Customer Experience & the Payer Industry

The call to action to fix US healthcare system has never been louder
About Premera & Steven

- HQ in Mountlake Terrace, WA
- Serve WA and AK markets
- Not for profit serving ~ 2.3 million members
- Nearly one third live outside WA/AK

Purpose – Improve customers’ lives by making healthcare work better

Focus – Differentiated experience, quality health outcomes, squeezing waste from US healthcare

- Vice President, Customer Experience
- 20 years in Silicon Valley @ eBay, Apple, Genentech, Sun Microsystems
- US Coast Guard Academy
- Stanford University GSB Sloan Fellow

Following first shipboard assignment in Seattle, spent the remainder of his Coast Guard career as a rescue helicopter pilot
US Healthcare – The Players

- Purchasers (HR Benefits)
- Producers (Brokers)
- Payers (Insurance)
- Patient (Member)
- Providers
Putting the customer (member/patient) at center

Purchasers (HR Benefits)

Producers (Brokers)

Patient (Member)

Payers (Insurance)

Providers
US Healthcare – The Problem Statement

Don’t get care they need

Get more care than they need

Pay too much for care

Have a poor experience
US Healthcare – Incentives structurally flawed

Fee for Service

- Volume driven
  - More tests
  - More imaging
  - Surgery first

Value based

- Quality driven
  - Health outcome
  - Total cost of care
  - Member experience
Customer Feedback is the beginning

**Inner loop & Outer loop**

**Inner Loop**
- Save at-risk customers
- Activate and capitalize promoters
- Individual learning and making customers feel heard

**Outer Loop**
- Identify the root causes and not just the symptoms
- Create operational efficiencies and fix broken processes by identifying and improving the root cause
Premera Listens evolves to Premera Acts

Premera requests your feedback

Premera Listens – your voice is your power

Premera ACTS Member Feedback Hub

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**Premera Listens** is now **Premera Acts**

**Listens** evolves to **acts**

**Premera** Listens to your feedback and evolves to **Premera Acts**.
High Value Providers – How do I find one?

- Ranking of Providers by:
  - Health outcomes
  - Total cost of care

Find Doctor web
Find Doctor mobile
Simple & Easy – Enabling Empowerment & Choice

Imaging #1

Imaging #2

Imaging #3

Amazon

Uber

Airbnb

Ebay
Takeaways/Lessons Learned

- Understand the problem you are solving
- Start small
- Include a broad cross section of your colleagues
- Include your customers in co-creation
- Tell the story (yep, even the failures)
Questions