

# Customers need another competitor in the New England health insurance market.

## Here's why.

**By Vincent Capozzi, Senior Vice President, Sales  
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There's one thing I hear constantly from brokers, consultants, and employers: a growing belief that health insurers are becoming a commodity, interchangeable in most every aspect. It seems like your plan options and pricing trends are almost identical with every carrier. And meanwhile, the demands from your workforce are getting more complex. That dynamic needs to change.

Employers tell us that health insurance is the most valuable benefit offered by their company. But the health insurance industry doesn't score well in customer satisfaction surveys. "The health insurance industry as a whole scores poorly," notes Time.com. "[D]elivering satisfaction levels below that of the airline business and tying with landline phone providers and the U.S. Postal Service. Only the dreaded pay TV and Internet service providers score lower as an industry."

As a major commercial insurance carrier, we've been asking ourselves some tough questions and taking a fresh look at our business—and yours. It's been a no-holds-barred conversation. NHP is committed to changing our market for the better; we're not just swapping out our plan names and trying to push the same old products. We're stripping away all our assumptions about how health insurance must work and asking ourselves how it *should* work.

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**Neighborhood  
Health Plan™**

# What is your health insurer doing to help you become a smarter purchaser of health care?

## **COST TRENDS ARE GOING UP. SERVICE IS AVERAGE—AT BEST.**

When you're a customer of one of the well-established carriers, you may not receive the attention you deserve despite the high prices you pay. You used to get a lot of 1x1 support from your insurer, but now it feels impersonal and frustrating.

And maybe you think about switching carriers, but you're just too busy to take it on. Well, here's something else to think about: at NHP, we know we need to work harder to win and keep your business. For example, all our employer customers get dedicated account management, and our Broker and Account Service Support team is staffed by our most seasoned customer service professionals. We've even built a worry-free LiteSwitch<sup>SM</sup> onboarding program that serves up resources and support at every stage of the process from implementation planning to transition of care. Once you decide to change to NHP, you'll find it's easier than you thought it would be.

**So what do you pay for our concierge level of service?**

**Here is the kicker—usually less.**

And on the member side, our customer service team is unparalleled. We resolve nearly 90% of member issues during the first call and answer 80% of customer calls within 30 seconds, among other service measures. In fact, we're so confident in our customer service team that we just rolled out market-leading Performance Guarantees for new employer customers with 100+ eligible FTEs. We're committing up to \$50,000 for client-level guarantees to assure you that our customer service will stay at its current levels.

So what do you pay for our concierge level of service? Here is the kicker—usually less. We have everything that the other carriers offer and more. But NHP's lower administrative costs mean we can deliver all of this for some of the most competitive premiums in our market.

It's no wonder why NHP enjoys a 95+% membership retention rate.

## **TODAY'S CUSTOMER EXPERIENCE IS ABOUT EMPOWERMENT FOR YOU AND YOUR EMPLOYEES**

Kaufman Hall opens their 2017 State of Consumerism in Healthcare report with an observation about the huge shift in customer expectations over the past several years. "The whole notion of consumer experience has changed dramatically in just the past several years. You can order anything from a new sofa set to a load of groceries from your smartphone ...Instead of driving to the mall to shop, you can choose from among 480 million products on Amazon... As this new level of service has become the norm, consumers have begun to expect a similar experience in healthcare—such as walk-in visits, online scheduling, virtual visits, and direct messaging with providers. Rising out-of-pocket healthcare costs further incentivize consumers to select providers that fulfill those expectations." What is your health insurer doing to help you become a smarter purchaser of health care? What's it doing to help your employees get the most out of their plan?

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NHP is empowering employers, providers, and members with easy-to-use self-service tools and resources. Employers have 24/7 access to a portal where you can manage enrollment, view custom reports, make payments, and find wellness resources for your employees. For members, we've just added our suite of DoctorSmart<sup>SM</sup> tools, which member can use 24/7 to find and rate doctors, estimate costs, and make smarter decisions about care. We're especially excited about the innovative DoctorSmart Rewards program, launching in January 2018 for all our commercial customers. This program gives members cash back for choosing to have certain services with a high-value provider, between \$25-\$500 depending on the service. These tools are fully integrated into our member portal mynhp.org, so that the cost and quality information ties directly to their benefits and usage. Our provider portal lets doctors run real-time reports with individual or aggregate patient information, so they can better manage their practice and deliver individualized patient care.

NHP is focused on building a 360° customer experience that makes you and your employees better consumers of health care. And we know we can't do it alone. Every one of our customer constituencies needs to weigh in and be part of the solution. That's why we have advisory panels for brokers and employers and an online community called Neighborhood Green for members. We're listening. We're proactive. And we're not afraid to shake things up.

## **YOUR WORKFORCE IS CHANGING FAST, AND YOU NEED TO CHANGE WITH IT**

Your workforce is altering in every way. First, it's more culturally diverse than ever before—a trend that's only going to continue. According to The National Center for Public Policy, from 1980 to 2020, the white working-age population is projected to decline from 82% to 63%, while the minority portion of the workforce is projected to double from 18% to 37%.

On the generational side, baby boomers are retiring, millennials will soon be 50% of your employees, and a new, digitally connected group is entering the workforce. People from four or five different generations will soon be working side by side at many companies.

Diversity is not a new phenomenon at NHP. We built our business delivering high-quality care to a variety of member populations. In addition, our own workforce is highly aligned with the demographics of today's job seekers. Both factors give us an edge when responding to ever-changing customer demands. We're leveraging our legacy to offer plans that will help you recruit and retain the best employees in a competitive job market.

For example, we're in the process of building a program that's particularly attractive to millennial employees. This program will give them the choice, flexibility, and value that they expect in all of their purchases. In addition, it will help them make smarter and wiser choices.

And we hope to introduce another new program soon that will be a first for the entire health-care industry. It will benefit members and employers and should shake up our market.

Stay tuned for more information about both of these upcoming programs!

At NHP, we believe that we're in the midst of yet another sea change in our industry, and when it's over, health insurance is going to be a very different marketplace. You need a partner who keeps ahead of the curve and will be there for you no matter what.

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## LET'S NOT FORGET ABOUT "HEALTH" OR "CARE"

As other insurance companies manipulate their products to give the impression of low costs—increased cost sharing, narrow networks, reduced benefits – they can sometimes lose sight of their purpose: to provide access to high-quality care. NHP has remained true to our mission for over 30 years. And when we talk about changing the game, we're including our already award-winning care management services.

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We recently introduced a market-leading care management model that's built entirely around the patient and provider relationship. As a member of Partners HealthCare, we're the only insurance company in eastern Massachusetts that's part of a provider organization. Because of this, we have a unique view into the importance of the patient/provider relationship and we're positioned to improve the member experience in ways others can't. So when we sat down to find a way to both improve care and lower costs, we knew that our cutting-edge predictive modeling and proprietary algorithms wouldn't be enough to drive the kind of change we were looking for. We had to come up with a solution to identify the highest-risk and most impactable members and support the provider relationship. Our solution was to develop regional care teams. These fully integrated teams—including doctors, nurse care managers, social care managers, utilization managers, and others—can build relationships with providers in their region to best support patients. We're the only insurance company in our market that delivers care management services in this way.

Because we increased our collaboration and efficiency, we now have the resources to reach out to 100% of members who have been discharged from the hospital and to implement community care teams to accompany certain high-risk members to their doctor's appointments. In a recent email, a member who signed herself "safer, happier, and healthier" told us, "I wanted to e-mail everyone from NHP... to thank them. I can't believe the personalized help I received from them! I've never heard of an insurance plan that has such personalized service." That's really what it's all about.

## DON'T MISS OUT

NHP believes our marketplace needs competition. NHP will not be the same as the other carriers. We plan to provide more value and a better customer experience. Look at other industries and ask yourself who's delivering the best solutions. It's the folks who are investing in the overall customer experience. This is the heart and soul of who NHP is and what we deliver. All we ask is a chance to prove it. We promise you won't be disappointed. In fact, we guarantee it.

If any of this resonates with you, please let us know. Visit [nhpvalues.org/change](http://nhpvalues.org/change) to take a quick poll to tell us what's important to you.



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