



MASSACHUSETTS

My Blue Mobile App Design Survey Insights

March 21, 2024

blink
an  Mphasis company

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01

Project

Background

BCBSMA engaged with Blink to reimagine the MyBlue mobile app.

Project Goals

- Improve the mobile experience of BCBSMA members
- Establish a framework for measuring CX
- Design for increased self-service capabilities and provide features that decrease the need for members to call

Desired Outcomes

- Improve MyBlue KPIs (NPS, FCoR, App Store ratings, MAPS call volume)
- Understand best in class practices for both other “Blues” and other insurance providers

Our process for developing the CX framework

Phase 1

Define customer success

Gain a foundational understanding of customer needs resulting in Customer Success Outcome (CSO) frameworks for the five focus areas:

- Find a Provider
- Understanding Benefits/Coverage
- Claims
- *Prescription coverage*
- *Costs*

WE ARE HERE

Phase 2

Baseline the experience

Perform a quantitative assessment of the current experience and benchmark against competitors to evaluate and prioritize future CX improvements.

Phase 3

Measure over time

Develop a dashboard of CSO performance to align the team and continually monitor to measure the impact of CX design improvements.

Project Background

What are Customer Success Outcomes?

Customer Success Outcomes (CSOs) are a rigorous approach to CX strategy that align all levels of the business on member needs within a specific customer journey. This approach is modeled from the Jobs To Be Done theory.

CSOs are derived from deep qualitative research and grounded in customers' needs. We used insights from BCBSMA past research and 22 in-depth interviews with members of both BCBSMA and competitor health insurance companies to develop the CSOs.

The goal of identifying CSOs is to align teams, guide product strategy decisions, and evaluate designs to track progress over time.

What the product does to address a need

Job statement

How members judge success

Success criteria

Understand my health insurance coverage for a specific issue/care...

Job statement

more clearly, easily, and confidently.

Success criteria

Project Background

BCBSMA CSO Frameworks

Benefits CSO Framework

Find	Understand		
	Eligibility	Cost	Changes
Navigate to my plan view (view information like, deductibles, out-of-pocket maximums, etc.)... more quickly and easily.	Understand my plan overview information (e.g., deductibles, out-of-pocket maximums, etc.)... more clearly and easily.	Understand my health insurance coverage for a specific situation... more clearly, easily, and confidently.	Understand my total amount I will owe for an upcoming cost or procedure (including unexpected fees like facility fees)... more accurately and confidently.
Find relevant healthcare coverage information for emergency or urgent care treatment... more quickly and confidently.	Understand the services I have coverage based on my location (inside health or otherwise)... more clearly.	Understand the difference in my coverage for a health or medical plan provider... more easily and clearly.	Understand how changes to my coverage will impact the total amount I will owe for the type of care I typically use... more easily and confidently.
Find coverage information for my specific situation, even if I don't know the right medical term... more confidently and easily.	Understand what factors impact my eligibility for insurance coverage (e.g., time window, limits on number of visits, PCP referrals, etc.)... more quickly and accurately.	Understand how many visits or providers I have remaining for the year with my insurance plan (e.g., physical therapy visits, contact lenses, etc.)... more easily and accurately.	Understand cost differences between similar options (provider or medications) but address the same concern... clearly.
Find details healthcare cost information for procedures, treatments, and medications... quickly.	Understand technical terms and language related to my healthcare coverage... more clearly and confidently.	Access the medications I need while waiting for referrals (and alternative options) from my insurance company for that medication... easily.	Understand potential nearby savings for assistance with a lower cost option (e.g., generic medication)... clearly.
Access expert support to understand my coverage or cost when needed... more quickly and easily.	Become aware when I have a prescription refill available... with less effort.	Become aware of alternative pharmacies that sell my generic medication for a lower price... with little effort.	

Claims CSO Framework

Understand	Submit	Track	Review	Appeal	Pay
Understand what information is needed to submit and justify my claim... clearly.	Find where to go to start my claim... quickly.	Locate the claim I am looking for... quickly.	Know my insurance provider correctly processed the claim based on my coverage... more clearly and confidently.	Know the provider billed me correctly for the care I received... more easily and confidently.	Correct details of coverage due to errors by the doctor or insurance company... more quickly and easily.
Understand the steps involved in the claims process, including my and the insurance provider's responsibilities... clearly.	Be able to start filling out a claim and return that, later without repeating past work... easily.	Understand what stage of the claims process my claim are in at any time... easily.	Find how much I owe and why I owe that amount for the claim... more clearly and quickly.	Understand why my claim was denied... more easily and clearly.	Understand what information is needed to appeal my denied claim and then provide that information... more clearly and with more confidence.
Understand how long it takes for a claim to be processed... clearly.	Know my claim was successfully submitted... clearly and with confidence.	Understand the impact pending claims might have on my out-of-pocket and remaining benefits... clearly.	Access the relevant details I need to understand a given claim... more clearly and confidently.	Understand technical terms and language related to health insurance when reviewing my claims... confidently.	Help me predict how much I should expect to spend on medical services, including my and the insurance provider's responsibilities... clearly.
			Understand the next steps based on whether my claim was fully covered, partially covered, or denied... more clearly and quickly.	Share or share my explanation of benefits (EOB) document for a claim... with ease.	Help me predict how much I should expect to spend on medical services, including my and the insurance provider's responsibilities... clearly and quickly.
			Access expert support or ask a clarifying question when needed... quickly.		

Find a Provider CSO Framework

Find	Evaluate	Compare	Contact
See a list of all potential providers who are relevant to my needs... more quickly.	View accurate and up-to-date information (e.g., about a provider's location, in-network status, accepting new patients) about a provider... more quickly and with more confidence.	Recognize which providers are in versus out of network for my specific plan... with more accuracy and confidence.	Access the provider's contact information... easily.
Find the right provider for the care I need even if I don't know the right medical term... more confidently and clearly.	Recognize which providers are accepting new patients... more accurately and quickly.	Confirm an individual provider meets my specific needs... more quickly and simply.	
Find in-network urgent/emergency care providers... more quickly.	Review a provider's background information to ensure if they will be a good fit for me... more quickly and simply.	Learn about other people's experiences with a provider to ensure if the provider is right for me... with more accuracy and confidence.	
See a list of all providers relevant to my needs when on the go... more quickly and easily.	See how far a provider's office is from my home, work, school, or where... more quickly.	Understand the total amount I will owe for my upcoming visit (including unexpected fees like facility fees)... more clearly and confidently.	
Track which providers I'm interested in, so I can efficiently continue my provider search later... easily and without having to repeat past work.			

Survey Objectives

01

Establish Baseline

- Assess how important individual CSOs are to healthcare insurance members to find high-value areas
- Evaluate how well BCBSMA is currently fulfilling member needs.

02

Benchmark Competitors

- Compare how BCBSMA stacks up to two key competitors.

03

Identify Opportunities

- Surface high-value areas to address and prioritize where to invest in CX improvements.

What this report is and is not

This data represents:

- A snapshot in time
- A reflection of past experiences
- Importance of CSOs, regardless of channel
- Respondents who have self-selected which channels they prefer based on their experiences

What this data is not:

- Comparable to the immediate journey-based feedback following an experience on specific channels
- Touchpoint feedback via web, app, or phone

How this data will be used:

- As part of the BCBSMA app's digital CX measurement strategy the CX team is currently defining
- To inform where to prioritize digital CX investments in the short term
- As a baseline for continued measurement of how well BCBSMA digital properties are serving members' needs

02

Executive Summary

Key Insights

01

Key words for top CSOs are “understand,” “find,” and “be confident”

This stresses the importance of focusing on content and navigation that make it easy for members to find information and complete their tasks.

B15

Understand total cost associated with upcoming care

C10

Be confident the claim was processed correctly

F06

View accurate/updated info about a provider

02

One in three members are less than satisfied with their BCBSMA web and/or app experience

The average satisfaction score for all CSOs among BCBSMA members is 65%.

Key Insights

03

BCBSMA satisfaction trails competitors for nearly every CSO across journeys

Additionally, BCBSMA satisfaction shows significantly lower scores for:

- 15/24 Claims CSOs
- 10/15 Find a Provider CSOs
- 4/22 Benefits CSOs

04

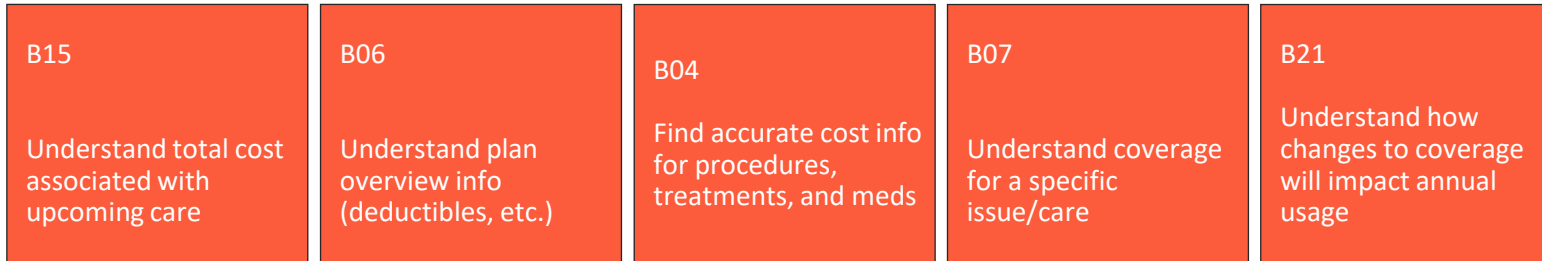
Improving transparency in costs is a valuable opportunity to support members' top needs

All the CSOs are important as they represent critical steps in a member's process.

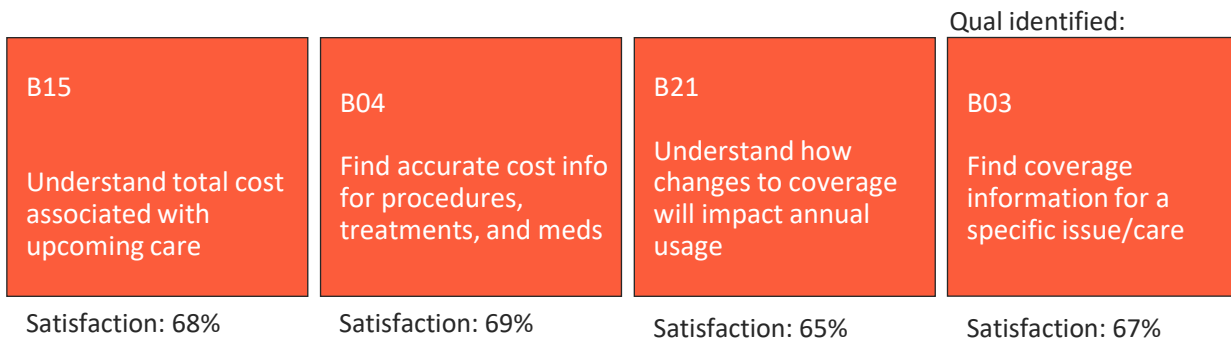
The highest-value areas for BCBSMA members are **costs** associated with care and providers (understanding their total out-of-pocket costs prior to visits) and **transparency** (instilling confidence that claims are processed correctly and providers are represented accurately).

Benefits Insights

Top 5 most important CSOs:



Where to focus first:



Who to use as an example:

BCBSMA trails both Anthem and United in satisfaction of key CSOs.

However, neither competitor scored well in this survey for Benefits. BCBSMA should look for another competitor that communicates benefits better to aspire to.

Claims Insights

Top 5 most important CSOs:

C10 Be confident the claim was processed correctly	C11 Be confident I was billed correctly for the care received	C12 Find how much is owed and why it is owed for a claim	C16 Understand next steps based on outcome of a claim	C06 Be confident a claim was successfully submitted
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Where to focus first:

C10 Be confident the claim was processed correctly Satisfaction: 67%	C11 Be confident I was billed correctly for the care received Satisfaction: 64%	C12 Find how much is owed and why it is owed for a claim Satisfaction: 72%	C16 Understand next steps based on outcome of a claim Satisfaction: 66%
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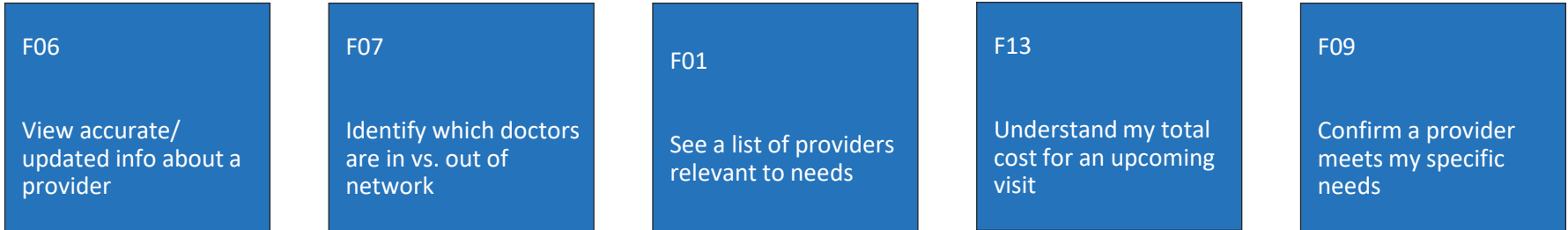
Who to use as an example:



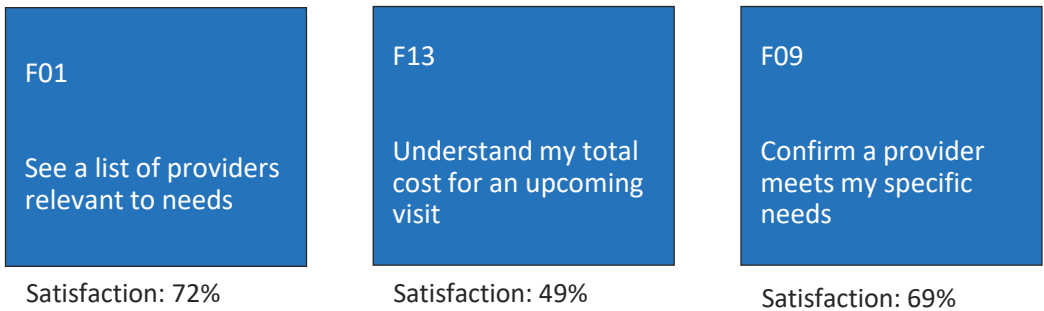
BCBSMA satisfaction scores were significantly below both competitors, but United generally performed best.

Find a Provider Insights

Top 5 most important CSOs:



Where to focus first:



Who to use as an example:



BCBSMA satisfaction scores were significantly below both competitors, but Anthem performed best for key CSOs.

03

Methodology

Methodology

Survey Design

- Three nationwide surveys were deployed online, one for each journey (Benefits, Claims, and Find a Provider), from February 12 to March 4, 2024.
- On average, respondents were able to complete the survey in 15 minutes.
- All respondents were required to:
 - Be 18 years old or older
 - Not work in the healthcare or health insurance industry
 - Manage their own healthcare
 - Either be the decision-maker or share the responsibility in making health insurance decisions
 - Have a commercial, individual, or Medicare plan
 - Receive healthcare insurance through BCBSMA, Anthem BCBS, or United
 - Use either the insurer’s website or app to engage with their healthcare insurance company
 - Take one of the qualifying actions in the past year

- Respondent demographics include:

		Design	Actual
Insurer	BCBSMA	1000	425
	Anthem	1000	625
	United	1000	738
Track	Benefits	1000	751
	Claims	1000	570
	Find a Provider	1000	467
Primary channel	Website	<50%	65%
	App	>50%	35%
Gender	Male	50%	45%
	Female	50%	54%
Ages	18-34	32%	22%
	35-54	36%	43%
	55+	32%	36%

1788
total completes

How competitors were chosen



When determining which competitors to measure against (and limited to choosing two for this study), the following factors were considered:

- Footprint of competitors (national or regional)
- Membership size
- Number of ratings in the app store
- Overall app ratings in the app store
- Direct competitors of BCBSMA

Ultimately, United Healthcare and Anthem Blue Cross Blue Shield were chosen because:

- They are both nationwide providers with multiple market plans
- Both are for-profit organizations that have more resources to invest in their digital assets
- There was interest in comparing BCBSMA to another “Blue”

In the future, there is also interest in measuring performance of both Aetna and Cigna as companies to watch.

Methodology

How to read this report

Guidance on how to read this report

Key insights and slide takeaways can be found in the teal boxes.

- Throughout the report, the three healthcare insurance organizations are represented by the following colors:

BCBSMA

ANTHEM

UNITED

- Statistical significance testing was completed at the 95% confidence level to compare insurers and look at differences by age and plan type.

- ▲ ▼ Arrows indicate statistically significant differences between two groups. The focus was on BCBSMA, with the direction of the arrowing showing whether the BCBSMA statistic is above or below the statistic of the competitor represented by the color of the arrow.

- Findings by age and plan type can be found in dark blue boxes.

- comm/ind subscribers refers to those with Commercial or Individuals Plans (79% of sample)

- Medicare subscribers are those with a Medicare plan (21% of sample)

- When sample sizes drop below n=50, an asterisk (*) is used to draw attention that findings should be viewed as directional in nature due to small sample sizes.

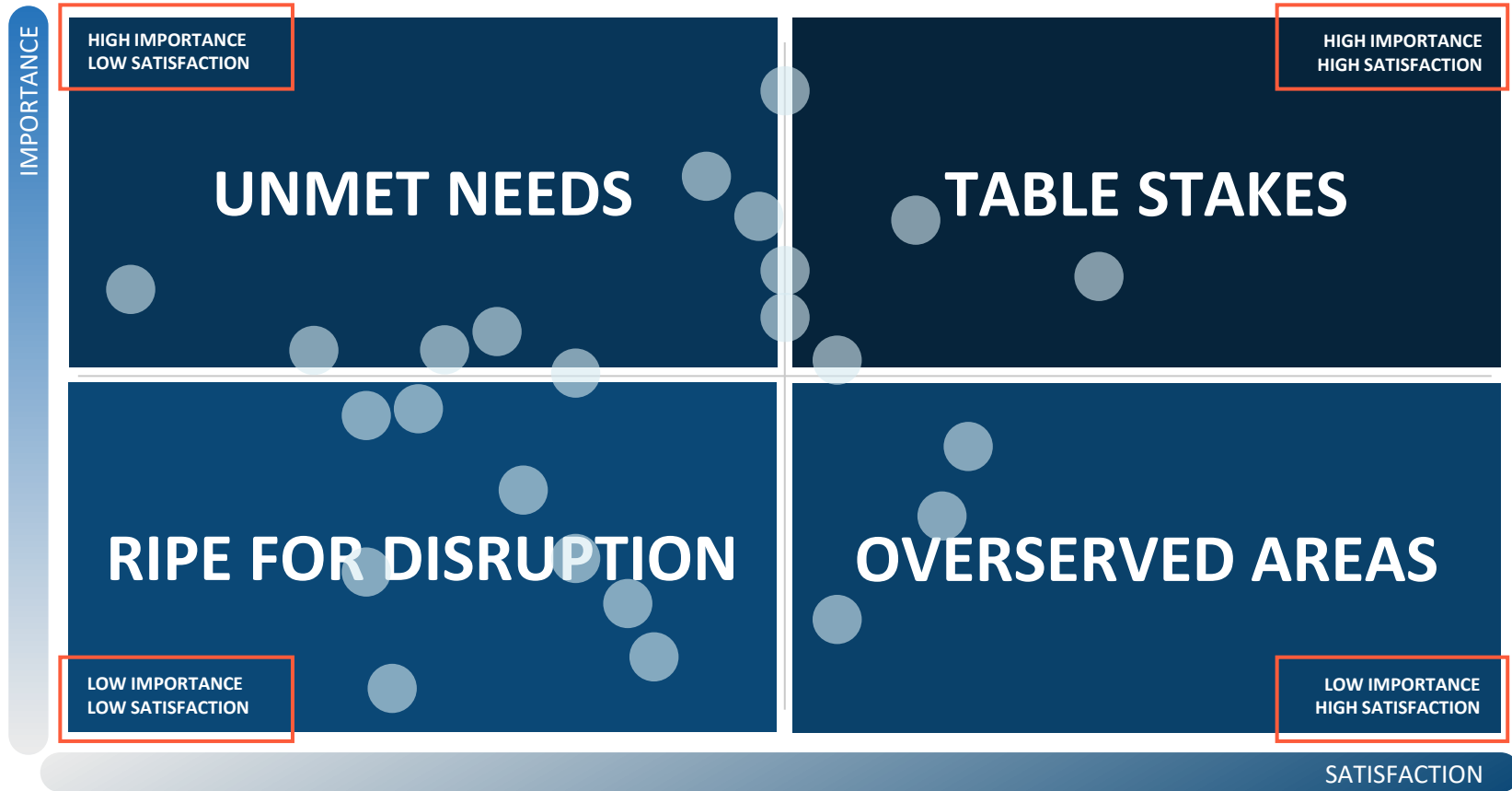
- CSO numbering is based on the order of the CSOs as a member moves through the journey (e.g., B1 indicates the first step, B22 is the last step).

Methodology

Intro to CSO Quadrants - Axes

IMPORTANCE OF CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS

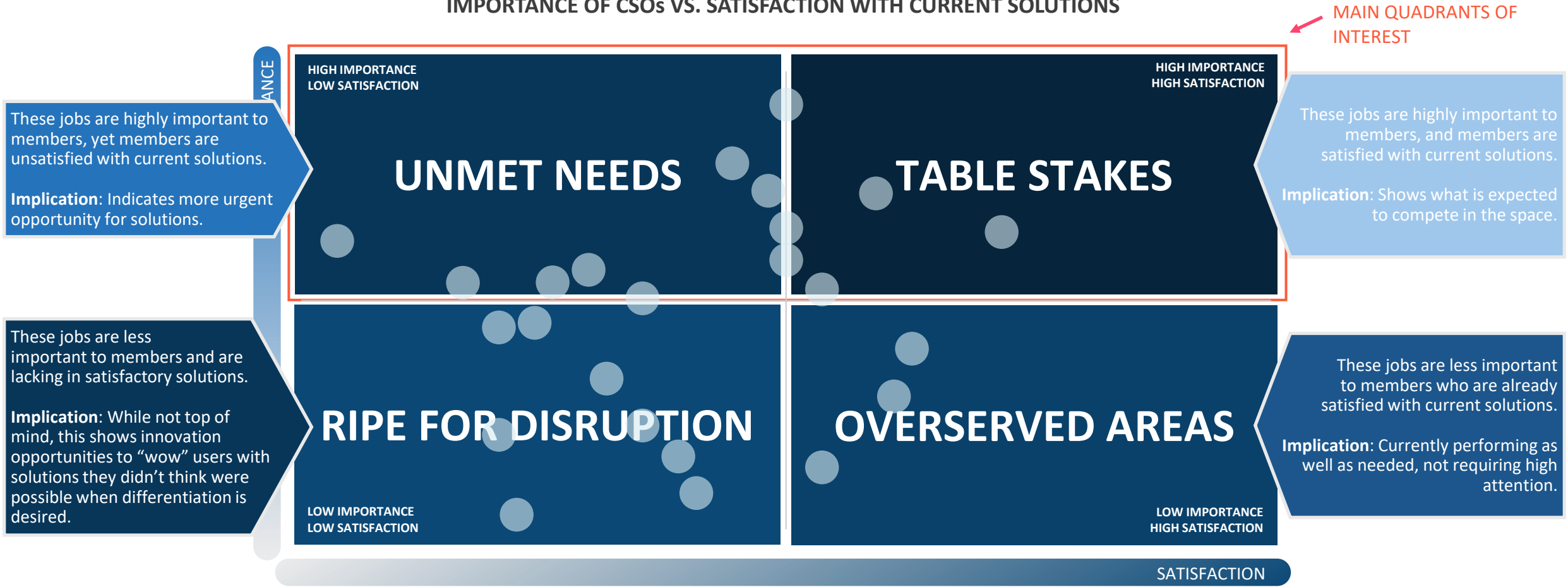
Measured by **relative importance** for *all respondents* (due to low sample sizes for MaxDiff analysis by insurer) by journey, regardless of channels used.



Satisfaction is charted for insurer's performance overall, regardless of channel used (due to lower sample sizes).

Intro to CSO Quadrants – Four Quadrants of Interest

IMPORTANCE OF CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



04

Benefits Survey

Benefits Journey – All CSOs



Audience

All survey respondents completed at least one of the following tasks on their insurance provider's website or app in the past year:

- Reviewed health insurance coverage or benefits
- Reviewed coverage for prescriptions
- Researched (or tried to research) the cost of a visit, procedure, or treatment

This data reflects their general experience with the Benefits process, regardless if their interaction went well or not. A few things to keep in mind while reviewing the data:

Some benefits are more straightforward than others

Even though members would prefer the process of navigating and understanding insurance information to be easy, they have low expectations because past experiences have been challenging, and it feels like that is just the way insurance is.

What are the most important outcomes for members?

Knowing expected costs for care is the top Benefits CSO

The top 2 most important Benefits CSOs are members' understanding of:

- The total cost associated with upcoming care
- The plan overview information (deductibles, etc.)

Be informed when coverage changes (#7 in importance overall) has higher relative value for Medicare subscribers (#5 in importance) than for Comm/Ind subscribers (#9).

All statements that have to do with prescriptions were looked at by comm/ins and Medicare subscribers and the prescription CSOs were also lower importance for Medicare subscribers relative to the other CSOs tested.

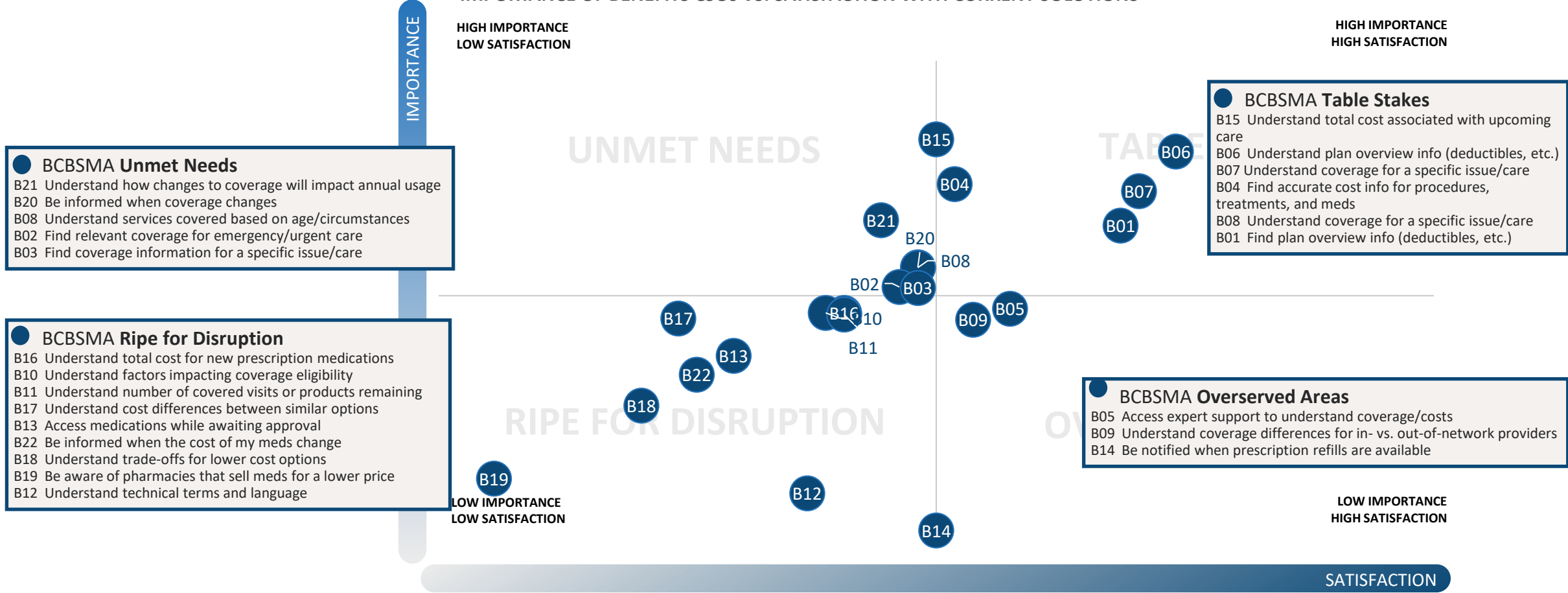
CSO #	RANK	CUSTOMER SUCCESS OUTCOMES (CSOs)	RELATIVE IMPORTANCE FOR BENEFITS
B15	1	Understand total cost associated with upcoming care	0.93
B06	2	Understand plan overview info (deductibles, etc.)	0.86
B04	3	Find accurate cost info for procedures, treatments, and meds	0.67
B07	4	Understand coverage for a specific issue/care	0.62
B21	5	Understand how changes to coverage will impact annual usage	0.45
B01	6	Find plan overview info (deductibles, etc.)	0.42
B20	7	Be informed when coverage changes	0.17
B08	8	Understand services covered based on age/circumstances	0.17
B02	9	Find relevant coverage for emergency/urgent care	0.05
B03	10	Find coverage information for a specific issue/care	0.05
B05	11	Access expert support to understand coverage/costs	-0.08
B16	12	Understand total cost for new prescription medications	-0.10
B10	13	Understand factors impacting coverage eligibility	-0.10
B11	14	Understand number of covered visits or products remaining	-0.11
B17	15	Understand cost differences between similar options	-0.14
B09	16	Understand coverage differences for in vs. out of network providers	-0.14
B13	17	Access medications while awaiting approval	-0.36
B22	18	Be informed when the cost of my meds change	-0.47
B18	19	Understand trade-offs for lower cost options	-0.66
B19	20	Be aware of pharmacies that sell meds for a lower price	-1.09
B12	21	Understand technical terms and language	-1.18
B14	22	Be notified when prescription refills are available	-1.40

How well is BCBSMA currently fulfilling member needs?

Benefits Survey

Many BCBSMA CSOs are below average satisfaction

IMPORTANCE OF BENEFITS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS

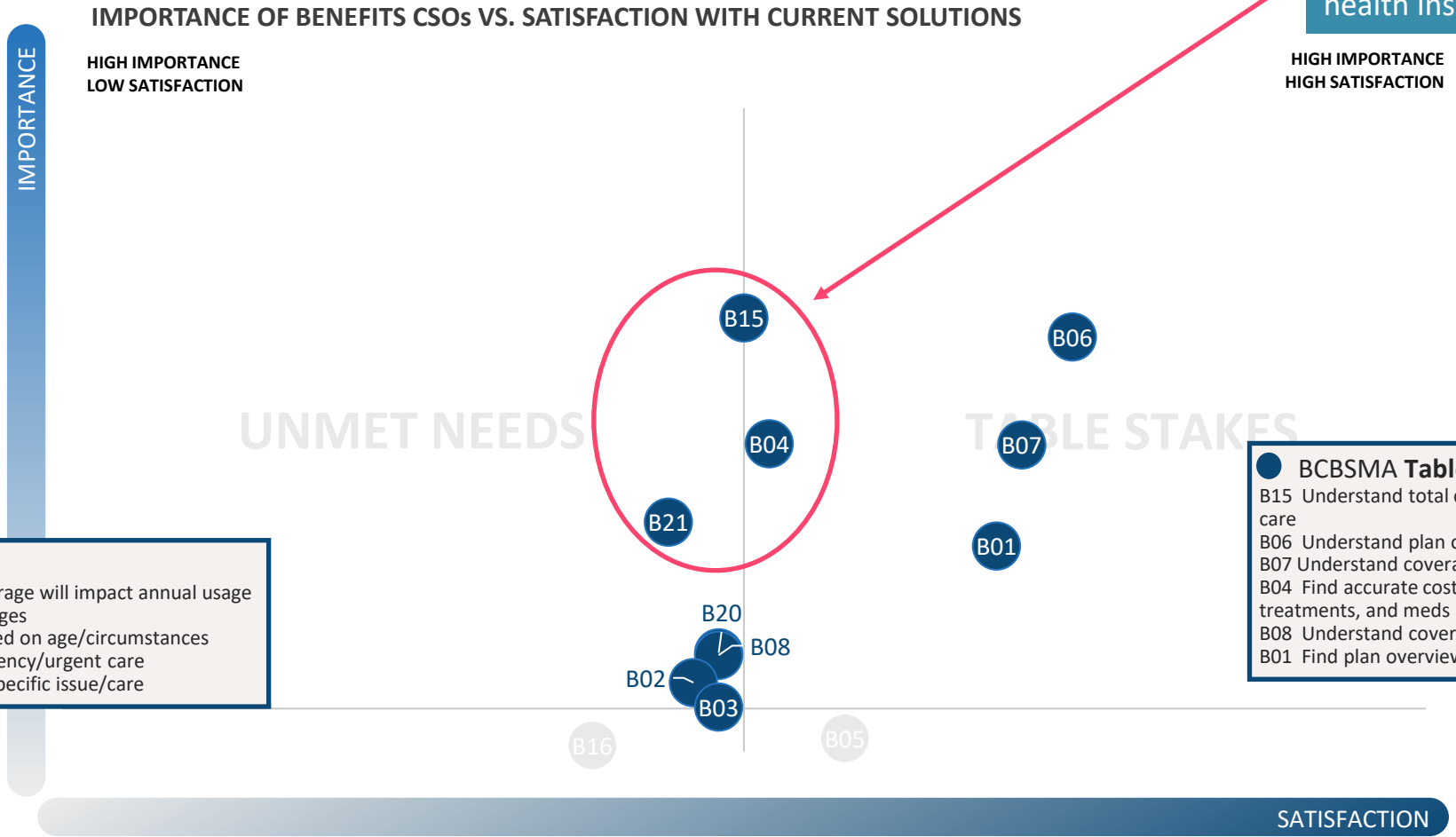


BENEFITSMAXDIFF. Please select one statement that would be “most important” for you when checking your benefits through your health insurance provider. Base: Those in Benefits track , n=751 (comprising of BCBSMA n=226, Anthem n=251, United n=274)
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today?
 Base: Those in Benefits track, BCBSMA n=226

Benefits Survey

Focus on improving transparency in costs

BCBSMA should focus on moving the needle for these **three** Benefits CSOs that fall in the top 5 for importance but miss the mark for what is necessary to compete in the health insurance space.



- BCBSMA Unmet Needs**
- B21 Understand how changes to coverage will impact annual usage
- B20 Be informed when coverage changes
- B08 Understand services covered based on age/circumstances
- B02 Find relevant coverage for emergency/urgent care
- B03 Find coverage information for a specific issue/care

- BCBSMA Table Stakes**
- B15 Understand total cost associated with upcoming care
- B06 Understand plan overview info (deductibles, etc.)
- B07 Understand coverage for a specific issue/care treatments, and meds
- B04 Find accurate cost info for procedures, treatments, and meds
- B08 Understand coverage for a specific issue/care
- B01 Find plan overview info (deductibles, etc.)

BENEFITSMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Benefits track, n=751 (comprising of BCBSMA n=226, Anthem n=251, United n=274)
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Benefits track, BCBSMA n=226

Supporting insights from member interviews

01

Members do not expect they CAN receive accurate and specific cost information.

When asked about cost information, most expected to only find co-pay and coinsurance amounts, not a full cost estimate. Those who looked for cost estimates felt they were not accurate, and the range was too wide.

02

Members do not know the medical terms or codes associated with the care they need.

Preventive care is the most frequent care type members engage with; finding benefits and cost information for care like this is relatively easy. Members struggle to find information about other care types because they do not know the medical term or code.

03

Understanding technical information is critical for the success of other tasks.

Ideally, the plan language is used, but when technical terms are required, descriptions need to be easy to access and understand. If members cannot understand the technical information, they cannot understand the benefit.

“My hope is that it would be clear and concise in terms of what is and what isn't covered... I'd like to be able to type something in and it say if it is covered... I have to read through line by line of long pages of documents, and that, for me, is frustrating.” —Research Participant

How does BCBSMA stack up to key competitors?

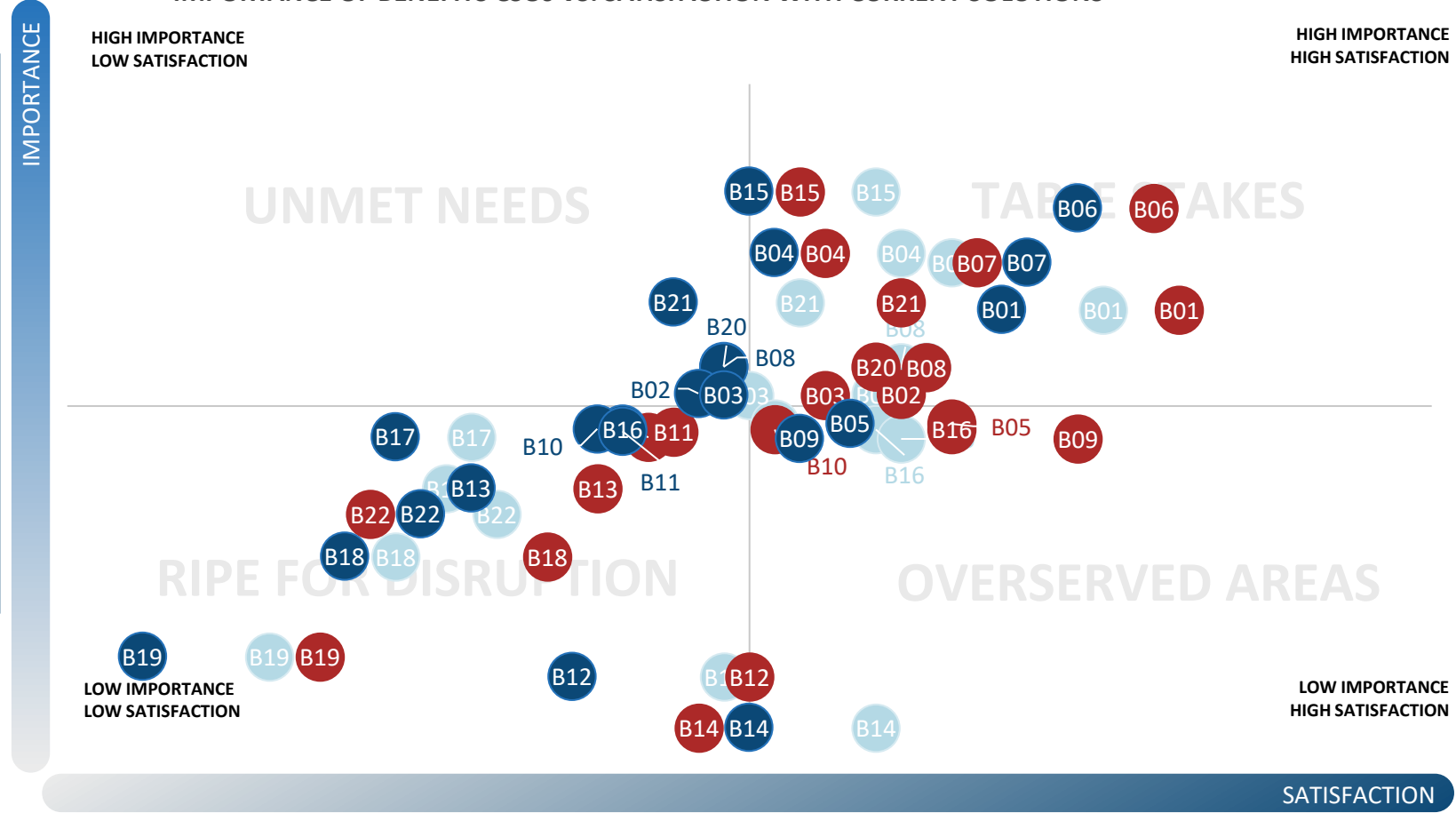
Benefits Survey

Focus on increasing satisfaction for B15

For members, understanding total costs associated with care is the most important Benefits CSO, yet satisfaction is just at or above average for each insurance provider. BCBSMA falls behind competitors for nearly every CSO.

IMPORTANCE OF BENEFITS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS

- BCBSMA ● Anthem ● United
- B15 Understand total cost associated with upcoming care
- B06 Understand plan overview info (deductibles, etc.)
- B04 Find accurate cost info for procedures, treatments, and meds
- B07 Understand coverage for a specific issue/care
- B21 Understand how changes to coverage will impact annual usage
- B01 Find plan overview info (deductibles, etc.)
- B20 Be informed when coverage changes
- B08 Understand services covered based on age/circumstances
- B02 Find relevant coverage for emergency/urgent care
- B03 Find coverage information for a specific issue/care
- B05 Access expert support to understand coverage/costs
- B16 Understand total cost for new prescription medications
- B10 Understand factors impacting coverage eligibility
- B11 Understand number of covered visits or products remaining
- B17 Understand cost differences between similar options
- B09 Understand coverage differences for in- vs. out-of-network providers
- B13 Access medications while awaiting approval
- B22 Be informed when the cost of my meds change
- B18 Understand trade-offs for lower cost options
- B19 Be aware of pharmacies that sell meds for a lower price
- B12 Understand technical terms and language
- B14 Be notified when prescription refills are available



BENEFITSMAXDIFF. Please select one statement that would be “most important” for you when checking your benefits through your health insurance provider. Base: Those in Benefits track , n=751 (comprising of BCBSMA n=226, Anthem n=251, United n=274)
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today? Base: Those in each Benefits track, by insurer (BCBSMA n=226, Anthem n=251, United n=274)

United and Anthem provide better Benefits experiences across CSOs than BCBSMA

BENEFITS SATISFACTION (CHANNEL AGNOSTIC)

STATEMENT	BENEFITS SATISFACTION (CHANNEL AGNOSTIC)			IMPORTANCE RANKING
	BCBSMA	ANTHEM	UNITED	
Understand plan overview info (deductibles, etc.)	81%	84%	84%	#2
Understand coverage for a specific issue/care	79%	77%	76%	#4
Find plan overview info (deductibles, etc.)	78%	85%	82%	#6
Access expert support to understand coverage/costs	72%	76%	69%	#11
Understand coverage differences for in vs. out of network providers	70% ▼	81%	74%	#16
Find accurate cost info for procedures, treatments, and meds	69%	71%	74%	#3
Be notified when prescription refills are available	68%	66%	73%	#22
Understand total cost associated with upcoming care	68%	70%	73%	#1
Find coverage information for a specific issue/care	67%	71%	68%	#10
Understand services covered based on age/circumstances	67%	75%	74%	#8
Be informed when coverage changes	67%	73%	75%	#7
Find relevant coverage for emergency/urgent care	66%	74%	73%	#9
Understand how changes to coverage will impact annual usage	65% ▼	74%	70%	#5
Understand number of covered visits or products remaining	63%	65%	65%	#14
Understand total cost for new prescription medications	63% ▼▲	76%	73%	#12
Understand factors impacting coverage eligibility	62%	69%	69%	#13
Understand technical terms and language	61%	68%	67%	#21
Access medications while awaiting approval	57%	62%	56%	#17
Be informed when the cost of my meds change	55%	53%	58%	#18
Understand cost differences between similar options	54% ▼	64%	57%	#15
Understand trade-offs for lower cost options	52%	60%	54%	#19
Be aware of pharmacies that sell meds for a lower price	44%	51%	49%	#20

Note: Respondents were forced to answer each question

United and Anthem are again consistently outperforming BCBSMA across CSOs in the Benefits process.

BCBSMA is performing strongest in members' understanding their plan overview information, coverage for a specific issue or care, and being able to navigate to plan overview information.

Satisfaction for BCBSMA drops off when members evaluated being aware of alternative options, including understanding costs differences between similar options, understanding trade-offs for lower cost options, and being aware of pharmacies that sell meds for lower prices.

Groups more likely to be satisfied with BCBSMA benefits CSOs:

- Those ages 18-34 on *access medications while awaiting approval* (69% vs. 47% ages 55-64 and 43% ages 65+)
- Those ages 18-34 on *understand cost differences between similar options* (71% vs. 47% ages 55-64 and 35% ages 65+)
- Those ages 18-34 on *be aware of pharmacies that sell meds for a lower price* (60% vs. 39% ages 45-54, 34% ages 55-64, and 30% ages 65+)

The age group 34-44 had significantly lower satisfaction than other ages groups for 13/22 BCBSMA benefits CSOs.

What are the high-value areas to prioritize for CX improvements?

Recommendations

01

Focus on solutions that improve the experience for top CSOs:

- B15^ - Understand total cost associated with upcoming care
- B04 - Find accurate cost info for procedures, treatments, and meds
- B21 - Understand how changes to coverage will impact annual usage

02

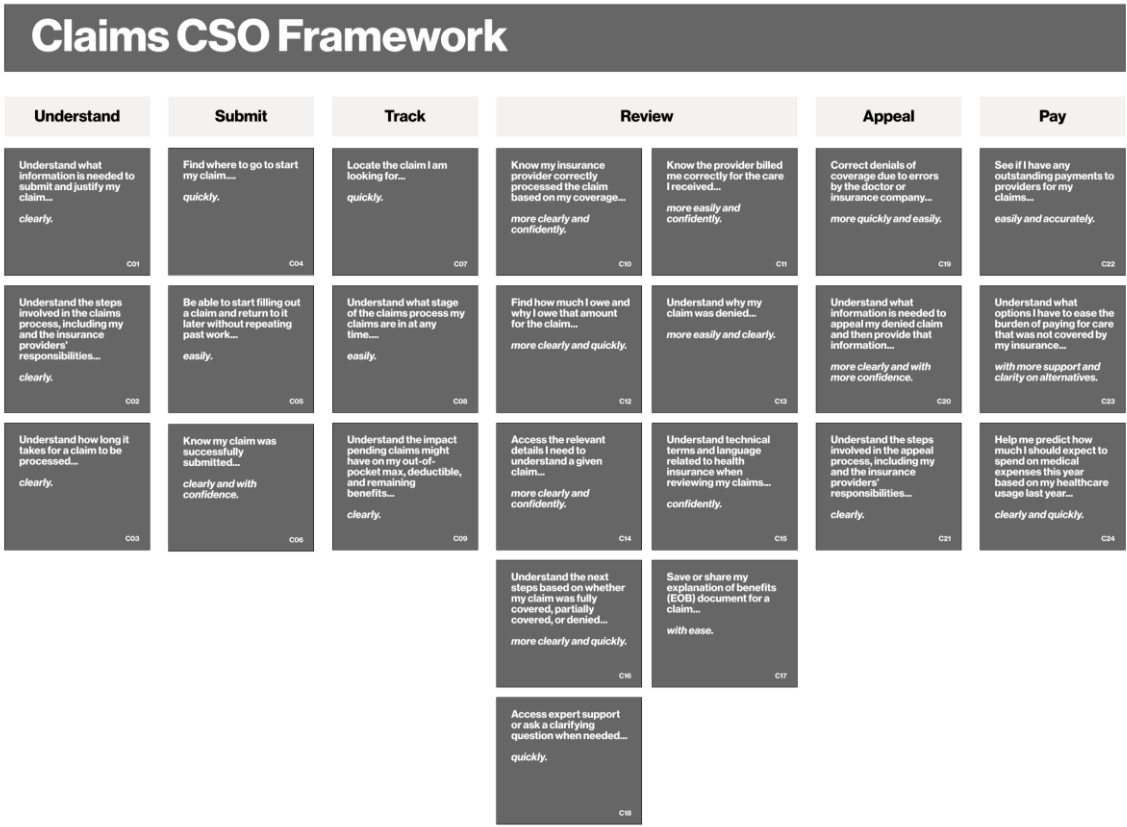
Prioritize helping members find coverage information for a specific issue/care.

Prior qualitative research revealed that B03 – Find coverage information for a specific issue/care is an enabling CSO at the core of several issues in benefits. It is not clear for members which benefit applies to the care they need.

05

Claims Survey

Claims Journey – All CSOs



Claims Audience

All survey respondents completed at least one of the following tasks on their insurance provider's website or app in the past year:

- Submitted a claim
- Reviewed claim or Explanation of Benefits (EOB) information

This data reflects their general experience with the Claims process, regardless if their interaction went well or not. A few things to keep in mind while reviewing the data:

Member-submitted claims are low volume

Vast majority are provider-submitted

Many claims do not require additional follow-up from the member.

What are the most important outcomes for members?

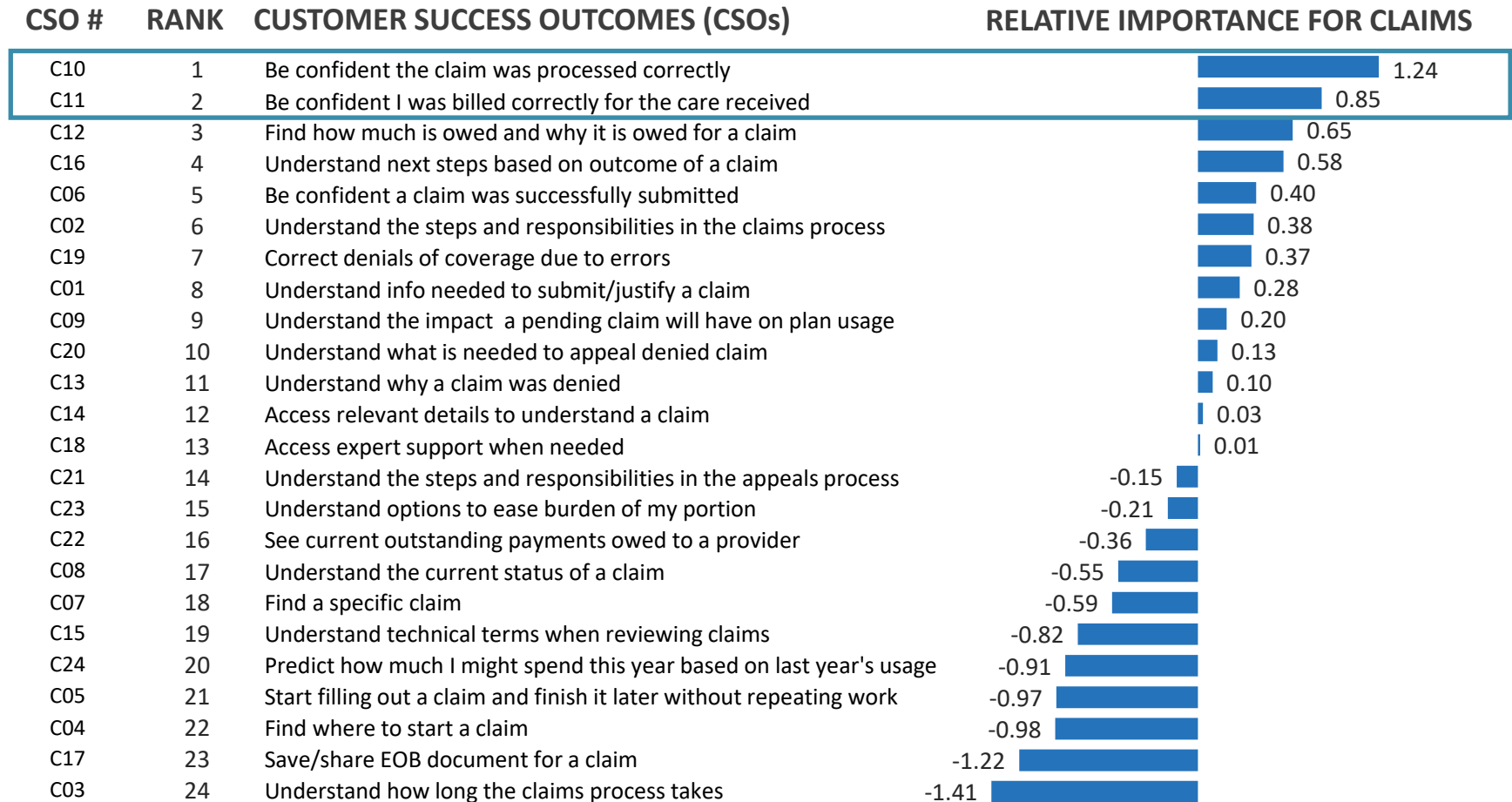
Processing the claim correctly is of utmost importance

The top 2 most important claims CSOs are members' confidence in knowing:

- The claim was processed correctly and
- They were billed correctly for the care received

Be confident I was billed correctly for the care received (#2 in importance overall) has higher relative importance for those 35 and older (#2 in importance) than those 18-34 (#9 in importance). The younger audience also puts less importance on *be confident a claim was successfully submitted* (#5 in importance overall, #14 for those ages 18-34).

The older generation also puts more importance than the those under age 55 on *access expert support when needed* (#13 in importance overall, #8 for 55+ and #15 for 18-54).



How well is BCBSMA currently fulfilling member needs?

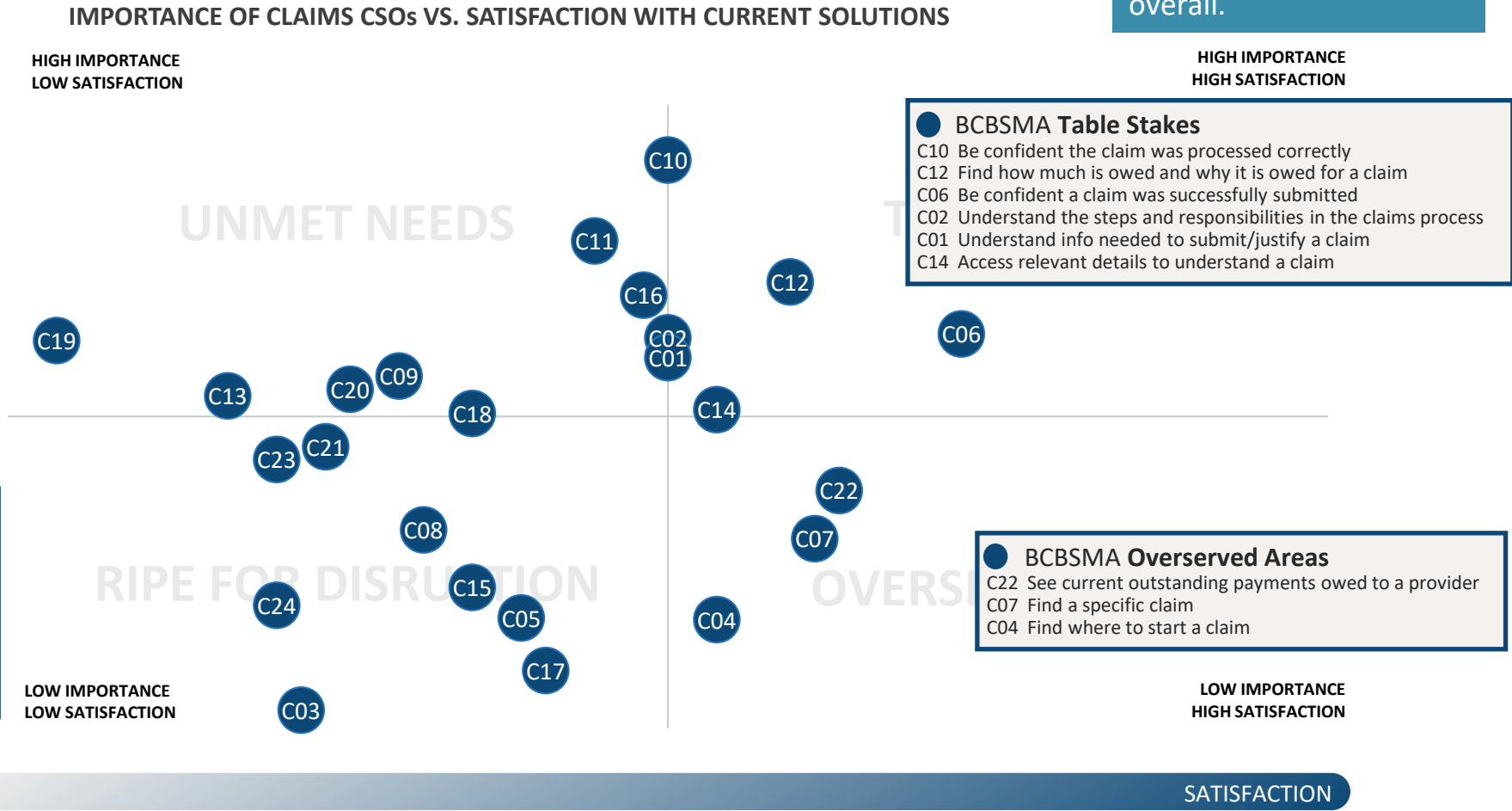
Claims Survey

Satisfaction for BCBSMA Claims CSOs is low

Most BCBSMA Claims CSOs fall left of the satisfaction average, meaning satisfaction is lower than competitors for BCBSMA in Claims overall.

- BCBSMA Unmet Needs**
- C11 Be confident I was billed correctly for the care received
 - C16 Understand next steps based on outcome of a claim
 - C19 Correct denials of coverage due to errors
 - C09 Understand the impact a pending claim will have on plan usage
 - C20 Understand what is needed to appeal denied claim
 - C13 Understand why a claim was denied
 - C18 Access expert support when needed

- BCBSMA Ripe for Disruption**
- C21 Understand the steps and responsibilities in the appeals process
 - C23 Understand options to ease burden of my portion
 - C08 Understand the current status of a claim
 - C15 Understand technical terms when reviewing claims
 - C24 Predict how much I might spend this year based on last year's usage
 - C05 Start filling out a claim and finish it later without repeating work
 - C17 Save/share EOB document for a claim
 - C03 Understand how long the claims process takes



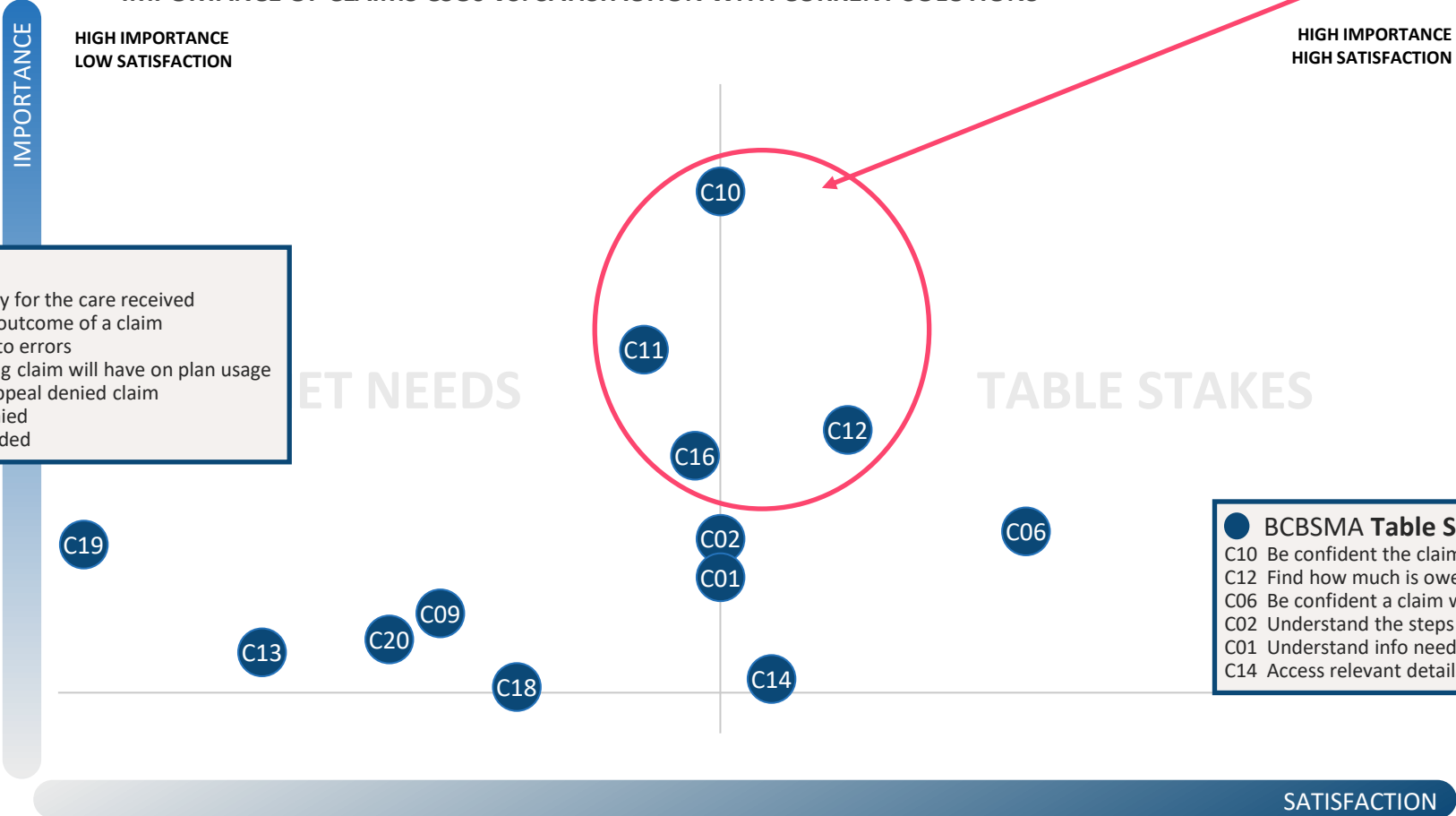
CLAIMSMAXDIFF. Please select one statement that would be “most important” for you when checking on a claim through your health insurance provider. Base: Those in Claims track, n=570, comprising of BCBSMA n=132, Anthem n=208, United n=230
 CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today?
 Base: Those in Claims track, BCBSMA n=132

Claims Survey

BCBSMA should focus on the top 3 Claims CSOs

With only two Claims CSOs solidly falling in table stakes, BCBSMA should focus on improving these **key** experiences for members to compete with other healthcare organizations.

IMPORTANCE OF CLAIMS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



- **BCBSMA Unmet Needs**
- C11 Be confident I was billed correctly for the care received
- C16 Understand next steps based on outcome of a claim
- C19 Correct denials of coverage due to errors
- C09 Understand the impact a pending claim will have on plan usage
- C20 Understand what is needed to appeal denied claim
- C13 Understand why a claim was denied
- C18 Access expert support when needed

- **BCBSMA Table Stakes**
- C10 Be confident the claim was processed correctly
- C12 Find how much is owed and why it is owed for a claim
- C06 Be confident a claim was successfully submitted
- C02 Understand the steps and responsibilities in the claims process
- C01 Understand info needed to submit/justify a claim
- C14 Access relevant details to understand a claim

CLAIMSMAXDIFF. Please select one statement that would be “most important” for you when checking on a claim through your health insurance provider. Base: Those in Claims track, n=570, comprising of BCBSMA n=132, Anthem n=208, United n=230
 CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today?
 Base: Those in Claims track, BCBSMA n=132

Supporting insights from member interviews

01

Many claims are straightforward, and what is owed aligns with what members expected.

When claims are complex or do not align with expectations, members struggle to ensure they were billed correctly and understand why they owe what they owe.

02

Many claims are submitted by the provider.

When members submit claims, they struggle to find the entry point, return to a partially completed claim form without losing work, know it was submitted, and track the status of their claim.

03

Finding the claim is a critical first step.

Finding a claim can be challenging when the claims list the billing provider instead of the name of the doctor they saw or the claim process date instead of the visit because the member does not recognize this information.

“I know it's really hard to push it on the insurance company to own accuracy of what doctors are billing. But if it is identified that there was incorrect billing, it is pretty important for the insurance companies to step in and fix it...There's such inaccurate billing.” —Research Participant

How does BCBSMA stack up to key competitors?

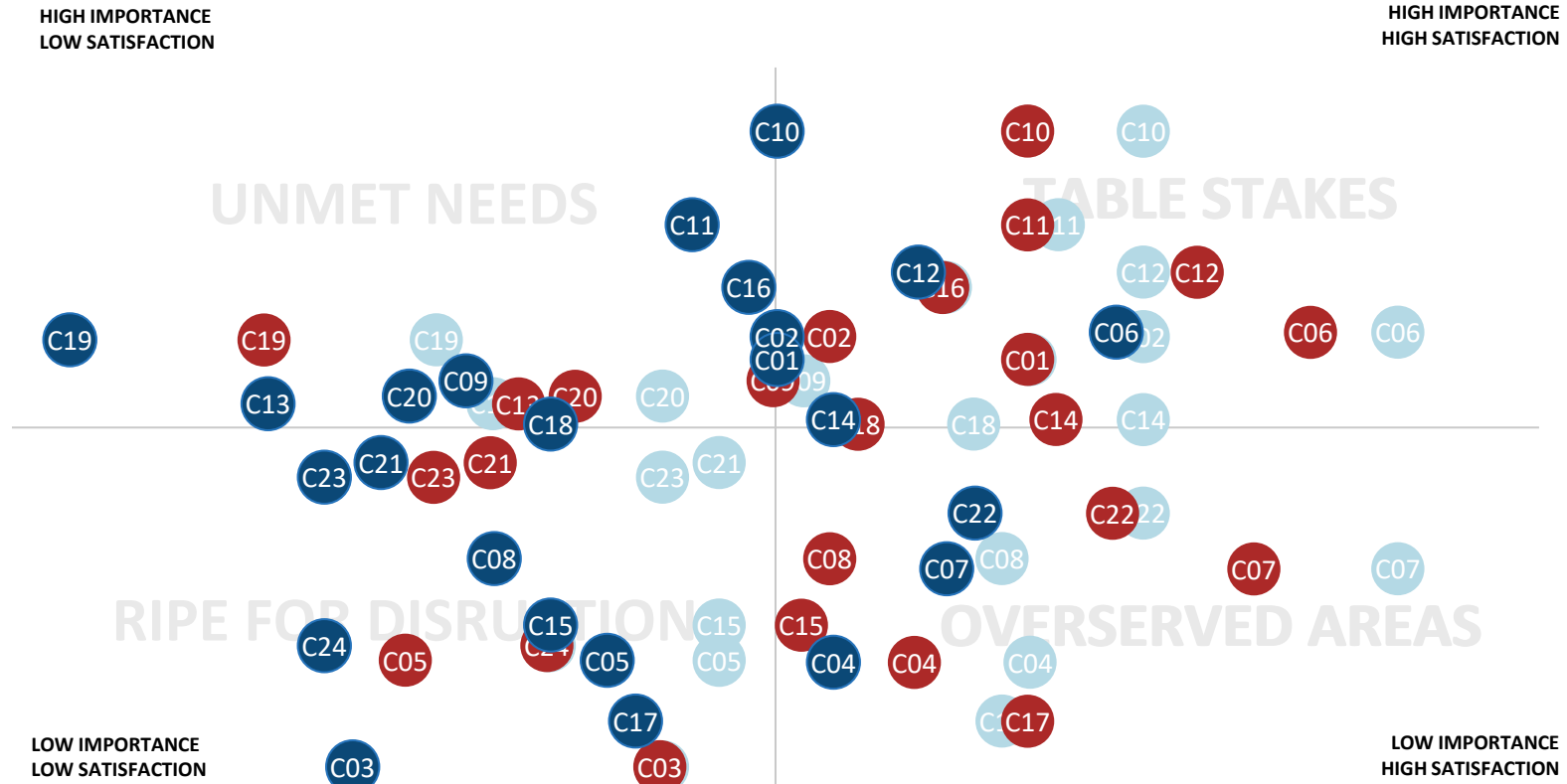
Claims Survey

Satisfaction is generally higher for United's CSOs

United has the highest satisfaction of the three insurance carriers for 19 out of 24 statements and would be considered the highest performing insurer for the Claims CSOs.

- BCBSMA ● Anthem ● United
- C10 Be confident the claim was processed correctly
- C11 Be confident I was billed correctly for the care received
- C12 Find how much is owed and why it is owed for a claim
- C16 Understand next steps based on outcome of a claim
- C06 Be confident a claim was successfully submitted
- C02 Understand the steps and responsibilities in the claims process
- C19 Correct denials of coverage due to errors
- C01 Understand info needed to submit/justify a claim
- C09 Understand the impact a pending claim will have on plan usage
- C20 Understand what is needed to appeal denied claim
- C13 Understand why a claim was denied
- C14 Access relevant details to understand a claim
- C18 Access expert support when needed
- C21 Understand the steps and responsibilities in the appeals process
- C23 Understand options to ease burden of my portion
- C22 See current outstanding payments owed to a provider
- C08 Understand the current status of a claim
- C07 Find a specific claim
- C15 Understand technical terms when reviewing claims
- C24 Predict how much I might spend this year based on last year's usage
- C05 Start filling out a claim and finish it later without repeating work
- C04 Find where to start a claim
- C17 Save/share EOB document for a claim
- C03 Understand how long the claims process takes

IMPORTANCE OF CLAIMS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



LOW IMPORTANCE LOW SATISFACTION | HIGH IMPORTANCE HIGH SATISFACTION | SATISFACTION

CLAIMSMAXDIFF. Please select one statement that would be "most important" for you when checking on a claim through your health insurance provider. Base: Those in Claims track, n=570, comprising of BCBSMA n=132, Anthem n=208, United n=230
 CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Claims track BCBSMA n=132, Anthem n=208, United n=226

Claims Survey

BCBSMA trails competitors across Claims CSOs

United and Anthem are consistently outperforming BCBSMA across CSOs in the Claims process.

BCBSMA is performing strongest in confidence claims are submitted, seeing outstanding payments owed to a provider, finding a claim, and seeing how much is owed.

Satisfaction for BCBSMA overall drops below 50% for understanding why a claim was denied and the ability to correct denials of coverage due to errors made by either the provider or insurer.

Groups more likely to be satisfied with BCBSMA claims CSOs:

- Those ages 65+ on *be confident the claim was processed correctly* (83% vs. 57% ages 18-34)
- Comm/ind subscribers on *understand next steps based on outcome of a claim* (71% vs. 48% of Medicare subscribers)

The age group 34-44 had significantly lower satisfaction than other ages groups for 9/24 BCBSMA claims CSOs.

STATEMENT	CLAIMS SATISFACTION (CHANNEL AGNOSTIC)			IMPORTANCE RANKING
	BCBSMA	ANTHEM	UNITED	
Be confident a claim was successfully submitted	79% ▼	86%	89%	#5
See current outstanding payments owed to a provider	74%	79%	80%	#16
Find a specific claim	73% ▼▲	84%	89%	#18
Find how much is owed and why it is owed for a claim	72% ▼	82%	80%	#3
Access relevant details to understand a claim	69% ▼	77%	80%	#12
Find where to start a claim	69%	72%	76%	#22
Be confident the claim was processed correctly	67% ▼	76%	80%	#1
Understand the steps and responsibilities in the claims process	67% ▼	69% ▼	80%	#6
Understand info needed to submit/justify a claim	67%	76%	76%	#8
Understand next steps based on outcome of a claim	66%	73%	73%	#4
Be confident I was billed correctly for the care received	64% ▼▲	76%	77%	#2
Save/share EOB document for a claim	62% ▼▲	76%	75%	#23
Start filling out a claim and finish it later without repeating work	61%	54% ▼	65%	#21
Access expert support when needed	59% ▼▲	70%	74%	#13
Understand technical terms when reviewing claims	59%	68%	65%	#19
Understand the current status of a claim	57% ▼▲	69%	75%	#17
Understand the impact a pending claim will have on plan usage	56% ▼▲	67%	68%	#9
Understand what is needed to appeal denied claim	54%	60%	63%	#10
Understand the steps and responsibilities in the appeals process	53% ▼	57%	65%	#14
Understand how long the claims process takes	52% ▼▲	63%	63%	#24
Understand options to ease burden of my portion	51%	55%	63%	#15
Predict how much I might spend this year based on last year's usage	51% ▼	59%	59%	#20
Understand why a claim was denied	49%	58%	57%	#11
Correct denials of coverage due to errors	42% ▼	49%	55%	#7

Note: Respondents were forced to answer each question

What are the high-value areas to prioritize for CX improvements?

Recommendations

Prioritize improvements to key CSOs that are table stakes for competitors where BCBSMA is falling behind, generally **transparency around billing and dollar amounts. These include helping members:**

- **C10^ - Be confident the claim was processed correctly**
- **C11^ - Be confident I was billed correctly for the care received**
- **C12 - Find how much is owed and why it is owed for a claim**
- **C16^ - Understand next steps based on outcome of a claim**
- **C02 - Understand the steps and responsibilities in the claims process**

06

Find a Provider Survey

Find a Provider Survey

Find a Provider Journey – All CSOs

Find a Provider CSO Framework

Find	Evaluate	Compare	Contact	
<p>See a list of all potential providers who are relevant to my needs... <i>more quickly.</i></p> <p>F03</p>	<p>View accurate and up-to-date information about a provider (e.g., location, in-network status, accepting new patients' status, etc.)... <i>more quickly and with more confidence.</i></p> <p>F01</p>	<p>Recognize which providers are in versus out of network for my specific plan... <i>with more accuracy and confidence.</i></p> <p>F02</p>	<p>Compare providers based on the qualities that matter to me most... <i>more quickly and simply.</i></p> <p>F07</p>	<p>Access the provider's contact information... <i>easily.</i></p> <p>F11</p>
<p>Find the right provider for the care I need, even if I don't know the right medical term... <i>more confidently and clearly.</i></p> <p>F08</p>	<p>Understand the total amount I will owe for my upcoming visit (including unexpected fees like facility fees)... <i>more clearly and confidently.</i></p> <p>F04</p>	<p>Confirm an individual provider meets my specific needs... <i>more quickly and simply.</i></p> <p>F05</p>		
<p>Find in-network urgent/emergency care providers... <i>more quickly.</i></p> <p>F10</p>	<p>Recognize which providers are accepting new patients... <i>more accurately and quickly.</i></p> <p>F06</p>	<p>Review a provider's background information to assess if they will be a good fit for me... <i>more quickly and simply.</i></p> <p>F09</p>		
<p>Track which providers I'm interested in, so I can efficiently continue my provider search later... <i>easily and without having to repeat past work.</i></p> <p>F12</p>	<p>See how far a provider's office is from my home, work, and/or school... <i>more quickly.</i></p> <p>F13</p>	<p>Learn about other people's experience with a provider to assess if the provider is right for me... <i>with more accuracy and confidence.</i></p> <p>F14</p>		
<p>See a list of all providers relevant to my needs when I am out of state... <i>more quickly and easily.</i></p> <p>F16</p>				

Find a Provider Survey

Find a Provider Audience

All survey respondents completed at least one of the following tasks on their insurance provider's website or app in the past year:

- Looked for a new healthcare provider/doctor

This data reflects their general experience with the Find a Provider process, regardless if their interaction went well or not. A few things to keep in mind while reviewing the data:

The current process of finding a new provider involves many platforms

The main job for insurance is confirming the provider is in network

Information is often accurate, but not always

Find a Provider Survey

What are the most important outcomes for members?

Find a Provider Survey

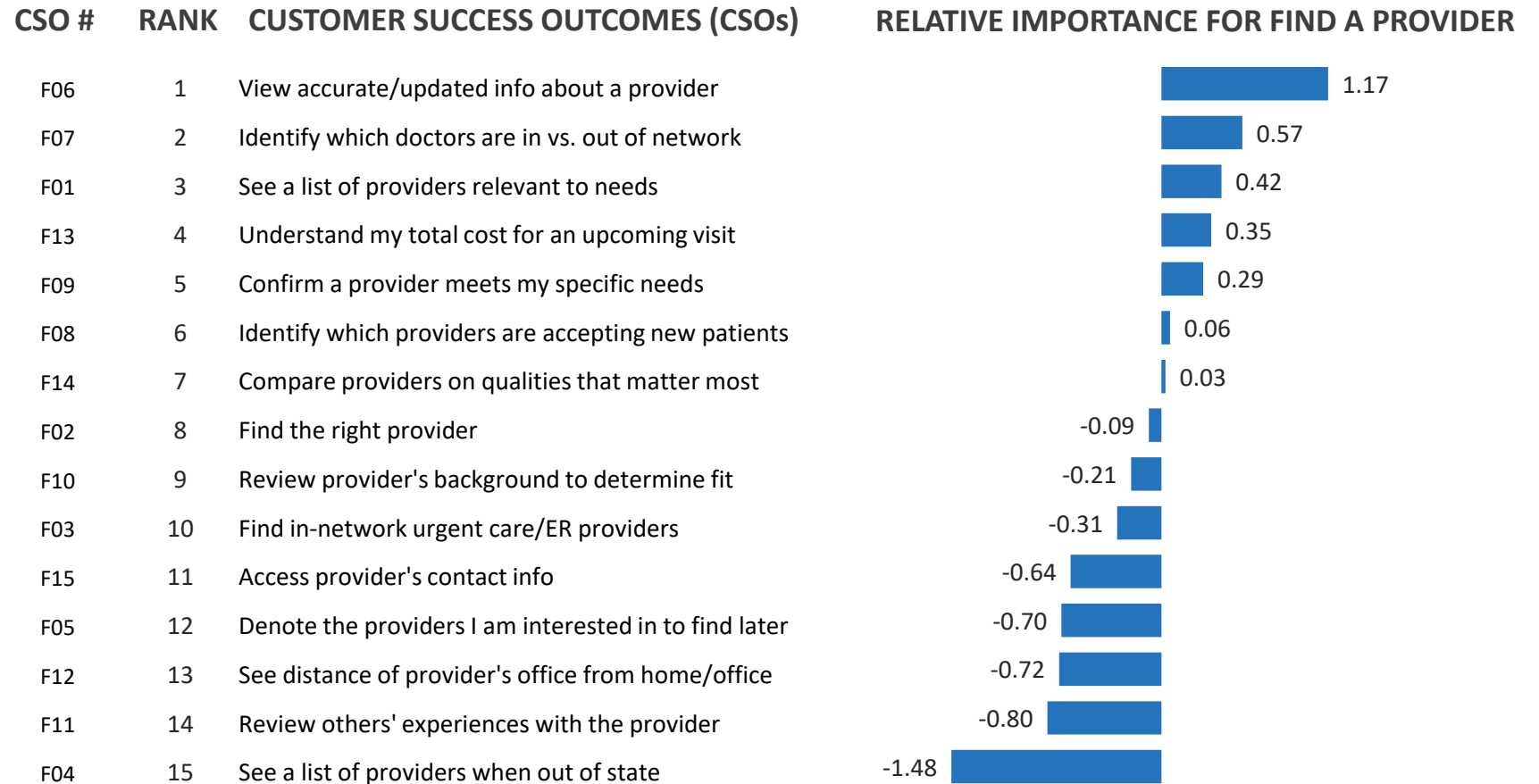
Seeing accurate provider info is critical for members

For Find a Provider, the top CSO really stood out as most important relative to other CSOs. It is for members to view accurate/updated information about a provider.

Other important CSOs include:

- Identifying which doctors are in vs. out of network
- Seeing a list of providers relevant to needs

The younger generation puts more importance on *understand my total cost for an upcoming visit* than those 55 and older (#4 overall, #2 for those ages 18-34, #3 for those 35-54, and #8 for those 55 and older).



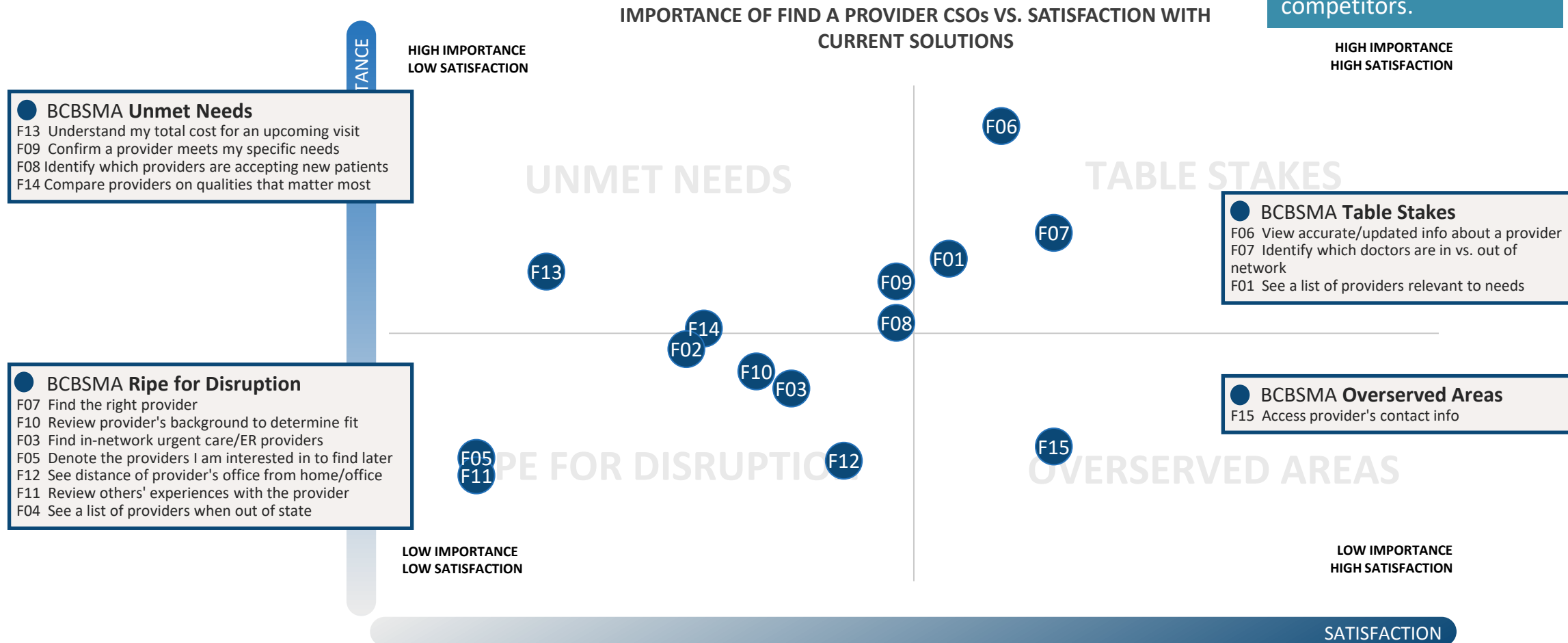
Find a Provider Survey

How well is BCBSMA currently fulfilling member needs?

BCBSMA's Find a Provider CSOs are also mostly falling left of the average satisfaction line, indicating lower satisfaction than competitors.

Find a Provider Survey

Most BCBSMA CSOs fall below avg. satisfaction

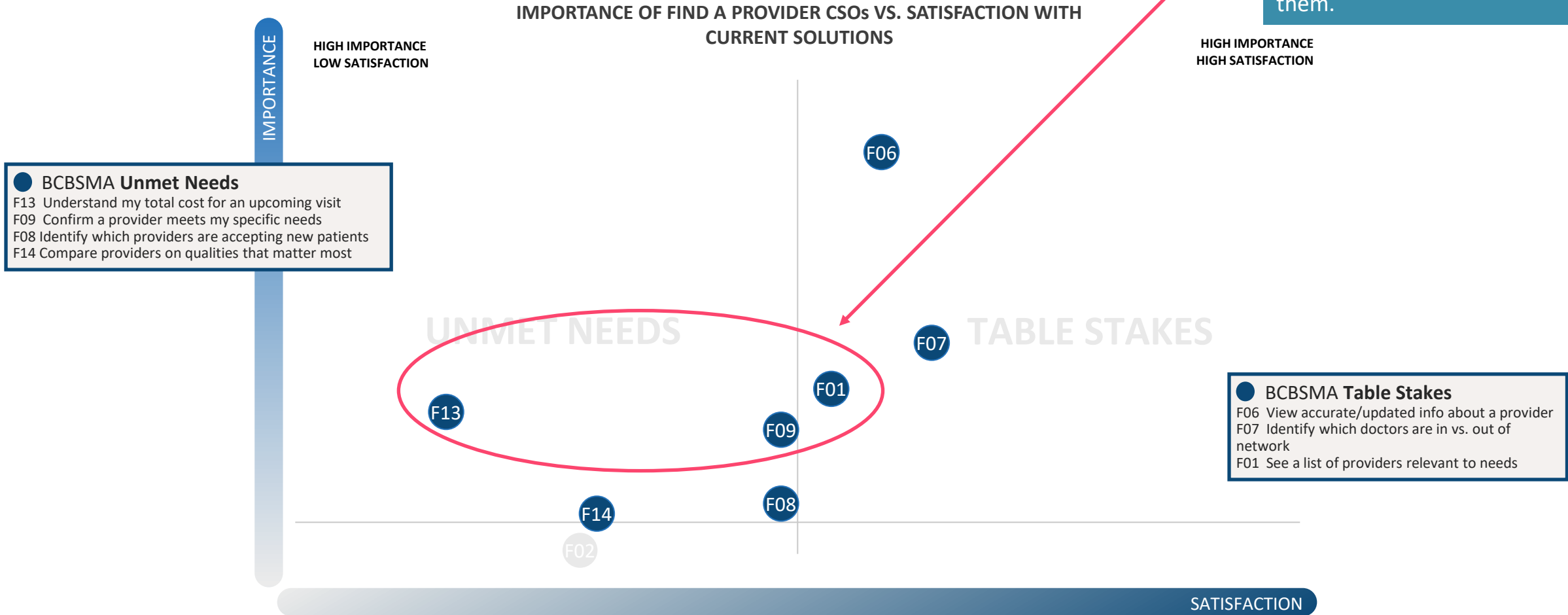


FINDAPROVIDERMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Find a Provider track, n=467 (comprising of BCBSMA n=67, Anthem n=166, United n=234)
 FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Find a Provider track, BCBSMA n=67

Find a Provider Survey

Start with solidifying the top 5 CSOs

To help members Find a Provider for their care, BCBSMA needs to better arm members with **key information** to make a decision, including relevant providers, which providers meet needs, and how much that visit would cost them.



FINDAPROVIDERMAXDIFF. Please select one statement that would be “most important” for you when checking your benefits through your health insurance provider. Base: Those in Find a Provider track , n=467 (comprising of BCBSMA n=67, Anthem n=166, United n=234)
 FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today?
 Base: Those in Find a Provider track, BCBSMA n=67

Supporting insights from member interviews

01

Members are using the insurance company to confirm the provider is in network.

Members use many platforms and services to find the right provider. They often start with recommendations from their community, then research them through various sites online, and finish by using the insurance company to confirm the provider is in the network. Though it would be nice to have all the information in one place, they are used to that not being the case.

02

More detail is needed to accommodate members' end-to-end journey.

To rely on the insurance website or app for the whole process of finding a new provider, members need to be able to search and filter by things like subspecialties, see bio with information on the provider's background and values, and see a number of reviews to understand others' experiences with that provider.

03

Information is often accurate, but not always.

However, many have experienced times when a provider shows up as in network or accepting new patients, but they learn that is no longer the case when they call to make an appointment. This can cause the member to start the search over again and makes saving alternative options more important.

“It would be less overwhelming if you put more information up there, like the reviews and background information, because then I won't have to bounce between websites.” —Research Participant

Find a Provider Survey

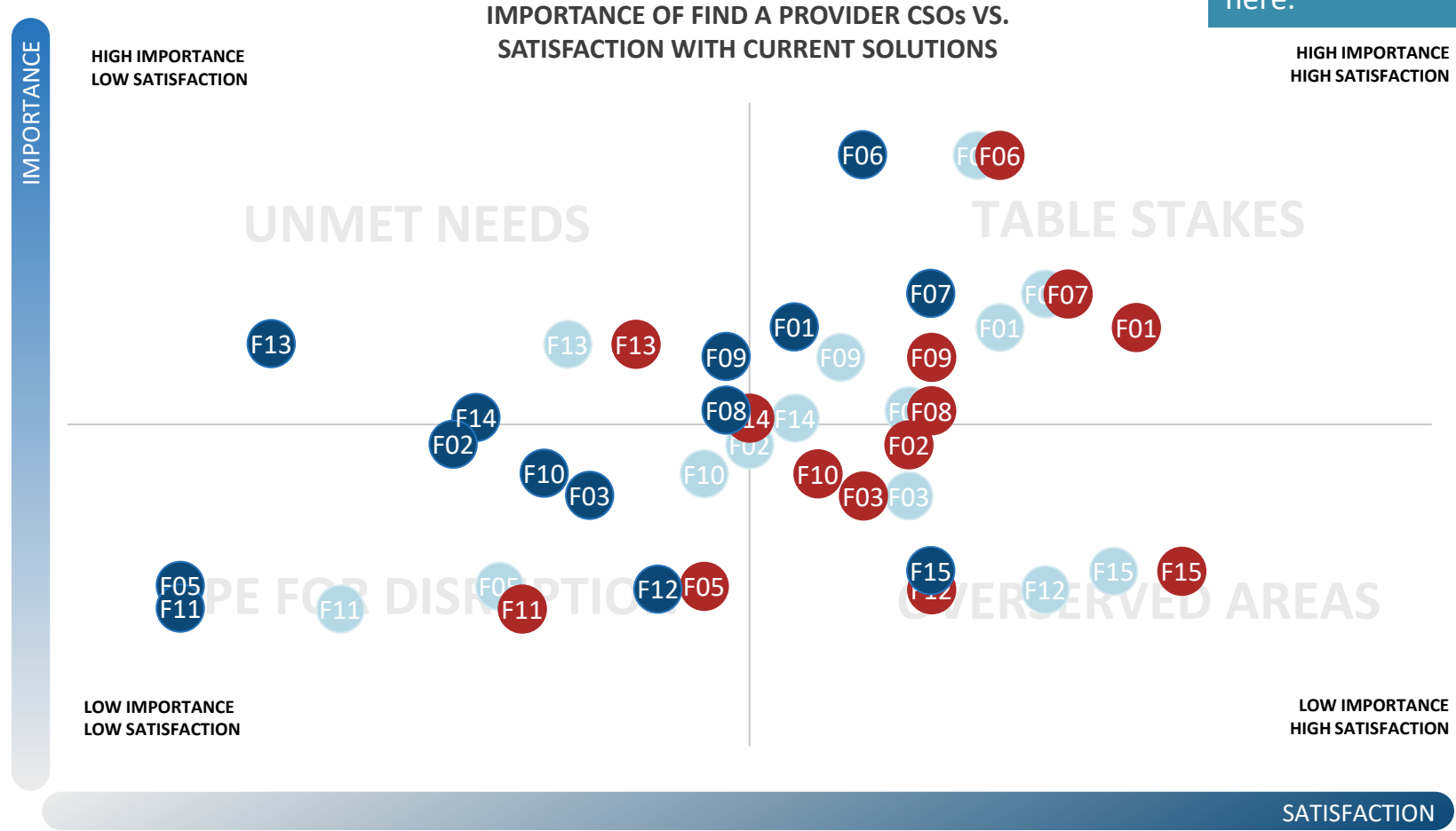
How does BCBSMA stack up to key competitors?

Find a Provider Survey

Anthem outperforms on Find a Provider CSOs

For most Find a Provider CSOs, Anthem received the highest satisfaction scores, especially within the table stakes quadrant. BCBSMA should look to Anthem as an example here.

- BCBSMA ● Anthem ● United
- F06 View accurate/updated info about a provider
- F07 Identify which doctors are in vs. out of network
- F01 See a list of providers relevant to needs
- F13 Understand my total cost for an upcoming visit
- F09 Confirm a provider meets my specific needs
- F08 Identify which providers are accepting new patients
- F14 Compare providers on qualities that matter most
- F02 Find the right provider
- F10 Review provider's background to determine fit
- F03 Find in-network urgent care/ER providers
- P15 Access provider's contact info
- F05 Denote the providers I am interested in to find later
- F12 See distance of provider's office from home/office
- F11 Review others' experiences with the provider
- F04 See a list of providers when out of state



FINDAPROVIDERMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Find a Provider track, n=467 (comprising of BCBSMA n=67, Anthem n=166, United n=234)
 FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Find a Provider track by insurer, BCBSMA n=67, Anthem n=166, United n=234

Find a Provider Survey

Anthem stands out as the strongest for Find a Provider

Anthem shines as the strongest competitor for Find a Provider CSOs, followed by United and then BCBSMA.

BCBSMA is performing strongest in identifying which doctors are in vs. out of network, accessing provider's contact information, and viewing accurate/updated information about a provider.

Satisfaction for BCBSMA in Find a Provider CSOs drops below 50% for four CSOs:

- Understanding my total cost for an upcoming visit
- See a list of providers when out of state
- Denote the providers I am interested in finding later
- Review others' experiences with the provider

Groups more likely to be satisfied with BCBSMA Find a Provider CSOs:

- Those ages 18-34 on *see a list of providers when out of state* (62% vs. 20% ages 65+)
- Those ages 18-34 on *find in-network urgent care/ER providers* (62% vs. 20% ages 65+)

FIND A PROVIDER SATISFACTION (CHANNEL AGNOSTIC)

STATEMENT	BCBSMA	ANTHEM	UNITED	IMPORTANCE RANKING
Identify which doctors are in vs. out of network	78%	84%	83%	#2
Access provider's contact info	78% ▼	89%	86%	#11
View accurate/updated info about a provider	75%	81%	80%	#1
See a list of providers relevant to needs	72% ▼	87%	81%	#3
Confirm a provider meets my specific needs	69%	78%	74%	#5
Identify which providers are accepting new patients	69%	78%	77%	#6
See distance of provider's office from home/office	66% ▼	78%	83%	#13
Find in-network urgent care/ER providers	63% ▼	75%	77%	#10
Review provider's background to determine fit	61%	73%	68%	#9
Compare providers on qualities that matter most	58% ▼	70%	72%	#7
Find the right provider	57% ▼▼	77%	70%	#8
Understand my total cost for an upcoming visit	49% ▼	65%	62%	#4
See a list of providers when out of state	46% ▼	61%	53%	#15
Denote the providers I am interested in to find later	45% ▼▼	68%	59%	#12
Review others' experiences with the provider	45% ▼	60%	52%	#14

Note: Respondents were forced to answer each question (there was no n/a option)

Find a Provider Survey

What are the high-value areas to
prioritize for CX improvements?

Recommendations

01

Focus on improving experiences that **arm members with the information needed to make confident decisions about their care**

- F01^ - See a list of providers relevant to needs
- F06 - View accurate/updated info about a provider
- F09 - Confirm a provider meets my specific needs
- F13^ - Understand my total cost for an upcoming visit

02

Prioritize speed of completing tasks

Speed of access is a key criteria of success for members when finding a provider. Most key drivers included the word “quickly” in their CSO statements.

07

Channel

Comparisons

How does BCBSMA stack up to key competitors?

Channel Comparisons

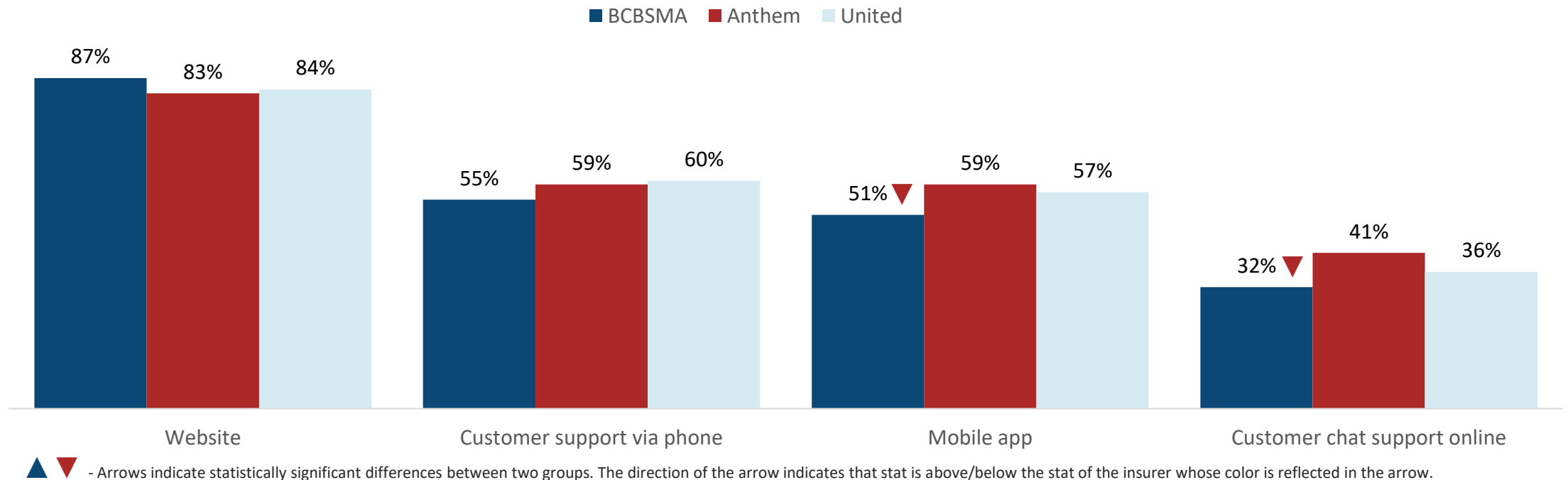
All respondents engage with the website more than other support channels

Use of customer support via the phone and the mobile app are similar across carriers.

App usage and customer chat support online is lower for BCBSMA members than Anthem members.

Only 32% of BCBSMA members have used customer chat support online.

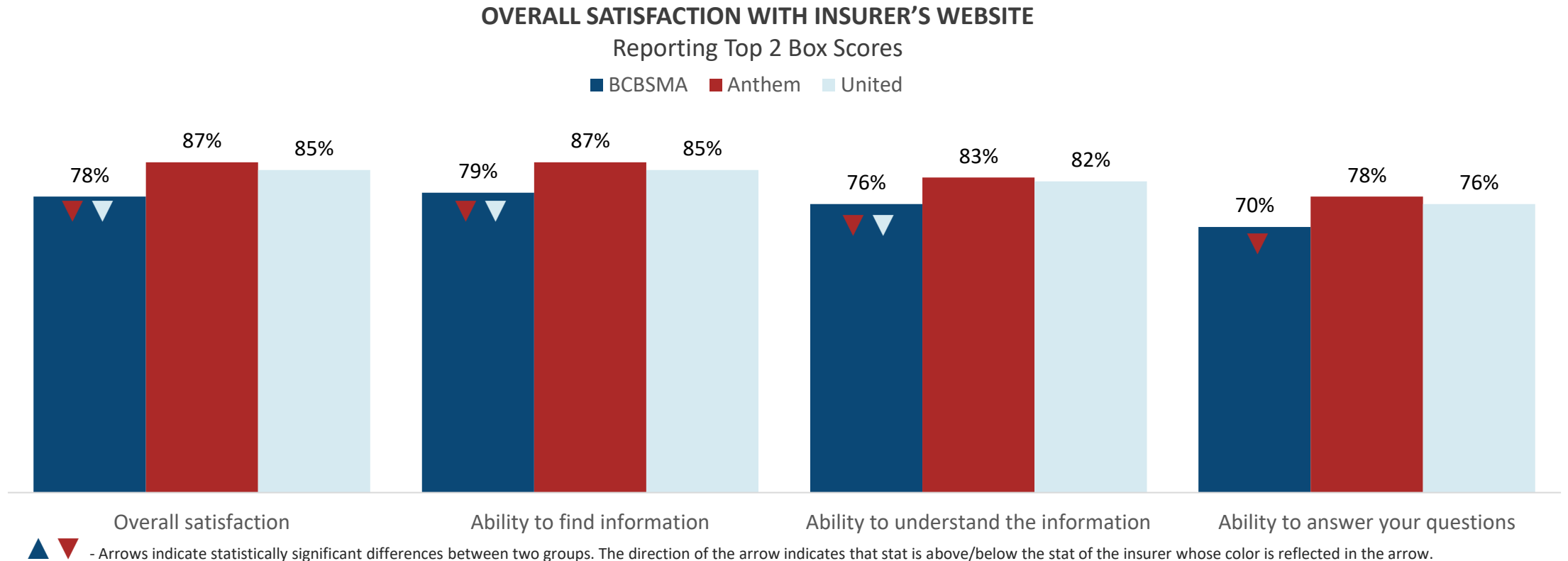
CHANNELS USED TO ENGAGE WITH INSURER



Channel Comparisons

BCBSMA trails competitors with website satisfaction metrics

Both Anthem and United's website experiences scored significantly better than BCBSMA's for overall satisfaction, the ability to find information, and the ability to understand the information on the site.

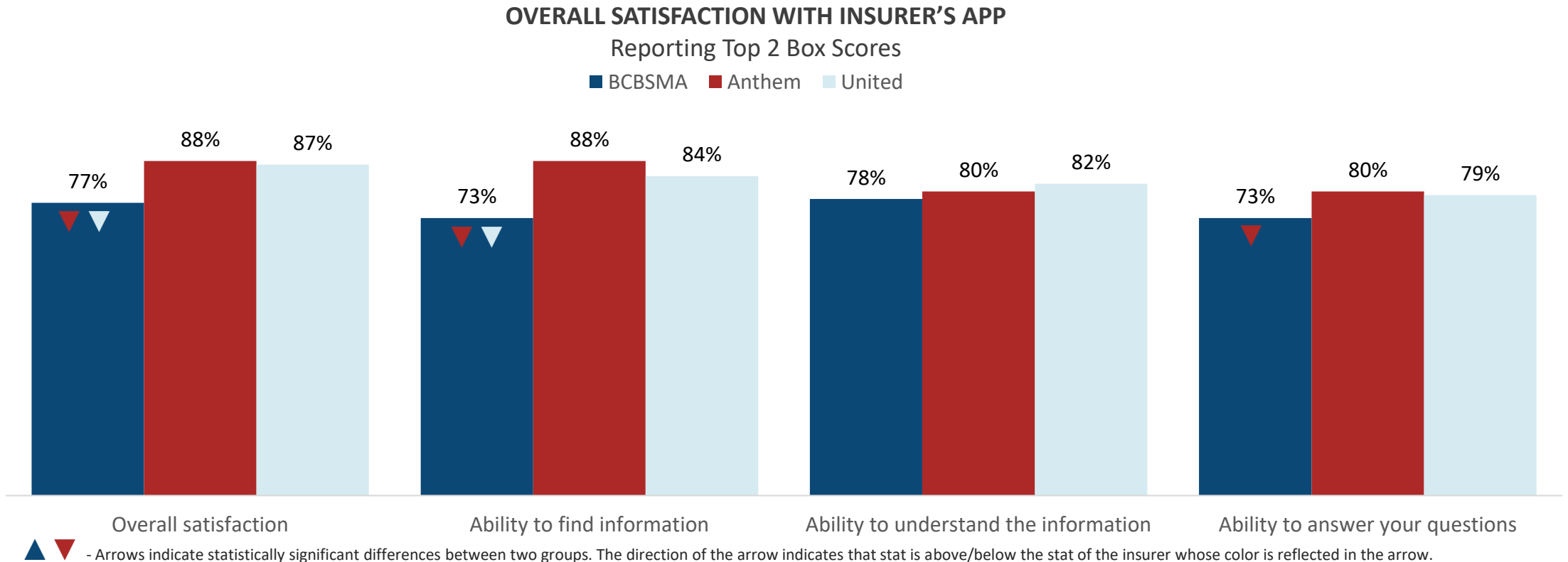


Channel Comparisons

BCBSMA members struggle most with finding information on the app

Overall satisfaction for BCBSMA's app is lower than Anthem and United's, specifically in the *ability to find information* category.

BCBSMA's app is more on par with competitors with members' *ability to understand the information*.



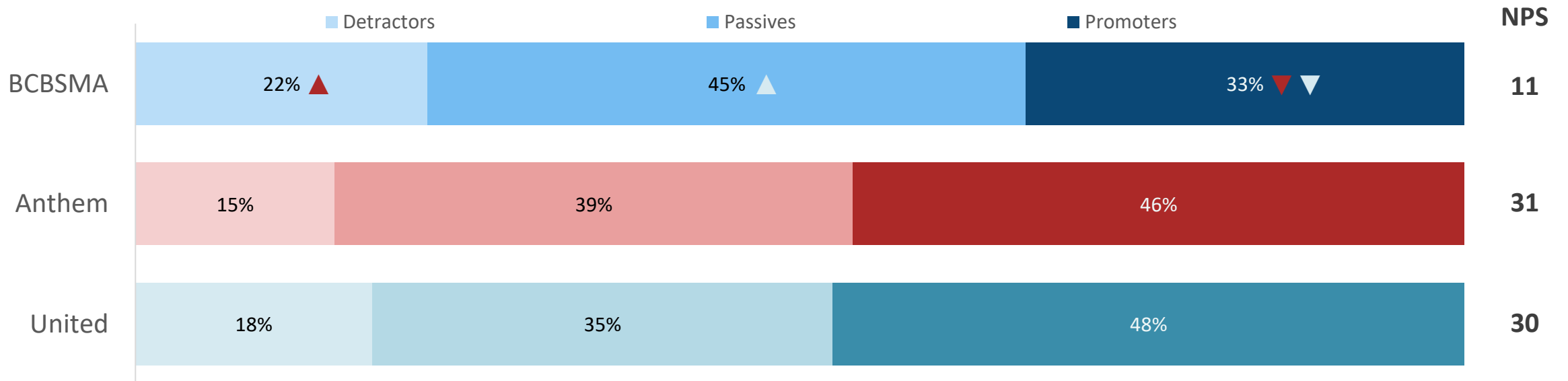
Channel Comparisons

BCBSMA's website NPS trails competitors by ~20 points

The website experience returned similar NPS scores for both Anthem and United, but BCBSMA's NPS is significantly lower, due mostly to fewer promoters for BCBSMA's website than the competition.

- Groups more likely to be BCBSMA promoters:
- 65+ group (50% vs. 27% ages 18-34)
 - Medicare users (56% vs. 29% with comm/ind insurance)
- Groups more likely to be BCBSMA passives:
- Those under 65 (48-51% ages 18-54 vs. 30% ages 65+)
 - Comm/ind insurance users (29% vs. 50% w/ Medicare)

NET PROMOTER SCORE FOR INSURER'S WEBSITE

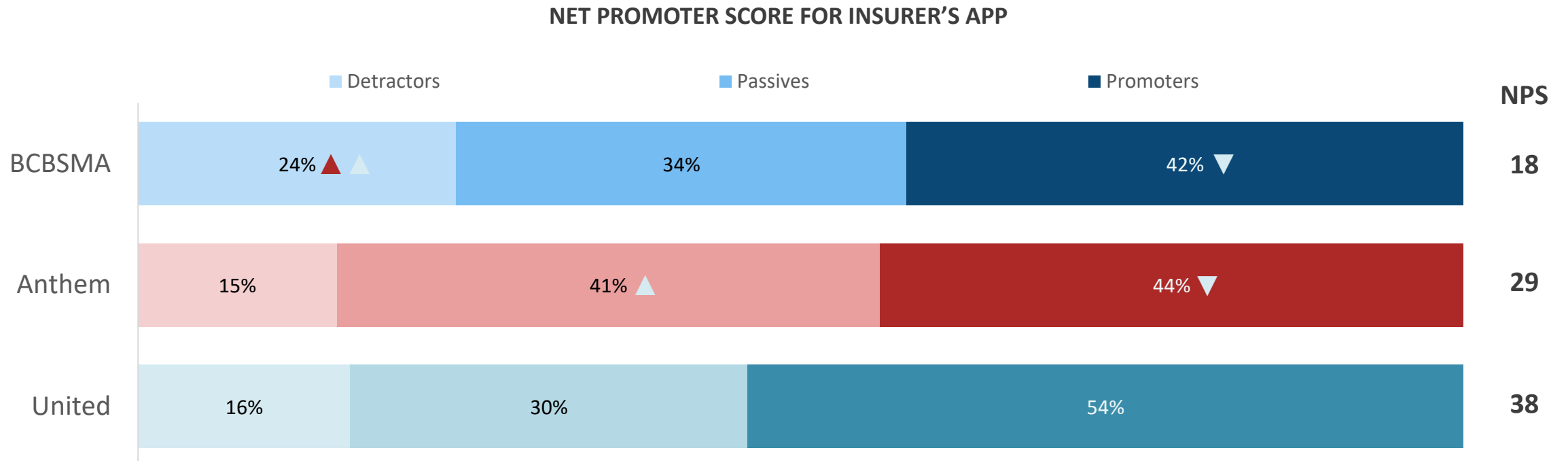


▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

Channel Comparisons

United's app stands out with significantly more promoters than the others

BCBSMA's NPS score based on the app experience trails the national leader, United, by 20 points. BCBSMA's app has a similar percentage of promoters as Anthem's app, but more detractors.



▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

08

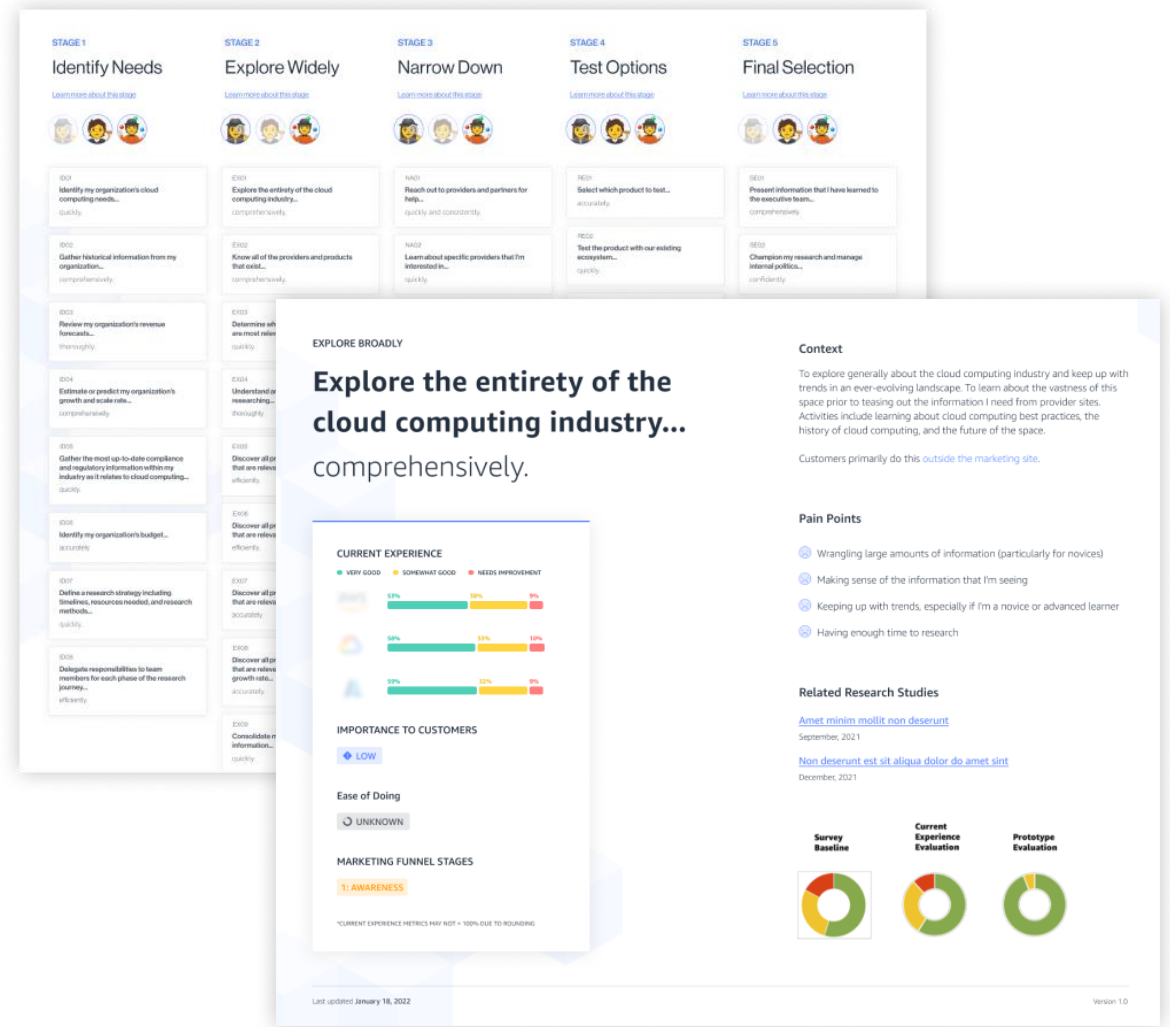
Next steps

Next steps

Develop a dashboard of CSO performance

Blink will take data gathered from both quantitative and qualitative member research to develop a CSO dashboard. This is a tool designed to align the organization around member needs for each journey, as well as corresponding performance metrics, associated pain points, and contextual details of each CSO.

This grounds teams in a customer-centered approach to designing new features.



Next steps

Continue collecting data after the MyBlue app launch

01

Adjust journey-based feedback mechanism

Integrate questions into the Medallia feedback survey to continuously assess key pain points:

- Understanding the content/information presented clearly
- Ability to find the information members were seeking quickly
- Confidence in decision-making based on the information presented

02

Benchmark annually

Conduct an annual survey to measure changes in member satisfaction with CSOs for each journey over time.

Repeat the full MaxDiff survey every 3-5 years to identify shifts in CSO importance.

03

Evaluate designs often

Identify how well proposed feature ideas, product changes, and concepts meet members' needs early in the design process with actual members.



Thank You!

09

Appendix

Appendix: Demographic Distributions

Demographic Distributions

Showing age, gender, race, and income

TRACK	n-sizes	BENEFITS				CLAIMS				FIND A PROVIDER				ALL TRACKS			
		BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total
AGE		226	251	274	751	132	208	230	570	67	166	234	467	425	625	738	1788
	18-24	5%	4%	5%	5%	2%	2%	3%	3%	8%	4%	1%	3%	5%	4%	3%	4%
	25-34	21%	23%	16%	20%	19%	13%	12%	14%	24%	28%	14%	20%	21%	21%	14%	18%
	35-44	24%	23%	22%	23%	21%	29%	24%	25%	24%	25%	20%	23%	23%	26%	22%	24%
	45-54	20%	24%	17%	20%	17%	18%	15%	17%	13%	19%	25%	21%	18%	21%	19%	19%
	55-64	14%	16%	18%	16%	20%	20%	19%	20%	16%	14%	16%	15%	16%	17%	18%	17%
	65-74	14%	9%	18%	14%	17%	16%	18%	17%	12%	9%	21%	15%	14%	12%	19%	15%
	75-84	3%	1%	4%	3%	5%	1%	9%	5%	3%	0%	4%	2%	3%	1%	5%	3%
	85 or older	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
GENDER																	
	Woman	58%	53%	56%	55%	51%	51%	50%	51%	60%	57%	54%	56%	56%	53%	54%	54%
	Man	42%	46%	44%	44%	46%	48%	49%	48%	39%	43%	45%	44%	43%	46%	46%	45%
	Other	0%	0%	0%	1%	3%	1%	0%	1%	2%	0%	0%	0%	1%	1%	0%	1%
RACE																	
	American Indian or Alaska Native	1%	1%	2%	2%	0%	1%	2%	1%	2%	1%	2%	2%	1%	1%	2%	2%
	Asian	5%	5%	6%	6%	2%	7%	6%	5%	5%	9%	8%	8%	4%	7%	7%	6%
	Black or African American	6%	12%	13%	11%	3%	10%	12%	9%	8%	14%	6%	9%	6%	12%	10%	10%
	Hispanic, Latino, or Spanish origin	10%	12%	12%	11%	10%	6%	6%	7%	6%	11%	12%	11%	9%	10%	10%	10%
	Middle Eastern or North African	0%	0%	0%	0%	2%	0%	0%	1%	0%	2%	0%	1%	1%	1%	0%	1%
	Native Hawaiian/Pacific Islander	0%	1%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%
	White	83%	77%	73%	77%	89%	83%	79%	83%	82%	73%	78%	77%	85%	78%	77%	79%
	Another race or ethnicity	1%	0%	0%	0%	2%	1%	0%	1%	2%	0%	1%	1%	2%	0%	0%	1%
INCOME																	
	Less than \$30,000	2%	6%	10%	6%	4%	8%	10%	8%	5%	2%	10%	7%	3%	6%	10%	7%
	\$30,000 to \$49,999	14%	16%	14%	15%	10%	15%	19%	15%	10%	16%	12%	13%	12%	16%	15%	15%
	\$50,000 to \$74,999	23%	29%	22%	24%	16%	24%	21%	21%	19%	25%	18%	21%	20%	26%	21%	22%
	\$75,000 to \$99,999	21%	19%	20%	20%	14%	19%	15%	16%	19%	20%	17%	18%	19%	19%	18%	18%
	\$100,000 to \$124,999	12%	14%	11%	12%	11%	11%	9%	10%	19%	12%	12%	13%	13%	12%	11%	12%
	\$125,000 to \$149,999	11%	8%	10%	9%	14%	9%	7%	9%	9%	6%	10%	8%	11%	8%	9%	9%
	\$150,000 to \$199,999	8%	4%	9%	7%	17%	10%	12%	13%	9%	10%	10%	10%	11%	8%	10%	10%
	\$200,000 or more	8%	4%	5%	5%	11%	4%	6%	7%	9%	7%	9%	8%	9%	5%	7%	7%
	Prefer not to answer	3%	0%	0%	1%	3%	1%	0%	1%	0%	1%	2%	1%	2%	1%	1%	1%

Demographic Distributions

Showing residential area, who manages healthcare, decision-makers, plan type, and high deductibles

	TRACK <i>n-sizes</i>	BENEFITS				CLAIMS				FIND A PROVIDER				ALL TRACKS			
		BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total
RESIDENTIAL AREA		226	251	274	751	132	208	230	570	67	166	234	467	425	625	738	1788
Large or medium size city (more than 50,000 people)		31%	43%	47%	41%	36%	50%	53%	48%	42%	63%	50%	53%	34%	51%	50%	46%
Small city or large town (roughly 5,000 to 50,000 people)		57%	35%	35%	42%	54%	29%	31%	35%	46%	20%	35%	31%	54%	29%	34%	37%
Small town (less than 5,000 people)		9%	6%	7%	7%	5%	4%	8%	6%	9%	5%	6%	6%	8%	5%	7%	7%
Rural area (outside of urban/suburban areas)		3%	15%	11%	10%	5%	17%	9%	11%	3%	12%	9%	9%	4%	15%	10%	10%
MANAGE HEALTHCARE																	
I manage my own healthcare		65%	65%	77%	69%	68%	70%	76%	72%	78%	72%	77%	75%	68%	69%	77%	72%
I manage my own and someone else's healthcare		35%	35%	23%	31%	32%	30%	24%	28%	22%	28%	23%	25%	32%	31%	23%	28%
DECISION MAKER																	
I am the primary decision maker		79%	79%	82%	80%	74%	80%	81%	79%	78%	86%	84%	84%	77%	81%	83%	81%
I share the responsibility in making these decisions		21%	21%	18%	20%	26%	20%	19%	21%	22%	15%	16%	16%	23%	19%	18%	19%
TYPE OF PLAN																	
PPO		61%	68%	63%	64%	66%	70%	65%	67%	67%	61%	65%	64%	63%	67%	65%	65%
HMO		35%	29%	33%	32%	27%	27%	31%	29%	28%	37%	31%	33%	32%	30%	32%	31%
Something else, please specify:		0%	1%	1%	1%	3%	1%	2%	2%	2%	0%	1%	1%	1%	1%	1%	1%
Not sure		4%	2%	3%	3%	4%	1%	2%	2%	3%	2%	3%	2%	4%	2%	3%	3%
HIGH DEDUCTIBLE?																	
Yes		50%	65%	58%	58%	52%	64%	59%	59%	52%	76%	63%	66%	51%	68%	60%	61%
No		43%	30%	35%	36%	46%	33%	37%	37%	40%	19%	32%	29%	43%	28%	35%	34%
Don't know		7%	5%	7%	6%	3%	3%	4%	4%	8%	5%	5%	5%	6%	4%	5%	5%

Demographic Distributions

Showing how members receive insurance and type of Medicare plans

	TRACK <i>n-sizes</i>	BENEFITS				CLAIMS				FIND A PROVIDER				ALL TRACKS			
		BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total	BCBSMA	Anthem	United	Total
		226	251	274	751	132	208	230	570	67	166	234	467	425	625	738	1788
HOW RECEIVE INSURANCE																	
A policy offered through your employer		60%	63%	52%	58%	59%	53%	42%	50%	57%	60%	48%	54%	59%	59%	48%	54%
A policy offered through the employer of a family member		16%	18%	10%	14%	13%	14%	10%	12%	18%	13%	8%	11%	16%	15%	9%	13%
Original Medicare, Medicare Advantage, Medicare Supplement, or other Medicare plan		16%	10%	25%	17%	21%	19%	36%	26%	13%	11%	30%	21%	17%	13%	30%	21%
A non-Medicare policy purchased directly from a health insurance company		5%	3%	4%	4%	2%	4%	6%	5%	2%	5%	2%	3%	4%	4%	4%	4%
A policy purchased through a health insurance Marketplace or Public Exchange		3%	6%	10%	7%	3%	10%	6%	7%	6%	10%	11%	10%	4%	9%	9%	8%
A policy offered through your university		0%	0%	0%	0%	2%	0%	0%	1%	5%	1%	0%	1%	1%	0%	0%	1%
TYPE OF MEDICARE PLAN	<i>n-sizes</i>	35	25	67	127	27	39	82	148	9	19	71	99	71	83	220	374
A Medicare Advantage plan with prescription drugs		54%	72%	82%	72%	52%	62%	79%	70%	100%	79%	86%	86%	59%	69%	82%	75%
A Medicare Advantage plan without prescription drugs		6%	8%	2%	4%	7%	3%	1%	3%	0%	11%	1%	3%	6%	6%	1%	3%
A Medicare Supplement or Medigap Plan		40%	20%	16%	24%	41%	36%	20%	28%	0%	11%	13%	11%	35%	25%	16%	22%

Appendix: Channel Comparisons

Channel Comparisons

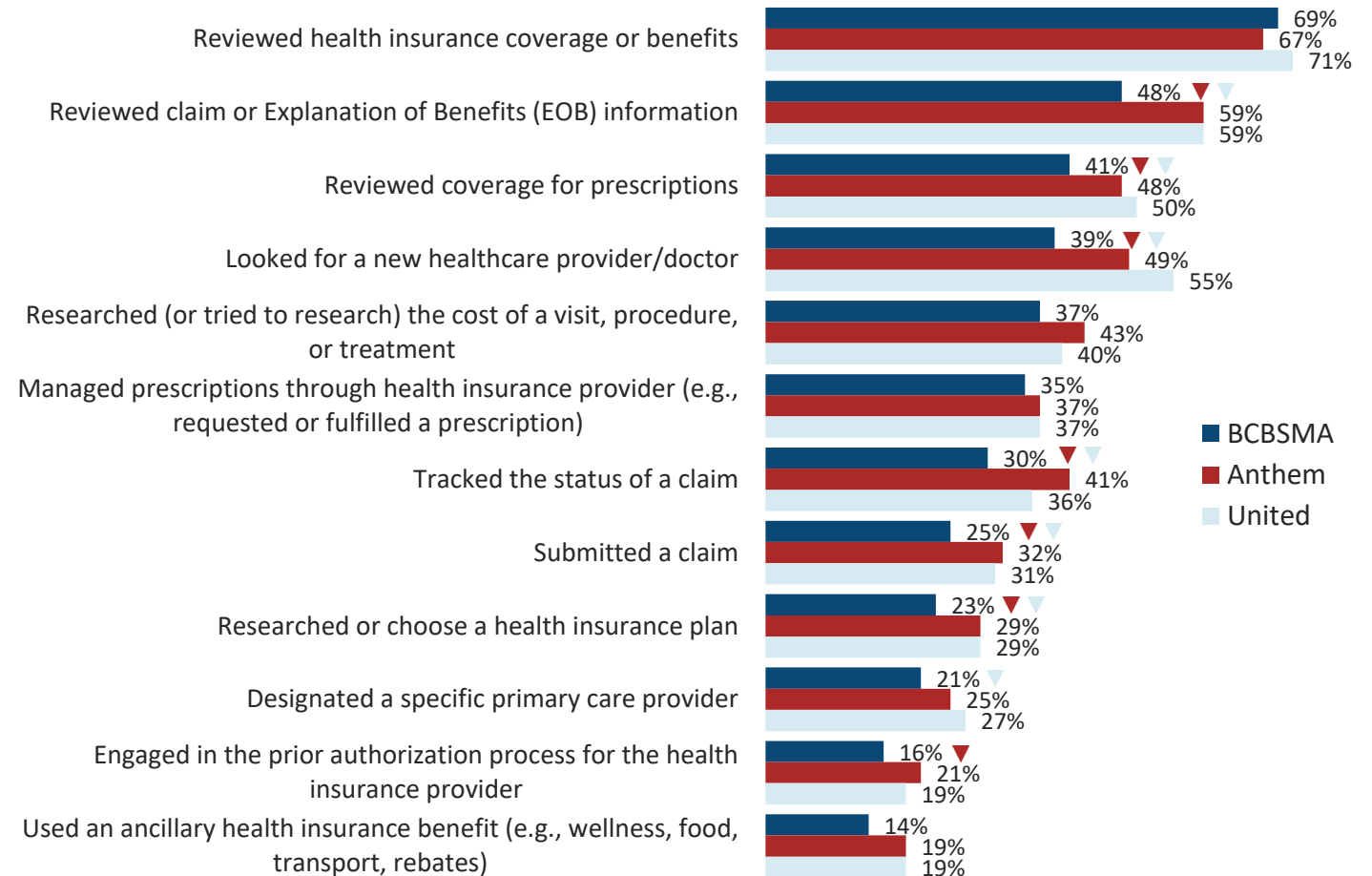
Online resources are primarily used for checking benefits

Participating in a Benefits, Claims, or Find a Provider action were required to participate in our survey, but ultimately, we still learned that members are using online resources to check their benefits more than any other actions (69% of BCBSMA members reviewed their coverage of benefits online).

BCBSMA members reported going online for eight actions less frequently than members of other health insurance companies.

Only 25% of all BCBSMA members surveyed recall submitting a claim in the past year.

ACTIONS TAKEN WITH INSURANCE COMPANY'S APP OR WEBSITE



▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

QHI ACTIONS. In the past year, which of the following have you done on your insurance company's mobile app or website? Select all that apply.

Base: All respondents from all three tracks (BCBSMA n=425, Anthem n=625, United n=738)

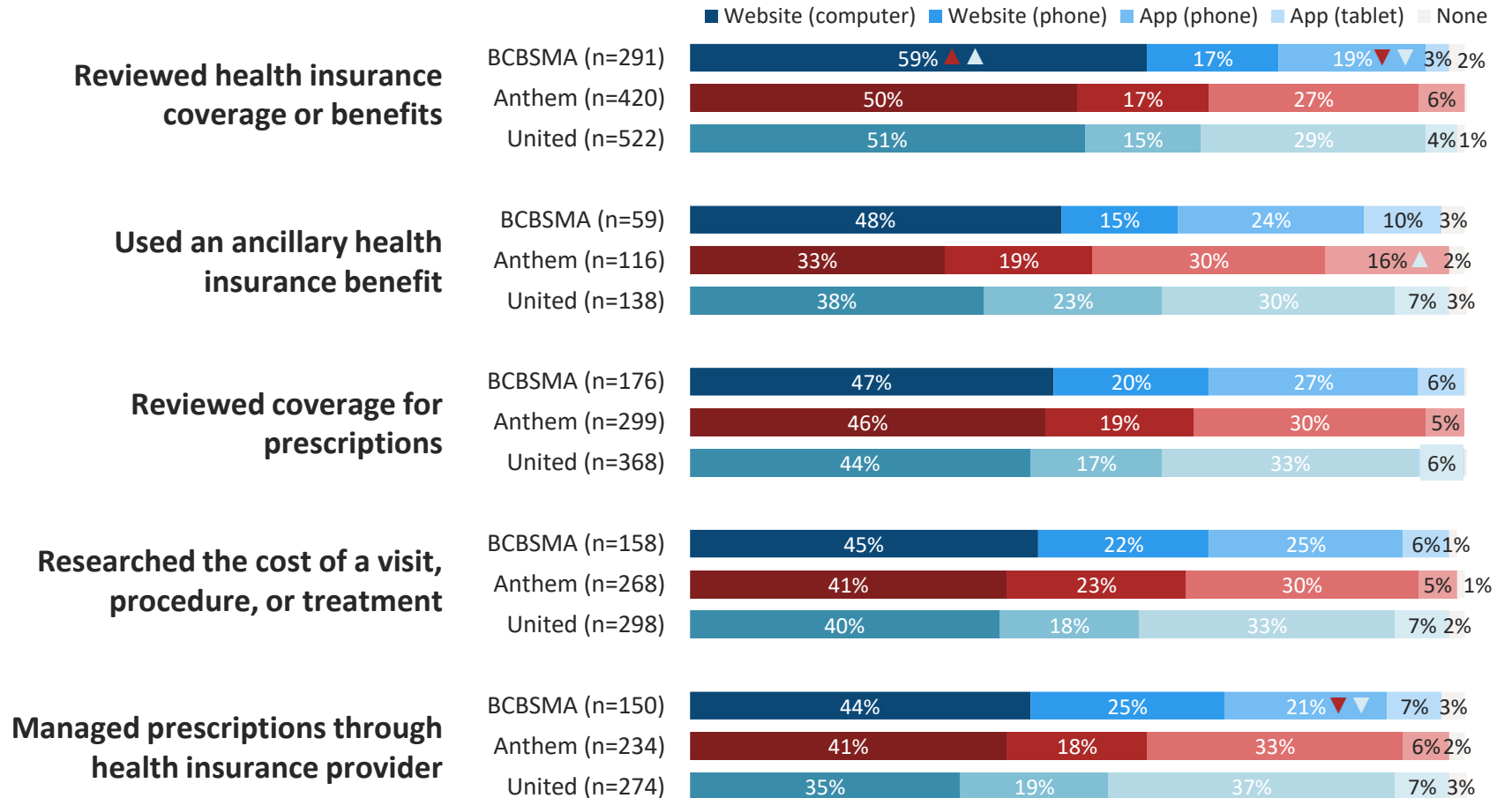
Channel Comparisons

App usage to refer to benefits is lowest for BCBSMA

BENEFIT-RELATED ACTIONS AND CHANNELS USED TO ENGAGE WITH INSURER

When looking at specific actions or ways to engage with their insurer, the majority of BCBSMA members choose to go to the website on their computers.

If having to decide whether to use the website or their app on their phones, for Benefits tasks, BCBSMA members tend to prefer the app.



▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

QPRIMARYENGAGE. For each of the activities you've done with your insurance provider in the past year, please indicate how you primarily engaged with your insurance provider to complete each action? Please select one for each action. Base: Those who indicated taking each action in QHIACTIONS (ns vary)

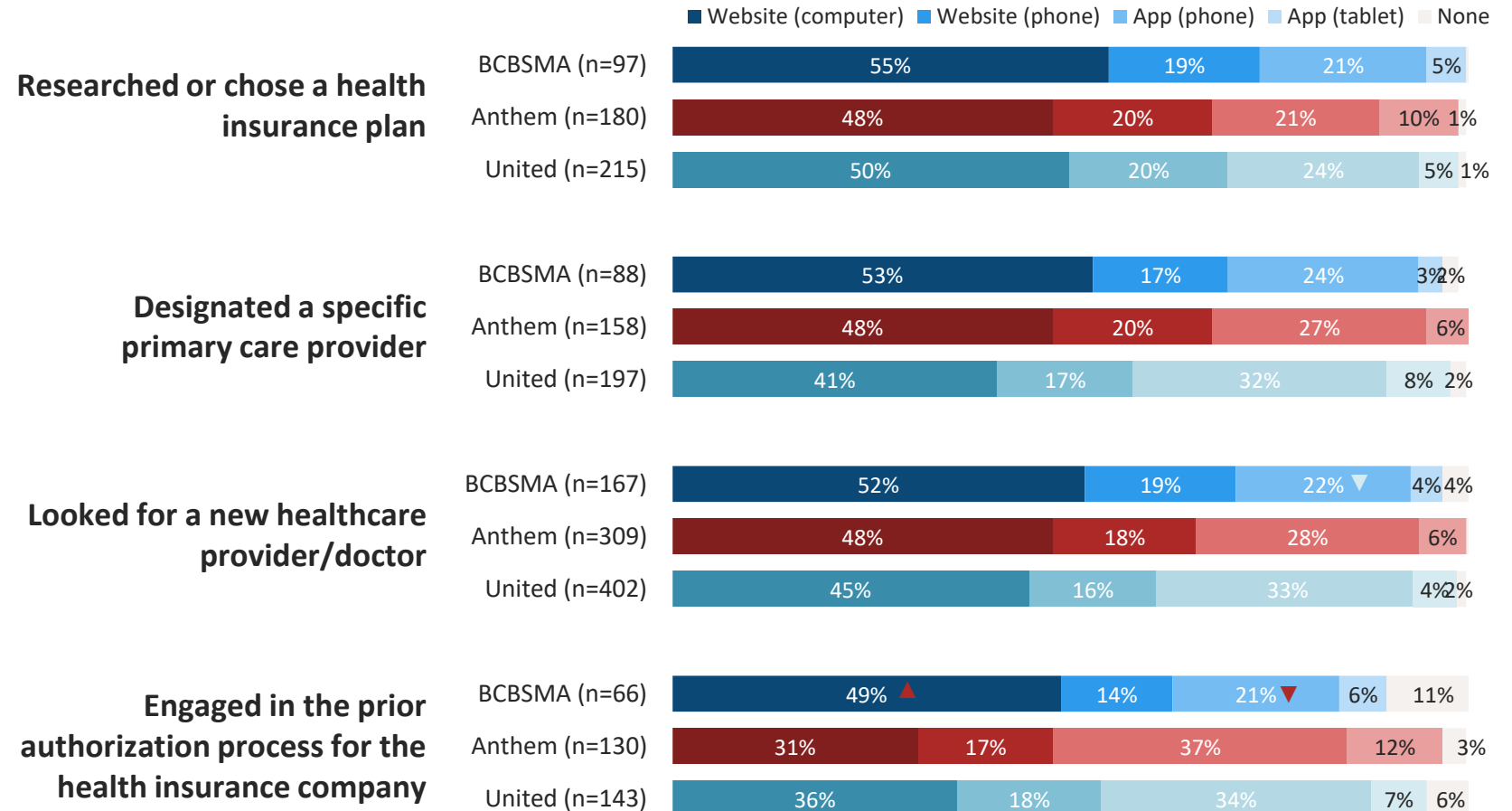
Channel Comparisons

BCBSMA are less likely to look for a provider on the app

PROVIDER & PLAN-RELATED ACTIONS AND CHANNELS USED TO ENGAGE WITH INSURER

When looking for a provider, United members are more likely to look for providers on their United app (33%) than BCBSMA members (22%).

BCBSMA website usage is mostly on par with competitors for provider and plan-related actions, except for engaging in the prior authorization process for the healthcare company, where BCBSMA leans on the website more than competitors.



▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

QPRIMARYENGAGE. For each of the activities you've done with your insurance provider in the past year, please indicate how you primarily engaged with your insurance provider to complete each action? Please select one for each action. Base: Those who indicated taking each action in QHIACTIONS (ns vary)

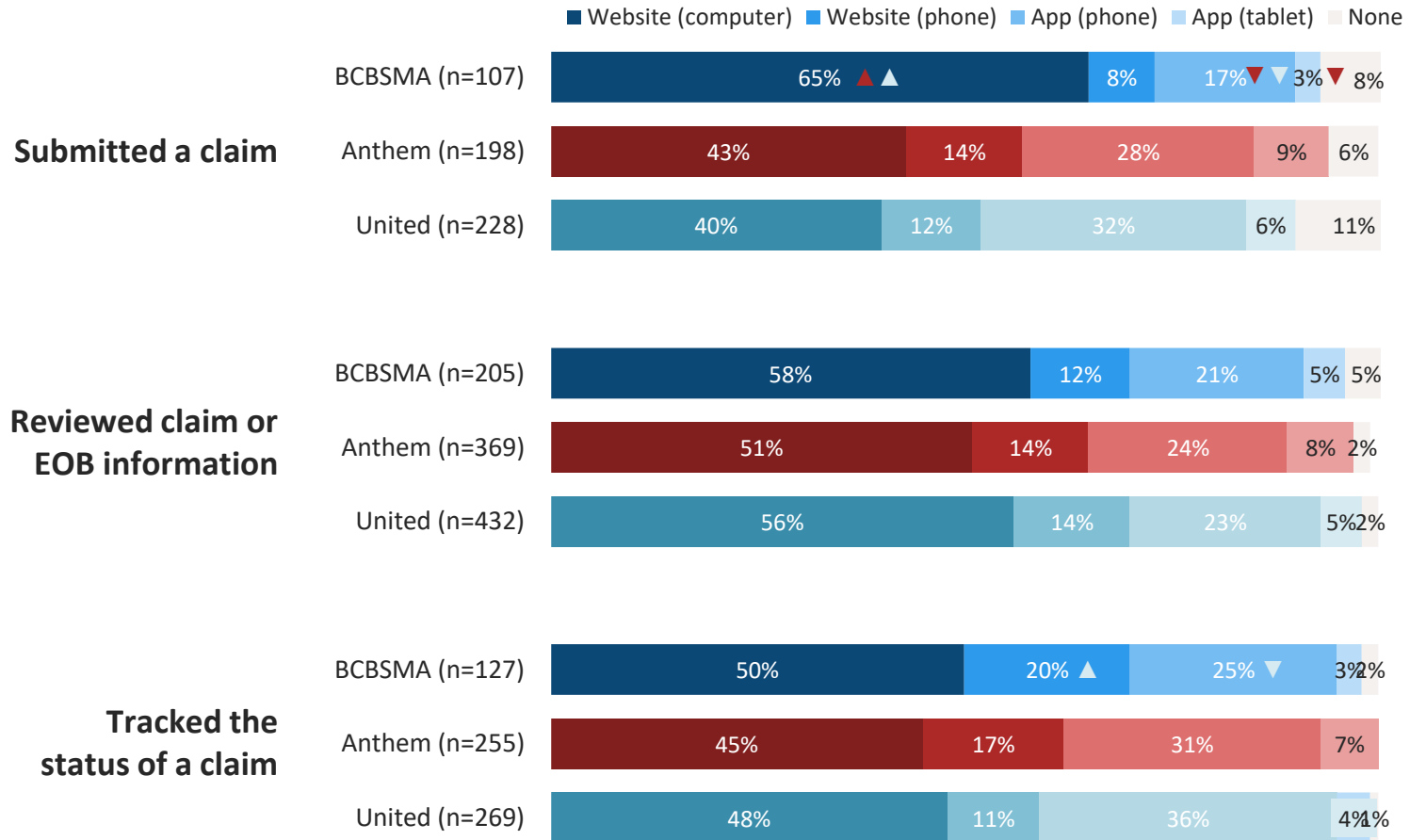
Channel Comparisons

For claims, BCBSMA members stick to the website

CLAIMS-RELATED ACTIONS AND CHANNELS USED TO ENGAGE WITH INSURER

Especially when submitting a claim, BCBSMA members are a lot more comfortable doing so on their insurer's website on a computer than they are on their app. Both Anthem and United members are more likely to choose to submit claims on their insurer's respective apps.

BCBSMA members are most likely to use their insurer's website on their phones to track the status of claims.



▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.

QPRIMARYENGAGE. For each of the activities you've done with your insurance provider in the past year, please indicate how you primarily engaged with your insurance provider to complete each action? Please select one for each action. Base: Those who indicated taking each action in QHIACTIONS (ns vary)

Appendix: Benefits

Benefits Survey

Truncated and Full Benefits CSO statements

CSO #	Importance		Full Statement (shown to respondents in the survey)
	Ranking	Truncated Statement (used in this report)	
B15	1	Understand total cost associated with upcoming care	Easily understand the total amount I will owe for an upcoming visit or procedure (including unexpected fees like facility fees).
B06	2	Understand plan overview info (deductibles, etc.)	Easily understand my plan overview information (e.g., deductibles, out-of-pocket maximums, etc.).
B04	3	Find accurate cost info for procedures, treatments, and meds	Quickly find accurate healthcare cost information for procedures, treatments, and medications.
B07	4	Understand coverage for a specific issue/care	Clearly understand my health insurance coverage for a specific issue/care.
B21	5	Understand how changes to coverage will impact annual usage	Clearly understand how changes to my coverage will impact the total amount I will owe for the type of care I typically use.
B01	6	Find plan overview info (deductibles, etc.)	Quickly navigate to my plan overview information (e.g., deductibles, out-of-pocket maximums, etc.).
B20	7	Be informed when coverage changes	Clearly be informed when my coverage changes, annually or during the year.
B08	8	Understand services covered based on age/circumstances	Clearly understand the services I have covered based on my age and unique health circumstances.
B02	9	Find relevant coverage for emergency/urgent care	Quickly find relevant healthcare coverage information for emergency or urgent care treatment.
B03	10	Find coverage information for a specific issue/care	Easily find coverage information for my specific issues/care, even if I don't know the right medical term.
B05	11	Access expert support to understand coverage/costs	Quickly access expert support to understand my coverage or cost when needed.
B16	12	Understand total cost for new prescription medications	Easily understand the total amount I will owe for a new prescription medication I am considering.
B10	13	Understand factors impacting coverage eligibility	Easily understand what factors impact my eligibility for insurance coverage (e.g., time window, limits on number of visits, PCP referral, age, etc.).
B11	14	Understand number of covered visits or products remaining	Easily understand how many visits or products I have remaining for the year with my insurance plan (e.g., physical therapy visits, contact lenses, etc.).
B17	15	Understand cost differences between similar options	Clearly understand cost differences between similar options (provider or medication) that address the same concern.
B09	16	Understand coverage differences for in- vs. out-of-network providers	Easily understand the difference in my coverage for in-network vs. out-of-network providers.
B13	17	Access medications while awaiting approval	Easily access the medications I need while waiting for approval (prior authorization) from my insurance company for that medication.
B22	18	Be informed when the cost of my meds change	Quickly be informed when the cost of any of my medications has changed.
B18	19	Understand trade-offs for lower cost options	Clearly understand potential quality trade-offs associated with a lower cost option (e.g., provider, medication).
B19	20	Be aware of pharmacies that sell meds for a lower price	Easily become aware of alternative pharmacies that sell my same medication for a lower price.
B12	21	Understand technical terms and language	Confidently understand technical terms and language related to my healthcare coverage.
B14	22	Be notified when prescription refills are available	Easily become aware when I have a prescription refill available.

Benefits Survey

Overall, Anthem's website performed the best

BCBSMA's website shows much lower satisfaction than competitors', especially for members to:

- Understand coverage differences for in- vs. out- of-network providers (-14%)
- Understand cost differences between similar options (-13%)
- Find relevant coverage for emergency/urgent care (-12%)
- Understand technical terms and language (-12%)

Groups more likely to be satisfied with BCBSMA benefits CSOs:

- Those ages 18-34 on *access medications while awaiting approval* (66% vs. 40% ages 65+)
- Those ages 18-34 on *be aware of pharmacies that sell meds for a lower price* (55% vs. 27% ages 65+)
- Medicare subscribers on *understand services covered based on age/circumstances* (82% vs. 63% of comm/ind subscribers)

The age group 34-44 had significantly lower satisfaction than other ages groups for 15/22 BCBSMA benefits CSOs on the website.

BENEFITS SATISFACTION (WEBSITE ONLY)				IMPORTANCE RANKING
STATEMENT	BCBSMA WEBSITE	ANTHEM WEBSITE	UNITED WEBSITE	
Understand plan overview info (deductibles, etc.)	79%	81%	80%	#2
Find plan overview info (deductibles, etc.)	78%	84%	82%	#6
Understand coverage for a specific issue/care	77%	76%	75%	#4
Access expert support to understand coverage/costs	69%	72%	66%	#11
Understand total cost associated with upcoming care	69%	70%	70%	#1
Understand coverage differences for in- vs. out-of-network providers	68% ▼	82%	74%	#16
Be informed when coverage changes	67%	70%	75%	#7
Understand services covered based on age/circumstances	66%	71%	71%	#8
Find accurate cost info for procedures, treatments, and meds	65%	68%	73%	#3
Find coverage information for a specific issue/care	64%	68%	63%	#10
Be notified when prescription refills are available	63%	60%	68%	#22
Understand number of covered visits or products remaining	63%	61%	62%	#14
Find relevant coverage for emergency/urgent care	62% ▼	74%	68%	#9
Understand how changes to coverage will impact annual usage	62%	70%	68%	#5
Understand total cost for new prescription medications	61%	68%	70%	#12
Understand factors impacting coverage eligibility	58%	66%	66%	#13
Understand technical terms and language	58% ▼	66%	70%	#21
Access medications while awaiting approval	55%	55%	48%	#17
Be informed when the cost of my meds change	52%	49%	54%	#18
Understand cost differences between similar options	51% ▼	64%	52%	#15
Understand trade-offs for lower cost options	50%	57%	46%	#19
Be aware of pharmacies that sell meds for a lower price	40%	48%	45%	#20

Note: Respondents were forced to answer each question

▲ ▼ - Arrows indicate statistically significant differences between two groups. The direction of the arrow indicates that stat is above/below the stat of the insurer whose color is reflected in the arrow.
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those in Benefits track who evaluated satisfaction on the website for BCBSMA n= 151, Anthem n=148 , United n=166

Benefits Survey

BCBSMA also falls behind on CSO satisfaction on the app

BENEFITS SATISFACTION (APP ONLY)

STATEMENT	BCBSMA APP	ANTHEM APP	UNITED APP	IMPORTANCE RANKING
Understand plan overview info (deductibles, etc.)	85%	87%	92%	#2
Understand coverage for a specific issue/care	84%	79%	79%	#4
Find plan overview info (deductibles, etc.)	81%	86%	81%	#6
Access expert support to understand coverage/costs	80%	82%	74%	#11
Understand coverage differences for in- vs. out-of-network providers	77%	79%	74%	#16
Be notified when prescription refills are available	77%	75%	79%	#22
Find relevant coverage for emergency/urgent care	77%	74%	80%	#9
Find accurate cost info for procedures, treatments, and meds	76%	76%	75%	#3
Find coverage information for a specific issue/care	74%	74%	74%	#10
Understand how changes to coverage will impact annual usage	70%	79%	74%	#5
Understand factors impacting coverage eligibility	70%	72%	74%	#13
Be informed when coverage changes	69%	78%	73%	#7
Understand services covered based on age/circumstances	69%	80%	79%	#8
Understand total cost for new prescription medications	69% ▼	87%	79%	#12
Understand total cost associated with upcoming care	68%	70%	78%	#1
Understand technical terms and language	68%	71%	63%	#21
Understand number of covered visits or products remaining	65%	72%	69%	#14
Be informed when the cost of my meds change	64%	59%	65%	#18
Access medications while awaiting approval	61%	72%	67%	#17
Understand cost differences between similar options	60%	64%	64%	#15
Understand trade-offs for lower cost options	55%	64%	65%	#19
Be aware of pharmacies that sell meds for a lower price	53%	56%	54%	#20

Note: Respondents were forced to answer each question

BCBSMA did outperform competitors with satisfaction for understanding coverage for a specific issue or healthcare on the app.

However, satisfaction with Benefits CSOs on the BCBSMA app are generally lower than competitors' apps, especially for:

- Understanding total cost for new prescription medications (-18%)
- Understanding services covered based on age/circumstances (-11%)
- Accessing medications while awaiting approval (-11%)

Groups more likely to be satisfied with BCBSMA benefits CSOs:

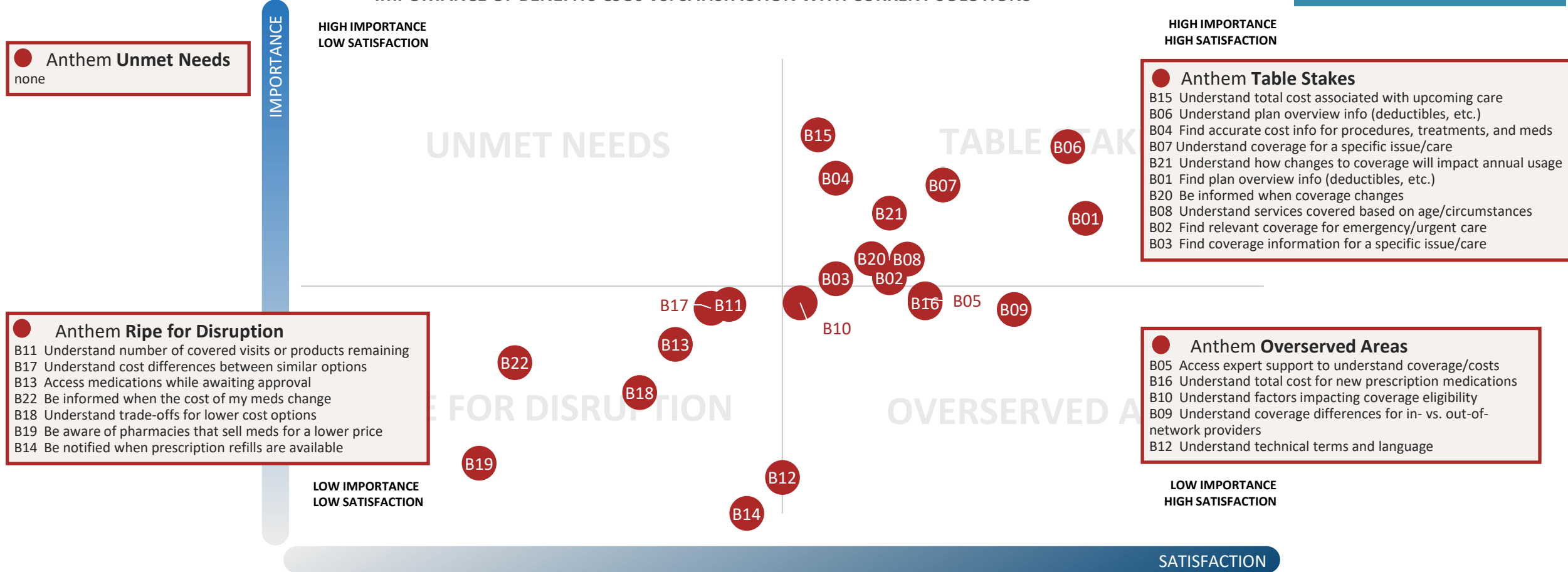
- Those ages 18-34 on *be notified when prescription refills are available* (86% vs. 43% ages 65+)
- Comm/ind subscribers on *be notified when prescription refills are available* (81% vs. 43% of Medicare subscribers)
- Those ages 18-34 on *understand cost differences between similar options* (72% vs. 29% ages 65+)

For most of Anthem's Benefits CSOs, as importance increases, so does satisfaction, showing a mostly linear pattern with some exceptions (B15 and B04 are noteworthy).

Benefits Survey

Anthem's CSOs match importance to sat well

IMPORTANCE OF BENEFITS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



Anthem Unmet Needs
none

Anthem Table Stakes
 B15 Understand total cost associated with upcoming care
 B06 Understand plan overview info (deductibles, etc.)
 B04 Find accurate cost info for procedures, treatments, and meds
 B07 Understand coverage for a specific issue/care
 B21 Understand how changes to coverage will impact annual usage
 B01 Find plan overview info (deductibles, etc.)
 B20 Be informed when coverage changes
 B08 Understand services covered based on age/circumstances
 B02 Find relevant coverage for emergency/urgent care
 B03 Find coverage information for a specific issue/care

Anthem Ripe for Disruption
 B11 Understand number of covered visits or products remaining
 B17 Understand cost differences between similar options
 B13 Access medications while awaiting approval
 B22 Be informed when the cost of my meds change
 B18 Understand trade-offs for lower cost options
 B19 Be aware of pharmacies that sell meds for a lower price
 B14 Be notified when prescription refills are available

Anthem Overserved Areas
 B05 Access expert support to understand coverage/costs
 B16 Understand total cost for new prescription medications
 B10 Understand factors impacting coverage eligibility
 B09 Understand coverage differences for in- vs. out-of-network providers
 B12 Understand technical terms and language

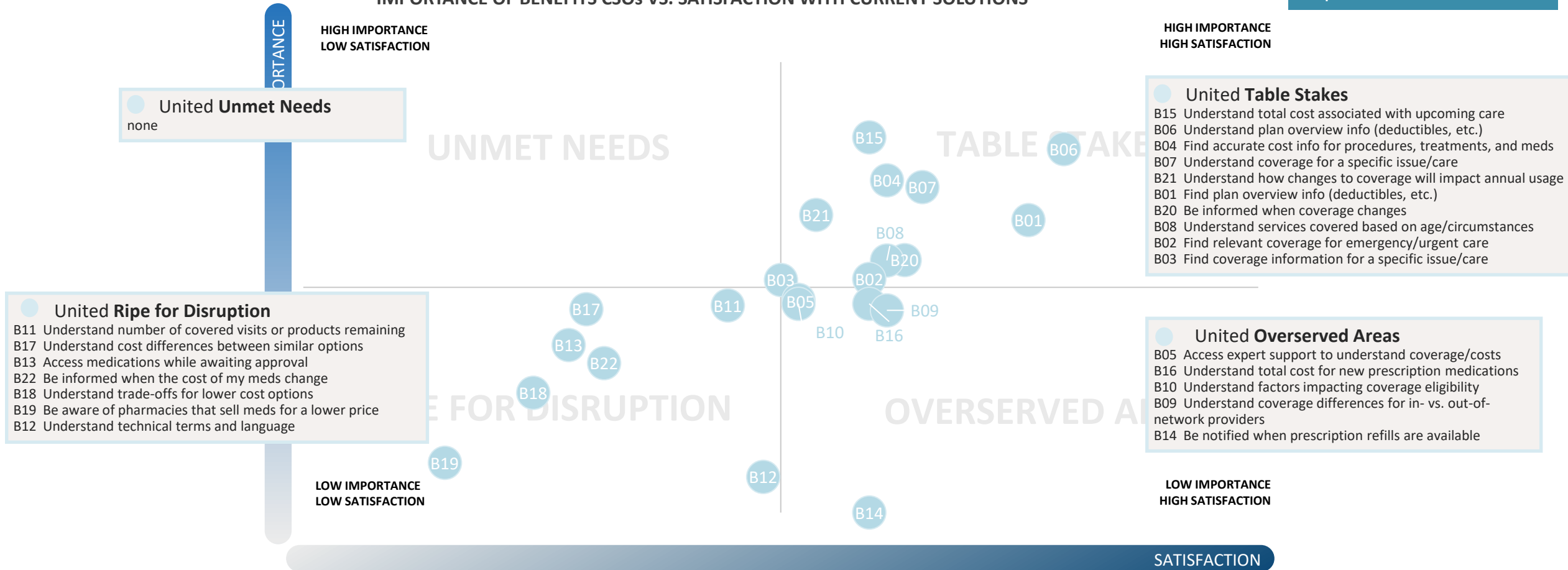
BENEFITSMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Benefits track, n=751 (comprising of BCBSMA n=226, Anthem n=251, United n=274)
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Benefits track, Anthem n=251

Within the Benefits CSOs, United has several that cluster right into (or very near) the table stakes quadrant, showing the appropriate satisfaction levels based on importance of most CSOs.

Benefits Survey

Many of United's CSOs cluster near table stakes

IMPORTANCE OF BENEFITS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS

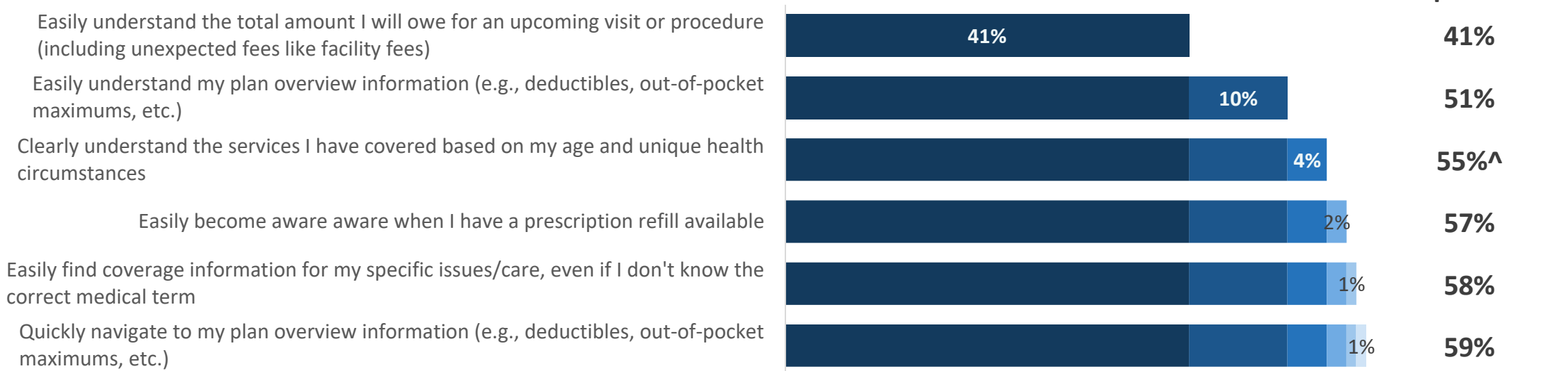


BENEFITSMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Benefits track, n=751 (comprising of BCBSMA n=226, Anthem n=251, United n=274)
 BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: Those in Benefits track, United n=274

Helping members understand expected costs will greatly increase website NPS

Nearly 60% of NPS variance for an insurer’s website can be predicted based on how satisfied members are with six key Benefits CSOs. Focusing on just improving a tool to help members understand expected costs could greatly increase NPS overall.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.



^CSO is also a key driver on the app

BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today? Base: Those answer Benefits track for website n=465 made up of BCBSMA n=151, Anthem n=148, United n=166

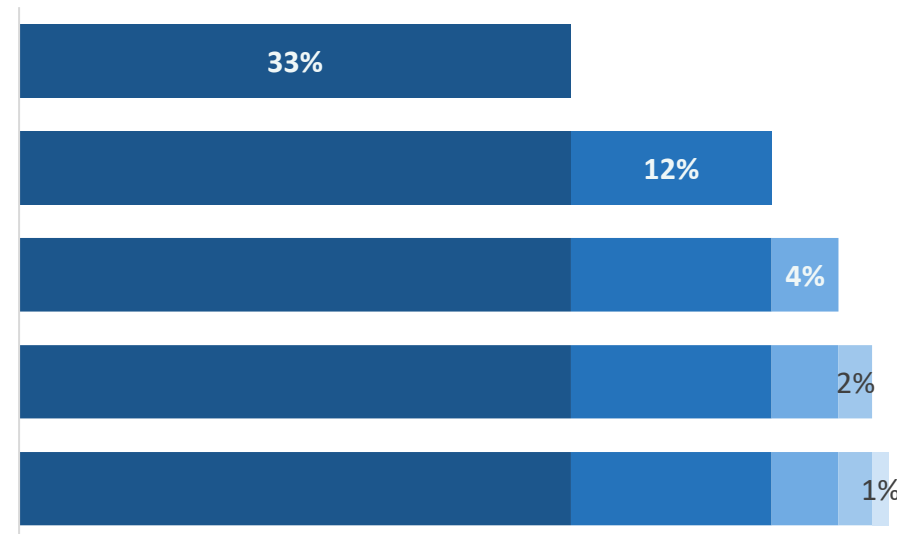
QNPSWEB. Based on your recent website visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as “detractors,” 7-8 as “passives,” and 9-10 as “promoters.” Base: All respondents who used their health company’s website from Benefits track n=465 (BCBSMA n=151, Anthem n=148, United n=166)

Increasing members' understanding of their unique coverage would boost app NPS

An insurer's app NPS scores are heavily influenced by their satisfaction with understanding the total amount for new prescription medications, what factors impact their eligibility for coverage, their coverage for a specific issue, and services that are covered based on age and unique circumstances.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.

- Easily understand the total amount I will owe for a new prescription medication I am considering
- Easily understand what factors impact my eligibility for insurance coverage (e.g., time window, limits on number of visits, PCP referral, age, etc.)
- Quickly access expert support to understand my coverage or costs when needed
- Clearly understand myhealth insurance coverage for a specific issue/care
- Clearly understand the services I have covered based on my age and unique health circumstances



Total Variance Explained:

33%
45%
49%
51%
52%^

^CSO is also a key driver on the website

BENEFITSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those answer Benefits track for app n=284 made up of BCBSMA n=74, Anthem n=103, United n=107

QNPSAPP. Based on your recent app visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as "detractors," 7-8 as "passives," and 9-10 as "promoters." Base: All respondents who used their health company's app from Benefits track n=284 (BCBSMA n=74, Anthem n=103, United n=107)

Appendix: Claims

Truncated and Full Claims CSO statements

CSO #	Importance Ranking	Truncated Statement (used in this report)	Full Statement (shown to respondents in the survey)
C10	1	Be confident the claim was processed correctly	Be confident my insurance provider correctly processed the claim based on my coverage.
C11	2	Be confident I was billed correctly for the care received	Be confident the provider billed me correctly for the care I received.
C12	3	Find how much is owed and why it is owed for a claim	Quickly find how much I owe and why I owe that amount for the claim.
C16	4	Understand next steps based on outcome of a claim	Clearly understand the next steps based on whether my claim was fully covered, partially covered, or denied.
C06	5	Be confident a claim was successfully submitted	Be confident my claim was successfully submitted.
C02	6	Understand the steps and responsibilities in the claims process	Clearly understand the steps involved in the claims process, including my and the insurance providers' responsibilities.
C19	7	Correct denials of coverage due to errors	Quickly correct denials of coverage due to errors by the doctor or insurance company.
C01	8	Understand info needed to submit/justify a claim	Clearly understand what information is needed to submit and justify my claim.
C09	9	Understand the impact a pending claim will have on plan usage	Clearly understand the impact pending claims might have on my out-of-pocket max, deductible, and remaining benefits.
C20	10	Understand what is needed to appeal denied claim	Clearly understand what information is needed to appeal my denied claim and then provide that information.
C13	11	Understand why a claim was denied	Clearly understand why my claim was denied.
C14	12	Access relevant details to understand a claim	Easily access the relevant details I need to understand a given claim.
C18	13	Access expert support when needed	Quickly access expert support or ask a clarifying question when needed.
C21	14	Understand the steps and responsibilities in the appeals process	Clearly understand the steps involved in the appeal process, including my and the insurance providers' responsibilities.
C23	15	Understand options to ease burden of my portion	Easily understand what options I have to ease the burden of paying for care that was not covered by my insurance.
C22	16	See current outstanding payments owed to a provider	Easily see if I have any outstanding payments to providers for my claims.
C08	17	Understand the current status of a claim	Easily understand what stage of the claims process my claims are in at any time.
C07	18	Find a specific claim	Quickly locate the claim I am looking for.
C15	19	Understand technical terms when reviewing claims	Confidently understand technical terms and language related to health insurance when reviewing my claims.
C24	20	Predict how much I might spend this year based on last year's usage	Quickly help me predict how much I should expect to spend on medical expenses this year based on my healthcare usage last year.
C05	21	Start filling out a claim and finish it later without repeating work	The ability to start filling out a claim and return to it later without repeating past work.
C04	22	Find where to start a claim	Quickly find where to go to start my claim.
C17	23	Save/share EOB document for a claim	Easily save or share my explanation of benefits (EOB) document for a claim.
C03	24	Understand how long the claims process takes	Clearly understand how long it takes for a claim to be processed.

Claims Survey

The Claim's web experience on BCBSMA is subpar to competitors

BCBSMA's website shows much lower satisfaction than competitors', especially for members to:

- Find a specific claim (-19%)
- Understand the current status of a claim (-19%)
- Save/share EOB documents (-17%)
- Understand steps and responsibilities in the claims process (-16%)

Groups more likely to be satisfied with BCBSMA claims CSOs:

- Those ages 65+ on *be confident the claim was processed correctly* (88% vs. 50% ages 18-34)
- Medicare subscribers on *correct denials of coverage due to errors* (60% vs. 32% of comm/ind subscribers)

CLAIMS SATISFACTION (WEBSITE ONLY)

STATEMENT	BCBSMA WEBSITE	ANTHEM WEBSITE	UNITED WEBSITE	IMPORTANCE RANKING
Be confident a claim was successfully submitted	77% ▼	85%	87%	#5
Find a specific claim	74% ▼	84% ▼	93%	#18
See current outstanding payments owed to a provider	73%	78%	78%	#16
Find how much is owed and why it is owed for a claim	70% ▼	82%	76%	#3
Access relevant details to understand a claim	70% ▼	76%	83%	#12
Be confident the claim was processed correctly	69%	74%	79%	#1
Understand info needed to submit/justify a claim	68%	73%	74%	#8
Find where to start a claim	67%	69%	72%	#22
Understand next steps based on outcome of a claim	67%	72%	70%	#4
Understand the steps and responsibilities in the claims process	66% ▼	67% ▼	82%	#6
Be confident I was billed correctly for the care received	63% ▼	76%	77%	#2
Start filling out a claim and finish it later without repeating work	60%	49%	57%	#21
Save/share EOB document for a claim	60% ▼	76%	77%	#23
Access expert support when needed	59%	70%	71%	#13
Understand technical terms when reviewing claims	57%	67%	65%	#19
Understand the current status of a claim	55% ▼	66%	74%	#17
Understand the impact a pending claim will have on plan usage	55%	66%	67%	#9
Understand the steps and responsibilities in the appeals process	52%	51%	61%	#14
Understand what is needed to appeal denied claim	52%	53%	61%	#10
Understand options to ease burden of my portion	52%	52%	57%	#15
Understand how long the claims process takes	48%	58%	59%	#24
Predict how much I might spend this year based on last year's usage	48%	58%	56%	#20
Understand why a claim was denied	47%	54%	56%	#11
Correct denials of coverage due to errors	38% ▼	45%	53%	#7

Note: Respondents were forced to answer each question

Claims Survey

United's app leads performance among Claims CSOs

Satisfaction with BCBSMA's app falls well below satisfaction with United's app for some key CSOs:

- Be confident a claim was processed correctly (#1 importance, -21% from United)
- Understand next steps based on outcome of a claim (#3 importance, -13% from United)

Groups more likely to be satisfied with BCBSMA benefits CSOs:

- Comm/ind subscribers on *access relevant details to understand a claim* (76% vs. 33% of Medicare subscribers)
- Comm/ind subscribers on *understand why a claim was denied* (68% vs. 17% of Medicare subscribers)
- Comm/ind subscribers understand next steps based on outcome of a claim (76% vs. 33% of Medicare subscribers)
- Comm/ind subscribers on *understand the steps and responsibilities in the claims process* (68% vs. 17% of Medicare subscribers)

CLAIMS SATISFACTION (APP ONLY)

STATEMENT	BCBSMA APP*	ANTHEM APP	UNITED APP	IMPORTANCE RANKING
Be confident a claim was successfully submitted	90%	86%	94%	#5
Find how much is owed and why it is owed for a claim	84%	81%	88%	#3
Understand the steps and responsibilities in the claims process	74%	74%	80%	#6
See current outstanding payments owed to a provider	74%	83%	85%	#16
Find where to start a claim	74%	75%	85%	#22
Find a specific claim	71% ▼	84%	88%	#18
Start filling out a claim and finish it later without repeating work	71%	63% ▼	83%	#21
Save/share EOB document for a claim	71%	81%	70%	#23
Be confident I was billed correctly for the care received	68%	75%	76%	#2
Understand next steps based on outcome of a claim	68%	75%	81%	#4
Understand info needed to submit/justify a claim	68%	83%	80%	#8
Access relevant details to understand a claim	68%	79%	76%	#12
Understand the current status of a claim	68%	77%	81%	#17
Understand how long the claims process takes	68%	74%	76%	#24
Understand what is needed to appeal denied claim	65%	77%	68%	#10
Understand technical terms when reviewing claims	65%	72%	66%	#19
Be confident the claim was processed correctly	61% ▼	79%	82%	#1
Understand the impact a pending claim will have on plan usage	61%	70%	70%	#9
Access expert support when needed	61%	74%	79%	#13
Understand why a claim was denied	58%	70%	58%	#11
Understand the steps and responsibilities in the appeals process	58%	72%	74%	#14
Predict how much I might spend this year based on last year's usage	58%	68%	67%	#20
Correct denials of coverage due to errors	55%	63%	64%	#7
Understand options to ease burden of my portion	52% ▼	65%	76%	#15

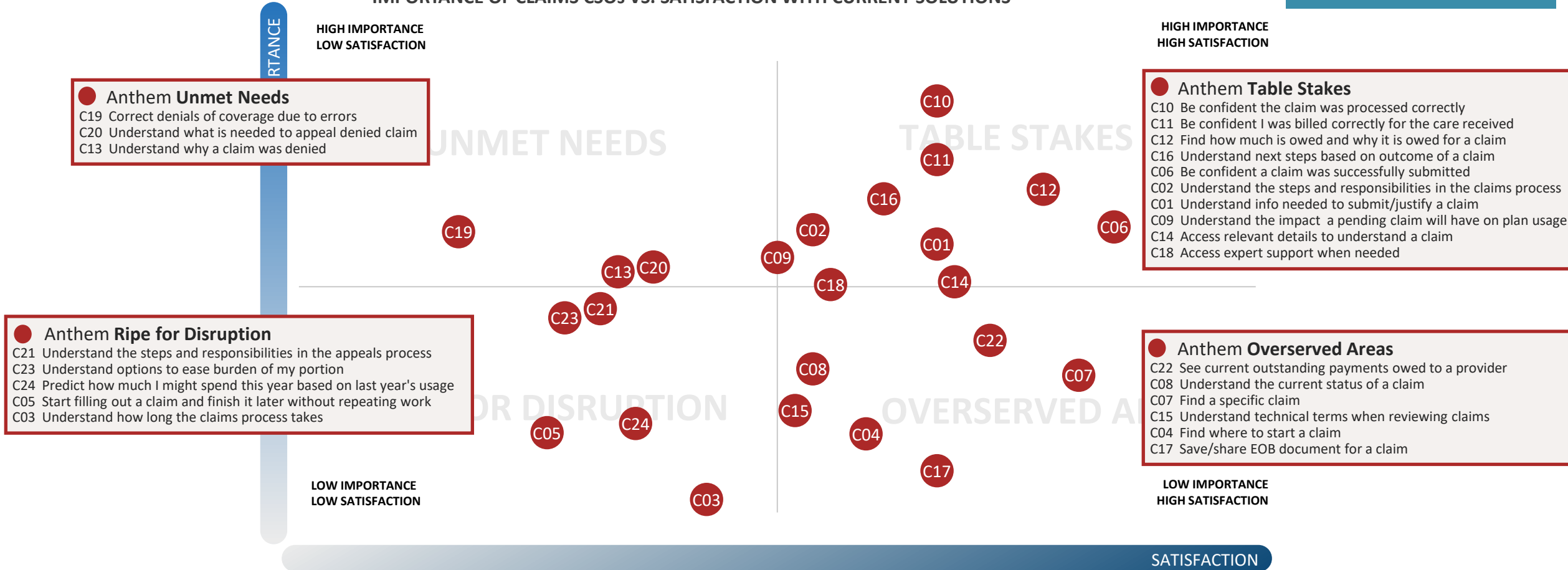
Note: Respondents were forced to answer each question
 *Interpret results as directional only, as the n-size is below 50 (BCBSMA n=31)

Anthem members expressed higher satisfaction with many of the key claims CSOs than BCBSMA members, starting with confidence the claim was processed correctly.

Claims Survey

Anthem has 10 claims CSOs in table stakes

IMPORTANCE OF CLAIMS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



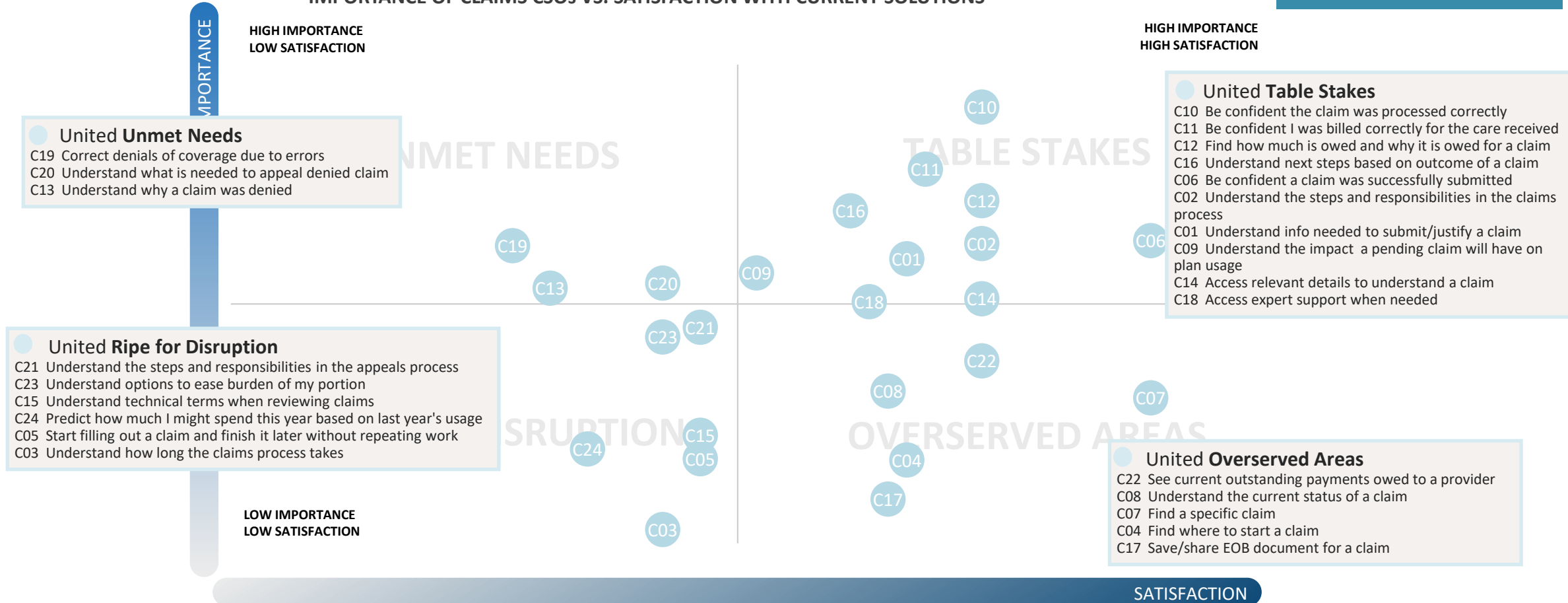
CLAIMSMAXDIFF. Please select one statement that would be “most important” for you when checking on a claim through your health insurance provider. Base: Those in Claims track, n=570, comprising of BCBSMA n=132, Anthem n=208, United n=230
 CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer’s> <app or website> today?
 Base: Those in Claims track, Anthem n=208

Both United's and Anthem's claims quadrants ended up with the same CSO statements in each quadrant, though satisfaction with United's CSOs is generally slightly higher.

Claims Survey

United's CSO distribution matches Anthem's

IMPORTANCE OF CLAIMS CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS

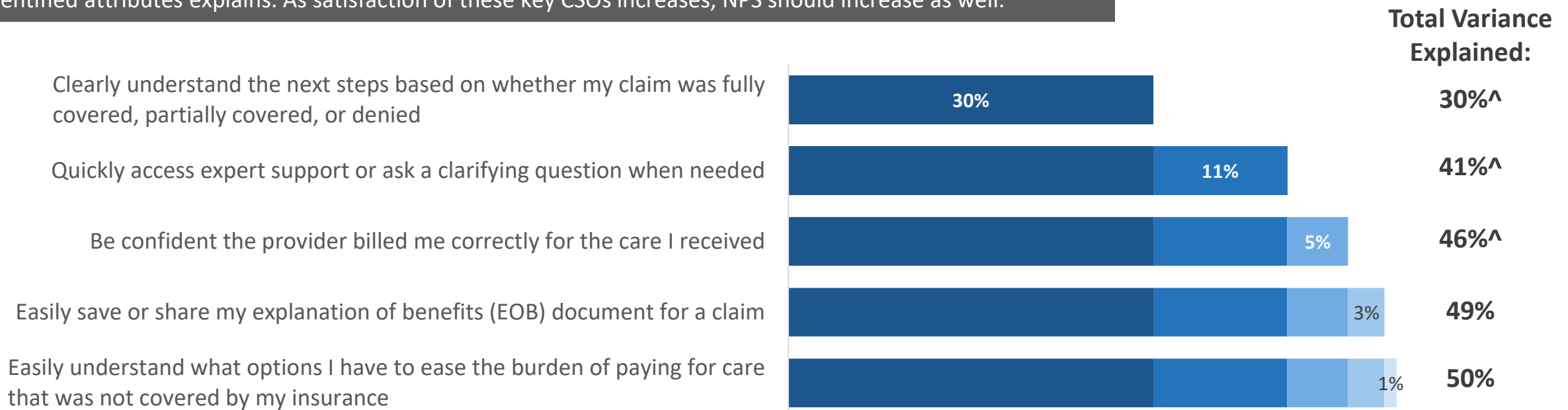


CLAIMSMAXDIFF. Please select one statement that would be "most important" for you when checking on a claim through your health insurance provider. Base: Those in Claims track, n=570, comprising of BCBSMA n=132, Anthem n=208, United n=230
 CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?
 Base: United n=226

Website perceptions can best be improved by explaining next steps for claims

Being able to understand the next steps based on the outcome of the claim is the key driver to determining 30% of the variance in NPS scores. Improving this and access to expert support and confidence the provider billed them correctly would greatly increase NPS scores.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.



^CSO is also a key driver on the app

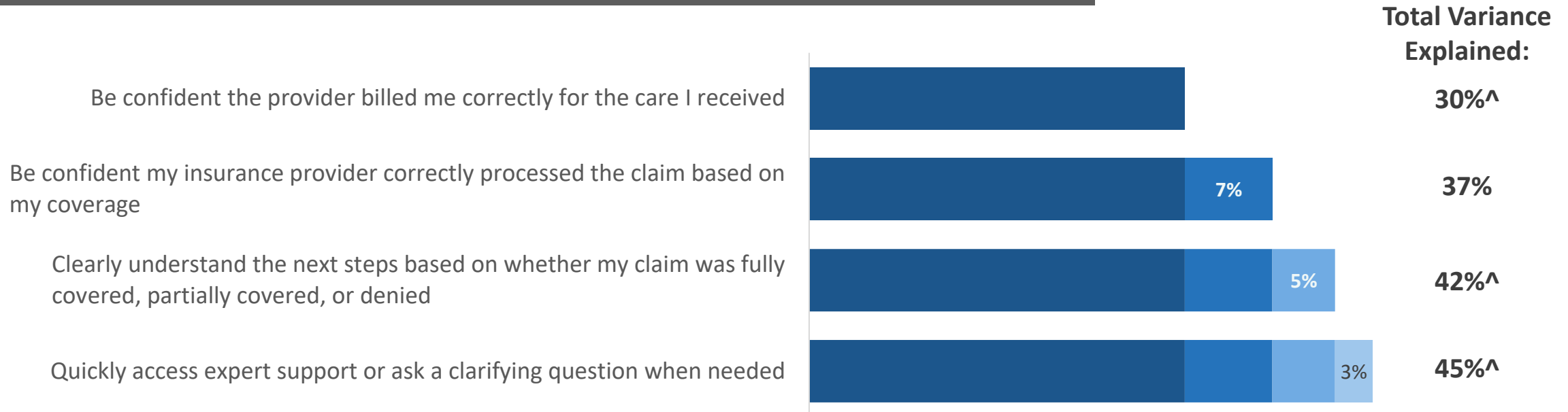
CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those answer Claims track for website n=393 made up of BCBSMA n=96, Anthem n=114, United n=153

QNPSWEB. Based on your recent website visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as "detractors," 7-8 as "passives," and 9-10 as "promoters." Base: All respondents who used their health company's website from Claims track n=393 (BCBSMA n=96, Anthem n=114, United n=153)

Confidence in billing and claims processing have the greatest influence on app NPS

Three of the four key driver CSOs are the same for web and app, a strong indication that these CSOs will help drive higher NPS scores on both channels.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.



^CSO is also a key driver on the website

CLAIMSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those answer Claims track for app n=155 made up of BCBSMA n=33, Anthem n=57, United n=67

QNPSAPP. Based on your recent app visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as "detractors," 7-8 as "passives," and 9-10 as "promoters." Base: All respondents who used their health company's app from all three tracks n=155 (BCBSMA n=33, Anthem n=57, United n=67)

Appendix: Find a Provider

Find a Provider Survey

Truncated and Full Find a Provider CSO statements

CSO #	Importance		Full Statement (shown to respondents in the survey)
	Ranking	Truncated Statement (used in this report)	
F06	1	View accurate/updated info about a provider	View accurate and up-to-date information about a provider (e.g., location, in-network status, accepting new patients' status, etc.).
F07	2	Identify which doctors are in vs out of network	Quickly recognize which doctors are in versus out of network for my specific plan.
F01	3	See a list of providers relevant to needs	Quickly see a list of all potential providers who are relevant to my needs.
F13	4	Understand my total cost for an upcoming visit	Confidently understand the total amount I will owe for my upcoming visit (including unexpected fees like facility fees).
F09	5	Confirm a provider meets my specific needs	Quickly confirm an individual provider meets my specific needs.
F08	6	Identify which providers are accepting new patients	Quickly recognize which providers are accepting new patients.
F14	7	Compare providers on qualities that matter most	Quickly compare providers based on the qualities that matter to me most.
F02	8	Find the right provider	Confidently find the right provider for the care I need, even if I don't know the right medical term.
F10	9	Review provider's background to determine fit	Review a provider's background information to assess if they will be a good fit for me.
F03	10	Find in-network urgent care/ER providers	Quickly find in-network urgent/emergency care providers.
F15	11	Access provider's contact info	Easily access the provider's contact information.
F05	12	Denote the providers I am interested in to find later	Easily track which providers I'm interested in, so I can efficiently continue my provider search later.
F12	13	See distance of provider's office from home/office	Quickly see how far a provider's office is from my home, work, and/or school.
F11	14	Review others' experiences with the provider	Learn about other people's experience with a provider to assess if the provider is right for me.
F04	15	See a list of providers when out of state	Quickly see a list of all providers relevant to my needs when I am out of state.

Find a Provider Survey

There is still room for improvement on ways to Find a Provider on all insurer's websites

FIND A PROVIDER SATISFACTION (WEBSITE ONLY)

BCBSMA's website shows much lower satisfaction than competitors, especially for members to:

- Denote the providers I am interested in finding later (-17%)
- Find the right provider (-16%)
- Understand my total cost for an upcoming visit (-15%)
- Compare providers on qualities that matter most (-15%)
- See a list of providers relevant to my needs (-14%)

*Sample sizes are too small to do BCBSMA analysis by groups (age 65+ n=6)

STATEMENT	BCBSMA WEBSITE	ANTHEM WEBSITE	UNITED WEBSITE	IMPORTANCE RANKING
Identify which doctors are in vs out of network	80%	83%	81%	#2
Access provider's contact info	80% ▼	91%	86%	#11
View accurate/updated info about a provider	76%	80%	78%	#1
See a list of providers relevant to needs	72% ▼	86%	80%	#3
See distance of provider's office from home/office	72%	76%	82%	#13
Confirm a provider meets my specific needs	68%	75%	71%	#5
Identify which providers are accepting new patients	66%	76%	73%	#6
Find in-network urgent care/ER providers	64%	74%	72%	#10
Review provider's background to determine fit	64%	69%	63%	#9
Compare providers on qualities that matter most	58% ▼	64%	73%	#7
Find the right provider	58%	74%	66%	#8
Review others' experiences with the provider	46%	55%	45%	#14
Understand my total cost for an upcoming visit	44%	58%	59%	#4
Denote the providers I am interested in to find later	44% ▼	61%	53%	#12
See a list of providers when out of state	42%	55%	45%	#15

Note: Respondents were forced to answer each question

*Interpret results as directional only, as the n-size is below 50 (BCBSMA n=31)

Find a Provider Survey

BCBSMA falls far behind Anthem on app performance

FIND A PROVIDER SATISFACTION (APP ONLY)

Anthem's app performed much better than BCBSMA's app for Find a Provider CSOs, with gaps as high as 31 percentage points between Anthem and BCBSMA's satisfaction scores.

To compete with others on Find a Provider CSOs, BCBSMA needs to improve satisfaction for members to:

- Review others' experiences with the provider (-31%)
- See distance of provider's office from home/office (-31%)
- Denote the providers I am interested in finding later (-27%)
- Find the right provider (-25%)

*Sample sizes are too small to do BCBSMA analysis by groups (age 65+ n=1)

STATEMENT	BCBSMA APP*	ANTHEM APP*	UNITED APP	IMPORTANCE RANKING
See a list of providers relevant to needs	79%	88%	83%	#3
Identify which doctors are in vs out of network	79%	88%	85%	#2
Identify which providers are accepting new patients	79%	84%	84%	#6
Access provider's contact info	71%	94%	87%	#11
Confirm a provider meets my specific needs	71%	88%	80%	#5
View accurate/updated info about a provider	71%	86%	83%	#1
Understand my total cost for an upcoming visit	71%	82%	67%	#4
Find in-network urgent care/ER providers	71%	78%	85%	#10
Compare providers on qualities that matter most	64%	84%	71%	#7
Review provider's background to determine fit	64%	84%	74%	#9
See a list of providers when out of state	64%	74%	67%	#15
Denote the providers I am interested in to find later	57% ▼	84%	69%	#12
Find the right provider	57%	82%	76%	#8
See distance of provider's office from home/office	57% ▼	82%	88%	#13
Review others' experiences with the provider	43% ▼	74%	65%	#14

Note: Respondents were forced to answer each question

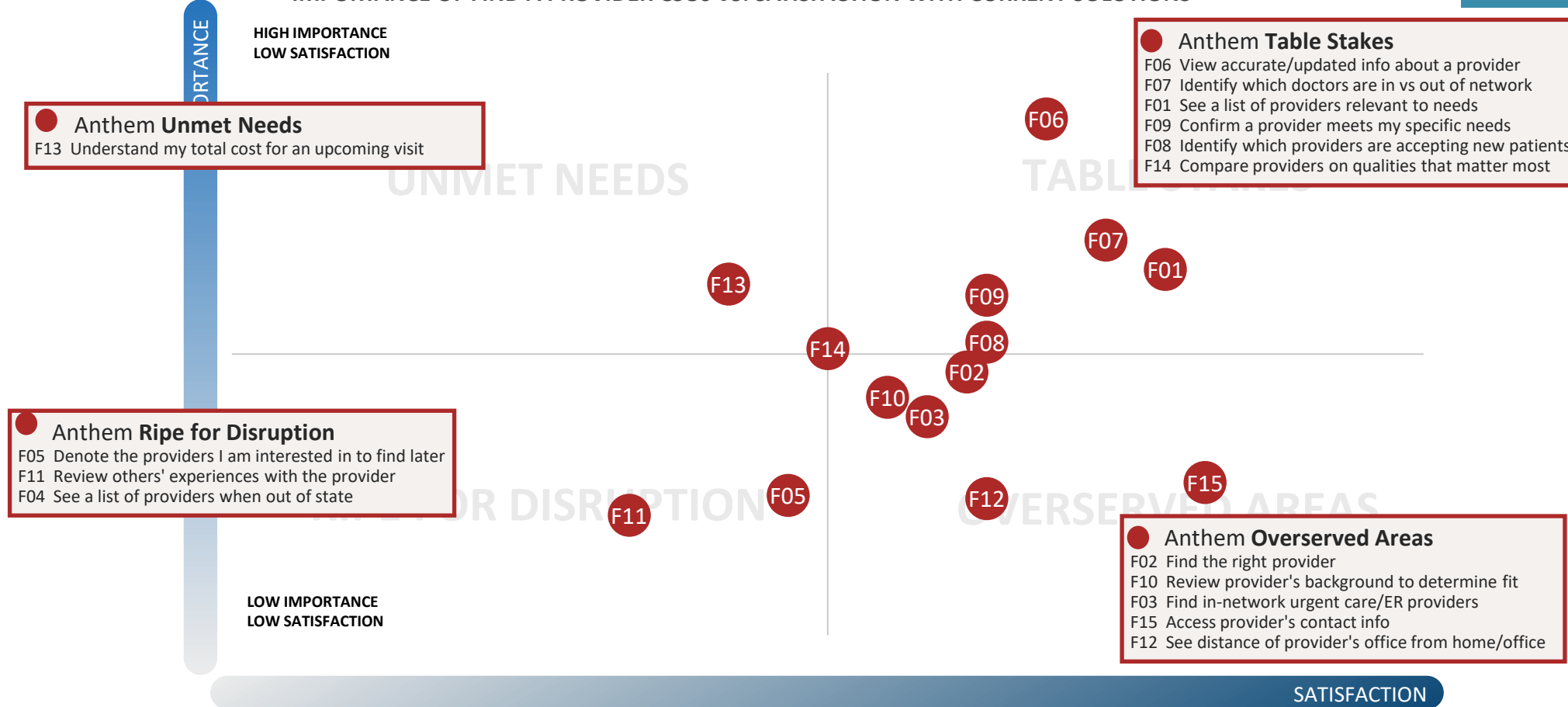
*Interpret results as directional only, as the n-size is below 50 (BCBSMA n=14, Anthem n=49)

Anthem shows the highest satisfaction of competitor's evaluated for the Find a Provider track, though there is still room for improvement in showing total expected costs with Anthem as well.

Find a Provider Survey

Anthem performs well with Provider CSOs

IMPORTANCE OF FIND A PROVIDER CSOs VS. SATISFACTION WITH CURRENT SOLUTIONS



FINDAPROVIDERMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Find a Provider track, n=467 (comprising of BCBSMA n=67, Anthem n=166, United n=234)

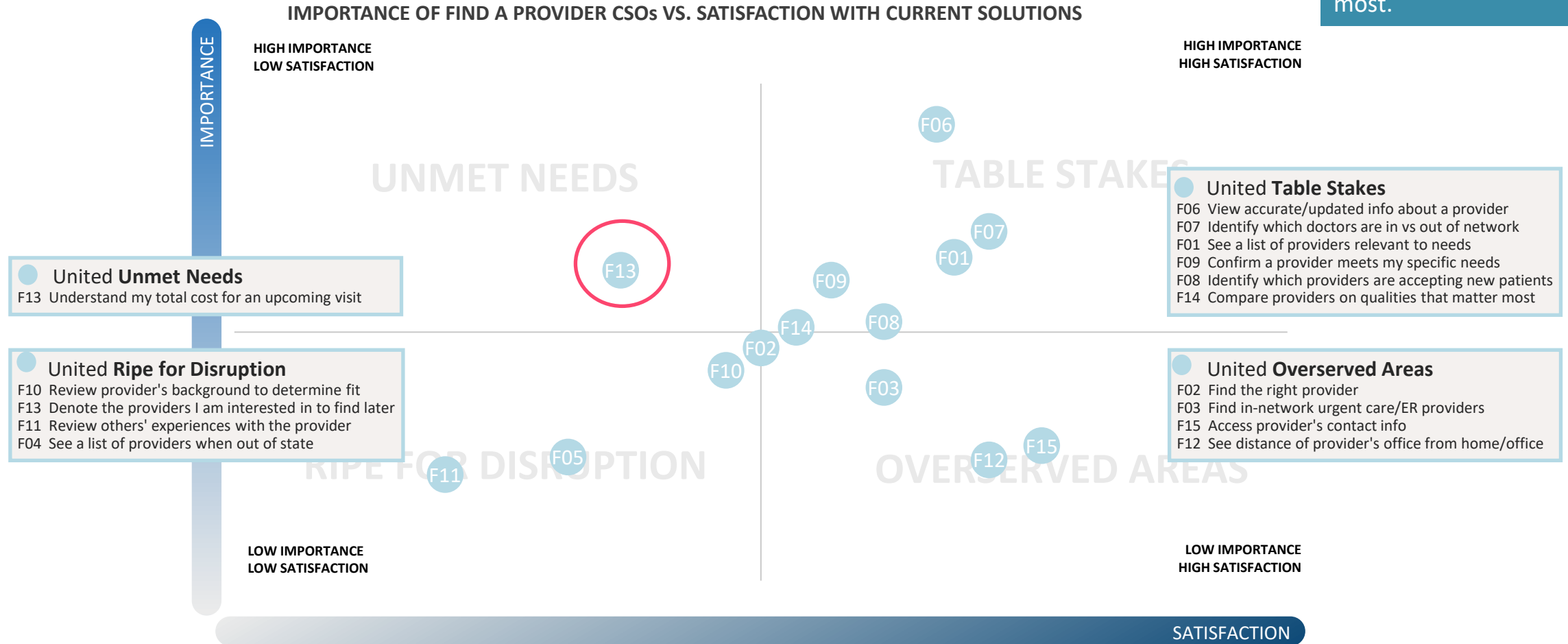
FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?

Base: Those in Find a Provider track, Anthem n=166

United's Find a Provider CSOs are generally somewhere between Anthem and BCBSMA, with slightly better performance in comparing providers on qualities that matter most.

Find a Provider Survey

United also struggles to show total costs upfront



FINDAPROVIDERMAXDIFF. Please select one statement that would be "most important" for you when checking your benefits through your health insurance provider. Base: Those in Find a Provider track, n=467 (comprising of BCBSMA n=67, Anthem n=166, United n=234)

FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today?

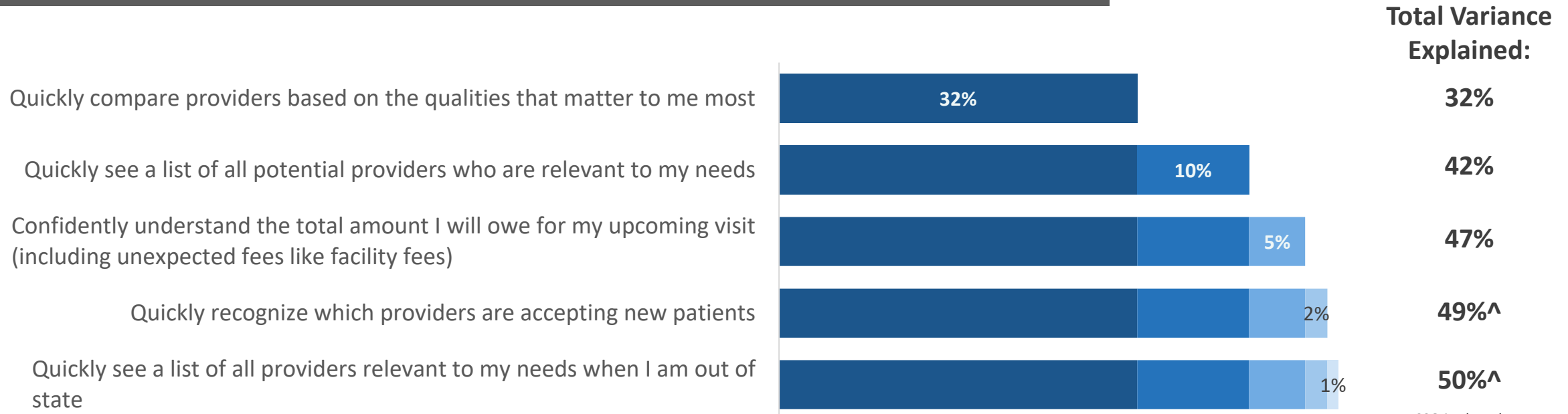
Base: Those in Find a Provider track, United n=234

Find a Provider Survey

Quickly accessing and assessing providers on the website is important for NPS

Half of an insurer's website NPS variance can be explained by how satisfied members are with five key factors — most related to being able to *quickly* compare providers, see a list of potential providers, recognize which are accepting new patients, see options when out of state, and understand the total amount owed for a pending visit.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.



^CSO is also a key driver on the app

FINDAPROVIDERSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those answer Find a Provider track for website n=304 made up of BCBSMA n=50, Anthem n=115, United n=139

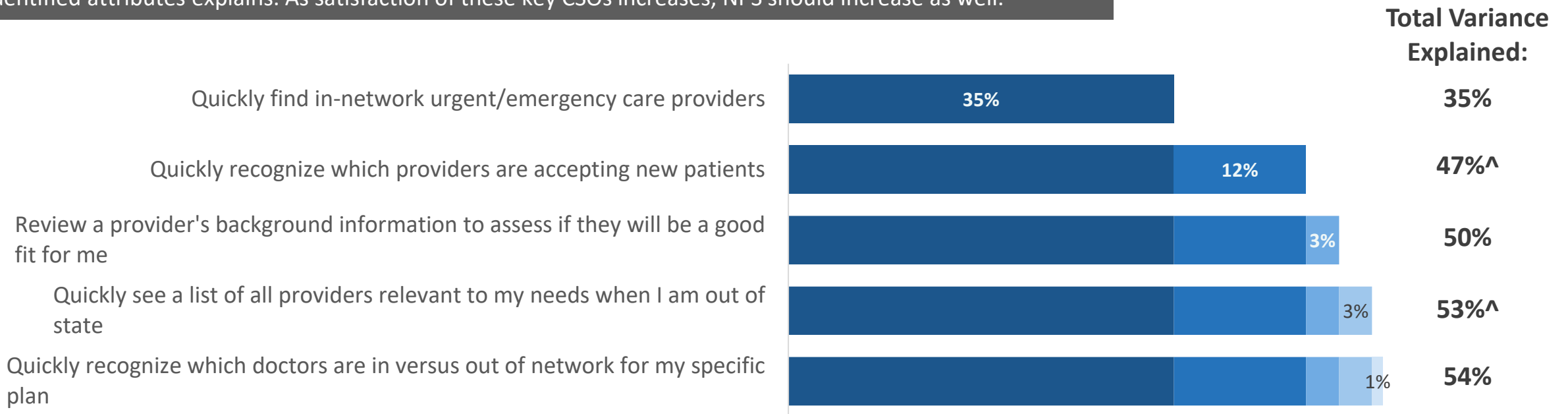
QNPSWEB. Based on your recent website visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as "detractors," 7-8 as "passives," and 9-10 as "promoters." Base: All respondents who used their health company's website from Find a Provider track n=304 (BCBSMA n=50, Anthem n=115, United n=139)

Find a Provider Survey

Ease of access to emergent or out-of-state care when on the go is critical for app NPS

Whether or not members have good experiences when trying to **quickly** find providers in emergency situations or even out of state can have a big impact on their overall app NPS for their insurer.

Key drivers analysis is performed with a stepwise multiple regression procedure to identify the attributes most closely associated with overall NPS for claims CSOs. This procedure identifies how much variation in overall NPS each of the identified attributes explains. As satisfaction of these key CSOs increases, NPS should increase as well.



^CSO is also a key driver on the website

FINDAPROVIDERSSAT. How satisfied are you with your current ability to accomplish each task on <insurer's> <app or website> today? Base: Those answer Find a Provider track for app n=152 made up of BCBSMA n=14, Anthem n=49, United n=89

QNPSAPP. Based on your recent app visit, how likely are you to recommend <insurer> to a friend or colleague? Scale ranges from 0-10, with 0-6 classified as "detractors," 7-8 as "passives," and 9-10 as "promoters." Base: All respondents who used their health company's app from Find a Provider track n=152 (BCBSMA n=14, Anthem n=49, United n=89)