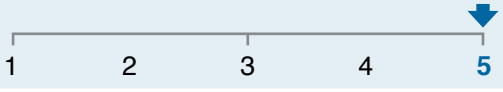
Member Engagement Persona



Craig Jordan
VP, Consumer Engagement

Age	30s-50s
Gender Ratio	50% male; 50% female
Titles	VP/GM, Consumer Engagement; VP/GM, Payment Innovations; VP/GM, Consumer or Member Solutions; Chief Innovation Officer

Authority Level



Authority Description	Final decision-maker and the person who signs the contract
Traits	Highly-driven, plugged in, cutting edge, can be cynical and pessimistic toward vendors

Persona Summary

Craig is well-educated, digitally savvy, and plugged into social media platforms and apps. As the person responsible for coming up with ways to get members to be more engaged with their health, he is typically health conscious and fit. He is under a lot of pressure to drive business through member attraction and retention. He knows the details of how things work and may look for opportunities to show that he knows more than sales people. For example, he likes to point out when he perceives that sales people are not considering how the solution impacts regulations.

Job Description

Craig's main responsibility is to create services that drive brand loyalty and member retention. Under a lot of pressure to help his health plan be competitive, he must come up with brilliant ways to catch up with other industries regarding consumer engagement technologies. As a result, he is always focusing on how to improve existing member engagement tools. He constantly monitors member digital activity to determine whether members are having positive or negative experiences. He also must decide how to market to members and how much to spend. He is always evaluating the cost to acquire and sustain customers vs. the dollar value of a customer's lifetime value.

Goals

- Drive innovative ideas to build stock in the organization and get promoted
- Improve member engagement
- Boost Star Ratings and HEDIS scores
- Attract new members, build loyalty and retain members
- Drive revenue based on member satisfaction
- Provide seamless experience via health portal
- Create a positive payment experience
- Keep members engaged and connected to plan (notifications, info about payments, communications)
- Provide mobile-optimized experience
- Keep members informed about incentives

Challenges

- Pressure by the C-suite, who are influenced by analysts saying health plans are behind the curve, to bring forward ideas and solutions that help the health plan be perceived as a progressive company current with other consumer-driven businesses. He wants to distinguish himself by coming up with cutting-edge solutions that attract new members and drive retention to position himself for the next promotion.
- Loss of member satisfaction that results in lower Star Ratings, reduced revenue and limited ability to attract new members.
- Unmet consumer expectations regarding digital payment options that result in customers leaving.
- Consumer demand for transparency of costs. Members that need more extensive healthcare services seek help from health plans in understanding and sorting through their payment responsibility.
- Lack of analytical tools to understand individual members. He has ideas for campaigns to members but lacks the tools for data analysis to take actions that produce results.
- Loss of revenue due to long payment collection periods.
- Lack of cash flow to advance business.
- Cost per member of lower ratings.
- Increase in customer acquisition cost.

Common Objections

- Doesn't like to make decisions during open enrollment.

Key Messages

- Payspan's Premium Payments solution was designed to make the most important aspect of the customer experience with your organization – the payments experience – a positive one. This way, you don't have to worry about increasing customer acquisition costs due to members leaving because of negative payment experiences.
- Our Premium Payments solution offers flexible, multilingual online and phone payment options, management of premium payments for split households, and online access to payment and transaction history. Our mobile-optimized, single sign-on payment portal is branded to your organization, making it possible for your members to enjoy a seamless payment experience.
- Payspan's multiple payment options and convenience drives revenue for your organization by increasing your collections and reducing the time it takes to collect payments. By improving your collections, you support your cash flow, allowing your health plan to meet its business goals.
- Our solution helps you boost your Star Ratings and HEDIS scores by offering your members the flexible, mobile-optimized digital payment options that they have come to expect with a purchasing experience.
- Keeping your health plan current with the latest payment trends enables you to deliver positive, satisfying experiences that attract and retain members in an increasingly competitive marketplace.
- We are always thinking about the future and being able to help you grow with the latest trends. Our approach leverages the payments function to build a gateway to brand loyalty and lasting relationships with your customers based on positive experiences that go beyond premium payments.

Elevator Pitch

Subject line: Delight members with positive payment experiences

Today's technologically-savvy consumers want digital payment options and interactions, but health plans have fallen behind the digital payment trend.

Nowadays, the payment experience can be a deciding factor of whether a consumer chooses to buy your services. Payspan's Premium Payments solution was designed to help your organization stay ahead of the curve.

Our approach was designed to do what few other solutions in the market can do – make the most important aspect of the customer experience with your organization– the payments experience – a positive one.

We offer the kind of flexible, mobile-responsive digital payment options your members have come to expect during the purchasing process, including multilingual phone and online options.

Our approach is to leverage Premium Payments as the foundation to deliver positive payment experiences that attract and retain members, enabling you to boost you Star Ratings and HEDIS and member satisfaction scores.

Would you like to learn more? Maybe we could schedule a quick call for me to share a little more detail.