RingCentral | BECKER'S HEALTHCARE

The future of member engagement is digital:

How payers are using cloud communications to improve the member experience

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When consumers interact with their preferred brands, their experiences are often personalized and contextualized. When those same people contact their healthcare payers, however, the picture usually looks very different. During most encounters with payers, individuals provide their member ID number, and the agents treat them transactionally. The good news for both payers and consumers is that it doesn't have to be this way.

Becker's Hospital Review recently spoke with two experts from RingCentral about how cloud communications technologies are enhancing member engagement, while increasing the flexibility, agility, and efficiency of payer operations. John Poli, Healthcare Industry Principal, and Lance Mehaffey, Senior Director of Healthcare Product Marketing, discussed how leading payers are leveraging business cloud communications and member engagement solutions to improve the member experience, support new collaboration-based workflow models, and boost employee retention.

Members expect a seamless and personalized experience

Payers must understand that members are also consumers. Members expect payers' digital technologies to be like the most advanced social media platforms. "They aren't just comparing you to another healthcare payer or provider in terms of website efficiency or how you contact them," Mr. Poli said. "They're looking at you in the context of every other tool they have on their smartphone."

Consumer brands capture people's interactions with social channels like Facebook, Twitter, and Instagram. They leverage that information as part of the collective context used for consumer engagement. Payers can utilize this same digital engagement approach to align member interactions with consumer expectations.

"RingCentral differentiates itself from other healthcare cloud communications solutions by capturing information from all the same social channels that consumer brands use," Mr. Mehaffey said. "When members call, the payer can create a member-centric experience that is personalized based on contextual information and route people to the same agents that assisted them in the past."

For healthcare payers, a greater focus on personalized interactions is critically important to the bottom line. CMS has updated the CAHPS program and Star ratings formula to increase the weighting of member engagement and satisfaction.

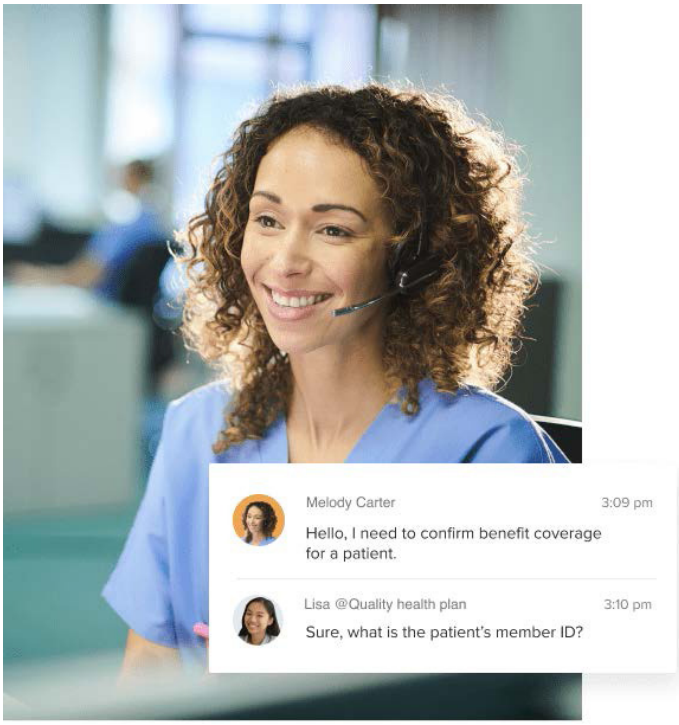
Consumer answers to CAHPS survey questions like “How easy was it to engage my payer?” “Did I get the service needed?” or “Did the payer provide the healthcare needed?” affect a payer’s CMS star ratings. CMS can penalize payers with lower scores with shorter enrollment periods for adding new members.

Cloud-based communications technologies empower payers with greater security, efficiency, and agility

As payers consider cloud-based communications vendors, many are rightfully concerned about the security of their member electronic protected health information (ePHI). RingCentral has earned HITRUST CSF Certified status for meeting industry-defined security requirements and appropriately managing risk. This certification is the benchmark that organizations apply to safeguarding member ePHI data.

“HITRUST certification enables RingCentral to engage more broadly with members and reinvent traditional internal workflows,” Mr. Mehaffey said. “Staff can exchange just-in-time data from anywhere and on any device over the RingCentral platform and dramatically improve the member experience.”

For example, during a member call, an agent may need to gather more information from a utilization review specialist. With RingCentral, the agent can initiate a separate, secure message thread during the call, gather the necessary information from the specialist, and then close the loop for the member.



RingCentral’s web-based approach to communication enhances payer efficiency by reducing dropped calls and member wait times, customizing call flow, and delivering robust reporting and analytics. Rather than putting members on hold and transferring them across different agents, RingCentral directs members to the right person on the first attempt, resulting in single call resolution.

“When we route members to the same agent that they’ve spoken with before, the agent immediately sees personalized information on the screen thanks to our deep integration with Salesforce,” Mr. Mehaffey said. “Context-driven engagement creates stickiness for the brand and motivates members to renew with the payer.”

Underpinning RingCentral’s capabilities is a robust set of APIs that support integration with other critical information systems. “As payers examine member engagement

workflows, they realize that they need to link with internal systems like payer administration or adjudication systems," Mr. Poli said. "By design, our APIs connect with those tools efficiently and easily."

When compared to legacy, on-premises contact center capabilities, cloud technologies take organizational agility and flexibility to the next level. This has never been more evident than during the COVID-19 pandemic.

"Cloud agility is why we transition so many payers away from on-premises solutions to the cloud," Mr. Mehaffey said. "On-premises solutions live in the brick-and-mortar environment. That makes it very complex, slow, and costly for payers to deploy distributed, home-based contact center models. When COVID-19 erupted, payers using RingCentral transitioned their agents to a home-based model immediately because all the capabilities reside in the cloud. Internet access was all they needed to get on the platform."

Cloud-based platforms like RingCentral also promote agility during more predictable events, like seasonal spikes in member enrollment. The administrative portal makes it easy for payers to add more agents in anticipation of surges. This stands in stark contrast to on-premises systems that require months of advance planning and investment in additional hardware.

Digital member engagement platforms offer reporting and analytics to optimize payer performance

Robust reporting and analytics are a major reason why payers shift to digital member engagement platforms. This information helps payers truly measure and manage the effectiveness of their inbound and outbound engagement activities. Reporting and analytics can also identify tasks that may be better suited to outsourcing, freeing agents to focus on revenue-generating activities or outbound initiatives like surveys or campaign analysis that captures member feedback.

For many payers, reporting and analytics are a big miss. Developing reports with legacy contact center platforms are typically generated from legacy tools. "Before adopting RingCentral, most clients use spreadsheets and other types of documentation to track the analytics that we produce automatically with our analytics and reporting engine," Mr. Mehaffey said. "Not only do we deliver data more efficiently, we provide payers with the tools to analyze it. Headcount that used to be dedicated to manually pulling data from legacy systems can be redeployed."

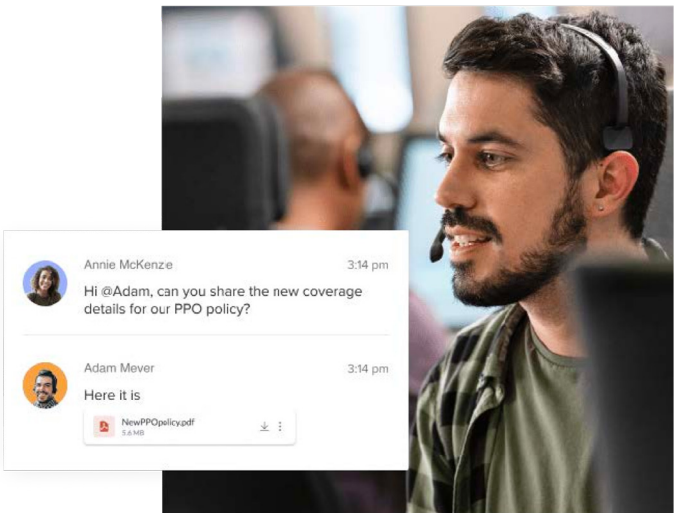
RingCentral's tools generate higher employee satisfaction and retention

Payers can invest as much as $10,000 to recruit and train new member service agents. Unfortunately, that investment is lost when employees leave the organization. This is a huge issue encountered by all payers and plans.

RingCentral's member engagement platform addresses agent attrition by providing payers the ability to utilize powerful training and workforce optimization tools to improve staff performance and build stronger relationships between member service agents and contact center supervisors.

"Supervisors can evaluate agent performance and proactively support how they engage with members," Mr. Mehaffey said. "This makes their work more enriching, which lowers attrition and recruitment costs. Managers also have access to deeper analysis of agent performance and scheduling insights to continually optimize member service and support."

Collaboration platforms are the key to member-centric care and managing wellness



Digital transformation introduces opportunities for operations-focused innovations. As part of their digital transformation initiatives, many companies are turning to collaboration-based platforms, and healthcare payers are no exception.

Collaboration is playing a central role as consumers shift from managing illness to managing wellness. "To be innovators in wellness, payers need solutions that focus on member-centric care," Mr. Poli said. "High-risk patients drive approximately 80 percent of healthcare costs, so it's critical for payers to understand and manage those member populations."

With RingCentral, payers can conduct forensic analysis of recorded calls and video meetings to identify potentially at-risk members based on behaviors or patterns that are out of compliance. "It's not just the provider's responsibility to ensure that a patient follows their care regimen; it's equally owned by the payer that is ultimately approving the reimbursement," Mr. Mehaffey said.

"With RingCentral, payers can deliver telehealth capabilities directly to their approved and credentialed provider community so providers can engage in virtual care with patients."

As consumers manage their care more actively, payers must provide a seamless infrastructure on member devices. RingCentral enables members to visit their payer's website and engage in web chats. It's very easy to schedule telehealth sessions through the online chat, and that interaction becomes part of the contextual information captured by the system.

Immersive video encounters are a powerful communication medium and cloud-based collaboration platforms are uniquely positioned to enable payers with that service. Agents can effortlessly organize video conferences with members and their care teams to discuss care or conduct an evaluation. "We see video as an integral part of collaboration platforms, and collaboration platforms are where value is going over time," Mr. Poli said. "Every part of the healthcare industry will benefit from them."

Like all players in the healthcare sector, payers are feeling the pressure to engage more meaningfully with consumers, drive costs down, and increase efficiency. Payers that have adopted cloud-based communications technologies have fared better amid disruptions to the workforce due to COVID-19.

"RingCentral enables payers to manage the ebbs and flows of workforce management in an incredibly flexible way," Mr. Poli said. "With one centralized tool, they can see everything and manage operations in a consistent manner. Our analytics help payers truly understand the consumer experience, while optimizing member care and provider networks."

For more information, please contact one of our solution experts. Visit ringcentral.com/payers or call 855-774-2510.

RingCentral, Inc. (NYSE: RNG) is a leading provider of business cloud communications and contact center solutions based on its powerful Message Video Phone™ (MVP™) platform. RingCentral offers three key products in its portfolio including RingCentral Office®, a unified communications as a service (UCaaS) platform including team messaging, video meetings, and a cloud phone system; Glip®, the company's free video meetings solution with team messaging that enables Smart Video Meetings™; and RingCentral Contact Center™ solutions. RingCentral's open platform integrates with leading third-party business applications and enables you to easily customize business workflows. RingCentral is headquartered in Belmont, California, and has offices around the world.

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RingCentral, Inc. 20 Davis Drive, Belmont, CA 94002. ringcentral.com

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