



## Health Plans Can Improve Employer Satisfaction

Health plans need extensive data and analytics capabilities to build strategic partnerships with employer clients that will deliver more value

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Frost & Sullivan believes two key factors strongly influence satisfaction and loyalty in an employer-health plan relationship: **results and trust**. Health plans need to have core capabilities – either in-house or through a partner with robust technologies and analytics – to enable them to deliver value to their employer clients in both areas.

### **RESULTS – DELIVERING DATA AND INSIGHTS THAT CREATE VALUE**

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Businesses around the globe are increasingly data-driven in their operations. Accordingly, health plans are under immense pressure to demonstrate value to employers who expect data-driven insights to manage a major operating cost: healthcare benefits for their employees.

Health plans should provide clear, actionable insights that help employers make good operational decisions. For example, employers want to know what their return on investment (ROI) will be. They want projections of cost savings per capita based on changes to their benefits or implementation of new programs. They want to understand how their employees use healthcare benefits and services so employers can design benefits packages to cost-effectively achieve high satisfaction. And each employer has its unique way of assessing its business, so the need to provide configurations to customize at scale is imperative.

### **A solid data and analytics foundation is the first step to enabling insights into employer questions across financial, pharmacy, eligibility and clinical information.**

Health plans need to deliver an analytic foundation and interactive dashboard that help employers track and forecast expenditures, surface health improvement opportunities, and view other meaningful trends and insights. For example, an employer may want to model how new programs can improve employee health.

Robust analytic capabilities and insights enable employers to explore the data by demographic, psychographic and clinical segments. Health plans should enhance insights beyond trending to provide deeper context with comparative benchmarks. Employers are now expecting more self-service access to their data – the ability to drill-down and analyze regions, conditions or subgroups. This requires the right application of security to protect confidential information and provide differential access for self-funded groups. The right data and analytics can help employers identify savings opportunities, along with insights into which utilization trends are driving high-cost health system interactions.

But it's important to note that deep, detailed data from health plans is not enough for employers to achieve results; health plans should also make information easy for employers to consume. Yet health plans often struggle to deliver clear, consistent insights that their customers can quickly understand and act upon. Even if health plans have data sets and analytics tools, they are often disjointed and require significant effort to maintain and update. Employers are looking for faster access to integrated information. Health plans must overcome these challenges to deliver insights and results that help retain and enhance their customer relationships.

### **TRUST – BUILDING PROACTIVE, CONSULTATIVE RELATIONSHIPS**

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Employers need health plan partners that are good stewards of their employee health and health spending. They are looking for proactive consultation to help create benefits plans that deliver maximum value.

Employers have more choices about where to seek insights and guidance. Health plans have competition, not just from other health plans, but also from individual brokers and teams of consultants. If health plans don't meet employer expectations, they risk having competitors or third parties fill the gap.

**Health plans can demonstrate their ability to engage more strategically with an employer by delivering measurable improvements in operations, finances and population health.**

Instead of a series of transactions, health plans should foster a strategic partnership with employers, which enables a tailored approach to managing risk across the board.

Health plans can raise their level of interactions with employers by using data to suggest revisions to benefit plans that can help address cost concerns and employee population needs. They can also recommend offerings that have succeeded in reducing costs or improving employee satisfaction for similar employer customers. For example, a health plan can suggest that an employer should expand access to telemedicine. Through data-driven insights, the health plan can show how active usage of these provisions can reduce premiums and lead to improved quality health outcomes.

These outcomes add value to employers and employees as they improve access and help hold down the cost per capita of providing care for their workforce. Measurable outcomes can help solidify a sustainable business relationship built on trust and proven performance.

### **WHAT HEALTH PLANS SHOULD LOOK FOR IN A TECHNOLOGY PARTNER**

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Most health plans know that results and trust are important to their relationships with employers, but they may struggle to meet the ever-rising bar of expectations.

Health plans are taking many approaches to building the data and analytics foundation needed to deliver the value their employer customers expect. Some health plans select a third-party analytics partner and end-to-end solution, others use a combination of vendor-supplied and home-grown solutions, while still others use their own electronic data warehouse combined with third-party analytics.

Health plans must assess if they have the capabilities in-house and, if not, how they can effectively use a technology partner to meet customer expectations and remain competitive. Health plans should not undervalue the importance of the right partner, which can infuse health plans with the core capabilities that enable more strategic relationships with employers. By streamlining data analytics and analysis tools through a partner, health plans can spend more time focusing on those relationships.

The right technology partner should have the background to enhance the health plan-employer relationship. This partner should go beyond delivering a standard set of reports and instead offer a flexible range of data and analytics tools for health plans to address employer needs.

### THE IDEAL PARTNER FOR HEALTH PLANS SHOULD

The infographic consists of nine numbered cards arranged in a 3x3 grid. Each card features a blue circular icon with a white symbol, a blue circle with a white number, and a white text box with a blue border. The icons represent: 01. Analytics dashboard, 02. Data integration, 03. Analytics customization, 04. Dashboard configurations, 05. Program performance assessment, 06. Customer support, 07. Patient identification, 08. AI and machine learning, 09. Cloud enablement.

- 01** Have significant payer expertise and deep data sets suitable to provide insightful benchmarks.
- 02** Support complex data integration from various sources, at scale.
- 03** Enable health plans to tailor their chosen analytics based on the needs of their employer customers.
- 04** Offer multiple dashboard configurations that can array data from multiple health IT sources into plausible and easily interpreted reports that can be bundled or customized, based on the need.
- 05** Be able to assess the value of existing program features designed to improve performance.
- 06** Provide high levels of customer support to health plan business users and analytics staff.
- 07** Help identify high-utilization and high-cost patients by evaluating current standards of care and medication regimen for certain patients at higher risk of a catastrophic health incident, such as stroke or cardiac arrest.
- 08** Through pattern detection, machine learning tools and AI algorithms, identify emerging cost drivers to enable risk analysis and intervention.
- 09** Be cloud-enabled, and ideally cloud-agnostic, to support flexibility, security and easy access.

Source: Frost & Sullivan

With this type of strategic support, health plans will be better positioned to deliver high value to their employer customers and create a next-level relationship that will lead to a long-term, win-win-win relationship among the plan, the employer and their employees. This is the type of relationship employers will increasingly seek in managing both healthcare costs and improved employee satisfaction and retention.

## NEXT STEPS

- ① **Schedule a meeting with our global team** to experience our thought leadership and to integrate your ideas, opportunities and challenges into the discussion.
- ② Interested in learning more about the topics covered in this white paper? Call us at 877.GoFrost and reference the paper you're interested in. We'll have an analyst get in touch with you.
- ③ Visit our **Digital Transformation** web page.
- ④ Attend one of our **Growth Innovation & Leadership (GIL)** events to unearth hidden growth opportunities.

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