



Active Member Engagement

What it is, what it isn't, and why it matters now more than ever


Consumers have more choices than ever when it comes to receiving their healthcare. Instead of the traditional primary care physician (PCP), many consumers turn to retail clinics, telehealth services, or “Dr. Google.” These expanding choices offer consumers a new level of convenience but make care more fragmented. Healthcare becomes reactive as consumers seek care only when the need is urgent. This can lead to higher costs and poorer outcomes.





- **\$575B** – Annual employer expenses incurred due to employees’ poor health.¹
- Individuals spending at least **\$100K** annually on medical care rose by **50%** between 2013 and 2021.²
- **50%** of healthcare spending comes from just **5%** of the population.³

The challenge for employer benefit teams is how to actively engage members in their health that encourages them to use their benefits more proactively. This requires tapping

into intrinsic motivations that empower members while encouraging and incentivizing them to become more informed consumers of their care. In one study, patients who received “enhanced decision-making support” experienced⁴:


5.3%
lower medical costs


12.5%
fewer hospital admissions


20.9%
fewer “preference-sensitive” heart surgeries

Better engaged members make better care decisions.

What Constitutes Active Engagement?

Engagement changes depending on where a member is in their healthcare journey and on the need for use of the healthcare system. A healthy single member is actively engaged when they review all their healthcare benefit options, understand the trade-offs between network choice and lower cost, as well as the trade-offs between lower monthly premiums with higher costs when consuming care or higher premiums with lower per consumption costs. For example, sending members emails explaining the details of their benefits plan does not count as an active member touchpoint. Neither does conducting employee benefits meetings. While both of these communications are important, they simply check a box in the program's list of deliverables.

As member use of the healthcare ecosystem grows, the need for an educated and engaged member increases. This is even more important in high-risk members and members with chronic conditions. These members are likely a target for your care management program(s). Engagement for these members should be defined as a member who agrees to work with care management to improve their health – working towards sustainable behaviors that eliminate barriers to have strong care patterns and managing their health.

People Over Programs

Another shortcoming of some programs is that they favor programs over people. In other words, they typically offer a one-size-fits-all program that looks good on paper but leaves out a vital element of active engagement: people. The most effective programs leverage healthcare professionals like personal health nurses (PHNs) who work directly with members to educate them about their health conditions and guide them along their health journey. Unlike care navigators, who are typically non-clinical individuals working from scripts in a call center, PHNs are registered nurses who get to know each member personally, providing accountability and customized guidance on better managing their health.



Personal Health Nurse (PHN)

- ✓ registered nurses
- ✓ get to know each member personally
- ✓ provide accountable, customized guidance to members to better manage their health



Care Navigators

- ✗ typically non-clinical individuals
- ✗ working from scripts in a call center

Engaging in ongoing dialogues with a personal health nurse reduces anxiety and empowers members to take control of their health. They receive guidance not only on medical treatments but also on lifestyle changes, nutrition, exercise, and stress management.

Benefits of an Active Member Engagement Program

While vendors can play important roles in providing information, the decision-making process becomes more effective when health management is conducted more holistically, and individuals actively participate. In the holistic model, members are treated as unique complex individuals rather than a set of conditions where each treated with a defined protocol. Without a holistic program, a member with multiple comorbidities could be on five different protocols

with advice conflicting between them. A holistic and personalized approach works with the member to define the most critical steps to advancing while also looking for synergies between protocols to advance on multiple barriers at the same time. Engaged members are more likely to seek out healthcare information so they can make more informed choices about treatments, preventive measures, and lifestyle changes. This empowers them to make decisions aligned with their values and goals.

An active member engagement program also helps increase health literacy, or “the degree to which individuals have the ability to find, understand, and use information and services to inform health-related decisions and actions for themselves and others.”⁵ High health literacy is essential for proper utilization and optimal outcomes.



\$3.4B

is the additional cost employers and insurers incur due to low health literacy.⁶



33%

of adults in the U.S. have no experience with the healthcare system.⁷



20.9%

of individuals with low health literacy also have a serious medical condition.⁸

Other benefits of an active member engagement program include the following:

- **Support for chronic conditions.** Members with chronic conditions can benefit from ongoing engagement with a PHN. PHNs provide continuous monitoring, medication management, and guidance for managing conditions, leading to a better quality of life for the member and lower costs for all.
- **Timely intervention.** Ongoing communication with a PHN allows for early detection of potential health issues or concerns. Timely intervention can prevent minor issues from escalating into major health problems.

- **Sustainable behavioral change.** Meaningful engagement focuses on guiding individuals toward accountability, healthier habits, and sustained behavioral change. A holistic approach considers psychological and emotional aspects of making lifestyle adjustments, increasing the likelihood of long-term success.
- **Addresses social determinants of health (SDOH).** Health outcomes are influenced by various non-medical factors, including socioeconomic status, education, and access to resources. A holistic approach to engagement acknowledges the impact of SDOH and aims to address these factors through targeted support and resources.
- **Long-term engagement and preventive care.** Holistic, member-centric engagement encourages individuals to prioritize preventive care, regular check-ups, and early interventions. By fostering a sense of responsibility for their own health, members are more likely to engage in activities that prevent serious health issues down the line.

Quality healthcare is inherently personal and requires a high degree of trust between the patient and the caregiver. When individuals engage with healthcare providers and professionals on a personal level, relationships are built based on trust and mutual understanding. Therefore, holistic engagement solutions can foster open communication, enabling them to share concerns, ask questions, and follow recommendations more willingly.

Member Satisfaction

A high-quality member engagement program can also improve member satisfaction, which has suffered industry wide over recent years. According to a pre-COVID study by J.D. Power, only 25% of commercial plan members said their health plan was a “trusted partner in their health and wellness.”⁹ The survey, which included responses from more than 31,000 commercial plan members, also found that just 36% said their plan acts in the member’s best interest “always” or “most of the time.” This research should serve as a wake-up call to plans and employers.

According to Healthcare Finance, “Proactive efforts by health plans to engage with members – by providing advice on how to control costs or helping to coordinate care – drive significant improvement in overall customer satisfaction.”¹⁰

Choosing a Member Engagement Partner

It is crucial that benefits managers choose a partner that supports a holistic approach to member engagement. The best partners are those that provide a standalone solution so they can provide program-specific ROI analysis and actionable data insights to create a more effective, proactive care plan for the member. Look for a partner that offers the following services and capabilities:

- Includes care navigation, case management, disease management, and utilization management
- Provides personal health nurses – registered nurses with diverse clinical experience and who receive ongoing education and certification
- Actively facilitates member-provider engagement to reduce the risk of fragmented care
- Customized to each member's goals and unique health needs
- Includes assessments of non-medical factors like SDOH

Success Story

A multi-national manufacturer chose to engage Conifer Health to promote better primary care utilization and to provide better benefits navigation using Conifer's PHNs. Conifer's PHN program provides an individualized approach that helps members better navigate the care continuum to find the right care in the right setting at the right time.

- Dedicated one-on-one collaboration and care planning with a registered nurse
- Interventions that coordinate care, medications, and other benefits and resources
- ConiferCore® technology that prioritizes highest-risk members for outreach and engagement
- Integration with health plans, pharmacy benefit managers, third-party administrators, healthcare provider networks, and other benefit solution vendors

Conifer used its vast data insights to identify members who could benefit most within the manufacturer's 40,000 regional workforce. Once identified, Conifer created a multipronged engagement plan that included:

- Deploying community based PHNs to facilitate conversations and discover opportunities to coordinate care and eliminate barriers to care access
- Multifaceted campaign to promote program awareness, including print, web, and social media
- Virtual health fairs
- Navigating members to the proper level of care, including bidirectional referrals with behavioral health benefits provider

Results:

- ✓ 85% employee engagement
- ✓ 95% employee satisfaction
- ✓ 3.14:1 return on investment

With Conifer, employers can better manage the cost of care for their organization. Members received education about how to utilize healthcare and other benefits more effectively, while also engaging them in customized health goal tracking and reporting.

Conifer's personal health nurse program has achieved a 98% employee satisfaction rate.

The Journey Forward

People have unique healthcare needs, preferences, and circumstances. While most vendors offer some type of member engagement, not all include personalized guidance and support. The best solutions are those that take a holistic, personalized engagement approach with personal health nurses and healthcare strategies tailored to meet the specific needs of each member. Engaged members take pride in their progress and feel more accountable for their health-related choices. This can lead to a ripple effect within families, communities, and organizations, driving a culture of health and well-being.

Key Takeaways

- Employer healthcare costs are skyrocketing due to poor member health, improper utilization, and low health literacy
- Active member engagement can help lower costs and improve outcomes
- Standalone engagement programs can provide better outcomes and the ROI analyses to show results
- The best engagement strategies focus on people over programs
- Personal health nurses act as a conduit to more holistic, active member engagement
- Effective member engagement can improve member satisfaction
- Partnering with Conifer Health can help employers develop more effective member engagement programs

Sources

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