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# Consumer Brands' Winning Hand

How AI-powered tech is changing the game  
for Medicare member engagement



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# Executive summary

For years, experts have loved to compare the health insurance industry with other sectors like retail. Often, those other industries get praised for creating seamless customer experiences, while health plans are seen as burdened by legacy complexities that disrupt member experiences and drive-up costs.

And sure, payers have their fair share of regulatory realities that make retailers' splashy engagement methods not wholly applicable. But in an age of app-enabled shopping and free curbside service, health plans have more opportunity and motivation to learn from big box stores and other consumer brands that have made extraordinary service more ordinary.

That's because member expectations have grown exponentially, especially for the in-demand and emerging market of Medicare Advantage (MA). Conditioned to get fast, easy, and personalized brand experiences in a pandemic era, MA populations now look for those same everyday amenities across health and wellbeing. For example, 40% of older Americans use smartphones for health activities like telehealth visits, ordering prescriptions, or making appointments. And this is a population that's expanding rapidly with roughly 10,000 seniors aging-in every day since 2010— all of them with new expectations and needs. And with member experience ratings being quadruple rated in 2023, finding ways to delight members pays off in big ways.

With these audiences growing in priority but continuing to elude health plans' campaigns, retailers' inventive playbooks may have a lot more to offer than payers may think. This ebook is here to help; inside, we explore what health plans can learn from the world-class brands that meaningfully attract, engage, and delight hard-to-reach older populations, and how the right partner helps you tap into those opportunities every day.

**-40%**

**of older Americans use smartphones for health activities like telehealth visits, ordering prescriptions, or making appointments.**

# Hard-to reach MA populations: What retail gets right

Consumer brands seemingly pulled out all the stops to attract and retain customers amid the shopping disruptions of 2020. One obvious convenience: curbside service and delivery, which offered customers an accessible and free way to order and receive products without having to step into stores.

While senior populations may have previously been unfamiliar with these features, brands worked to make them more user-friendly. Instacart, for example, created a Senior Support Service line that engaged dedicated live support to help seniors create an account, add items to their cart, and complete their online orders.

Retailers also made digital strategy adjustments that helped them find and communicate with hard-to-reach audiences. That included, of course, social media engagement—such as delivering personalized experiences and product recommendations via ads on Facebook, a known gathering place for Baby Boomer populations.

These customer-first approaches across popular brands have in turn conditioned consumers to expect more, and seniors' increasing desire for seamless and customized experiences is a direct reflection of that trend.



Older customers are becoming more attracted to those brands that serve their needs and preferences, and retailers have seen a corresponding shift in brand loyalty among otherwise hard-to-reach audiences. This is important, of course, given the market saturation realities of retail: Many retailers are concerned about competition from large players like Amazon and Walmart.

That's why MA health plans should be paying attention to this customer experience renaissance happening on the consumer brand side.

After all, like retail, the MA market is also hypercompetitive. On average, members now select from 43 plan options in 2023, compared to 38 in 2022. As with consumer brands, the increasing competition among MA plans underscores the need to engage populations more effectively. Tapping into what retail has gotten right is a good idea.

These trends create the perfect opportunity for plans to learn from retailers and apply some of their proven methods to attract and engage hard-to-reach audiences through personalized communications, advanced analytics, incentives, and multichannel outreach.



**Sometimes referred to as unreachable, rising-risk, or no-contact, seniors can evade traditional communication campaigns of health plans, and retailers, too. When the usual attempts to engage them fail, there is a diminishing return on single-channel outreach, and health plans need alternatives to reach members.**

# The retailers that wow older customers

In the past decade, multiple brands have done an exceptional job of engaging hard-to-reach audiences that include older populations. Take RV dealerships, for example, which utilized virtual tours and simplified buying experiences to restore travel plans during 2020 and beyond, promoting adventurous—but still relatively safe—activities and visits to grandchildren.

Other examples are clothing retailers, which have embraced the “coastal grandmother” look with targeted ads, and cruise lines, which have re-evaluated their incentives and offered no-hassle booking experiences that include multiple touchpoints to reach customer service.

What these and other brands have gotten right is that they acknowledge that seniors aren’t a fragile population who just sit around at home taking medications all day. Quite the contrary, suggests Dr. Jeff Jacques, Chief Medical Officer at Personify Health.

“In the past, retirees were traditionally treated like a homogenous population, whether you’re talking about retail or health plans,” Dr. Jacques said. “But these individuals are increasingly living longer and more meaningful lives. Between 2000 and 2018, the share of people aged 65 and older went from 12.4% to 16%. Brands are meeting those diverse needs with diverse communications across diverse channels. Health plans should take the same approach.”

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Indeed, people of every age have exciting hobbies and diverse quirks, and successful retailers can and do play into that. Brands like Bass Pro Shops and Harley Davidson, for example, effectively cater to retirees' free time while delivering on their thirst for adrenaline and adventure.

On the other hand, not all older generations can enjoy luxury goods during retirement—especially in an era when 1 in 6 retirees are thinking about going back to work, in part to afford daily expenses.

These and other income-related social determinants of health (SDOH) affect many seniors, and brands such as grocery stores and budget retailers have reacted with targeted coupons and senior discounts. At the same time, however, smart brands know that money isn't the only barrier keeping older populations from engaging with them—things like lack of transportation or even isolation should also factor into the communication plans of consumer brands and health plans alike.

“Recently, the Surgeon General announced that loneliness is a new health crisis that is disproportionately impacting the senior population,” Dr. Jacques added. “Even having a phone call to talk to someone about your medications can help mitigate that barrier. It’s an emotional and social connection that can go a long way in reaching older populations.”



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# Personalized and multichannel experiences

A golden opportunity for members in their golden years

In truth, retailers don't have access to some special marketing magic. They just know their audiences so exceptionally well that they can deliver personalized experiences across a diverse combination of multichannel touchpoints.

It's a golden opportunity that the world's top brands have deployed effectively: Send the right message to the right consumer at the right time. And that starts with consumer insights—the kind that can predict, promote, or preempt behaviors with targeted engagement. Importantly, health plans can access these very same datasets through Personify Health's health communications solution.

At Personify Health, we use different data sources and train AI models around them. Our Activation solution contains a database of more than 800 variables across 275 million Americans. We combine that with health claims data for a more comprehensive picture that allows us to connect with members on a personal level. Closing more gaps in care. Driving more actions and results.”





That data supplies the kinds of information consumer brands use to build personalized experiences: things like purchasing habits, voting history, and even commuting patterns. Evaluated in aggregate, these advanced analytics help retailers assemble more accurate personas that inform campaign messaging, tactics, and channels that meet consumers where they are and influence behaviors.

Personify Health's health communications platform uses artificial intelligence to pull from that rich collection of insights and deploy proactive and SDOH-sensitive outreach, similar to the efforts retailers use to engage retirees. A program may, for example, reach out to a member before a missed mammogram to supply needed information like transportation support resources if the data indicates that's a barrier.

And as with consumer brands, it does this through multiple channel options, including email, interactive voice response (IVR), direct mail, social media, text messaging, and landing page content. It can also incentivize actions through reward programs, much like retailers do with loyalty cards, clubs, and perks.

With targeted campaigns across a diverse matrix of touchpoints and rewards, campaigns are much more equipped to engage with hard-to-reach audiences. In fact, programs that use four or more channels can boost the performance of outreach by up to 300%.



## Making member trust the priority

**In this era of innovative engagement, brand experiences, shifting loyalty, and personalization, don't forget what matters most: member trust. Measures such as the annual Edelman Trust Barometer demonstrate that trust may be in a volatile state, but by staying consumer-centric, health plans can take advantage of this moment for better engagement.**

**“Never has there been a time in the history of health plans where consumers are looking to you more as a trusted partner or advisor,” said one health plan leader. “There’s also never been a time where health plans have been in a better position to establish and nurture that trust. Whether it’s by encouraging a preventive screening or helping members find the benefits that are most relevant for them, giving members tools to help them live their everyday lives is everything. The more personalized and engaging you can make those communications, the more powerful they become.”**

Personify Health not only identifies when members are likely to experience care gaps, but also which methods they're most likely to engage with—such as IVR featuring male vs. female, or southern vs. Latino accents.

That degree of insights-informed targeting and personalization can measurably impact health plan key performance indicators (KPIs) across key quality and disenrollment metrics like HEDIS and Star ratings, as well as member satisfaction scores, he adds.

As one example, Personify Health helped a large national health plan identify about 78,000 members based on predictive factors like social determinants. After educating members with adherence-focused personalized messaging, the plan achieved an 18% to 25% improvement in fill rates for those contacted, as well as 1 and 2-star improvements across medication adherence categories.

Beyond everyday adherence, another real-life scenario where these efforts shine is the Annual Notice of Change (ANOC)—a period that can sometimes be associated with member dissatisfaction and disenrollment.

With Personify Health, health plans can preempt common ANOC challenges by identifying those most likely to be affected and personalizing messaging designed to address each level of impact. Proactive outreach through various touchpoints including IVR with a warm transfer to live agents can help mitigate the disruptions and encourage plan retention.

If that sounds familiar to what happens in the retail world, it is. Consider what happens when a customer's beloved product, like a clothing line, gets discontinued: A retailer might reach out to the affected customers (those who've bought the product in the past), notifying them of the discontinuation with a coupon to try a newly introduced product.

This is, Shunnarah says, an example of personalization in practice: reaching the right people with the right message at the right time.



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# Deliver on the big and bold ideas

In the past few years, retailers have had to embrace inventive and innovative engagement approaches. And over time, seniors have increasingly expected more after being conditioned by these seamless experiences in the retail market.

As Medicare Advantage plans encounter more competition among this increasingly scrutinizing market of seniors, now's the time for health plans to look at what retailers are doing right. Personalized experiences, multichannel outreach, and rewards programs are the golden opportunity to connect with these populations. These actions demonstrate that health plans understand them and are committed to meeting them where they are with relevant and informed content and communications.

AI-powered insights such as those offered by Personify Health help inform these communications and make personalization more possible. After all, as retailers have demonstrated, seniors aren't a homogenous group. They have diverse interests, hobbies, and lived experiences, and smart brands (including health plans) engage them across these nuanced areas.

And through these personalized programs, health plans can more easily prioritize member trust while delivering the big and bold ideas retailers are known for.

Health plans no longer have to sit on the side and envy consumer brands' ability to activate and engage customers. They have access to many of the same tools top brands do—from consumer insights to personalization and incentive programs. At Personify Health, we are ready to help plans activate on those ideas and compete in this rapidly changing Medicare Advantage environment.

If you're looking to get started, see what Personify Health can do for you. Learn more at [personifyhealth.com](https://personifyhealth.com).

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Personify Health is a leading healthcare engagement organization that empowers healthier lives, inside out.

Through personalized, connected, and powerfully simple solutions, we help health plans empower and engage their members. Motivating them to get and stay healthy.

We help you reach every kind of member—from the engaged to the hard-to-reach—with data, multi-channel communications and smart campaigns that drive healthy actions and increase compliance. Good for member outcomes. Good for quality ratings. Good for your business. A win-win-win.

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