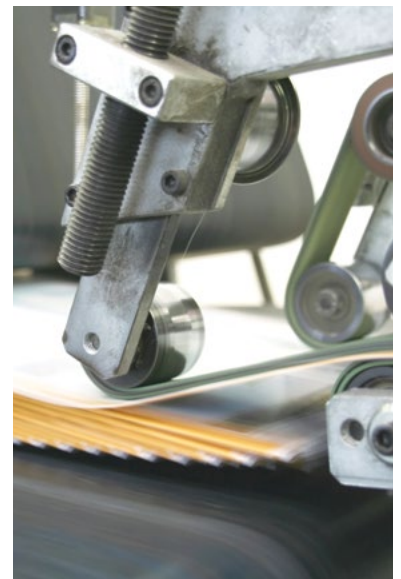
## PRINT AND POSTAL OPTIMIZATION SOLUTIONS

Your physical mail is produced and distributed with a state-of-the-art factory system in strategically located print facilities. As the #1 transactional mailer in North America, our solutions work together to get your mail to the recipient faster and at the most efficient postage rate. You gain near real-time visibility of your print communications and flexible reporting capabilities for valuable data and budget insights with online performance dashboards and operational reports.

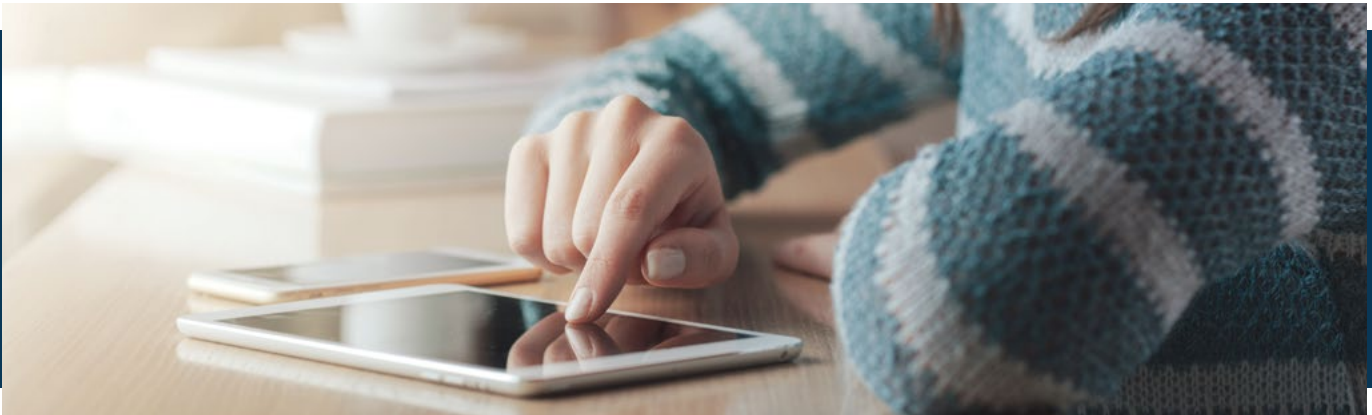
With Broadridge, your physical mail is not sent to a sort facility before handoff to the USPS. Our facilities leverage our patented Smart Commingling solution to get your mail to the lowest rate and to the desired 5-digit zip code rate. Our factories also insert your physical mail directly into the USPS mail transportation network.

Our patented, HIPAA- and CMS-compliant StatementPacks® solution combines multiple, sealed envelopes into a larger mail envelope to deliver multiple communications in a single mail piece to significantly reduce operational costs due to postage rebates. For example, insurers can leverage this solution to combine Medicare Part C and D EOBs together for members or multiple pieces of correspondence together for providers; and providers can consolidate multiple patient bills together in a single mailing.

With our “no touch” Return Mail solution, undeliverable mail goes through the same automated mail-piece-level tracking performed on outgoing mail. You will receive detailed reporting to assist with tracking, address updates, and re-triggering of the undelivered communication. The solution can also provide scanned images of the pre- and post-returned mail pieces for recordkeeping and audit purposes, as well as the secure destruction of the undelivered mail.







## DIGITAL SOLUTIONS

Digital communications provide interactive, personalized experiences. Our digital solutions support advanced digital composition and connect you to the channels that members/patients prefer, including online banking, personal cloud, secure email, SMS, microsites and more.



### Online Payments

Members/patients can review their bills and make payments from their banking portal or mobile app with our online banking solution. By delivering communications where they are already engaged, you can increase digital adoption and receive premium payments faster than traditional check payments.



### Personal Cloud

You can deliver statements and communications directly to personal cloud services, such as Google Drive, Evernote, Dropbox and other leading cloud services. According to the 2019 Broadridge Health Insurance Survey, one in four respondents are interested in receiving and archiving health insurance communications via the cloud, and this number dramatically increases for Millennials.



### Secure Email

Another popular service is delivery via secured mail, which gives the recipient the ability to securely open a PDF after receiving it via email. Our solution supports a shared-key or the recipient can establish a personalized, secure password. Not requiring the recipient to visit a portal to view their statement, remember their username and password, and navigate through a website to find and view communications provides convenience, increases view rates, and, ultimately, leads to higher digital engagement.



### Notifications – via Email, SMS, and App

Send members/patients time-sensitive updates for payment due, EOB ready to view, account change confirmations, and other important information via email, SMS or app notifications. The notifications can include a link to a microsite or your website. If a notification fails, we can mail the member/patient a letter along with the content, letting them know of their non-deliverable notification.



### Interactive Microsites

Create frictionless, personal multi-media experiences that can be targeted with a specific call to action, helping reduce call center times, increase payments and much more. Our solution enables you to confirm delivery and, in case of a non-delivery event, set up configurable workflows to escalate to the next best action (e.g., retry email, send SMS, failover to print, etc.)



### Presentment

Through API, hosted web pages and mobile apps, ensure your members/patients, third parties, and call center team are all on the same page. With multiple index support, you can quickly retrieve digital documents for faster first-call resolution.

You can also enhance your communications with our other solutions, including self-service composition, identity and preference management, information management, and analytics and reporting.

# Healthcare Communications Consulting

To enhance your communications strategy and achieve measurable results, our healthcare consulting team can help you implement best CX and communication practices. Supporting the communications spectrum—from strategy to execution—we combine the best people, processes, and technology to help increase engagement and optimize the path from print to digital. With more than 5,000 clients, Broadridge is a trusted advisor to many of the world’s largest, best-known brands. Our team of seasoned industry experts offers a flexible approach to meet your communication objectives, requirements, and budget.



Our healthcare communications solutions transform the member, patient, provider and employer experience. By delivering relevant content and supporting omni-channel delivery preferences, your communications can drive greater efficiency, engagement, and results—all with a single connection to Broadridge.

**Contact us today** to schedule a demo of our healthcare communication solutions by visiting [broadridge.com](http://broadridge.com) or calling +1 844 889 4040.

## **BROADRIDGE FAST FACTS:**

---

- 7B communications delivered annually across print and 12+ digital channels
- Invested \$1B+ over the last decade in print and digital
- Achieved ISO, PCI, HIPAA and HITRUST CSF compliance and security designations
- 7 geographically dispersed facilities help ensure disaster recovery while providing a strategic footprint
- 100+ patents and pending applications for technology innovations issued by U.S. Patent and Trademark Office

Broadridge, a global Fintech leader with over \$4.5 billion in revenues and part of the S&P 500® Index, provides communications, technology, data and intelligence. We help drive business transformation for our clients with solutions for enriching client engagement, navigating risk, optimizing efficiency and generating revenue growth.

[broadridge.com](https://broadridge.com)

Ready for Next

Communications  
Technology  
Data and Analytics



© 2021 Broadridge Financial Solutions, Inc., Broadridge and the Broadridge logo are registered trademarks of Broadridge Financial Solutions, Inc.

CC\_00046\_BR\_19

