



Educating members: do we have their attention?

Description

Two of our colleagues – Vukosi Sambo, Executive Head of Data Insights at AfroCentric, and Andrew Wright, Head of Business Engineering and Solution Design at Medscheme – share their thoughts on how, shifting from traditional educational strategies to more effective, data-driven methods, medical schemes can empower members and enhance the care experience.

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Let's hypothesise that we lost the battle to educate members long ago. The war can still be won. Scheme benefits are, by default, complex and members select their options based on perceived affordability, with little understanding of the benefits and associated rules, and how best to navigate their benefits at the time of need. Traditional educational strategies fall flat, given that members only give their attention (turn up) at the time of need.

The problem with the traditional approach to educating members is that it assumes they can reach a state of full knowledge of their product. This is a fundamental error, simply because the product itself is not just complex but also evolves every year. The ecosystem in which the product is experienced is a complex weave of broad healthcare regulatory dynamics, technology advances and socioeconomic factors. This implies the need to treat every service touchpoint as a potential opportunity to assist (“educate”) the member. Furthermore, the amount of information involved is arguably beyond the comprehension of an average member. One must unlock a “cache memory”-style capability at points of care and service, providing information relevant to the need. Responsible use of data and modern digital solutions is the only way to achieve this, to ensure effective member utilisation of benefits.

Contact centres are under pressure to meet transactional service levels rather than incentivise to navigate the service experience. They often provide partial support, not the high-touch empathetic care required to educate and enable members. Before even trying to support members, we need to declutter the customer service journey through enabling real-time, always-available self-servicing.

Enable the member (and healthcare provider) to check benefits and limits, obtain pre-authorisation and submit claims in real-time, at the point of service, and through the channel of choice. Technologies are available to orchestrate high levels of data interpretation and ingestion (natural language processing, or NLP, and APIs), automated decision-making (decision engines coupled with master and reference data solutions), process and workflow automation (robotic process automation).

Category

1. Our Knowledge Centre