

TPA VALUE SOLUTIONS

The Four Steps Third-party Administrators Can Follow to Deliver a Superior Member Experience

TPA INDUSTRY REPORTS

Over-spending in our healthcare system is a challenge for both employees and employers.

Employees in self-insured plans lack transparency on costs and options, lack direction on what actions they can take to save on deductibles and co-pays, and lack health plan value—as incentives, programs, and savings are not communicated or personalized.

Self-insured employers lack transparency on what drives costs, lack clear direction when data is not working in a timely manner, and lack value from healthcare investments and programs.

Current solutions involve serving the employer with complex data analytics platforms or member-facing tools that are abstracted from member level risks, costs, and next best action. **These solutions cause a variety of pain-points for Third-party Administrators (TPAs):**

- Reporting is neither actionable nor easy to tell a story
- Not able to identify future risky members and cost drivers
- Inability to streamline actions and solutions and measure efficacy
- Inability to deliver an engaging member experience

The true solution begins with implementing a four-step process: **Identify, Act, Connect, and Track.**



Identify: recognize opportunities for cost savings

Identifying opportunities for cost savings and risk mitigation with predictive analyses enables TPAs to determine:

- Data-driven identification of cost drivers
- Client-specific predictive analysis to address prospective risk
- Prioritized savings opportunities based on spend and population health



Act: target cost drivers, implement solutions, engage, and drive action

Developing a population-specific library of actions and solution tools to tackle prioritized areas provides TPAs:

- Detailed population-specific action plans
- 360-degree view of member for health and wellness management
- Personalized member-specific engagement and outreach



Connect: drive engagement and positive member experience

TPAs can create an engaging member experience through personalized recommendations and communications. This empowers members to use their health benefits effectively and results in:

- Enhanced member experience
- Personalized recommendations to improve member engagement
- Provider guidance and benefits education



Track: visualize the impact of engagement actions

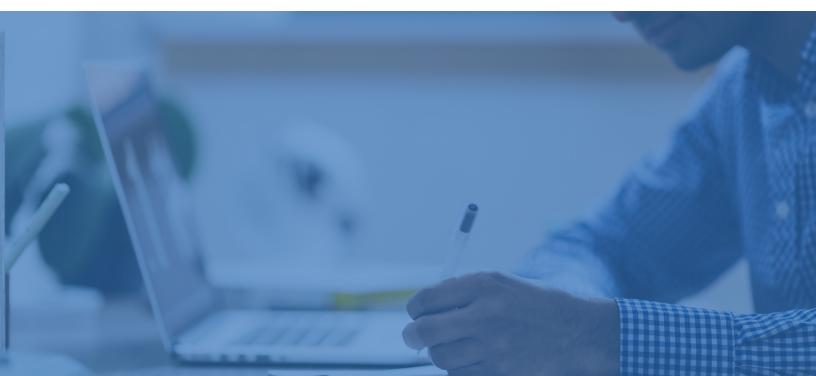
By tracking the impact of actions on spend and member health (and adjusting actions accordingly), TPAs are able to:

- Monitor progress and impact of actions
- Find opportunities to change interventions
- Set goals and develop insights and levers to adapt solutions

How Does This Process Help?

This four-step process is a gateway for TPAs to easily identify gaps in care and understand how to effectively communicate benefits to employees to drive long-term change. This not only improves client retention, but also improves opportunity to win new clients due to differentiation of value-add and clear offer of member engagement through outcomes-based solutions. Maintaining (and expanding) client bases improves margins and delivers cost results—positioning companies for growth in the changing value-based healthcare space.

To make the most of this four-step process, it is critical for TPAs to implement a **member outreach platform** that seamlessly integrates and analyzes medical claims, Rx claims, member eligibility, and biometric data.



Case Study: The Impact of Member Outreach Platforms

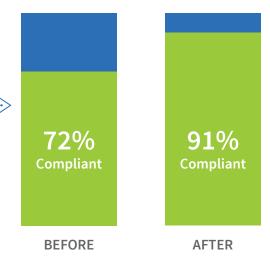
PROBLEM

Employees of a city/municipality in the Southeast region were having issues getting their members to visit their PCPs for annual checkups. In August 2019, 28% members were non-compliant.

SOLUTION

Source: zakipoint Health

PCP REMINDER CAMPAIGN RESULTS





67% of members closed the specific gap of PCP visits after the member outreach campaign was sent out.

A member outreach platform enables me to understand my costs and risks, act on them, and track the impact. It helps me to scale personalized communications with our employees about current conditions or potential high risk illnesses while preserving their privacy.

Deana Crum

Benefits Manager, Childers Oil Company