



# Drastically Increase Member Engagement Through Streamlined Customer Communications



Digital transformation in healthcare presents a mixed landscape, according to analyst firms IDC, Forrester, and Gartner. These initiatives aim to enhance member engagement, streamline processes, and improve health outcomes, yet, per a survey by Gartner<sup>1</sup>, as many as 60% fall short of expectations.

Gartner points out that many of these efforts result in “optimisation” rather than true “transformation”. Genuine digital transformation goes beyond digitising existing processes – it reinvents them. This often involves transitioning from legacy point solutions to enterprise-wide platforms, typically cloud-native SaaS solutions<sup>2</sup>.

**“Working with Smart Communications, we’ve simultaneously achieved three outcomes that have historically conflicted with one another: improved internal processes, lowered cost to serve, and improved member satisfaction.”**

— Global Head of Customer Experience at Global Health Insurer

This brief explores how Smart Communications’ Conversation Cloud™ helps private medical insurers reinvent member engagement by transforming how data is collected and by consolidating healthcare customer communications. Our solutions that make up the Conversation Cloud platform provide the convenience, personalisation, and the data security your members (and employees) desire, while also aiming to increase health equity and improve outcomes.

## The Burden of Forms on Healthcare Member Engagement

Forms are ubiquitous in healthcare, and members despise them. In our [most recent benchmark survey](#), consumers told us that they find forms time-consuming, repetitive, and often riddled with irrelevant questions.

This dissatisfaction affects your top and bottom lines. Frustration over forms can cause members to switch insurers, and incomplete or abandoned forms and eat up your resources.

You have more member-facing forms than you probably realise, but the ones that matter most are:



Applications  
for cover



Authority  
forms



Claim  
forms



Health  
assessments  
(e.g., medical  
clearance certificates)



Membership  
change forms

Many insurers still rely on printed and mailed or faxed forms to collect member information. Scanning and using [optical character recognition](#) (OCR) on these forms can be cumbersome and carries the risk of data loss (no OCR program claims 100% accuracy) and breaches, since paper is portable.

Some providers have moved to fillable PDF or HTML forms, but these often fall short of member expectations. Your customers want forms that pre-fill known information, provide a consistent experience across devices, allow progress to be saved, and ask only relevant questions.

Typically, healthcare-related forms are difficult to modify without IT help and are challenging to manage and control. The software used to create forms often lacks integration with core systems or with third-party services (e.g. address verification or e-signature solutions) or has limited functionality. For example, most cannot support multiple parties contributing information, route to multiple signatories, or chain forms together into a single digital signing session to streamline the process for the member and reduce the insurer's eSignature costs.

## Outdated Forms Are a Symptom of a Larger Process Problem

Forms are always part of a larger process: they collect data for purposes such as enrolling a new member or paying a claim.

To transform these crucial processes, simply moving to electronic forms is insufficient and only scratches the surface. Beyond the forms, supporting workflows must be built and automated. Additionally, the data gathered needs to be standardised and disseminated to the appropriate systems for reuse. This requires a single enterprise platform that integrates seamlessly with your existing systems, rather than a collection of point solutions.

**SmartIQ™**, the forms automation and data collection part of The Conversation Cloud platform, meets all these requirements.

**“We’re realising hard savings of 50-60% by way of the digitisation of our onboarding paperwork. We have started looking at additional operations use cases to deploy SmartIQ.”**

— Product Operations Manager at Large Regional Health Insurer

### How You Can Benefit from SmartIQ and Improve Member Engagement

- **Decreased abandonment rate**  
Easy-to-access, simple, and individually relevant forms increase submission rates.
- **Shortened time to completion**  
Faster form completion leads to better health outcomes and shorter revenue cycles.
- **Elimination of incomplete or inaccurate data**  
Structured data removes the need for scanning, OCRing, or rekeying forms, reducing the risk of missing or incorrect data.
- **Lower administrative expenses**  
Reduced time spent on paperwork and follow-ups makes staff more productive and your organisation more profitable.

- **Improved security and compliance**  
A secure, certified<sup>3</sup> SaaS platform keeps PII and PHI safe, minimising risk and reputational damage.



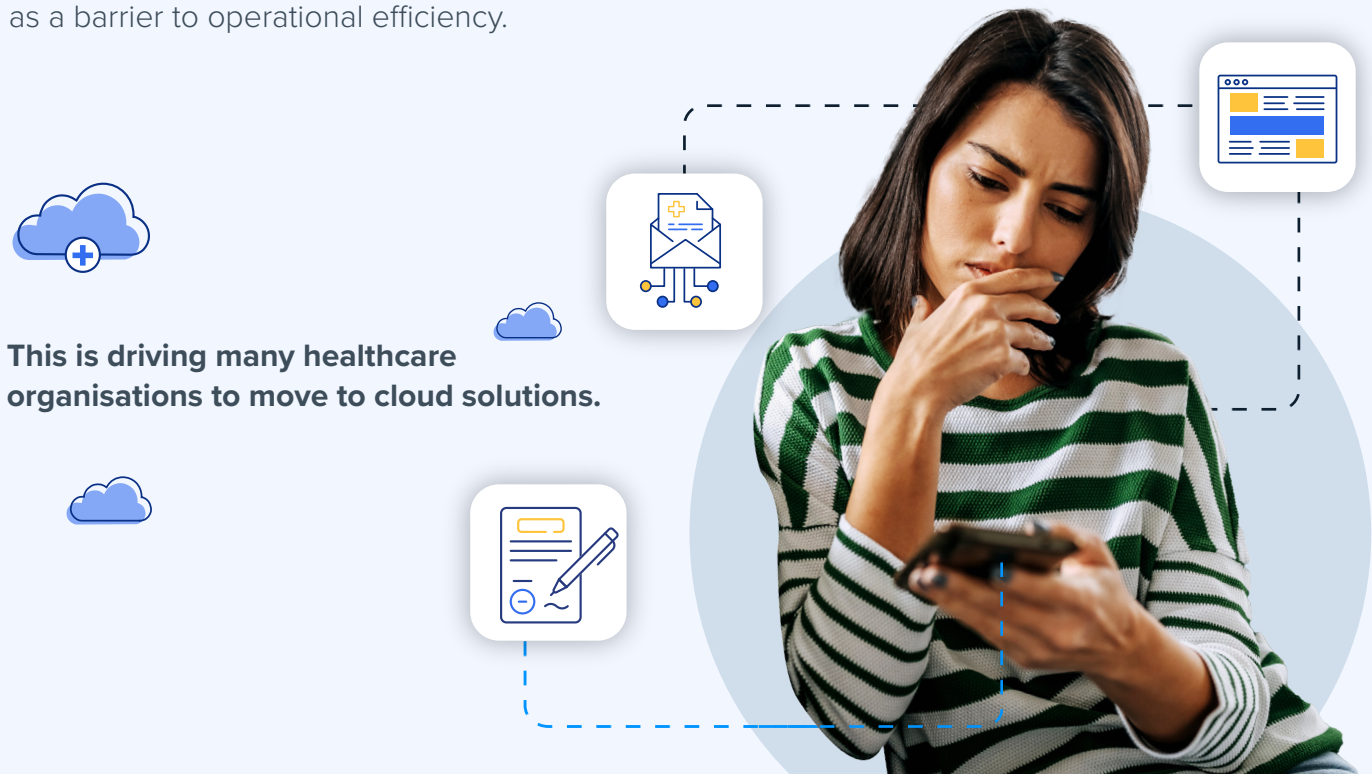
## Loyalty and the Consequences of Poor Member Communications

Member communications—from plan brochures to correspondence to statements—are often created by individual departments or lines of business using word processing or desktop publishing applications. However, these systems often have gaps or limitations, particularly when it comes to personalisation.

Our recent healthcare benchmark research found that the importance of healthcare communications continues to increase. Globally, 85% of respondents said that communications are either somewhat or very important to member experience, up from 81% the previous year.

However, only 46% of members rated the healthcare communications they received as very good or excellent. They noted that clarity, accuracy, and timeliness of communications significantly impact their trust in healthcare organisations.

Private medical insurers need to operate efficiently, but this is strained by a patchwork of point solutions. Gartner, IDC, and others identify [technical debt](#) from maintaining legacy solutions as a barrier to operational efficiency.



This is driving many healthcare organisations to move to cloud solutions.

**Alarming, 66% of respondents said they would switch insurers if the quality of healthcare communications didn't meet their expectations, up 15% from the previous year.**

[2024 Benchmark Survey](#)

**SmartCOMM™**, the communications management part of The Conversation Cloud, is an ideal solution for managing your one-to-one marketing, welcome kits, correspondence, and statements. It integrates with core administration processing systems, member and provider portals, mobile applications, chatbots, and other channels and systems, providing a single platform for managing content and communications.

**“SmartCOMM simplifies the day-to-day maintenance of customer communications through the modularisation and sharing of content across multiple communications.”**

— Sr. Director of Digital Operations at Global Health Insurer

## How You Can Improve Member Engagement & Operational Efficiency with SmartCOMM



### Enhance clarity

Use built-in AI-powered content analysis and enhancement tools to improve the readability of member communications, increasing compliance and reducing complaints.



### Address equity

Adapt communications to your population’s language, literacy, and ability levels, ensuring compliance with accessibility standards.



### Improve accuracy

Integrate with core systems and use simple-to-construct business logic to tailor communications with member-specific information.



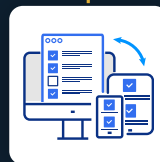
### Increase efficiency

Consolidate communications onto a single SaaS solution accessible across your organisation, reducing costs and improving efficiency.



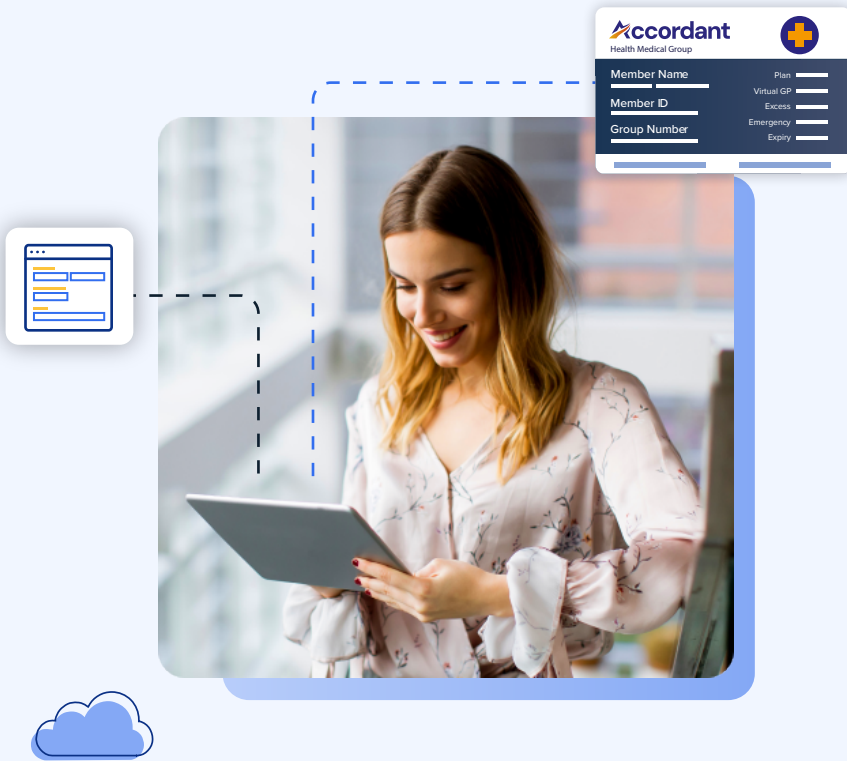
### Ensure timeliness

Connect with member touchpoints to trigger timely communications through preferred channels such as web, email, SMS, or print.



#### Your Plan Includes

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



## Conclusion

Turn to Smart Communications as your trusted partner for digitally transforming your member engagement and communications. Our Conversation Cloud helps refactor your forms and rationalise your content, transitioning from managing transaction-driven touchpoints to cultivating ongoing customer conversations.

## It's Time to Get Smart

Contact us today to discuss your unique needs or to see a demonstration of how our industry-leading solutions can help<sup>4</sup>.

Connect with us   

**SMART**   
COMMUNICATIONS™

Smart Communications provides the platform that leading health payers, providers, and life sciences companies across the globe trust to deliver personalized, consistent, and compliant conversations across all touchpoints and channels. The Conversation Cloud™ consists of SmartCOMM™ for managing customer communications across the enterprise and SmartIQ™ for simplifying and automating forms and other data-intensive processes. By integrating with core systems such as Salesforce Health Cloud, Pega, Healthedge, Trizetto, and others, we create deeply personalized and compliant real-time customer engagement. Many of the world's largest health organizations rely on Smart Communications to increase operational efficiency and deliver highly secure, frictionless experiences across the customer lifecycle. Visit [smartcommunications.com](https://smartcommunications.com) to learn more about the platform that leading analyst firms rank as an industry leader. [Contact us Today!](#)

### Sources

- 1 U.S. Healthcare Payers 2024 CIO Agenda Insights and Data
- 2 Our solutions are deployed via AWS regional data centers in Australia, Canada, the U.K., and the U.S. ns are deployed via AWS regional data centers in Australia, Canada, the U.K., and the U.S.
- 3 SmartIQ is regularly recertified to meet the ISO 27001:2022, HIPAA, IRAP, and PCI DSS standards.
- 4 Smart Communications has been recognised as a leader in multiple analyst publications. [Visit our Resource Center for more information.](#)