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Prioritize a more consumer-centric future:

Approaches for CMOs to advance health through strengthened connections





Improve quality and outcomes through consumerism

The COVID-19 crisis has rapidly accelerated and exposed existing needs in the care ecosystem. These include access, affordability and health equity. COVID-19 made remote care essential — and demonstrated just how possible it is to reimagine the care continuum. With the pandemic shifting site of service to include more virtual and in-home care, consumerism has grown from one of many priorities to a mandatory strategy for keeping other illnesses at bay.

There is more movement than ever among health care consumers — whether they are shifting in and out of coverage, changing their financial dynamics, joining the growing ranks of the aging or just physically moving. And in the current climate, they need reassurance that their services are necessary, that their care channels are safe and accessible, and that they won't experience financial harm for services received. To keep their members and patients as healthy as possible, health organizations must adopt consumer-centric strategies or face greater challenges of declining health.

CMOs understand people. They can lead the efforts that will rebuild consumer trust in their health system. They can develop new ways to strengthen connections between patients and their primary care physician. They can employ technology to paint a more complete picture of the people in their care. And they can coordinate the efforts of those who serve them. And while the current health care environment is new for everyone, the keys to success in building long-lasting relationships with your consumers are not. The health organizations that double down on what we may already know to be true but have not yet fully realized, as well as the extraordinary strides already made, will reap the rewards of positive sentiment, increased engagement and strengthened bonds today and beyond.

In this article, we will discuss how health care CMOs can navigate forward toward a more consumer-centric future by:

1. **Expanding outreach to all consumers, regardless of their health status**
2. **Exploring all factors influencing outcomes through consumer segmentation**
3. **Meeting consumers when and where they are — and in the ways they prefer**
4. **Utilizing both traditional and nontraditional measures of success**

NAVIGATING ***FORWARD***

Learn more about the people you serve, their concerns and their questions

COVID-19 has disrupted traditional health care communications. According to a survey from March, 52% of consumers said they had not been given guidance from their health plans or providers regarding COVID-19. Meanwhile, 69% said they lacked even a basic understanding of how their insurance coverage would work during the pandemic.[1]

Expanding outreach to all consumers, regardless of their health or economic status, is an opportunity to reassure them that your organization is safe and well-equipped to help them navigate the current environment. Offering easy access and simple decision-making tools can help them prioritize preventive actions and guide them to channels they can access, trust and afford.

Most importantly, outreach can help establish a dialogue with your entire population and address health disparities. It is an opportunity to learn more about the people you serve, how they feel about their health and whether or not they need immediate services. What are their concerns about engaging with the health system? How are they managing their health during COVID-19? What support do they need? Do they know all the ways they can connect with you? How do they prefer to connect? Are they satisfied with how your organization is serving them? Learning more about their concerns and answering their questions will reassure consumers and build trust. It can be foundational to the development of consumer segmentation strategies and identify any potential health inequities. Proactive outreach can educate the consumer and serve as a rich stream of insight upon which to make decisions about delivery channels, staffing models and services.



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Better match care to the health, social determinants and engagement profiles of consumers

CMOs naturally segment populations based on their health conditions and degrees of urgency. But there are other factors that have powerful influence over outcomes. Cultural background, financial pressures, unrecognized conditions, housing, nutrition, mental health and social influences all shape a person's outlook on their health and drive engagement behaviors.

CMOs can combine their insight with the power of big data to capture a holistic, longitudinal view of the people they serve. Applying consumer data can reveal how members and patients prefer to select, engage and pay for services. With this view, CMOs can better match their products and channels to the health, social determinants and engagement profiles of their consumers.



Consumer sentiment
Often overlooked is the impact that personal feelings have on engagement. For instance, some consumers only want the best care and spend their time investigating and comparing services. Others are financially stressed, high-volume users who value cost efficacy over all else. And there are many still who don't feel the need or the desire to engage at all. Thinking about your populations in terms of their attitude (backed up by research and interviews) can inform how to tailor your products, services and outreach efforts.

Financial well-being

The stress and strain of medical bills affects a large majority of health care consumers, with 72% expressing concern about at least one type of health care expense.[2] In every industry, consumers expect affordable options, accurate cost expectations and clear payment terms. How they feel about their money can impact how, when and where they will engage. It can also determine how well they will adhere to their care plans. CMOs can help their populations by maintaining transparency before care is ever delivered through easy site-of-service comparisons based on cost and quality and up-front cost estimates. Additionally, financial counseling services, flexible payment plans, cash payments, discounts and more can be offered to provide further support post care delivery.

Disease prevalence

More than 40% of the U.S. population currently has at least one chronic health condition, and that number is rising.[3] The current crisis has caused many to delay services or withdraw from treatment altogether.

CMOs can develop specific outreach strategies for these concerns. They can help consumers prioritize prevention and predict the next best action for those with complex and chronic conditions. Personalized, omni-channel communications reach consumers when and where they are the most receptive.

Social determinants of health

It has been estimated that 80% of health outcomes are dictated by social determinants of health,[4] which include employment status, education, transportation, dietary habits and more. COVID-19 has only exacerbated many of these issues.[5] While health organizations traditionally only obtain a snapshot of the patient after they walk through the door, it's increasingly vital to consider the factors that may be affecting them outside of the hospital walls.

Consumer segmentation can and should start with the data you have. Blending claim and clinical data is a natural starting point. The next level of insight comes from adding demographic and psychographic data along with information on consumer health finances and purchasing behaviors. CMOs can leverage the growth of digital care channels to collect more information and enlist the services of a strategic partner for more robust data and analytics.

Understand the nuances of each consumer and offer a more personalized approach

History has proven that waiting for consumers to come forward at the moment they need care does not produce quality outcomes. Adopting products, services and delivery to meet consumers when and where they are — and in ways they prefer — is the only way to drive the health behaviors that deliver the highest satisfaction and the best health.

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A large concern in the COVID-19 era is health left unattended. For instance, appointments for cervical, colon and breast cancer screening were down 86% to 94% in March.[6] This delay of treatment can lead to emergency visits or even premature death. However, many of these scenarios could be prevented or redirected with education, alerts, reminders, outreach, virtual visits and preventive care.

Another barrier is cost. With ongoing concerns about the economy, consumers need products and services that match their ability to pay. Consumers admit to skipping services and medication because they are reining in spending, with 78% saying they would skip at least one visit, elective procedure or recommended screening.[7] CMOs can help design products and leverage delivery channels that keep consumers engaged in their health and meet their financial ability to pay.



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Each consumer is unique. Understanding the nuances of each segment and offering a more personalized approach can guide people to easy, timely and cost-effective options. This is a shift for traditional health organizations.

Additionally, the shift toward virtual health during COVID-19 has created a trove of new data and opportunities for health plans and providers to get a better understanding of the clinical condition of their patient populations. This data can help create predictive models, allowing for more effective and personalized care. And when the information is actionable and translatable, consumers themselves can use it to self-manage their own health with wearable technology, remote monitoring, virtual visits and more.

Verify success and tell the story

After consumer-centric strategies have been implemented, health organizations can track their efficacy and verify their success. This can be achieved in both traditional and nontraditional ways:

1. Measure the adoption rate of new services and their effectiveness. Are you moving health outcomes at a population level?
2. Employ consumer experience metrics such as a Net Promoter Score® and customer effort score. Are you able to see improvements in consumer feedback and behavior over time?
3. Measure the total cost of care and its impact on engagement. Has adherence improved?
4. Provider satisfaction rates can also tell the story of consumer satisfaction. If you set up a system where the patients and the clinicians caring for them are satisfied with the system, you are more likely to see a high-performing system.

In addition to these traditional, "harder" metrics, there are "softer" measures that can indicate success within a system. For instance, are you able to respond to sudden shifts in consumer demand? Is your physician leadership contributing to model redesign? Are your populations adopting the new technologies and pathways? Stepping back and looking at the end-to-end consumer journey is critical to identifying gaps where a need is not being met.

Prioritize a more consumer-centric future

Consumers want to be healthy. But they often find the health care environment confusing, indifferent and cost-prohibitive. A coordinated, consumer-centric approach can eliminate these barriers and surround each member or patient with a personalized health ecosystem. Forward-thinking CMOs can respond to this market demand and position their organizations for sustainability and growth.

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