

OCTOBER 2024

# EXPLORATION OF SHOWING UP

Summary of Qualitative Findings

## THE ASK

BCBSMA has a new mission statement: “Show up for everyone like they’re the only one”. This project explores the meaning of showing up to help the company activate on its mission.



### THIS REPORT

## Qualitative Exploration

- Illustrate what showing up and not showing up means to members generally and in a BCBSMA context
- Explore emotional impacts of showing up and not showing up in these contexts
- Uncover how members want BCBSMA to show up for them
- Develop input for phase two quant survey module leveraging insights on the above

### NEXT STEPS

## Potential Follow-up Research

- Identify critical moments for members, member needs in the moments, and the possible ways and means for BCBSMA to show up for members in those critical moments
- Then, return to the C Space communities to measure scope and scale of interest in proposed actions from BCBSMA

# METHODOLOGY



- Qualitative Survey:** “Tell us all about it”
- Fielding dates:** Sept 19– Oct 1, 2024
- Audience:** Commercial and Medicare BCBSMA Members
- Respondents:** Idea Exchange Communities

AUDIENCE		
<b>Commercial</b>	30	61%
<b>Medicare</b>	19	39%
<b>Total</b>	49	

See appendix for sample description



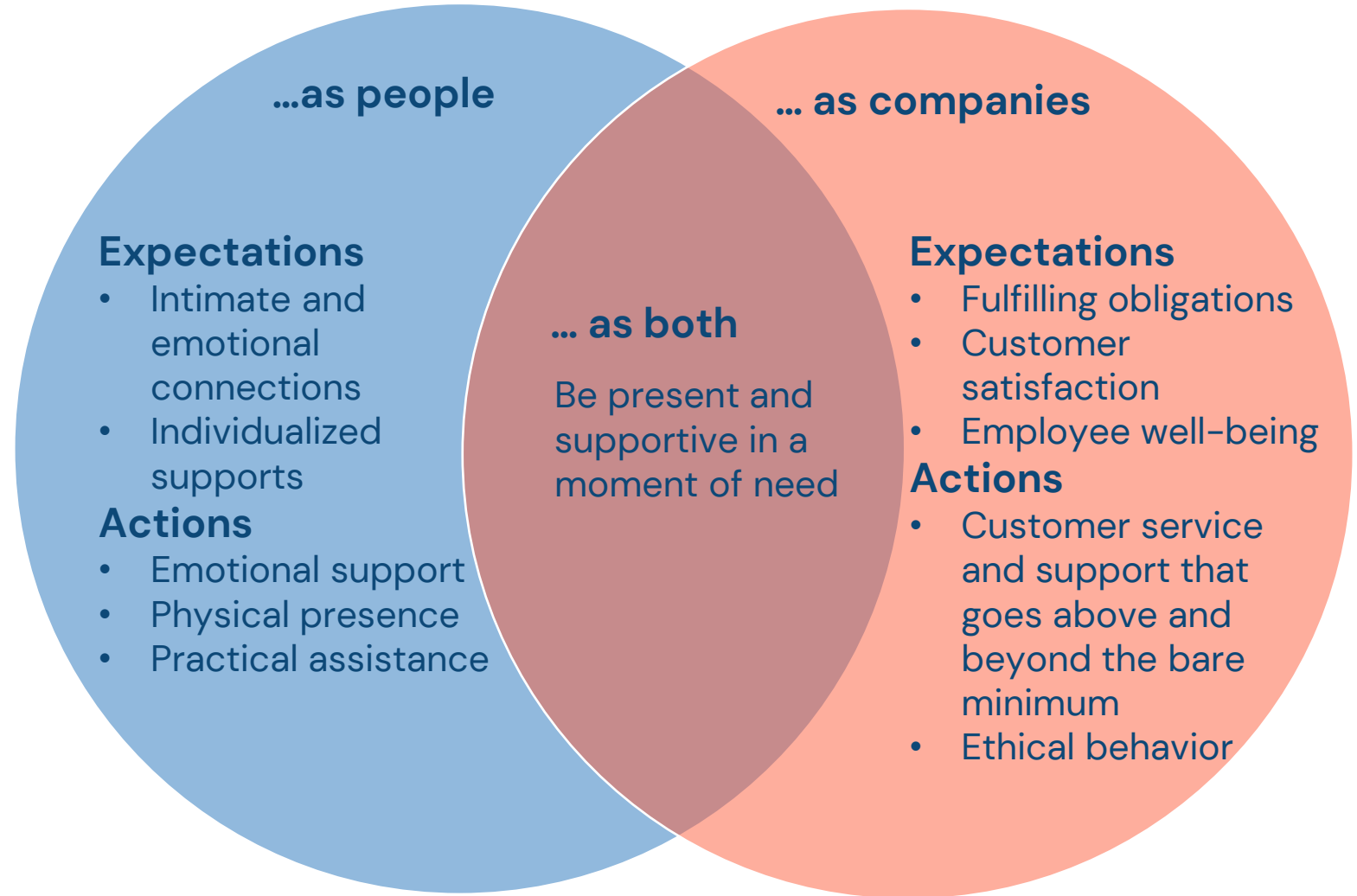
A subset of BCBSMA members from the C Space Communities were invited to participate in the qualitative survey, including a mix of ages, genders, and ethnicities.

# KEY FINDINGS

## What “showing up” for people means...

Whether in the context of people or companies, “showing up” carries the core idea of **being present** and **providing support** when needed.

However, the **context changes the expectations and the form** that “showing up” takes. For individuals, it's more personal and emotionally driven, while for companies, it involves customer service, support, and corporate policies that go beyond the bare minimum.



## RECOMMENDATIONS FOR BCBSMA: BRING IT ALL TOGETHER



Showing up should encompass members' expectations of companies generally, excellence as a health insurer, and a personalized approach to member support.

### SHOW UP AS A COMPANY

#### Go beyond duty to:

Demonstrate a sincere and proactive commitment to the interests and needs of members; build trust and value through exceptional service, genuine care, and a culture of support and integrity

### SHOW UP AS A HEALTH INSURER

#### Be a leader in the industry:

Offer comprehensive coverage, exceptional customer service, affordability, proactive health and wellness support, patient-centric care, efficient and accessible service, fairness and advocacy in healthcare pricing, operational excellence, and extra benefits for convenience

### SHOW UP AS A FRIEND / ALLY

#### Make a positive impact on lives of members:

Identify big and small ways to be there and support members in whatever capacity is needed during critical moments of need, especially proactive ways to offer emotional and practical supports for members

## RECOMMENDATIONS FOR RESEARCH



To activate on the company's mission to show up for everyone like they're the only one...



## Next Steps:

Confirm and measure scale of interest among members and prioritize ways BCBSMA can show up for members

# WHAT SHOWING UP MEANS TO MEMBERS

DETAILED FINDINGS FOR INDIVIDUALS AND COMPANIES

## WHAT IT MEANS FOR A PERSON TO SHOW UP FOR YOU

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**PEOPLE SHOWING UP IS FUNDAMENTALLY ABOUT BEING PRESENT AND SUPPORTIVE IN A TIME OF NEED, WHICH STRENGTHENS THE INTERPERSONAL BOND**

## SHOWING UP FOR SOMEONE AS A PERSON MEANS BEING THERE IN A CRITICAL MOMENT AND OFFERING WHATEVER EMOTIONAL, PHYSICAL, OR PRACTICAL SUPPORT THE MOMENT CALLS FOR



### What it means for a person to show up (unaided, n=49)



**Emotional Support:** being present for someone emotionally, offering a listening ear, empathy, and understanding. (n=14)

**Support in Difficult Times:** challenging periods like health issues, loss of a loved one, or emotional distress. (n=6)

**Active Listening and Engagement:** giving undivided attention, focusing on the person's needs, and engaging with them without distractions. (n=5)



**Physical Presence:** being there in person, attending events, or being physically close to someone when they need support. (n=11)

**Reliability and Dependability:** being someone a person can count on, showing consistency in support and follow-through (n=7) and offering unconditional support no matter the circumstances (n=6)

**Communication and Check-ins:** keeping in touch through calls, messages, or emails, and regularly checking in on the person's well-being. (n=4)



**Help with Tasks and Chores:** such as cooking, cleaning, or running errands for someone who needs assistance. (n=7)

**Assistance and Problem-Solving:** offering to help solve problems, providing advice, and assisting with decision-making processes. (n=4)

**Being Supportive Without Being Asked:** anticipating the needs of the person and taking initiative to provide support. (n=4)

## WAYS MEMBERS HAVE EXPERIENCED SOMEONE SHOWING UP FOR THEM IN THE PAST RANGE FROM SIMPLY LISTENING AND BEING PRESENT TO HELPING WITH CHORES OR TASKS

### Ways that people show up for each other, from member stories (unaided, n=49)



- **Listening and Caring:** emotional support during tough times, especially when grieving (n=6) and during significant life events, such as moving out, divorce, or transitioning to new phases in life (n=3)



- **Practical Help:** tasks like moving, cooking, or cleaning, especially during illness or recovery from surgery (n=8) or transportation support to appointments (n=3) also unprompted acts of kindness, such as shoveling snow or bringing homemade cookies, to show care and support (n=2)



- **Physical Presence:** the simple act of being physically present as a form of support, such as attending appointments, events such as funerals, or just visiting (n=5) someone in the hospital or being by their side during medical treatments (n=7)



- **Work-Related Support:** stepping in to help with work responsibilities or offering moral support during work-related challenges (n=5)

### Thought-starter: How can BCBSMA be present and supportive in a time of need?

- **Listening and being there:** member advocates (across channels) that actively listen and offer genuine empathy to concerned members. Ease access to mental health care and other counseling services.
- **Practical Help:** Consider how BCBSMA can offer or promote respite care for caregivers and other services at hospital discharge that support the transition to home and continued healing.
- **Physical Presence:** provide network hospitals with care packages for members experiencing inpatient stays.

## THE COMMON THREAD IS THE ACT OF BEING AVAILABLE AND SUPPORTIVE TO EACH OTHER, IN BIG AND SMALL WAYS



*"I had a hard time moving away for the first time from my family and **my girlfriend showed up for me in many ways**. She came over and stayed many nights, cooked and cleaned when I couldn't bring myself to, and provided a space where I could feel how I felt without feeling ashamed." – Commercial, 18–34, Man*



*"I called two friends to let them know I wasn't well, and **they came to the [ER] in the middle of the night** to support me. ...they took me back to their house, made up a bed for me, and one of them went to the only 24-hour pharmacy in the area to fill the hospital prescription that night." – Medicare, 65+, Woman*



*"Several years ago, I had some minor surgery that put me out of my office for a week. One of my **coworkers organized the others to make cookies for me** and then brought them to my home. 10 dozen homemade cookies went a long way to ease my pain. That is showing up for me!" – Medicare, 65+, Man*



*"During a time of poor health having loved ones **just send random texts checking in and expressing their love** was very meaningful. Often, the messages did not necessitate a response or update (which was relieving) and served as a reminder of the strong support network I have." – Commercial, 35–49, Man*



## WHAT IT MEANS FOR A COMPANY TO SHOW UP FOR YOU

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**COMPANIES SHOWING UP IS FUNDAMENTALLY ABOUT MEETING OR EXCEEDING THEIR CUSTOMER SERVICE OBLIGATIONS, WHICH LEAVES CONSUMERS GRATEFUL AT THE END OF A TRANSACTION**

## COMPANIES CAN SHOW UP FOR PEOPLE IN THREE DISTINCT WAYS: AS CUSTOMERS, AS A COMMUNITY, AND AS EMPLOYEES



Members reflected on ways companies and organizations can show up through these lenses...  
(unaided, n=49)

### SHOWING UP FOR CUSTOMERS

- Going above and beyond in customer service, offering more value than what is paid for
- Responding promptly and thoughtfully to complaints and problems
- Standing behind their products and services with guarantees and support
- Listening to customers' issues and offering assistance, support, and suggestions
- Providing proactive updates, follow-ups, and customized services tailored to individual needs
- Being reliable, transparent, and ethical in all actions
- Allowing flexibility in policies, such as return policies, to accommodate exceptional circumstances

### SHOWING UP FOR COMMUNITY

- Taking actions or changing policies to support social causes or disadvantaged groups
- Engaging in fundraising or community support activities during important times like heritage months or pride month
- Sourcing products in a way that does not harm indigenous groups or the environment
- Showing up in support of groups by being present and advocating for their needs

### SHOWING UP FOR EMPLOYEES

- Giving time off for personal matters without penalizing the employee
- Providing benefits and support that are not strictly required but enhance the well-being of employees and their families
- Acting with understanding, flexibility, and compassion towards employees' lives outside of work
- Celebrating employees' milestones and showing genuine care for them as individuals
- Supporting personal and professional development through coaching, training, and opportunities
- Ensuring that employees feel valued, secure in their employment, and that their career is a priority

## COMPANIES AND ORGANIZATIONS SHOW UP BY OFFERING EXCEPTIONAL SERVICE, GENUINE COMMITMENT TO WELL-BEING AND SATISFACTION, AND A CULTURE OF SUPPORT AND INTEGRITY



### Ways that companies and organizations show up, from member stories (unaided, n=38)

- **Exceptional Customer Service** that is responsive, timely, and hassle-free (n=10)  
Members shared stories of company representatives making exceptional efforts to resolve issues and companies making exceptions to policy to ensure an individual got what they needed.
- **Employer Support during Personal Challenges** (n=9)  
Companies show up for their employees by responding with compassion and flexibility as the personal circumstances of employees change leaves a powerful and positive impression of the organization with that individual.
- **Financial and Material Support** that offers more value than what is paid for (n=6)  
Members shared stories of gratis services and waived fees, problem resolutions, and adjustments to be sure individual needs were met.
- **Acts of Kindness and Going Beyond Duty** makes customers feel valued and important (n=5)  
Stories describe moments where companies and their representatives honored promises and did what felt right even if it went beyond policy.
- **Advocacy and Problem Resolution** on a person's behalf (n=3)  
Members describe issues that seemed unresolvable until someone stepped in to clear the path to resolution.

## POSITIVELY IMPACTFUL MOMENTS ARE OFTEN DELIVERED BY REPRESENTATIVES EMPOWERED AND ENCOURAGED TO MEET THE NEEDS OF THE MOMENT, NOT JUST THEIR OBLIGATIONS



*"Once I had an issue with luggage and an employee completely went out of her way to assist, even going to physically get my luggage off the plane once it was checked through and rechecked it in the correct flight." - Commercial, 50-64, Woman*



*"We were having a reno done on our newly purchased home... in the middle of all this, I got diagnosed with breast cancer. The [contractor] worked with me to be sure that I had a working home 2 days before my surgery so I could get rid of the construction dust and settle in." - Commercial, 50-64, Woman*



*"My gas company, which has been unable to bill my account due to a glitch for almost 6 months [has] a representative who communicates proactively to tell me what to expect in this odd, uncommon scenario. This makes me trust the company a little more." - Commercial, 35-49, Woman*



*"I went to the local watering hole and had one too many drinks. One of the bartenders walked me home and got me into my house to make sure I was safe. That was above and beyond what the business needed to do. They could have just thrown me out instead of took me by the hand to my home." - Commercial, 35-49, Man*

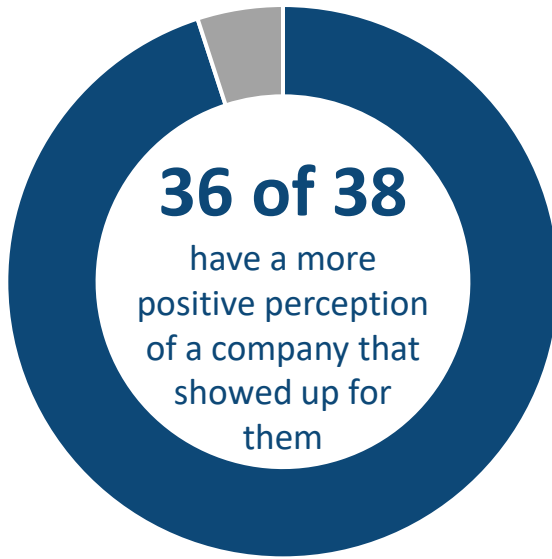
Note: 3 respondents did not feel the concept of "showing up" was applicable to a company or organization. 11 were unable to recall a story to tell.

# THESE ACTIONS AND ATTITUDES THAT GO BEYOND THE MINIMUM REQUIRED EFFORT LEAVE MEMBERS FEELING GRATEFUL, RELIEVED, AND APPRECIATED AND MORE POSITIVE ABOUT THE COMPANY



Impacts of showing up on company perception  
(5-pt scale, T2B shown, n=38)

How it feels when a company shows up  
(unaided, up to 3 words, n=38)





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# PERCEPTIONS OF BCBSMA

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# PERCEPTION OF BCBSMA AS A COMPANY THAT SHOWS UP REFLECTS BELIEF THAT BCBSMA IS MAKING A GENUINE EFFORT TO PROVIDE THE BEST CARE POSSIBLE



## How well would BCBSMA show up for you? (5-pt scale, n=49)

ABOUT HALF THINK  
BCBSMA WILL SHOW UP  
VERY WELL BECAUSE...

(Rated 4 or 5 – Very well, n=25)

members are optimistic the company would show up stemming from a **history of effective customer service, reliable coverage, the company's perceived care for their well-being,** and the ease of **access to information and assistance**

ABOUT ONE-THIRD FEEL  
UNSURE ABOUT BCBSMA  
SHOWING UP BECAUSE...

(Rated 3, n=15)

members have mixed experience with support and expect the **company's motivation for profit and the regulatory nature of the industry** would hamper BCBSMA's ability to go beyond the basic requirements

ABOUT ONE-FIFTH THINK  
BCBSMA WILL NOT SHOW  
UP BECAUSE...

(Rated 2 or 1 – not at all, n=9)

members describe moments where they felt **left in the lurch and unsupported,** sometimes a feeling of powerlessness in the face of **rigid or impersonal responses** to their need

# MEMBERS HOPE THAT BCBSMA WILL SHOW UP AS AN INDUSTRY LEADER BY DEMONSTRATING DEDICATION TO THEIR HEALTH AND SATISFACTION

In order to better serve them and their families, members are looking for... (unaided, n=49)

- **Coverage and Cost Control** (n=19)

*"Provide broad enough coverage for my medical needs without me having to worry about researching what might or might not be covered." – Medicare, 65+, Man*

*"I expect them to do what they can to help bring down the cost of prescription medication (I am on their plan for Part D of Medicare)." – Medicare, 65+, Woman*

- **Customer Service and Support** (n=17)

*"I would hope that BCBS would truly understand my perspective and position on the matter." – Commercial, 50-64, Woman*

*"Providing support beyond the minimal requirements." – Commercial, 18-34, Man*

- **Transparency and Communication** (n=16)

*"Better ways to see what you are being charged for. Seeing "medical services" on a bill is not useful." – Commercial, 50-64, Man*

- **Health and Wellness Support** (n=9)

*"I would hope that they would support initiatives that promote the health of the larger community. One example is through their work to address inequality in health care."*

*– Medicare, 65+, Woman*

- **Simplification and Accessibility** (n=8)

*"[Make it] easy to get support and expedite approvals when needed, also explaining ways to make it simple (in terms of docs needed, etc.)." – Commercial, 35-49, Man*

- **Innovation and Adaptation** (n=5)

*"Through research and communication, they will share new innovations in health care to help everyone be better." – Commercial, 35-49, Man*



**COMING SOON!**

## Potential Follow-up Research

- Identify critical moments for members, member needs in the moments, and the possible ways and means for BCBSMA to show up for members in those critical moments
- Then, return to the C Space communities to measure scope and scale of interest in proposed actions from BCBSMA

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# APPENDIX



## POSITIVE MEMBER STORIES ABOUT INSURANCE COMPANIES

*"A life insurance company I had a policy from provided by the company I worked for at the time tried to cancel me for no reason after 10 years. **The HR department went to the bat against them** and forced reinstatement of the policy and looked for a replacement with a better company keeping the same coverage and premium." – Medicare, 65+, Man*

*"My insurance company (USAA) is a great example, whether it was car accident, hurricane or other incident. The **first question they ask is am I okay**, how am I feeling, I never had any issue with them when making a claim." – Commercial, 50-64, Woman*

*"I had a car accident that was not my fault. The insurance adjuster looked at Google maps and concluded that I was driving where there were no legal roads. And so found me at fault. In fact I was on an entirely legal road, as proven by Google Earth. The adjuster refused to acknowledge this. **The owner of my insurance company intervened on my behalf and resolved this problem.**" – Medicare, 65+, Man*

*"I probably have more counterexamples but one time I was supported by my company was when I was going through chemo treatments and my **boss allowed me to keep my health insurance despite company policy.**" – Commercial, 35-49, Man*

## POSITIVE DESCRIPTIONS OF BCBSMA AS A COMPANY THAT SHOWS UP FOR MEMBERS

*"They have **covered SO much of my expenses out of state**. I can't imagine what I would do without this policy." – Commercial, 50-64, Woman*

*"I have **always been given help when I needed it**. It has not mattered if it was a simple question or it was much more complex." – Commercial, 50-64, Man*

*"Every time I needed to contact BC/BS with questions, I **received prompt, knowledgeable and accurate information and guidance.**" – Medicare, 65+, Man*

*"They realize that caring for their customers engenders happy and healthy customers. They also have **incentives and offered bonuses financially and in other aspects to educate and stay healthy.**" – Commercial, 35-49, Man*

*"I feel that BCBS of MA has gotten better about showing up, **sending thoughtful reminders, messages, and updates** that are not overwhelming, too frequent, and not based on advertising but rather information and available supports." – Commercial, 35-49, Man*

## NEGATIVE MEMBER STORIES ABOUT INSURANCE COMPANIES



*"My mother, then in her 80s, was suddenly dropped from Medicare. Neither the Medicare offices nor the supplemental insurance company was helpful. I finally wrote to my senator's office (Ted Kennedy). They called me promptly and got to work sorting it out--which they did successfully." - Medicare, 65+, Woman*

*"I was previously insured by Harvard Pilgrim. Their newsletter encouraged members to get the shingles vaccine, which my husband and I did. They then refused to pay for it. I wrote to the president and described the behavior as sleazy. So they hadn't shown up. After the complaint, they paid for it. So eventually they did. As you know, they are no longer my insurer." - Medicare, 65+, Woman*

*"Last year, a car insurer (not the one I described earlier) failed to follow through with a non-insured motorist who rear-ended my car. This left me with a \$1000 deductible which I deeply resented paying." - Medicare, 65+, Woman*

*"When I purchased insurance on an appliance, and the appliance broke after a few months. The company made me jump through hoops to even get a repair." - Commercial, 35-49, Man*

*"Some years ago I had a procedure and it was covered (paid) by the insurance. But then the insurance withdrew that payment and I was left holding the bag." - Medicare, 65+, Man*

## MOMENTS WHEN BCBSMA MISSED AN OPPORTUNITY TO SHOW UP FOR A MEMBER

*"When Blue Cross instructed my doctor to send a note to all patients scheduled for any procedure with him that they might not pay for anesthesia. It was alarming and incorrect. The note only applied to a small number of people." - Medicare, 65+, Unspecified gender*

*"Currently Blue Cross Blue Shield is not showing up for me or more importantly my grandson's follow up care for emergency surgery he received in the winter." - Commercial, 50-64, Woman*

*"BC/BS had missed the opportunity several times by not disclosing what the out-of-pocket cost is to me, getting a bill for over \$2,000 is one example. As a consumer you cannot make an informed decision." - Commercial, 50-64, Woman*

*"When Blue Cross decided to end coverage for covid tests after the mandate ended." - Commercial, 18-34, Man*

## SAMPLE DESCRIPTION

A subset of BCBSMA members from the C Space Communities were invited to participate in the qualitative survey, including a mix of ages, genders, and ethnicities.

Age	N=49	
18-34	7	14%
35-49	13	27%
50-64	10	20%
65+	19	39%
Gender		
Woman	41%	20
Man	57%	28
Non-binary / third gender	0%	0
Genderfluid	0%	0
I am:	0%	0
Prefer not to say	2%	1
Plan Type		
Commercial	30	61%
Medicare	19	39%

Ethnicity (MS)	N=49	
Asian and/or of Pacific Islander origin	12%	6
Black and/or of African origin	10%	5
Hispanic and/or of Latin origin	10%	5
Middle Eastern and/or of North African origin	4%	2
Native American / Alaskan Native / Indigenous American origin	0%	0
White/Caucasian and/or of European origin	67%	33
Multiracial / Multi-ethnic	2%	1
Not listed above, I identify as (please share):	0%	0
Prefer not to say	2%	1

Testimonial Interest		
Yes, I am interested	22	45%
Maybe	10	20%
No, thank you	17	35%