Building a modern approach to employee engagement.

Informed insights and a sophisticated mix of digital communication are unlocking the power of employee engagement to improve health and lower costs.

When employees are engaged in their health care—actively using the programs and services available to them—outcomes improve, costs may come down and employees may be more productive. There is even a connection to stock market performance.[1]

The Challenge

Effectively engaging consumers.

According to a recent survey, just half of consumers say they want to play an active role in their health. Less than half regularly do things like research treatment options and quality ratings, seek second opinions, consult with peers or compare cost. And, a third report never doing any of these things.[2]

"The challenge is that engagement rates, while slowly improving, remain low for employees across the country," said the vice president of Member Engagement at UnitedHealthcare. "What we've seen, however, is that consumers will respond to well-timed, coordinated messages that are relevant and compelling. And, they will take steps to improve their health when they have the right information."

50%

of consumers say they want to play an active role in their health.[2]

United Healthcare®

What is omnichannel marketing?

It is an approach to modern marketing that integrates messaging from web and mobile-browsing to printed materials, customer interactions and more to deliver a seamless consumer experience.

Traditionally, employees get all the information about their plans at open enrollment through presentations, email, brochures and other communications. Because their focus is typically on high-level plan and cost comparisons, they may be unaware of programs that benefit their individual needs or the needs of their families.

With the goal of increasing engagement following enrollment, UnitedHealthcare is going beyond traditional marketing collateral to ensure personalized, relevant information reaches each employee at just the right moment.

By leveraging consumer research, UnitedHealthcare is creating meaningful messages and delivering them through an omnichannel marketing campaign approach that reaches employees when and where they are looking for answers. This sophisticated digital approach helps deliver the right message to the right person at the right time to produce the right result (Figure 1). It has helped expand reach, personalize the individual experience, drive greater employee engagement and deliver significant cost savings.

Figure 1

Developing a focus on all the "right" elements to drive employee engagement.

Right Message	Right Person	Right Place	Right Results
Use on-demand consumer feedback panels to test messages tailored to employee needs and motivators.	Target employees by using statistical models that assess current behavior and predict future behavior.	Deliver omnichannel campaigns that reach your employees exactly when they are in need of messages.	Leverage data science, attribution models to assess impact at each step of the way to optimize results.

The Approach

Starting with consumer insights that drive strategic solutions.

The most effective engagement strategies start with consumer-centric research to understand employee behavior. UnitedHealthcare has developed an on-demand insights panel, specific to each program and health need, that provides real-time consumer feedback and identifies employee:

- Pain points.
- Barriers.
- Motivators.

Then to inform and maximize employee conversion and engagement the following are rapidly tested and refined:

- Messages.
- Concepts.
- Campaigns.

For example, while there were several barriers to employees getting an annual flu shot—worth $277 in medical cost savings per shot—the primary barrier was employees wondering whether or not the shot effectively prevented the flu.[4] By developing and executing a campaign message addressing this concern, UnitedHealthcare drove 1.8 million flu shots in 9 weeks at a net cost of $0.13 per engagement (receiving a shot).

Being there when and where they need it.

As the right message is crafted for each target audience, a number of data-driven steps are taken to reach each employee at the right time in the right place. That means developing a strategy to reach employees exactly when they are in need of a relevant cost-saving or health solution.

63% of consumers go online to research symptoms and treatment options.[3]

Targeted Digital Flu Shot Campaign

Drove 1.8M
flu shots in 9 weeks.

Urgent Care Awareness Emails

Saved $4M
by redirecting employees from ER visits.

"Consumers are used to doing business in a digital world," said the vice president of Member Engagement. "They've come to expect communications at the time and place they want them. And that same expectation carries over to the experience they have with health care. UnitedHealthcare understands the importance of adapting this omnichannel approach that consumers know from their retail encounters to improve employees' individual health care engagements." It starts by identifying employees through digital capabilities that meet the highest privacy standards. Next, consideration is given to how to connect employees with each message based on how they respond when they get a diagnosis or experience symptoms.

For example, 85% of consumers 18–34 years old research every diagnosis online. Overall, when consumers experience a symptom, more than half (63%) go online, visiting sites such as:

- WebMD®.
- Social media.
- Healthline®.
- BabyCenter®.

Thus, based on where employees are searching, reading, viewing and buying, UnitedHealthcare can deliver the right message, reaching the people looking for that message at, or around, the time they are searching for it.

Being there before they need it.

UnitedHealthcare takes this to the next level by combining its proprietary employee insights and sophisticated data analytics to forecast outcomes through predictive modeling.

These models are developed from several indicators like employee:

- Demographics.
- Pain points.
- Behaviors.

Once these predictors have been collected and analyzed, UnitedHealthcare uses the resulting statistical model to help predict future behavior of employees and create digital media to help positively influence employee health needs and outcomes.

Most recently, UnitedHealthcare developed a predictive model to identify members most likely to have non-emergent ER visits within the next 30–60 days. Employees within this model will receive an email aimed at redirecting them from an ER visit to their nearest network urgent care center for an estimated potential savings of $4 million per year.[5]

Digital marketing improves employee health, reduces employer costs.

Ensuring that this innovative digital approach is effective, UnitedHealthcare's data and analytics team follows each campaign closely measuring ROI, incremental lift and end-to-end conversion throughout the experience. This allows for continual optimization, enabling real-time adjustments—such as creative tweaks and retargeting efforts—to increase overall conversions.

A recent overhaul of UnitedHealthcare's Explanation of Benefits (EOB) process illustrates the success of this end-to-end approach. Consumer insights revealed that the current EOB communication was confusing and frustrating to employees. UnitedHealthcare addressed these pain points by simplifying and customizing the EOB digital claim experience, quickly giving employees the personalized information they need to take action. This not only enhanced the employee experience, resulting in a 130% increase in email engagement, but has a cost savings of $1 million[5] by making many calls no longer necessary.

Simplified digital claim experience drives

130%

increase in email engagement.

The Conclusion

Advancing employee engagement.

To date, UnitedHealthcare is heavily investing to engage 20 million employees in cost savings programs, with potential savings of over $500 million annually.[5]

Omnichannel Digital Marketing Solution:

- Right Message
- Right Person
- Right Place
- Right Results

"Together, these strategies can help advance employee engagement following open enrollment and throughout the employee's health care journey," said the vice president of Member Engagement. "This increased engagement means employees understand, use and value their benefits—ultimately improving employee health, lowering client and employer medical costs, and shaping a better health care system for everyone."

20M
employees engaged in cost savings programs.

$500M
potential annual savings.

Learn more.

Contact your UnitedHealthcare representative.

United Healthcare®

[1] The Stock Performance of C. Everett Koop Award Winners Compared With the Standard & Poor's 500 Index, Journal of Occupational and Environmental Medicine, 2016; https://journals.lww.com/joem/pages/default.aspx.

[2] New Research from Alegeus Technologies Reveals that Consumers Enrolled in Consumer Directed Healthcare Plans Are Nearly 50% More Likely to Research & Compare Costs for Healthcare Products & Services, Alegeus, 2015; http://www.alegeus.com/news/press-releases/576-new-research-from-alegeus-technologies-reveals-that-consumers-enrolled-in-consumer-directed-healthcare-plans-are-nearly-50-more-likely-to-research-compare-costs-for-healthcare-products-services.

[3] 72% of consumers use the internet to find healthcare info: 6 survey findings, Becker's IT & CIO Report, May 2017; https://www.beckershospitalreview.com/healthcare-information-technology/72-of-consumers-use-the-internet-to-find-healthcare-info-6-survey-findings.html.

[4] UnitedHealthcare, Employer & Individual, Member Engagement Research, 2019.

[5] Based on internal analysis of savings generated as a result of participation in programs across UnitedHealthcare E&I or commercial business segments, 2019.