

BCBS MA CONSUMER EXPERIENCE STRATEGY – FINAL UPDATE

June 30, 2023

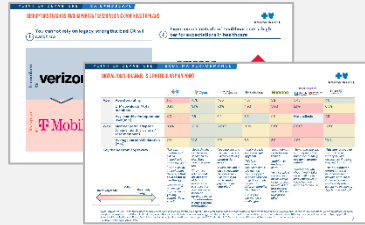
DRAFT

KEY GOALS FOR TODAY

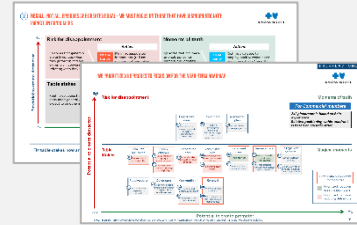
- Share refined CX vision and strategy
- Review near-term and medium-term roadmaps for prioritized CX episodes and key enablers
- Discuss operationalization and immediate next steps

KEY DELIVERABLES FROM OUR CX STRATEGY WORK

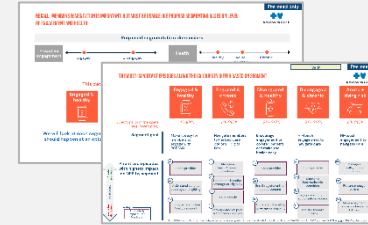
Established case for **change** based on competitive positioning & disruptor inspiration



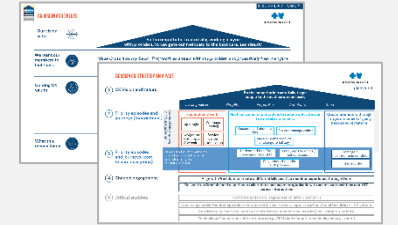
Prioritized episodes based on impact and need for improvement



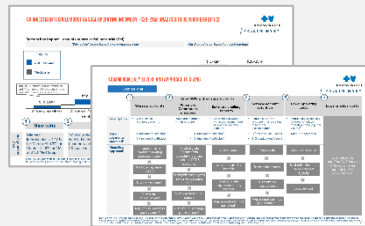
Developed member segmentation schematic and proposed metrics



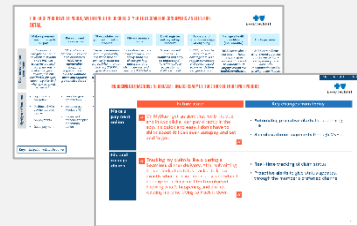
Built strategy on a page with vision, values, strategic pillars, and enablers



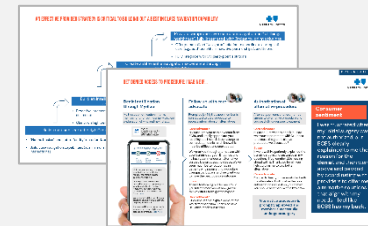
Built business case for CX



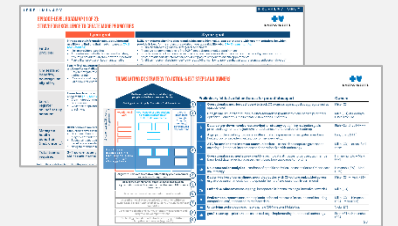
Aligned on episode-level ambition; defined what good looks like and what we need to achieve



Shared POV on best-in-class navigation strategy and identified opportunities to navigate



Developed roadmap for near term & medium term with identified owners

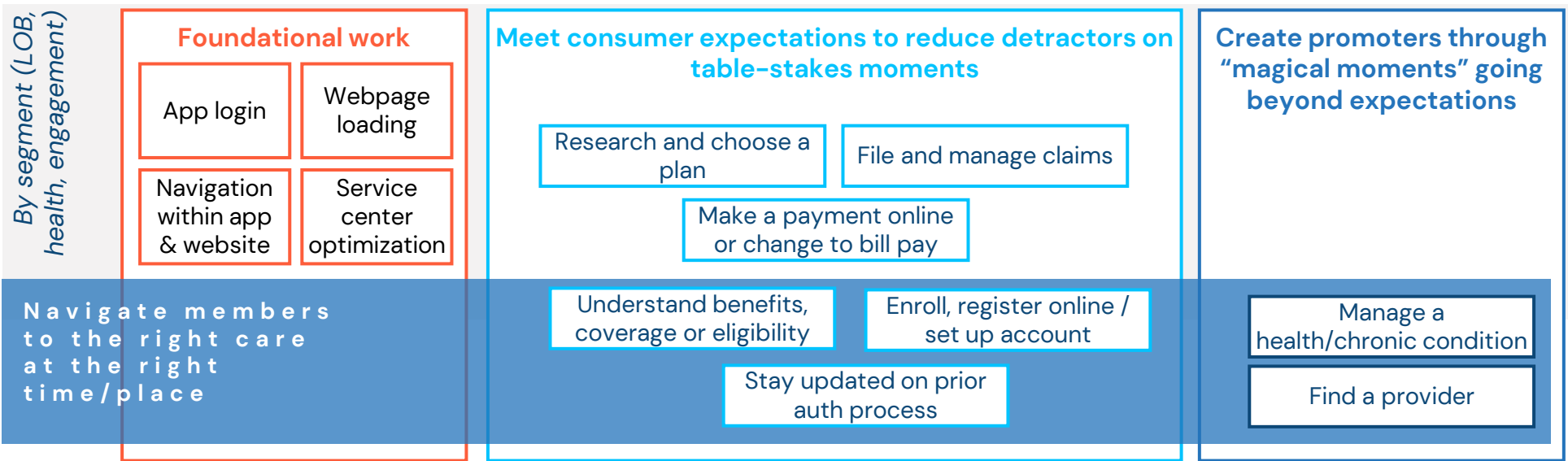


BCBSMA CX STRATEGY ON A PAGE

1 CX Vision and values

Be the empathetic trusted ally, working in sync with providers, to navigate our members to the best care, seamlessly

2 Priority episodes and journeys (foundational)



3 Priority episodes and journeys (core to care navigation)

4 Channel engagement

5 Critical enablers

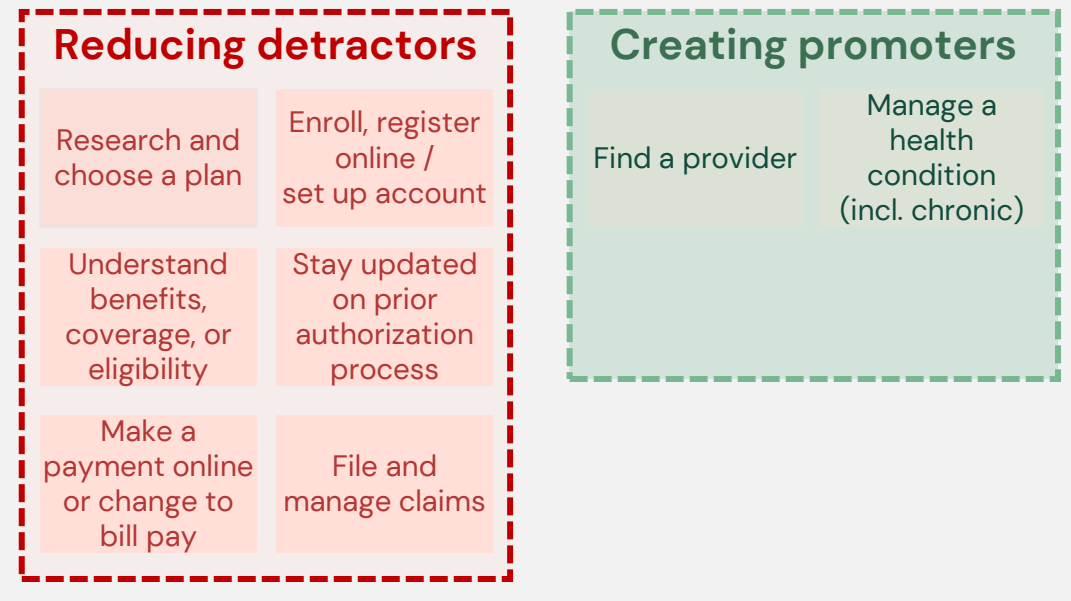
- Align with Providers to create a differentially positive member experience through them
- Deliver true Omnichannel experience tailored to each segments/episode with seamless transitions and ATC across interactions
- Next best action and segmentation data & analytics
- Operating model: Member episode orientation with clear owners, rapid cross-functional test & learn, CX culture
- Consistent episode and journey oriented measurement and insights (incl. competitive lens)
- Technology: Foundational infrastructure (e.g., CRM) and disruptive technologies (e.g., GenAI)

TO ACHIEVE OUR VISION, WE DEFINED BOTH WHERE TO PLAY & HOW TO WIN

Where to play

What episodes / experiences do we have with consumers, and which should we prioritize in the next 1-3 years?

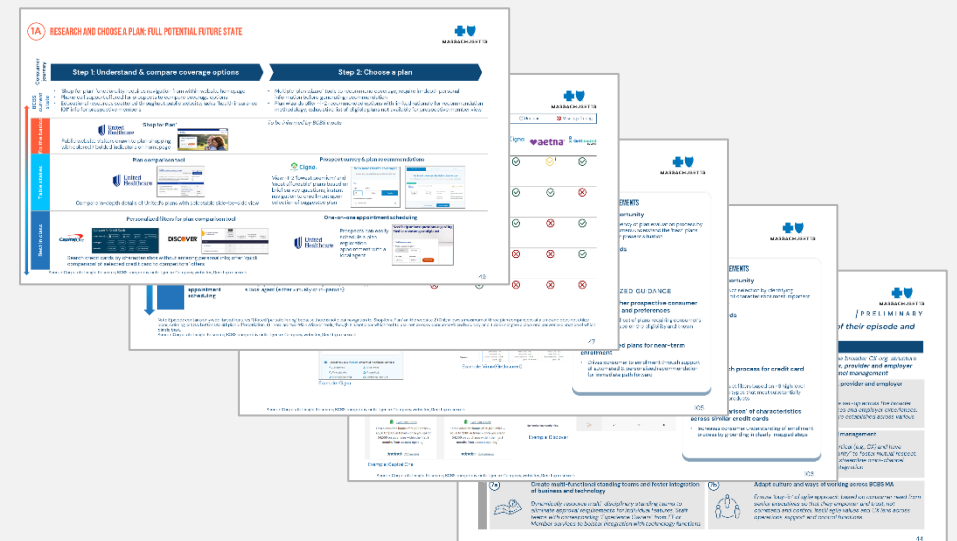
Prioritized top 8 episodes across Commercial and Medicare that will move the needle, based on impact (frequency, emotiveness) and need for improvement



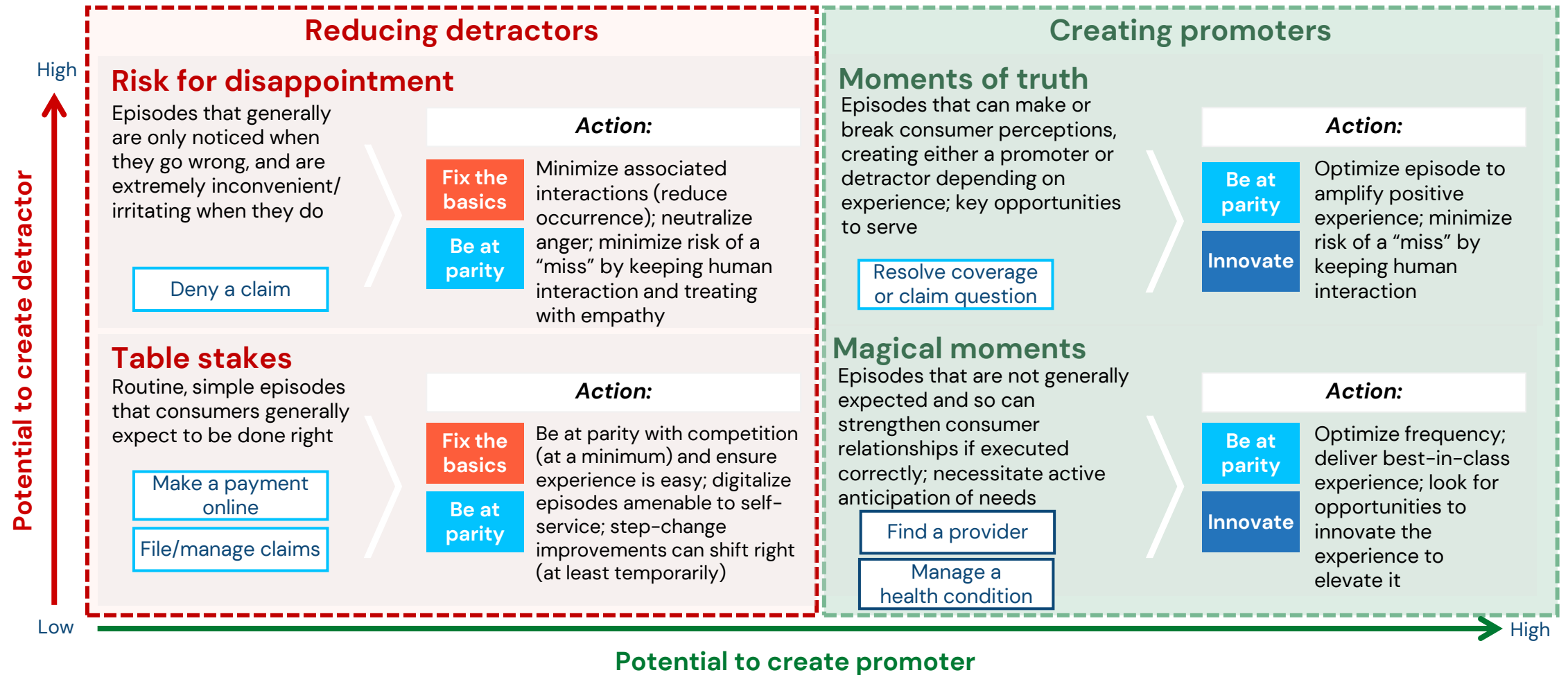
How to win

How do we drive differentiation vs. competitors? What does "good" look like for each episode, and what core enablers are needed?

Defined ambition levels and "what good looks like" for each prioritized episode + core enablers, based on outside-in research on players in and outside healthcare

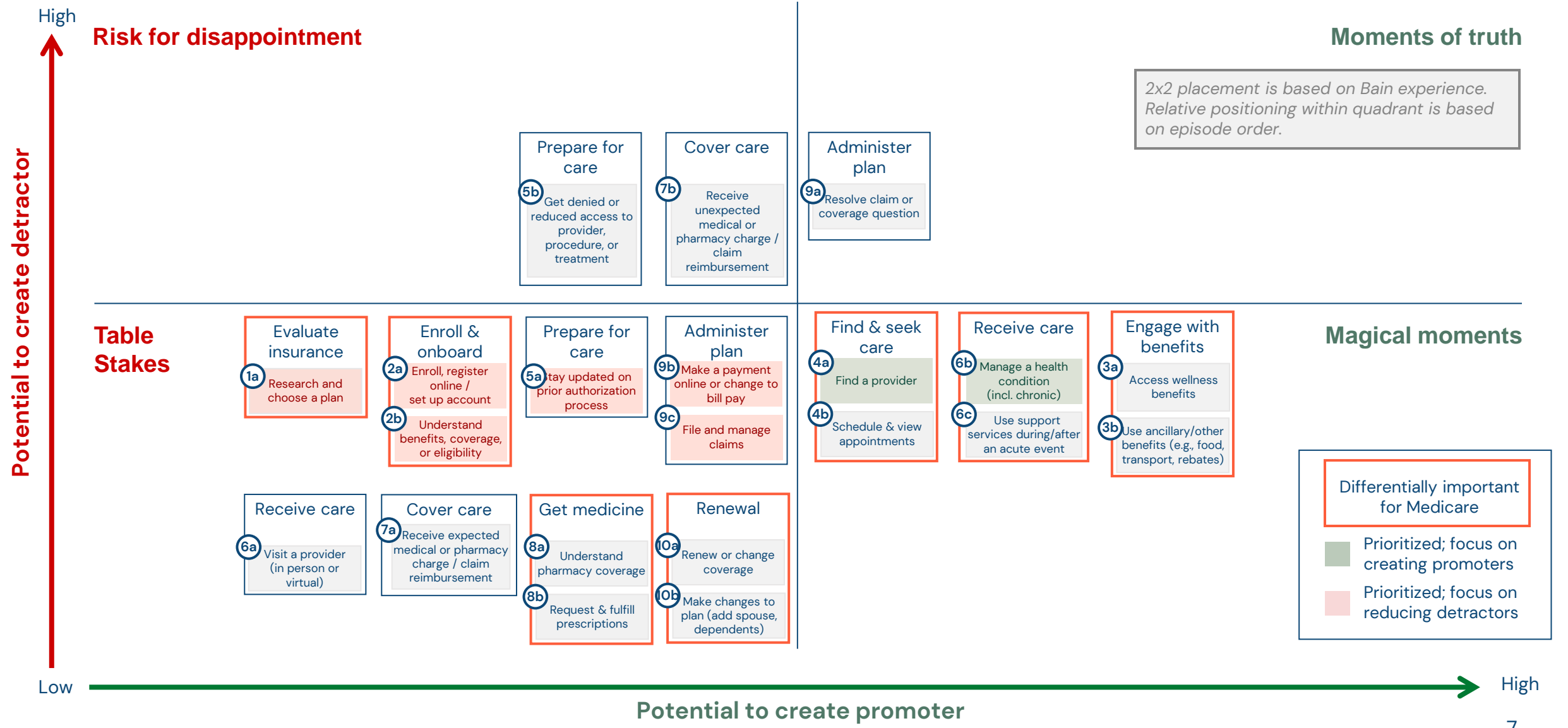


WE ARE FOCUSING ON EPISODES WITH A DISPROPORTIONATE IMPACT ON CONSUMERS, BY BOTH REDUCING DETRACTORS ON TABLE STAKES, AND CREATING PROMOTERS THROUGH MAGICAL MOMENTS



Fix table stakes now and start investing behind magical moments, knowing they'll take longer to build

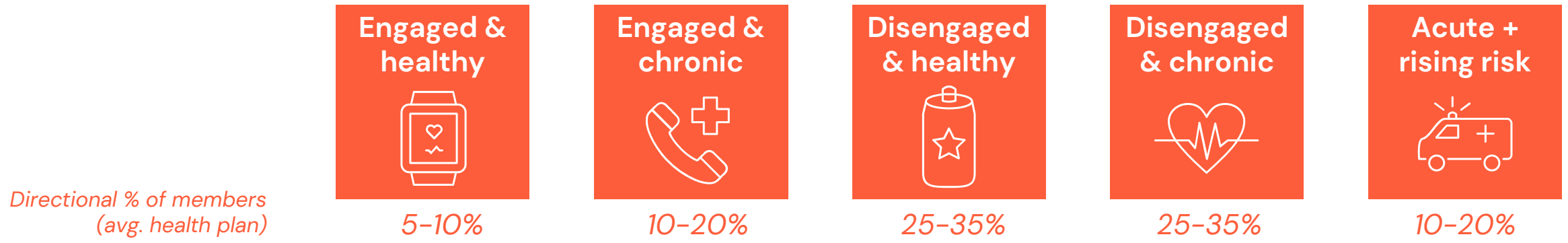
WE PRIORITIZED 8 EPISODES TO FOCUS ON FOR THE NEAR-TERM ROADMAP BASED ON THEIR POTENTIAL IMPACT ON CONSUMERS AND BCBSMA PERFORMANCE



2x2 placement is based on Bain experience. Relative positioning within quadrant is based on episode order.

Note: *BCBS performance calculated based on 4Q21 competitor NPS panel, 4Q21 member NPS survey, Medallia touchpoint NPS and Medallia text analytics

THE IMPORTANCE OF EACH EPISODE DIFFERS BY SEGMENT; WE HAVE PRIORITIZED A BALANCED PORTFOLIO OF EPISODES THAT WILL IMPROVE THE EXPERIENCE OF EACH OF OUR FIVE SEGMENTS



Segment goal

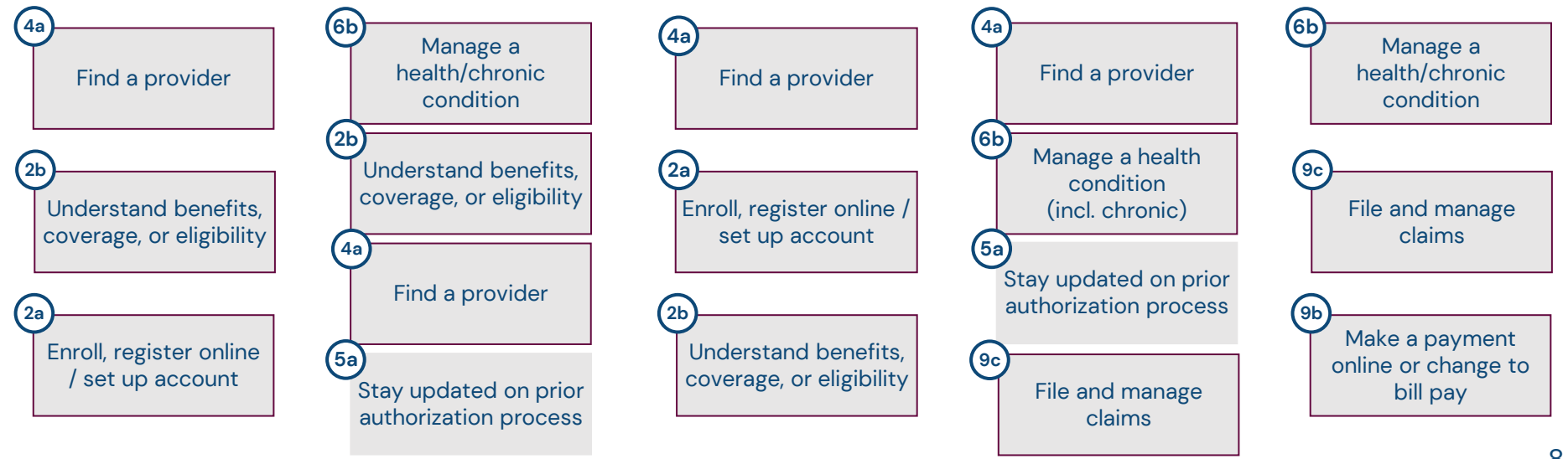
Make it easy for members to engage with BCBSMA	Navigate members to the best care options – digital first	Encourage engagement on covered benefits and make the basics easy	Hi-touch engagement to navigate care	Hi-touch engagement to navigate care
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Prioritized episodes with highest impact on NPS by segment



Key

Differentially impactful for Medicare



Note: High level totals of distribution by segment for an average health plan based on Bain experience: healthy 30-40%, chronic 40-50%, acute 10-20%; engaged 25-35%, disengaged 65-75%

FOR EACH PRIORITIZED EPISODE, WE DEFINED THE DESIRED 3-YEAR OUTCOME FOR CONSUMERS, AND FEATURE DETAIL



	Make a payment online or change to bill pay	Research and choose a plan	Stay updated on prior authorization process	File and manage claims	Enroll, register online / set up account	Understand benefits, coverage, or eligibility	Manage a health condition (incl. chronic)	Find a provider
Desired consumer sentiment	<p>"I can easily navigate to make a payment in MyBlue or via IVR, can track my status / history and easily make changes in MyBlue, and I'm notified of changes, upcoming bills, and when my payment is cleared."</p>	<p>"When I Google Medicare insurance, I am directed to BCBS for a memorable shopping experience with tools to compare plans and receive personalized recs"</p>	<p>"Fewer procedures require prior auth., and when they do, I can easily track the status. When they get declined, BCBSMA goes above and beyond to help me I understand why and what alternatives I have"</p>	<p>"Submitting claims is straightforward. I can easily track my claims, get help understanding claims details, and if rejected, BCBS helps me understand why and how to avoid it next time"</p>	<p>"The enrollment process is seamless and easy to understand. I have immediate access to my MyBlue account with all my benefits in one place, and I feel rewarded for my engagement"</p>	<p>"BCBS predicts the benefits and coverage info, with regular reminders and personalized recommendations. I can get answers to my questions with a quick search. They proactively help me avoid surprise charges"</p>	<p>"BCBS cares about and puts my health first, and goes above and beyond to educate and engage me on my health condition at the right moments"</p>	<p>"BCBS reminds me when I need care and guides me to high-value, appropriate care, with recommendations for which provider is best for me and accurate data on costs, availability, etc."</p>
Highlighted features	<ul style="list-style-type: none"> • Pop-up with navigation • Dashboard with payment status tracker • IVR payments • Guest payment 	<ul style="list-style-type: none"> • Search engine optimization • Introductory Medicare 101 • Survey and personalized plan recommendation 	<ul style="list-style-type: none"> • Tracking tool and proactive alerts • Fast pass provider 'gold card' • Outreach upon auth. decline* 	<ul style="list-style-type: none"> • Tracking tool • Tutorials to navigate the claims process • Outreach upon claims rejection* 	<ul style="list-style-type: none"> • Guidance during enrollment, proactive outreach post-enrollment* • Single enrollment / registration process • Benefits hub • Membership engagement / rewards program* 	<ul style="list-style-type: none"> • Easy to navigate pages with simple, consumer-facing terms • Proactive education and regular outreach connecting to resources* • GenAI chat bot 	<ul style="list-style-type: none"> • Proactive identification and guidance to enroll in eligible programs across all relevant consumer interactions • HMM defined specific care mgmt. features 	<ul style="list-style-type: none"> • Proactive and personalized recommendation* • Accurate data • Cost estimator, guaranteed availability and quality information

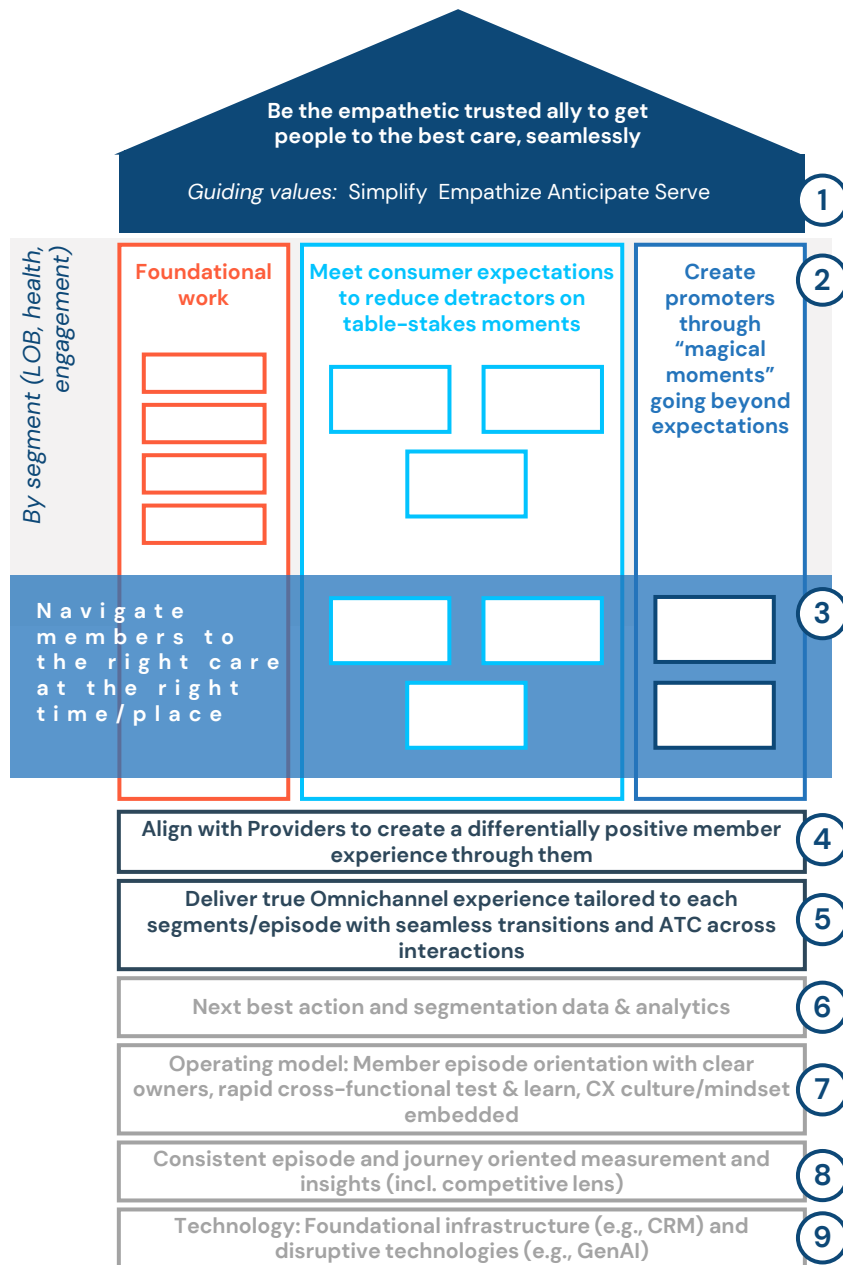
Key: * Navigation-related initiative

TRANSLATING CX STRATEGY TO ACTION: NEXT STEPS AND OWNERS



MASSACHUSETTS

/ PRELIMINARY

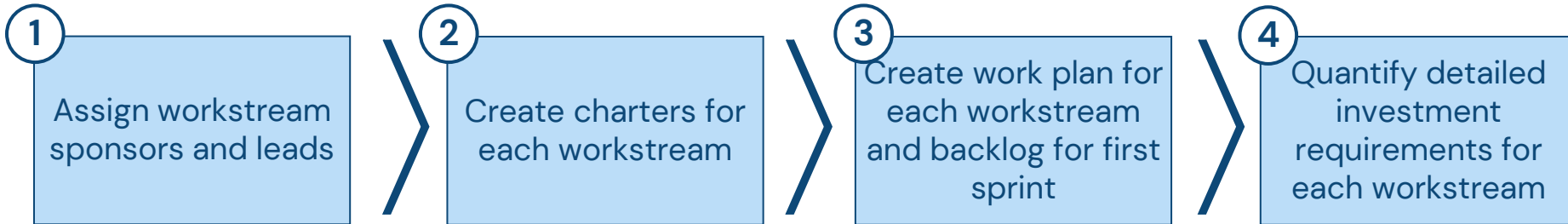


Summary of initiative list and areas for potential support

		Sponsors
1	Operationalize metrics dashboard to track CX progress against goal at aggregate and at episode level	Mike (CX)
2a	Foundational work to redesign Mobile App, streamline website / MyBlue navigation, implement GenAI live chat, and improve call center performance	Mike (CX)
2b	Design end-to-end consumer journey for each segment within and across prioritized episodes (current vs. future state vision across-channels), fix the basics and implement promoter-creating features for 8 priority episodes	Mike (CX) or Sandhya (HMM) for CM (+ owners for each episode)
3	Define north star ambition for care navigation , determine how to weigh/prioritize across the 3 pillars (TMC, account retention, equity), build cross-functional action roadmap, and develop intelligent navigation engine	Rich / Sandhya (HMM)
4	Align provider strategy to create a differentiated experience for navigated members (value prop for providers, value prop for members, etc.)	Lisa, Emily (PFH)
5	Develop omnichannel member engagement strategy and system for air traffic control (appropriate governance covering full scope of interactions, operationalize with tech)	Mike (CX) + cross-fxn'l team
6	Segmentation & analytics: Align on segmentation and roll out across the organization, operationalize (tag member base, build real-time refresh processes, AI-driven analytics, next best action recommendations, closed-loop use cases to front line) and evolve over time	Himanshu (EA) + Mark (PMI)
7	Agile operating model: Design / delivery teams aligned around episodes with clear "owners", scale test & learn model, embed CX culture across org (e.g., incorporate in internal trainings, incentive, rewards)	Mike (CX) + Vicki (ET)
8	Measurement & insights: consistent episode-oriented measures (cross-channel. Including competitor lens), connected to member data	Mike (CX) + Himanshu (EA) + Mark (PMI)
9a	Data infrastructure, tech tools & platform (e.g., new CRM system, streamline digital asset management, Analytics Data Hub with 360 member data)	Vicki (ET)
9b	GenAI roadmap: prioritize use cases and begin implementing foundational technology	Prem (ET) + Himanshu (EA)

WORKSTREAM DETAIL: CRITICAL NEXT STEPS TO COMPLETE BY SEPTEMBER 1

Next two months

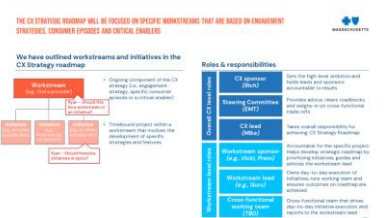


At the end of two months, output/deliverables should include:

- Detailed workstream roadmaps
- Clear understanding of tradeoffs, detailed investments, interdependencies, and risks

Deliverables will serve as inputs for enterprise-wide decisions on:

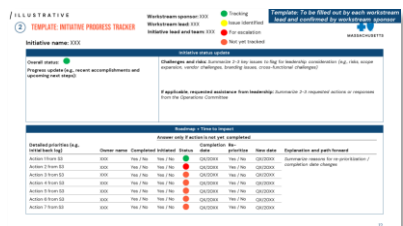
- Sequencing
- Relative investments
- Additional hiring
- Buy vs. build
- Completion timelines



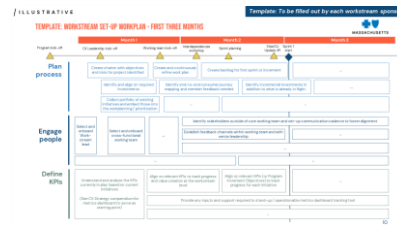
Workstream roles and responsibilities framework*



Workstream charter template*



Initiative progress tracker template*



Agile work plan template*



Agile backlog by sprint template*



Investment requirement template*



Critical steps to complete in next two months will lay foundation for successful workstream execution

TO GET STARTED, WE HAVE IMPLEMENTATION PLAN TEMPLATES FOR EACH WORKSTREAM AND EPISODE

Implementation plan templates at workstream level

Implementation plan templates at episode level

Episode	Team				Dependencies (To/From CXDO Participants)	Milestones (What/When/Who)
	Sponsor(s)	Leader	Participants	Stakeholders (Outside CXDO Participants)		
Find provider	Is there one?					
Understand benefits, coverage or eligibility						
Enroll, register online/ set-up account						
Manage health condition/ chronic						
Plan & manage care						
Make a payment/ submit or change to bill						
Research and choose plan						
Stay updated on prior authorization processes						

FIND A PROVIDER - EACH EPISODE SHOULD HAVE A SHEET, NEED TO COMPRO CATAGORIES

Sponsor	CXDO Owner/Leader	CXDO Participants	Stakeholders
Key Areas	<ul style="list-style-type: none"> Find accurate information about providers and use filters to find one that meets my needs. (2/20/2020) Use the provider search tool (PDS) and (Change My Provider) tool to search for providers that meet my needs. (2/20/2020) Use the provider search tool (PDS) and (Change My Provider) tool to search for providers that meet my needs. (2/20/2020) Use the provider search tool (PDS) and (Change My Provider) tool to search for providers that meet my needs. (2/20/2020) 	<ul style="list-style-type: none"> ICR: reminds me when I need care and guides me to high-value providers. (2/20/2020) ICR: reminds me when I need care and guides me to high-value providers. (2/20/2020) ICR: reminds me when I need care and guides me to high-value providers. (2/20/2020) ICR: reminds me when I need care and guides me to high-value providers. (2/20/2020) 	
Internal Staffing			
External Staffing			
Tools/Dependencies			
Budget			
Other?			

Lays out sponsor, CXDO owner/leader, CXDO participants, stakeholders, key areas, internal staffing, external staffing, tech tools/capabilities, budget, and other considerations for near term vs. mid-term



Each owner should complete templates by 8/1; we will reconvene to integrate into an implementation roadmap, identifying required investments and trade-offs to work through in August ahead of the fall board meeting

PRELIMINARY LIST OF INVESTMENTS IDENTIFIED TO SUPPORT CX STRATEGY



Internal capacity & capability

- **Workstream leads** on CX team to own episodes, run cross-functional teams, and backlog dev / prioritization
- **Human-centered design** ownership
- **Campaign management & content strategy/dev** on marketing team
- **Analytics** capabilities / ownership to support predictive analytics and AI implementation
- **Reporting & dashboard design and metrics development** capabilities / ownership, ensuring improvements in member journeys are tied to specific outcomes
- **Training & enablement** across org to implement **test & learn** and embed **quick response to dashboard results**
- **Additional ET resourcing** TBD depending on desired timing/phasing of initiatives



CX research and marketing

- **UX work** for detailed episode journey mappings
- **Consumer research** to inform episode redesigns and proactive omnichannel approach

Potential to consider buy/partner options to accelerate roadmap



Technology and data

- **CRM reboot** to enable air traffic control
- **Analytics Data Hub and other infrastructure** to support comprehensive member / provider data
- **Mobile app enhancements** to simplify and enhance digital experience
- **Generative AI** for analytics and member engagement recommendations

As a next step, initiative owners should quantify investments needed (\$ value and/or team resourcing required)

WHAT WE ARE DOING DIFFERENTLY GOING FORWARD



Establishing a multi-year strategy and roadmap with clear tie to enterprise strategy and a business case, allowing us to create a path to sustained leadership vs. being purely reactive to annual surveys



Re-orienting CX approach with analytics-driven end-to-end consumer journeys vs. touchpoints/ feature fixes



Driving hyper focus – we can't outspend our biggest competitors; need to ruthlessly prioritize based on consumer desirability, impact and feasibility; make trade-offs on where to be good-enough vs. creating magical moments, while recognizing that the bar for parity and consumer expectations are a moving target



Building a robust navigation engine, proactively embedding navigation into priority CX touchpoints and more explicitly incorporating provider and care management into broader strategy given direct impact on CX



Evolving our operating model – Early steps in motion; more to come in setting up for executing against the CX strategy, with a focus on driving an enterprise wide CX mindset/culture and test and learn at scale to break down silos

WE WILL SHARE A COMPENDIUM WHICH INCLUDES ALL OUR CX STRATEGY WORK

CX strategy compendium – key content:

Point of departure / Case for change: *where we are and why CX investment matters*

Strategy house and supporting elements: *where to play and how to win with CX*

CX vision and values: *guiding vision, values, and what they mean*

Priority episodes: *prioritized episodes and detail on what good looks like for each*

Care navigation: *POV on best-in class care navigation*

Channel engagement: *provider alignment and seamless omnichannel experience*

Critical enablers: *what good looks like for foundational elements needed to drive best-in-class CX*

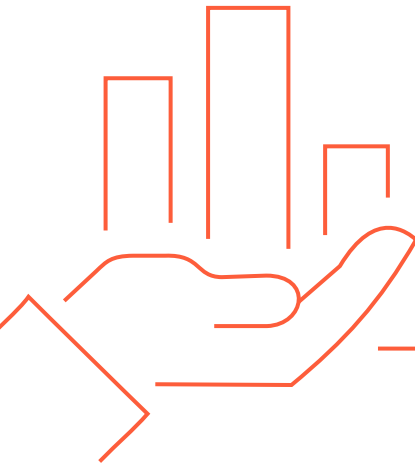
Governance: *organizational design and data driven decision-making to drive success*

Business case overview: *order of magnitude of potential benefit from CX investments*

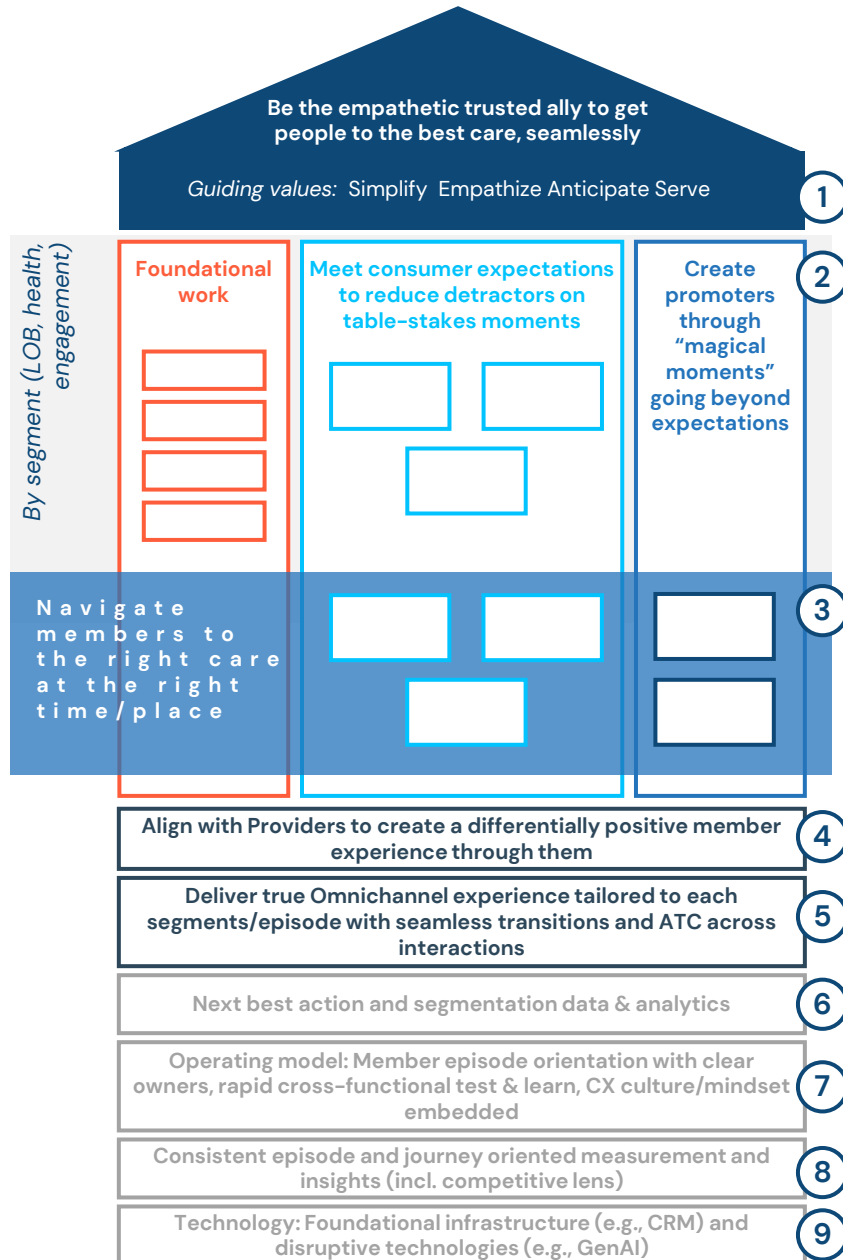
IMMEDIATE NEXT STEPS

- Confirm initiative owners and assign episode owners
 - Each episode owner to develop charter, identify required cross-functional input and involvement, build detailed workplan / backlog, and quantify required investments
- Discuss trade-offs and any required re-prioritization of work in flight
- Schedule regular touchpoints to ensure progress at both EMT and at working group level (share updates, escalate roadblocks)

Detailed roadmaps



TRANSLATING CX STRATEGY TO ACTION: NEXT STEPS AND OWNERS



Summary of initiative list and areas for potential support

Sponsors

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2a	Foundational work to redesign Mobile App, streamline website / MyBlue navigation, implement GenAI live chat, and improve call center performance	Mike (CX)
2b	Design end-to-end consumer journey for each segment within and across prioritized episodes (current vs. future state vision across-channels), fix the basics and implement promoter-creating features for 8 priority episodes	Mike (CX) or Sandhya (HMM) for CM (+ owners for each episode)
3	Define north star ambition for care navigation , determine how to weigh/prioritize across the 3 pillars (TMC, account retention, equity), build cross-functional action roadmap, and develop intelligent navigation engine	Rich / Sandhya (HMM)
4	Align provider strategy to create a differentiated experience for navigated members (value prop for providers, value prop for members, etc.)	Lisa, Emily (PFH)
5	Develop omnichannel member engagement strategy and system for air traffic control (appropriate governance covering full scope of interactions, operationalize with tech)	Mike (CX) + cross-fxn'l team
6	Segmentation & analytics: Align on segmentation and roll out across the organization, operationalize (tag member base, build real-time refresh processes, AI-driven analytics, next best action recommendations, closed-loop use cases to front line) and evolve over time	Himanshu (EA) + Mark (PMI)
7	Agile operating model: Design / delivery teams aligned around episodes with clear "owners", scale test & learn model, embed CX culture across org (e.g., incorporate in internal trainings, incentive, rewards)	Mike (CX) + Vicki (ET)
8	Measurement & insights: consistent episode-oriented measures (cross-channel. Including competitor lens), connected to member data	Mike (CX) + Himanshu (EA) + Mark (PMI)
9a	Data infrastructure, tech tools & platform (e.g., new CRM system, streamline digital asset management, Analytics Data Hub with 360 member data)	Vicki (ET)
9b	GenAI roadmap: prioritize use cases and begin implementing foundational technology	Prem (ET) + Himanshu (EA)

CX STRATEGY ROADMAP: VISION & EPISODES - WHAT WE NEED TO ACHIEVE IN NEAR VS. MEDIUM TERM

CX Vision and values	(1) Metrics dashboard	Near term (1-2 years)	Medium term (2-4 years)	Sponsors
Priority episodes and journeys	(2a) Foundational work	<ul style="list-style-type: none"> • Build and operationalize CX dashboard with baseline and targets defined for each metric and governance to track progress • Mobile app: App redesign work to fix the basics on core functionalities (e.g., login, claims, care & access, benefits) and user acceptance testing • App & website: Fix load times / system crashes, streamline navigation, build foundation for select capabilities (e.g., live chat, status tracking) • Call center: Improve call center quality through better work environment (i.e., to increase retention) and regular tracking against performance metrics 	<ul style="list-style-type: none"> • Establish regular cadence to refresh metrics (list and data) • Incorporate CX dashboard into broader enterprise KPI tracking • Mobile app: Add additional features to enable omni experience • App & website: Develop ongoing service model for maintenance / improvements • GenAI: Launch generative AI live chat • Call center: Move all potential self-service routine transactions to digital; ensure call center training and enablement for 'high-touch' experiences 	Mike (CX)
	(2b) Priority episodes and journeys	<ul style="list-style-type: none"> • Fix the basics for all 8 priority episodes, eliminating unnecessary detractor-creating moments • Ongoing maintenance work for additional episodes • Design end-to-end consumer journey for each segment within and across episodes, with current vs. future state vision across channels 	<ul style="list-style-type: none"> • Meet consumer expectations on table stakes moments • Go beyond consumer expectations to create promoters with "magical moments" for 'manage a health/chronic condition' and 'find a provider' • Increase quantity of members who have experience magical moments with proactive outreach and seamless transition between episodes 	Mike (CX) or Sandhya (HMM) for CM
	(3) Care navigation strategy	<ul style="list-style-type: none"> • Define north star ambition for care navigation, determine how to weigh and prioritize across pillars (TMC, account retention, equity), and define key metrics for success • Build cross-functional action roadmap for next 3 years • Build intelligent navigation engine to proactively engage members across multiple specialty areas, with journeys and proactive interventions for each target sub-segment / condition (anchored on specific consumer needs) • Create clear navigation points to Care Management (team and digital platform) for relevant populations • Align across clinical categories to support members with multiple conditions (i.e., identify / access priority resources) 	<ul style="list-style-type: none"> • Continuously train / refine intelligent navigation engine to enable more effective targeting across multiple specialty areas • Integrate with 3rd party point solutions • Leverage 360 member data to more effectively navigate and support members (e.g., member dashboard for Care Managers, AI-driven recommendations) 	Rich / Sandhya (HMM)

CX STRATEGY ROADMAP: CHANNELS AND ENABLERS - WHAT WE NEED TO ACHIEVE IN NEAR VS. MEDIUM TERM



MASSACHUSETTS
Sponsors

		Near term (1-2 years)	Medium term (2-4 years)	
Channel engagement	(4) Provider strategy	<ul style="list-style-type: none"> Refine provider strategy, including an approach to impact CX through providers and make BCBS role in the experience visible to members Build differentiated experience for preferred providers, including hand-off and navigation 	<ul style="list-style-type: none"> Fully implement differentiated experience for providers, resulting in consistent experience (e.g., consistent online scheduling, availability), seamless hand-off and differential navigation for members 	Lisa, Emily (PFH)
	(5) Omnichannel member eng. strategy (incl. air traffic control)	<ul style="list-style-type: none"> Develop integrated strategy for personalized omnichannel engagement Build and test ATC governance model and integrated campaign strategies (including optimal content) Alignment on guidelines for omnichannel engagement (e.g., which channel to use by episode, situation, member segment; when / how to switch channels / route to human) 	<ul style="list-style-type: none"> Omnichannel communication coordinated across all teams via one platform (e.g., Redpoint) with seamless transition between channels Scale integrated strategy for personalized omnichannel campaigns and governance model across the org, enabled by segmentation & analytics, personas and journey maps 	Mike (CX) + cross-fxn'l team
Critical enablers	(6) Segmentation & analytics	<ul style="list-style-type: none"> Align on segmentation schematic and preliminary segment definitions (i.e., data/characteristics, including clinical indicators, to define 'engaged' and 'healthy'); roll out across the organization; test & learn on segment definitions; develop regular cadence to refresh schematic Tag member database to uniform segmentation schematic, with process to automatically update for future members 	<ul style="list-style-type: none"> Continue to evolve and refine segmentation schematic as we test & learn, implementing subsegments by episode as appropriate Operationalize segmentation, with real-time segment refreshes and AI-driven analytics that enable next best action, personalized care navigation and engagement strategy recommendations 	Himanshu (EA) + Mark (PMI)
	(7) Agile operating model	<ul style="list-style-type: none"> Set up interdisciplinary agile teams for CX initiatives, with an owner for each episode Test & learn approach implemented for CX initiatives, with mechanisms to quickly evaluate the impact of initiatives through quick consumer feedback 	<ul style="list-style-type: none"> Scale agile ways of working and test & learn across broader org, fostering buy-in from senior leaders Embed a consumer-centric mindset across the org 	Mike (CX) + Vicki (ET)
	(8) Measurement & insights	<ul style="list-style-type: none"> Align on episode-oriented measures, with a view of all operational data across transactions tied to the episode (e.g., "Find a provider") and double clicks on the "why" Design "logic models" that link member journey to outcomes, enabling evaluation, test & learn on key initiatives Data connected across channels to have a holistic view for each episode 	<ul style="list-style-type: none"> Mechanisms to flag and action opportunities for improvement at the segment / episode level 	Mike (CX) + Himanshu (EA) + Mark (PMI)
	(9) Data infrastructure, tech tools & platforms	<ul style="list-style-type: none"> Integrated CX member data collection and storage for all CX interactions New CRM system to enable comprehensive member / operational data Streamline digital asset management (DAM) with tagging and taxonomy system content library 	<ul style="list-style-type: none"> Develop Analytics Data Hub (ADH) as source of truth for all organizational data, including integrated 360 member data for all touchpoints beyond CX (e.g., medical data, claims, prior auth.), supported by connectivity across systems (e.g., CM, MAPS + digital, provider partners) GenAI powered member engagement and analytics 	Vicki (ET) Prem (ET) + Himanshu (EA)

Note: Enablers that do not affect CX are omitted (e.g., account portal)

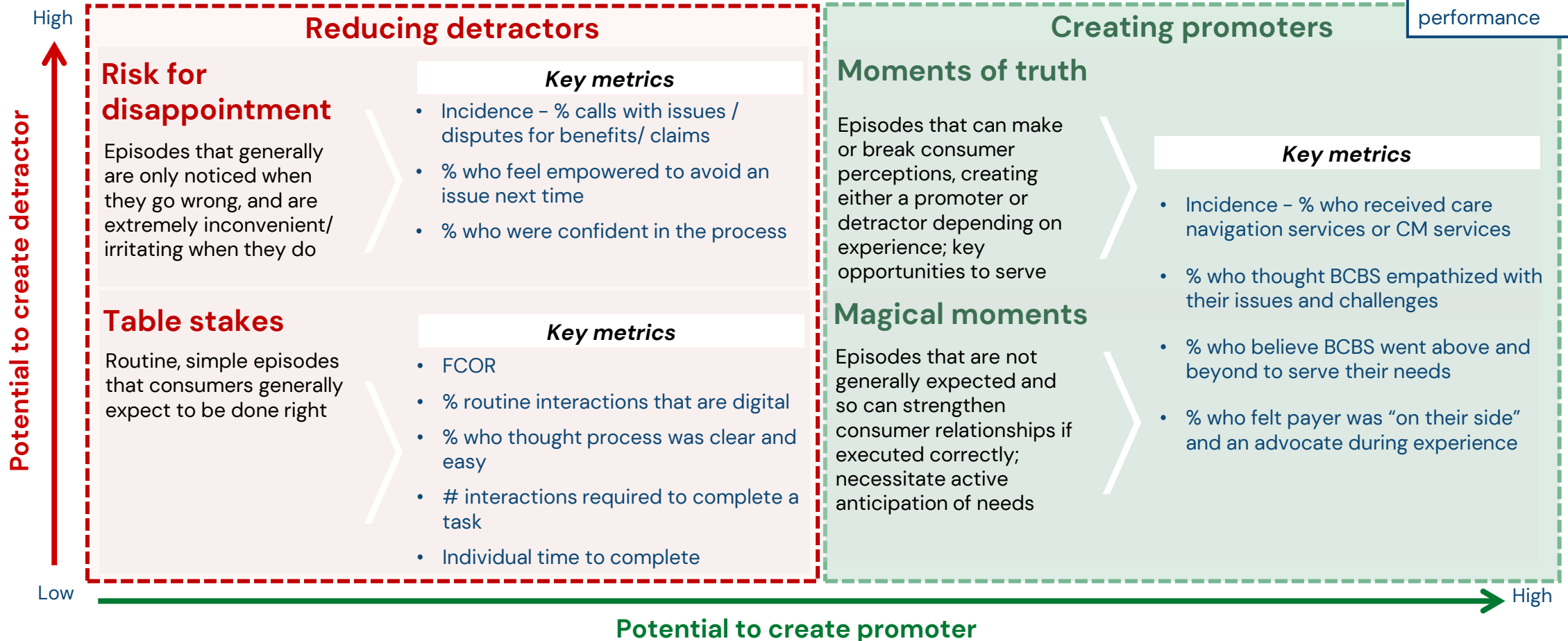
METRICS DASHBOARD: PROPOSED METRICS ACROSS AND WITHIN EPISODES



MASSACHUSETTS

All metrics should be gathered for BCBS and competitors to understand relative performance

Cross-episode metrics: NPS, brand trust, app star rating, call center wait time



Final dashboard should include progress tracker of in-flight initiatives and incorporate current CX team dashboard work

EPISODE-LEVEL ROADMAP [1 OF 2]

		Near term (1-2 years)	Medium term (2-4 years)
Actions / Initiatives at an episode-level	Find a provider	<p>I find accurate information about providers and use filters to find one that meets my needs (7-12 team months)</p> <ul style="list-style-type: none"> Link to providers' websites (PFH, Add / Change PCP Audit) Accurate data for both clinicians and facilities, ensure all providers listed are covered in network (PFH, Add / Change PCP Audit, HPN Expansion, SCO) Rank / filter provider on key characteristics 	<p>BCBS reminds me when I need care and guides me to high-value, appropriate care, with recommendations for which provider is best for me and accurate data on costs, availability, etc. (37-48 team months)</p> <ul style="list-style-type: none"> AI-driven** outreach / guidance in targeted scenarios* Proactive AI-driven** recommendations to find PCP / schedule preventative appointment* (HPN Expansion) Provider search tool includes cost estimator, guaranteed availability within a time period and upfront costs, provider quality information, and direct path to schedule telehealth appointments (PFH, cost estimators) AI-driven** personalized provider / care rec., guiding member to provider that suites preferences and personal needs*
	Understand benefits, coverage, or eligibility	<p>I easily find, navigate and understand coverage and benefits on MyBlue (7-12 team months)</p> <ul style="list-style-type: none"> Easy to navigate to coverage, benefits, and cost estimator tool (Medicare shopping enrollment) Clear and visual pages with simple language Quick links for common benefits searched 	<p>BCBS predicts the benefits and coverage info, with regular reminders and personalized recommendations. I can get answers to my questions with a quick search. They proactively help me avoid surprise charges (37-48 team months)</p> <ul style="list-style-type: none"> Proactive education upon enrollment / registration; Enroll members in add-on / ancillary programs upfront (e.g., OTC benefits)* Improved benefits hub interface with buttons that help members use their benefits² Search bar enables targeted search through benefits portal GenAI chatbot gives personalized recommendations based on member data (e.g., eligibility checks)** Regular outreach via preferred channel (e.g., push notifications, text) to proactively connect members to resources* (Personal Msg Orchestrate hub)
	Enroll, register online/ set up account	<p>I know how to enroll and my next steps after enrollment (7-12 team months)</p> <ul style="list-style-type: none"> Clear instructional material for enrollment options & processes (Medicare shopping enrollment) Clear next steps and welcome packet after enrollment (Medicare shopping enrollment) 	<p>The enrollment process is seamless and easy to understand. I have immediate access to my MyBlue account with all my benefits in one place, and I feel rewarded for my engagement (25-36 team months)</p> <ul style="list-style-type: none"> Enhanced guidance during enrollment process with clear steps, time estimates, nudging and rewards (Medicare shopping enrollment, HPN expansion, Modernize Medicare enrollment) On-file identity verification Single enrollment & MyBlue account creation process Proactive outreach to welcome members, confirm enrollment, assist with registration, and educate / incentivize to engage (e.g., access benefit info through MyBlue, proactively suggest PCP)¹ Membership engagement / rewards programs* (BlueFit, SmartShopper) Centralized benefits hub integrates with other benefit providers through SSO² Flag OON PCPs and info on in-network PCPs with availability; connect to CM*
	Manage a health condition (incl. chronic)	<p>BCBS connects me with a care manager, tools and resources for my condition (3-6 team months)</p> <ul style="list-style-type: none"> Direct a subset of members to care mgmt. program with new diagnosis / condition* (relates to BlueScout - part of PFH) Education resources on MyBlue and partnerships with benefits providers for select conditions* Navigate members to support tools outside of care management* Proactive guidance using member insights and predictive analytics* 	<p>BCBS cares about and puts my health first, and goes above and beyond to educate and engage me on my health condition at the right moments (37-48 team months)</p> <ul style="list-style-type: none"> AI-driven** system to identify and navigate highest value members to care management, and navigate other members to additional support tools* Automated, AI-driven** proactive identification and guidance to enroll in eligible programs across all relevant consumer interactions* Digital tools (in addition to care management) to help members find / manage care team, implement their care plan, track / manage their symptoms, manage their medications, and implement healthy habits* HMM defined specific care management features*
	Total teams required	2-4 scrum teams for 1 year (24-42 team-months)	6-8 scrum teams for 2 years (136-180 team-months)

Key:

- *Navigation-related initiative
- **AI-related initiative
- Related BCBS ongoing initiative³

Note: 1. These initiatives, both related to proactive outreach upon enrollment, can likely be combined across episodes. 2. These initiatives both build on a centralized benefits hub. 3. More details regarding ongoing BCBS initiatives are in the compendium

EPISODE-LEVEL ROADMAP (2 OF 2)



		Near term (1-2 years)	Medium term (2-4 years)
Actions / Initiatives at an episode level	File and manage claims	<p>Submitting claims is straightforward, and I can easily view and download prior claims (7-12 team months)</p> <ul style="list-style-type: none"> Simple, consistent language on claims descriptions (<i>Claims experience research, SCO</i>) Sort, filter, and download claims (<i>Claims experience research, SCO</i>) Simplify submission process for member-submitted claims (<i>Claims experience research</i>) 	<p>Submitting claims is straightforward. I can easily track my claims, get help understanding claims details, and if rejected, BCBS helps me understand why and how to avoid it next time (7-12 team months)</p> <ul style="list-style-type: none"> Credit-card style consolidated monthly statements Tutorials to navigate the claim process Tracker for member-submitted claims with financial visualizers¹ (<i>Claims experience research, SCO</i>) Claim submission process is tailored to claim type (<i>SCO</i>) Proactive outreach on next steps when claims are rejected*
	Make a payment online or change to bill pay	<p>I can effectively navigate to payment scheduling / information, make changes and get notified once my payment has cleared (7-12 team months)</p> <ul style="list-style-type: none"> Pop-up helps with navigation and alerts members of ~48 wait time (<i>ongoing initiative</i>) Notifications of cleared payment via email, text, MyBlue; confirmation over phone if required One-time guest payment (<i>SCO</i>) 	<p>I can easily navigate to make a payment in MyBlue or via IVR, can track my status / history and easily make changes in MyBlue, and I'm notified of changes, upcoming bills, and when my payment is cleared. (13-18 team months)</p> <ul style="list-style-type: none"> Additional payment methods such as IVR (<i>high prio.</i>) Glossary of terms and instructional video Payment dashboard in MyBlue with status tracker for pending payments and notification of upcoming bills via preferred channel¹ Synced-up payment timings for spouses, different benefits, auto-draft disabled once plan is cancelled
	Research and choose a plan	<p>I easily find the tool that helps me decide which plan works for me (4-6 team months)</p> <ul style="list-style-type: none"> Easy to navigate to 'Shop for a Plan' tool, with clear checklist outlining differences in plans 	<p>When I Google Medicare insurance, I am directed to BCBS for a memorable shopping experience with tools to compare plans and receive personalized recs (7-12 team months)</p> <ul style="list-style-type: none"> Search engine optimization Introductory Medicare 101 content with answers to basic questions Memorable shopping experience with plan comparison tool that compares in-depth details with side-by-side view (<i>Medicare shopping enrollment</i>) Survey and existing member data for personalized plan recommendation (<i>Medicare shopping enrollment</i>)
	Stay updated on prior authorization process	<p>I can easily track the status of my prior authorization (4-6 team months)</p> <ul style="list-style-type: none"> Website clearly explains prior authorization process Automated messages when authorization is approved, denied or stalled Status tracker for in process prior authorizations (<i>ongoing initiative to create hub for authorizations and referrals</i>)¹ 	<p>I only wait for prior auth. when it is required, and when procedures require it, I can easily track the status. When they get declined, BCBSMA goes above and beyond to help me I understand why and what alternatives I have (4-6 team months)</p> <ul style="list-style-type: none"> Automated message sent when prior authorization is submitted to explain process Fast pass waiving prior authorization requirements for providers with demonstrated efficiency records Members receive phone outreach about alternative providers when authorization is declined* Proactively flag when prior auth is needed for chronic members*
	Total teams required	2-3 scrum teams for 1 year (22-32 team months)	1-2 scrum teams for 2 years (31-48 team months)

Note: Each bullet point represents an initiative

Key:
 *Navigation-related initiative
 **AI-related initiative
 Related BCBS ongoing initiative²

Note: 1. All require the development of a status tracker tool 2. More details regarding ongoing BCBS initiatives are in the compendium

“Deliver a personalized and omnichannel consumer experience via the optimal channel(s) for each individual member across all interactions, making it easy to navigate within and across channels”

Near term (1-2 years)

We strive to orchestrate an omnichannel experience tailored to situations and segments, with coordination across episodes and teams

Medium term (2-4 years)

We strive to orchestrate an omnichannel experience tailored to individual member needs, with one platform to centralize and deliver communications across the entire consumer journey

Actions / Initiatives

Develop high-level engagement goals and strategy



Align on engagement goals and strategic approach by channel for each episode and member segment. Communicate goals/strategy across organization to build alignment.

Predictive analytics selects optimal channel and enables seamless transition between channels



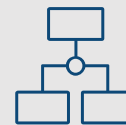
Based on member’s segment, episode, situation, and preferences, system automatically selects the optimal channel for communication (e.g., SMS, email, live phone call, etc.)

Create guidelines for channel selection by episode, situation, and member segment



Decide which situations require higher-touch interactions (e.g., explaining prior authorization rejection), when to switch channels / route to human, and how to do so; streamline and utilize members’ communication preferences

Scale integrated strategy for personalized omnichannel campaigns and governance model



Implement organization-wide omnichannel strategy and governance approach; integrate data for personas, journey maps and interactions at the member level in DAL/CAR and customize campaigns accordingly

Test integrated strategy for personalized omnichannel campaigns and governance model



For select episodes, create a personalized campaign (i.e., optimal content, channels), select a governance approach (e.g., coordinated, collaborative, controlled) and establishes feedback mechanisms to test-and-learn; ensure tech and cross-function integration is in place for A/B testing

Scale a single platform for complete orchestration and predictive analytics of omnichannel communication



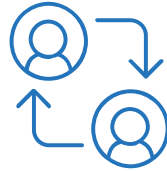
Build on CCA and CIM work to centralize omnichannel communications into one platform for all teams across the organization; implement predictive AI, next best action, and other analytics to determine the optimal channel, message and time to communicate with members

AIR TRAFFIC CONTROL: THERE ARE FOUR LEVELS TO GOVERNING MEMBER COMMUNICATIONS ACROSS TEAMS & CHANNELS



1 Clarified

- **Visibility into all planned communications to consumers**
 - E.g., planned communications tagged to the consumer ID in CRM



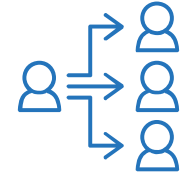
2 Coordinated

- **Coordinate timing and format of communications across teams**
 - E.g., pre-arranged schedule



3 Collaborative

- **Share and integrate resources / tools across teams**
 - E.g., integrated messaging systems



4 Controlled

- **Centralized governance and plan agreed upon by all teams**
 - E.g., designated roles to coordinate, approve, and track success of comms



“Designing and executing CX episodes, tailored to each member segment and their needs”

Near term (1-2 years)

Medium term (2-4 years)

All existing and incoming member data is tagged according to high-level segmentation, with ongoing test and learn to refine; care navigation and episode strategy tailored to each segment

Refined and granular segments backed by advanced data management and AI-driven analytics allowing for highly customized care navigation and experiences across episodes

Actions / Initiatives

Align on consistent, organization-wide segmentation schematic and preliminary definitions



Align with key stakeholders on segmentation schematic, key metrics, and definitions for each segment leveraging learnings from member data and ongoing initiatives. Regular touchpoints to assess efficacy of segmentation and potential refinements

Establish real-time segment refresh process and predict member movement between segments



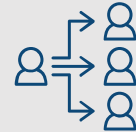
Stand up low-touch, real-time refresh processes for key segmentation data inputs; track and predict movement between segments (e.g., disengaged to engaged pipeline, rising risk)

Develop segment-specific CX/care navigation POV



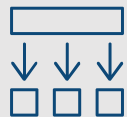
Develop high-level CX engagement approach by segment and determine key care navigation needs and intervention points by segment

Refine segmentation and introduce sub-segments



Use real-world learnings to refine segments and define sub-segments, updating data processes accordingly. Sub-segmentation may vary by episode

Tag existing member data and incorporate segmentation into data ingestion



Tag segments across member databases, align on refresh rates, and stand-up processes to ensure new database additions are automatically segmented

Leverage AI for personalized care navigation and engagement strategy recommendations




Use AI to identify optimal engagement by segment to enable next best action and give real-time, personalized, engagement advice to service reps and care navigators

Investments in data and partnerships will be important to ensure that the segmentation is based on the key metrics that matter.

“Cross-functional teams with accountable owners are empowered to take ownership of their episodes and test and learn based on relevant KPIs”


Near term (1-2 years)

CX-related **initiatives are based on consumer need and led by clear ‘Workstream Sponsors’** with cross-functional teams. Backlog prioritization is revisited based on KPI performance and broader strategy




Organize CX initiatives around consumer experiences and assign experience owners

Develop end-to-end initiatives for the different consumer experiences / episodes. Assign clear project leads i.e., “Workstream Sponsors” who will be held accountable for the initiatives and own backlogs



Continuous strategic prioritization of CX initiatives based on relevant KPI performance

Prioritize CX initiatives based on what is most important for consumers and pivot resources (e.g., OpEx, talent) accordingly. Utilize “test-and-learn” approach and align on most important KPIs to inform whether to expand, adapt or discontinue initiatives




Create multi-functional standing teams and foster integration of business and technology

Dynamically resource multi-disciplinary standing teams to eliminate approval requirements for individual features. Staff teams with corresponding ‘Experience Owners’ from ET or Member Services to bolster integration with technology functions

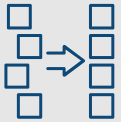
Medium term (2-4 years)

Agile ways of working are adopted across the broader CX org. structure supporting **coordination across consumer, provider and employer initiatives** as well as **unified channel management**




Coordination across consumer, provider, and employer initiatives

Agile, interdisciplinary teams are set-up across the broader org. based on provider experiences and employer experiences. Clear communication channels are established across various initiatives.



Integrated and flexible channel management

Unite channels under one org. vertical (e.g., CX) and have comparable level of owner “seniority” to foster mutual respect. Set up dedicated processes to streamline omnichannel strategy and reinforce channel integration



Adapt culture and ways of working across BCBS MA, embedding a consumer-centric mindset

Ensure ‘buy-in’ of agile approach based on consumer need from senior executives so that they empower and trust, not command and control. Instill agile values and CX lens across org (e.g., trainings, incentives) and across operations, support and control functions.

Actions / Initiatives

“Each episode has clear, frequently refreshed success measures that are monitored and incorporated into future actions”

Near term (1-2 years)

Draw on integrated member data to assign cross-episode KPIs and success measures for each episode

Medium term (2-4 years)

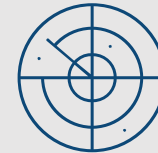
Actively monitor and respond to episode measures to improve CX with clear episode owners who are held accountable

Actions / Initiatives



Align on member data-backed success measures for each episode

Function-specific KPIs are replaced with episode-specific and cross-episode measures of success with corresponding acceptability thresholds



Implement alert system to flag changes in episode measures

Introduce database functions that notify organization when episode measures decline below acceptability threshold



Integrate episode measure data sources across channels and functions

Remove channel and function siloes across episode data sources (e.g., contact center, portal engagement, claims, benefits etc.) and elevate transaction-level data to episode-level data



Regular meeting cadence to discuss episode measures with project owners

Schedule touchpoints to discuss episode measure implications and response strategy with relevant episode and initiative owners



Set refresh rate for episode measures

Develop refresh cadence for episode measures and work towards minimizing cadences where possible through automation



Identify key KPI drivers for each episode

Implement data collection and analytics capabilities to reach “why” insights on KPI levels and changes

“Centralize and integrate all sources of member data to drive seamless, omni-channel engagement”

Near term (1-2 years)

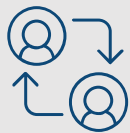
We strive to have **comprehensive, centralized CX-related data collection** and sharing across BUs and to accelerate cross-initiative tech capabilities (e.g., CRM)

Integrated CX data collection and storage



BlueView call center data integrated with Adobe web analytics and Medallia data

Cross-function alignment and ownership of CX-related data initiatives



Create a single tracker for experience data, research, and testing asks and assign clear owners for all initiatives. Foster cross-function alignment on data privacy, accuracy etc.

Technological capabilities to enable cross-episode CX initiatives

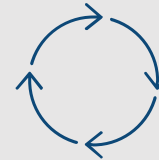


Heavy investment in mobile app and CRM to deliver personalized experiences; develop common status tracker for claims, payment and prior auth.

Medium term (2-4 years)

We strive to have a **single unified source of truth for all member data** with GenAI enabling best-in-class, omni-channel consumer engagement across all member journeys

Unified 360-degree member data collection and visualization of member journey



Track member interactions across all silos with tools to visualize end-to-end member “story” across channels

Develop Analytics Data Hub into centralized data governance platform



Analytics Data Hub becomes organization-wide source of truth for data access and analytics with clear protocols for initiating new forms of data collection

GenAI powered member engagement and analytics tools



Stand up AI tools that give real-time engagement guidance to help service reps and care navigators identify and assist members in need of specialized care