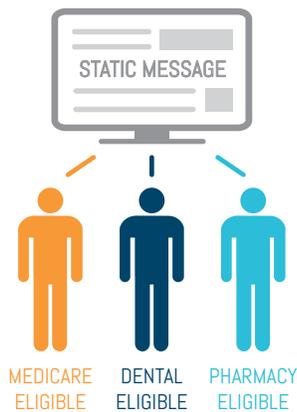# BUSINESS PROBLEM

With the changing landscape of the health insurance industry, a Fortune 100 health insurance company looked to modernize their marketing efforts and become more consumer-centric by better personalizing the experiences of their members. In order to achieve this goal, they partnered with Covalent Marketing to design and implement a solution.

Covalent Marketing observed that the organization was missing opportunities for conversion and increased revenue by ignoring their inbound channels. Via the web, nearly all authenticated members were presented with the same promotional messages. Overall, processes and technologies were not sufficiently developed nor aligned between marketing and IT to support an engaging customer experience.
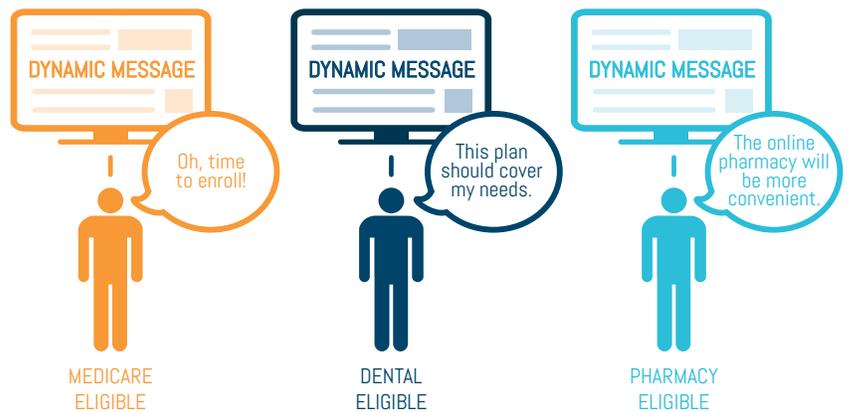
BEFORE

The secured homepage offers minimal personalization

STATIC MESSAGE

MEDICARE ELIGIBLE
DENTAL ELIGIBLE
PHARMACY ELIGIBLE

AFTER

The secured homepage now presents contextually relevant content and messaging

DYNAMIC MESSAGE — Oh, time to enroll!
DYNAMIC MESSAGE — This plan should cover my needs.
DYNAMIC MESSAGE — The online pharmacy will be more convenient.

MEDICARE ELIGIBLE
DENTAL ELIGIBLE
PHARMACY ELIGIBLE

IMPLEMENTED SOLUTION

The first step was to build a proof of concept, test it, and then scale to other inbound channels. Covalent Marketing focused on implementing real-time engagement on the company's secured website for members. The team approached the implementation with two primary goals:

1. ALIGN THE BUSINESS TO ENHANCE CUSTOMER EXPERIENCE

In order to enhance customer experience, Covalent Marketing brought disparate lines of business together to develop a unified, real-time marketing strategy. Together, they designed a set of use cases for specific personas which mapped to the customer lifecycle. They then built contextually relevant offers and prioritized them to maximize the engagement opportunities.

At a high level, these use cases were identified as:

- Medicare age-in offer: Targeting members eligible to enroll in Medicare aged 64.75 to 65.25 years old.
- Medicare dental offer: Targeting members eligible for dental plan enrollment.
- Multiple offers for mail-order pharmacy enrollment: Targeting members eligible for mail-order pharmacy enrollment programs who were already targeted by three separate outbound campaigns.
- Default offer: Targeting members not qualified to receive other offers. This default offer also displayed in case of system down.

2. IMPLEMENT A REAL-TIME MARKETING TOOL

Knowing that IBM Interact, a real-time software solution, had already been selected and procured, Covalent Marketing recognized the need for a scalable solution which would also empower the marketing organization to own real-time marketing management. It was critical to allow marketers to strategically influence, manage and monitor interactions without relying upon IT. Covalent Marketing achieved this by providing the business with the mechanism for easily updating messaging and creative by tying the offers to content via unique offer codes. Web services were designed to enable quick communication between systems and also allowed the business to independently test offer decision making. Also, Covalent Marketing educated business end-users on Interact configuration and testing methodologies. To enable marketers to target customers with business rules, the team identified a data set comprised of profile attributes which allowed IBM Interact to mirror existing IBM Campaign targeting. These new attributes were designed to scale in the future for mirroring additional campaigns.

In addition, Covalent Marketing designed the solution to capture Interact contact history and response history to support a 360-degree customer view. More knowledge of member behavior and preference enables contact optimization, which improves customer experience.

These efforts enabled marketing to influence customer interactions while also setting up the organization for success from a

BUSINESS RESULTS

Enabling real-time marketing provides the following benefits to the organization:

- Improves customer experience by:
    - Personalizing interactions with members
    - Allowing for contact optimization by capturing knowledge of member behavior and preferences
    - Increasing cross-functional collaboration
    - Creating new engagement opportunities for the organization
- Positions the marketing organization to quickly expand the solution to additional channels and touchpoints (including additional web pages, email, mobile apps, call center, etc.) into an Omni Channel/Interaction model.
- Expands existing campaign reach to include inbound interactions.
- Empowers the business to manage real-time marketing interactions without IT involvement.
- Supplies an understanding of the capabilities of the solution and the organizational transformation that is required to support a customer-centric focus.