

Claims-Based Personalization



Targeting Healthy Outcomes with Technology

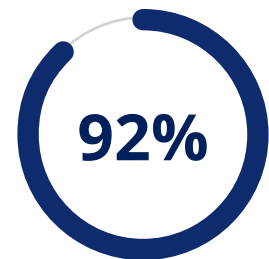
You might not have known it when you first started out in the benefits field, but keeping your workforce healthy is one of your top priorities. First and foremost, you care about employees' wellbeing and want the best for them. Additionally, the effects of a healthier workforce ripple out through the business—with lower claims costs, increased productivity, improved morale, reduced absenteeism and more. Employees also think that organizations need to step up, with 92% saying *organizations should do more to address the overall well-being of their employees*.

However, some employers are reluctant to address even the most basic, yet consequential, health behaviors due to employee privacy concerns—a fear often driven by the regulatory environment. While quite rational, this fear can paralyze HR teams from doing what's right by the health of their employees, not to mention their organization's bottom line.

Using secure claims data behind a personal login, Benefitsolver® delivers compliant and personalized health care messaging and benefits selection through multiple tools within the system to:

- Encourage employee participation in specific, applicable programs based upon a clinical condition
- Remind employees of preventive care opportunities
- Prompt employees to file a claim under their voluntary benefit plan
- Personalize medical plan decisions during enrollment by integrating historical utilization within the MyChoice® Recommendation Engine

Ultimately, this enhanced personalization increases engagement to improve employee health outcomes and reduce overall employer medical spend.



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Businessolver

70% of employees on average are willing to embrace an opportunity to use claims data in their benefits decision making.

This aligns with a study by Segment, showing that 69% of customers appreciate customization as long as it is based on data they have explicitly shared with a business.

Businessolver's Benefits Insights Report

Trust through technology

Fortunately, Benefitsolver and the omni-channel engagement tools within it provide HR teams and employee wellness professionals with an engagement framework to reach employees in the right place at the right time. Plus, they can do so while protecting individuals' private health information from unauthorized access, allowing HR teams to separate themselves from sensitive data.

Businessolver's benefits technology can:



Build and maintain a unique profile for each employee based on demographic data, health and pharmacy claims and benefits ecosystem activity



Analyze claims data to identify members experiencing a gap in care, such as overdue screenings, office visits, or prescriptions



Deliver messages year round through employees' preferred communication channels, such as push notifications, text messages, or email



Send only the most relevant messages based on strategic variables (e.g., demographics, claims history, etc.), preventing "message fatigue"



Maintain accuracy through automated data refreshes to reach the right people, right now



Track employee engagement through the various tools to measure return on investment

Seven in 10 employees say they would prefer to receive benefits information at least a few times or frequently throughout the year.

LIMRA

Benefitsolver tools and technology all work together to amplify benefits programs and engage employees.

- **Online Portal** - enrollment, engagement, education
- **Action Manager** - text and email communications
- **Sofia**SM - personal benefits assistant, available 24/7
- **Member Services** - live representatives for high-touch support
- **MyChoice® Mobile App** - engagement on the go
- **MyChoice® Recommendation Engine** - enrollment and selection guidance

