



SUCCESS STORY

# Achieving a Record High Member Utilization & Retention Rate for a QHP Wellness Program During a Pandemic Year



Using an omnichannel approach, Icario achieved a very high utilization rate on a non-compliant exchange population of 34%, with an ROI value of 478% driven by strong retention results for a Qualified Health Plan (QHP) Wellness program.

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## Driving utilization and increasing retention through innovative engagement strategies.

### Challenge

Navigating how to best engage a diverse exchange population with wide-ranging health needs is a big barrier to overcome that requires a new set of tools. For this program specifically, the added challenge of a pandemic needed to be factored in.

To close healthcare gaps effectively, recognizing personalization is key. Taking into account communication channel preferences, what motivates some but not others, and how to use incentives that spark action is key to a successful health engagement approach.

On top of the typical engagement and utilization challenges, the COVID-19 pandemic played a significant role in getting the program started. This caused a program freeze, delaying the kick-off communication by several months.

### Solution

One of Icario's innovative health plan clients that's worked with us on several quality programs over the past 5 years came to us to help drive utilization rate for non-compliant members with diabetic and wellness gaps.

The criteria for inclusion in this program came down to the healthcare activities the health plan was looking to drive. The healthcare activities were then prioritized and a reward value was assigned to each activity. Activities included diabetic eye exams, flu shots, annual wellness visits, benefits read & earn, and more. Differing from previous years because of the pandemic, a few of the healthcare activities had telehealth or at-home options for completion.

Eligible members in this program exceeded 95,000, with over 15,000 diabetic targeted members and over 38,000 wellness targeted members. There was a small subset of 7,000 members that landed in both categories and were targeted for both diabetic and wellness measures.

In order to achieve the desired utilization rates for this program, Icario determined with the client that we would leverage an omnichannel approach that included a digital site, direct mail postcards, email, call center, and interactive voice to maximize results.

The goals of this program focused on 3 core objectives:

- Improve measure performance
- Increase member satisfaction
- Target activities that help increase prevention



As mentioned as a challenge, the pandemic impacted the start-time of the program. However, once communication started, members quickly engaged, exceeding prior year performance and eventually hitting a record-high utilization rate never previously achieved.

By applying a strategic omnichannel approach where members could receive a reward for completing health actions from any of 5 different reward card merchants, we achieved the highest total member utilization rate to date for this health plan.

**Icario reduced year-over-year member churn for both diabetic and wellness members.**

## Results

Despite a hold on the program for several months at the start of the pandemic, Icario achieved a total member utilization rate of 34% in this program. This is the highest member utilization rate to date for this health plan.

One of the goals of this program was to prevent members from leaving the plan for a competitor. When comparing results to the previous year, we found we were able to achieve this goal:

- 22% churn reduction for diabetic members
- 29% churn reduction for wellness members

Interestingly, the majority of activities and redemptions occurred through the use of online channels at 82% and 93%, respectively.



# Results

**478%**

ROI value driven by strong retention results

**2.5x**

higher utilization from diabetic and wellness members vs. those receiving generic communications about cost savings

**2x**

higher utilization rate of wellness measures over previous year



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