Consumerism in Healthcare
Designing Patient Experiences
Here’s the plan.

Consumerism Across Industries
What can we learn from those who’ve gone before us

The Healthcare Perspective
Where are we, and why now

Consumer Experience Trends
What can we expect for 2019 and beyond

A New Patient Experience
How to engage today’s consumers
Customer experience is your customers’ perception of how your company treats them. These perceptions affect their behaviors and build memories and feelings to drive their loyalty.

In other words: if they like you and continue to like you, they are going to do business with you and recommend you to the others.
Lessons from the Financial Sector

**Experimenting**
Test new services, platforms, and technology

**Refining**
Improve efficiency and ease of use

**Engaging**
Optimized consumer experience

- **1970's**
  - Deregulation
  - Banks expand suite of financial instruments

- **1985**
  - Expansion of off-site ATMs

- **1990**
  - First online banking website launched

- **1994**
  - Multi-channel services solidify

- **1999**
  - Dot.com Era, online banking expands

- **2000**
  - Rise of online only banks

- **2005**
  - App Era, mobile banking expands

- **2008**
  - Omni-channel integrated services

- **2009**
  - Multi-channel services solidify

- **2014**
  - Launch of mobile payment services

- **2017**
  - Omni-channel integrated services
Why can’t we do this in healthcare?

You have a Past Due Invoice.

Sorry ‘bout that. Can I pay online?

Sorry, but no. Best way is to send us a check.

Why’d I get another bill?? I paid you 3 weeks ago...

It’s not in my system. How’d you pay?

Are you sure?

IDK? Otitis Media? I’m not paying for that...

That was your earache.

Ugh... why didn’t you just say so?!

That’s how it was coded.

I H8 U.

Do you have any payment options?

Yes! Call Billing.

Ugh... can’t I just pay online?

Sure. Just use your easy pay access code: 1595FA49GS173VS496...

STOP.
The Healthcare Perspective

Where are we, and why now?
In the News

The New York Times
CVS Health and Aetna $69 Billion Merger Is Approved With Conditions
October 10th, 2018

Bloomberg
Amazon-JPMorgan-Berkshire Health-Care Venture to Be Called Haven
March 6th, 2019

Forbes
Johnson & Johnson Plans Virtual Clinical Trial, Builds On Apple Heart Study Results
March 20th, 2019

Reuters
UPS eyes in-home health services with U.S. vaccine project
March 21st, 2019
The Mess
Healthcare Trends: Industry Perspective

US Healthcare Expenditures*  
(shown in Billions)
Traditional Model

Insurance: 95%

Patient: 5%
Healthcare Trends: Industry Perspective

US Healthcare Expenditures*

(Shown in Billions)

- Expanding Coverage
- Medicare
- Medicaid
- Cobra
- HIPAA
- Medicare Part D
- ACA
- MACRA
- ?

- 1960
- 1970
- 1980
- 1990
- 2000
- 2005
- 2010
- 2015
- 2020
- 2025

- $0.0
- $500.0
- $1,000.0
- $1,500.0
- $2,000.0
- $2,500.0
- $3,000.0
- $3,500.0
- $4,000.0

Patient Payment Increase of 193%

75 Million HDHP Enrollees in 2017

77% of Americans owe at least $500 in medical bills.

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Healthcare Trends: Wholesale to Retail

Payor Mix: Insurance vs. Patient *

* McKinsey – Hospital Revenue Cycle Operations Created by the ACA

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Healthcare Trends: Patient is the New Payor

93% of consumers failed to accurately define terms such as plan premium, deductible, co-insurance and out-of-pocket maximum.*

Only 4% of patient complaints are related to Quality of Care, 96% are from Customer Service.  

* JAMA – Out-of-Pocket Spending for Hospitalizations Among Nonelderly Adults
Consumer Experience Trends

What can we expect for 2019 and beyond
Customer experience is the last source of sustainable differentiation and the new competitive battleground.

~Tiffani Bova, Gartner
CX Trends: Staying Relevant in the Marketplace.

By 2020, customer experience will overtake price and product as the key brand differentiator.*
CX Trends: What are 2019 Consumers Thinking?

86% of buyers will pay more for a better experience. *

The average healthcare consumer is willing to pay a price premium of 14% for their annual physical.*
Companies are starting to recognize that their customers (and their employees!) are real human beings, with their own emotions, wants, needs, beliefs, and motivations. Companies are using technology and data to not only deepen this understanding, but also deliver more emotionally resonant experiences. *
CX Trends: Self-Service is their first choice...

76% of US consumers expect a company website to include a self-service application. 42% prefer self-service to human contact.

~Steven Van Belleghem

“By 2020 a customer will manage 85% of the relationship with an enterprise without interacting with a human.”

* Gartner
Single Channel
(Only one option, sorry.)

Multi-Channel
(Multiple channels available, but they operate independently.)

Omni-Channel
(Multiple channels available, and they are interconnected.)
CX Trends: ...but you need multiple channels.

Companies with strong multi-channel experiences retain an average of 89% of their customers, as compared to 33% for those with weak strategies.¹

67% of customers mention bad experiences as a reason for churn, but only 1 out of 26 unhappy customers complain.⁶

The demand for an omni-channel customer experience is being amplified by the need for near perfect execution. Companies investing in these solutions has jumped from 20% to more than 80%.⁻

¹ Aberdeen Group
⁶ ThinkJar
⁻ PricewaterhouseCoopers
A New Patient Experience

How to engage today’s consumers
Why Aren’t Patients Engaged?

Why Didn’t You Pay?¹

- Didn't Remember: 32%
- Not Enough Money: 23%

Millennials:²

- 3 in 4 Didn’t Understand: 76%

What Would Make You More Likely To Pay Next Time? ¹

- Pay Online: 13%
- Reminders: 19%
- Discount: 23%
- Knowing Price Sooner: 13%
- Pay Plan: 32%

68% of healthcare leaders say self-servicing is a revenue-generating and cost cutting initiative for them.³

¹ Apex – 7 Insights: Patient Financial Experience Preferences
² Transunion 2016 Survey
³ HFMA – Technology and data-driven decisions are driving best practices for patient collections

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Communication Gap

The way it is.

The way patients expect it.
How Do Your Patients Want to Engage?

10% Print

90% Online

Preferred Payment Method*

- Tablet / Laptop, 21%
- Mobile, 56%
- Desktop, 20%


Pie chart from REDDE patient use data
Let’s Talk Mobile

9 out of 10 shoppers are not absolutely certain of the brand they want to buy when they begin looking for information online via their smartphones.

Mobile webpage load times impact on the likelihood of consumer bounce. *

- 1s to 3s: Bounce increase of 32%
- 1s to 5s: Bounce increase of 90%
- 1s to 6s: Bounce increase of 106%
- 1s to 10s: Bounce increase of 123%

5.4s
Average Home Page Mobile Load Time for Healthcare Companies. *
Mobile Experience

89% of people are likely to recommend a brand after a positive brand experience on Mobile. *

People who have a negative brand experience on mobile are 62% less likely to purchase from that brand in the future. *
Technology is Not a Silver Bullet

Traditional Approach

- Fragmented Experience
- Business Process
- Software Tools

Consultative Solutions

- Engaging Experience
- Business Process
- Software Tools
Functionality Limitations vs. Design Mistakes
Traditional Thinking

Registration

Clinical

Discharge

Billing

Good Experience
Patient Journey Roadmapping

Touchpoints
Patient’s Emotions
Business Processes
Technology

Patient Experience
A NEW Patient Experience

1. Awareness during check-in
2. Simple online account creation
3. Patient discharged in EHR
4. Easy online payment
5. Patient receives Thank You email/text
6. Mailed invoices with payment channel info
7. Real-time payment post back into EHR
8. Quick Pay One-Time Payment Pay Plan
9. Email/Text confirmation
10. Regular emails/texts with invoice updates
Omni-channel Integrated Experience
Key Takeaways

- Customer Experience is the new competitive landscape
- Market relevance requires improved engagement
- Account for functional issues, and build feedback loops into existing processes to address design issues
- Mobile is (still) king
- Investment in Omni-Channel solutions is key (and pays for itself)
Final Thoughts

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