Improving Member Experiences

The Strategic Role of Pre-CAHPS Surveys for Medicare Advantage Plans

A proven path to deep member experiences, better retention, and higher CAHPS scores.

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Meaningful health engagement is at the heart of member retention for major Medicare Advantage (MA) health plans. In the absence of strong engagement, members quickly become dissatisfied and start shopping for alternatives. This increases churn rates for plans, driving increasingly higher costs and lower CAHPS scores.

The members' experience, including their health perceptions and actions, has an extraordinary impact on CAHPS survey responses. The results of these surveys demonstrate the power of self-reported data, which CMS now recognizes as even more meaningful than clinical data. Self-reported data provides a window into the true experiences and struggles of individual members, something that clinical data alone cannot capture.

This is why, at its core, CAHPS is driven by behavioral science. As the leading health action company, Icario has a long track record of using behavioral science to move members toward deeper engagement and decisive health action. Informed by insights from millions of member touchpoints, Icario can help plans reach further and deeper into member populations to drive genuine and sustainable health action, significantly improving overall plan performance.

Pre-CAHPS Surveys, A Powerful Tool for Health Plans

Today's advanced analytics tap into behavioral insights that can inform actionable strategies to improve CAHPS scores, before it's too late. Pre-CAHPS surveys help identify the "early warning signals" that may indicate a plan could be in trouble where Star Ratings are concerned.

Pre-CAHPS surveys are designed to deliver actionable, impactful insights that help health plans proactively address member needs and improve satisfaction. These surveys go beyond traditional assessments, to evaluate the current state of a member's health, and uncover the best ways to motivate the desired actions.

Icario's pre-CAHPS survey methodology focuses on gaining a holistic understanding of MA members, to shape deeply personalized and effective member engagement strategies. These member engagement strategies ensure that outreach is delivered through preferred channels and languages, enhancing comfort and willingness to engage.

> "Member engagement is about more than just reaching out. It's about compelling members to move from engagement to action. Pre-CAHPS surveys provide valuable information to help us do just that."
>
> **Cory Busse**, Vice President of Strategy & Sales Enablement, Icario

And the proof is in the results. Icario's programs demonstrate that even with minimal engagement—three or fewer outreaches—members respond positively. In fact, 86% of members engaged through Icario's pre-CAHPS survey programs answer survey questions completely.

Actionable Data Insights from Pre-CAHPS Surveys

Data from pre-CAHPS surveys helps uncover problems before they escalate, offering valuable insights into areas that need improvement. Health Equity Index (HEI) indicators, for example, can reveal gaps in member populations, helping plans address disparities and improve equity in healthcare delivery.
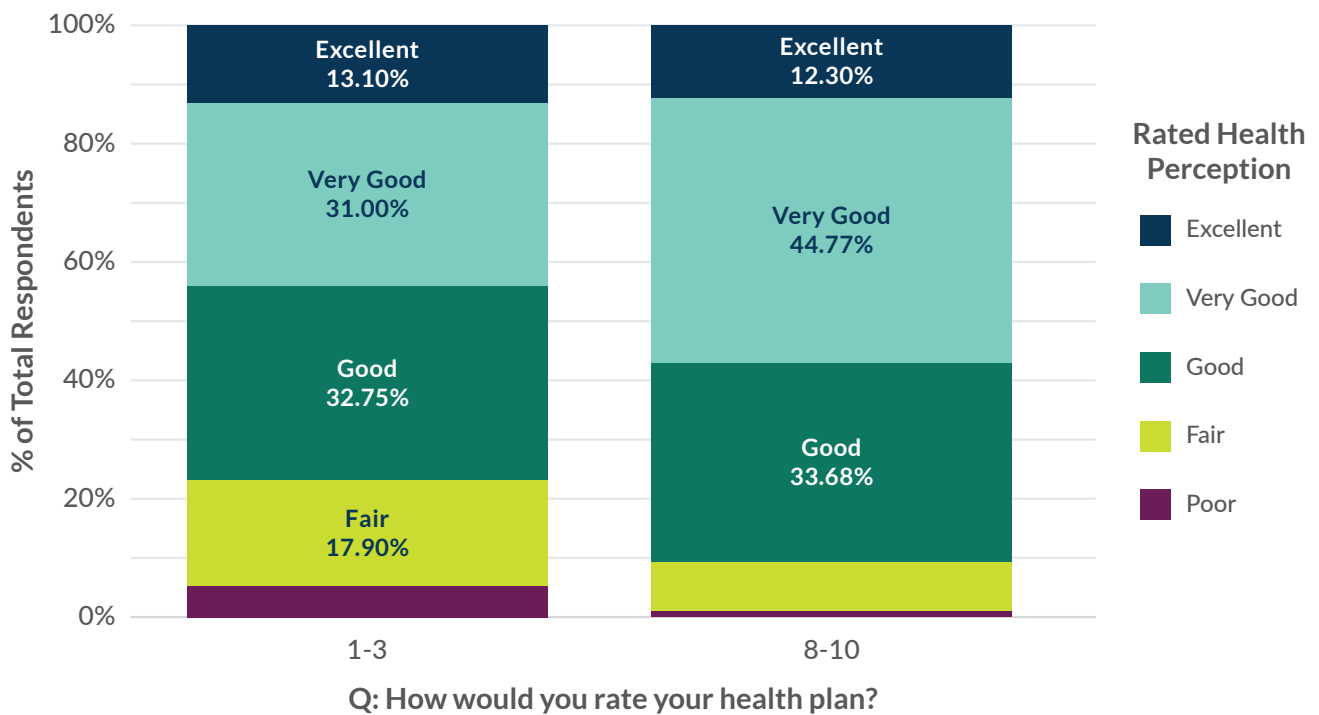
Historically, data from pre-CAHPS surveys has uncovered crucial information to better inform member engagement and health action strategies. Here are the primary areas where insights from pre-CAHPS surveys can have a tremendous impact.

Plan/Provider Communication and Member Experience

Better communication is crucial to boosting CAHPS scores. In fact, Icario data shows that 52% of members suggest that better communication could significantly improve their experience. This also includes communication with the member's primary care doctor, demonstrating a clear correlation between primary care communication and overall health plan satisfaction.

Remember, self-reporting is a major component of CAHPS scores, and members who rate their health plan below a three are 2.5 times more likely to perceive their health as fair or even poor.

Plan Rating and Health Perception

1-3 column:
- Excellent 13.10%
- Very Good 31.00%
- Good 32.75%
- Fair 17.90%

8-10 column:
- Excellent 12.30%
- Very Good 44.77%
- Good 33.68%

Y-axis: % of Total Respondents (0% to 100%)

Rated Health Perception
- Excellent
- Very Good
- Good
- Fair
- Poor

**Q: How would you rate your health plan?**

Supplemental Benefits

Beginning in 2026, health plans must notify members about their supplemental benefits, making communication even more crucial. Even without this new requirement, we know that supplemental benefits play a large role when it comes to member experience. Members who are dissatisfied with their experience are much more likely to seek assistance with these benefits. Survey data also shows that members who are dissatisfied with their supplemental benefits tend to incur higher healthcare costs.

39% of members want help with supplemental benefits.

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Daily Activities Impact on Health Perception

Challenges in activities of daily living (ADLs) have also emerged as significant predictors of poor health perception and member dissatisfaction. For example, members indicating they need help with a daily activity have a 20% lower likelihood of having a positive health perception. Survey data also shows that mobility and dressing contribute the most to a negative health perception. Data insights can help inform strategies to address ADL issues within a member population, making it a key contributor to improving overall member satisfaction and health plan ratings.
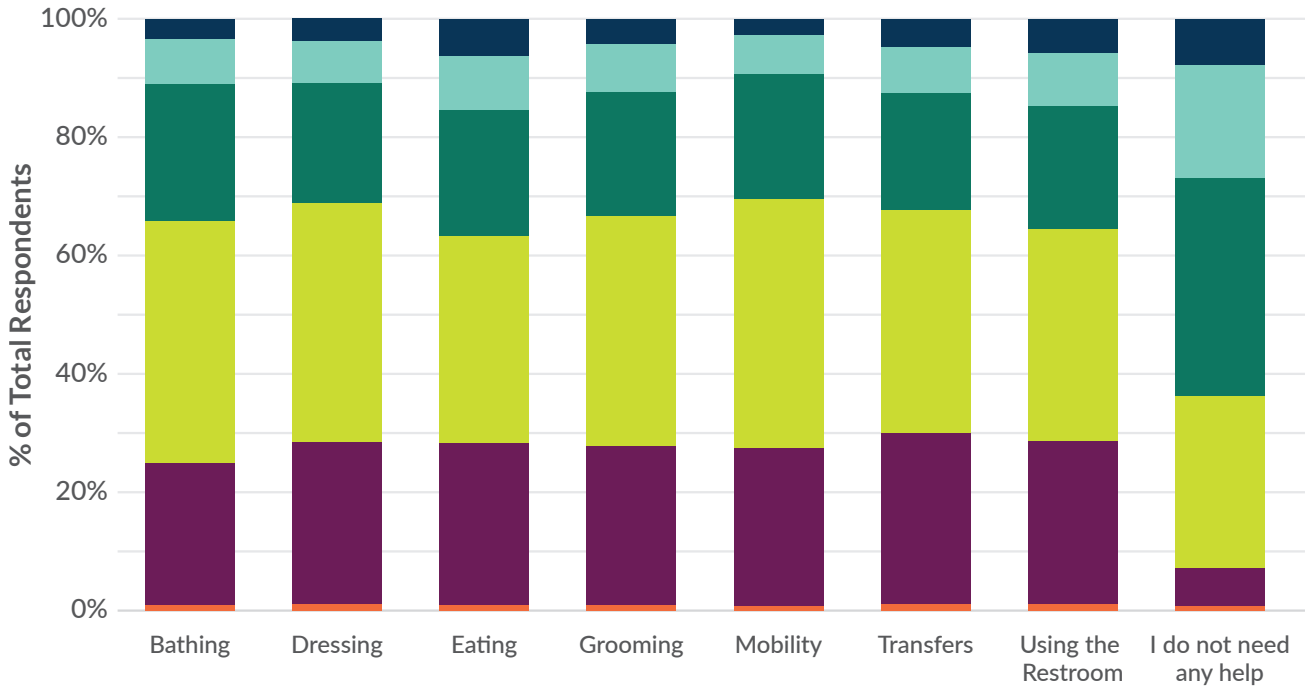
Q: Do you need help with any of the following activities?

Rated Health Perception: Excellent | Very Good | Good | Fair | Poor | N/A

# Social Determinants of Health & Health Perception

Social Determinants of Health (SDoH) significantly influence health perceptions and outcomes, directly impacting health plan ratings. SDoH includes factors such as transportation, food insecurity, housing stability, education, and access to healthcare services. These barriers complicate the ability of members to engage with healthcare systems effectively, especially in vulnerable populations like Medicaid and Medicare.

Transportation barriers can prevent members from attending medical appointments, while food insecurity can lead to poor nutrition and related health issues. Housing instability adds stress and can hinder a person's ability to manage their chronic conditions. Education levels influence health literacy, impacting how well members understand and navigate healthcare options.

Icario has found that transportation barriers are particularly detrimental to health perception in MA populations. In fact, 55% of members who reported transportation as a barrier reported their health as poor or fair, versus 45% those who did not see transportation as a problem.

Transportation Barrier and Health Perception
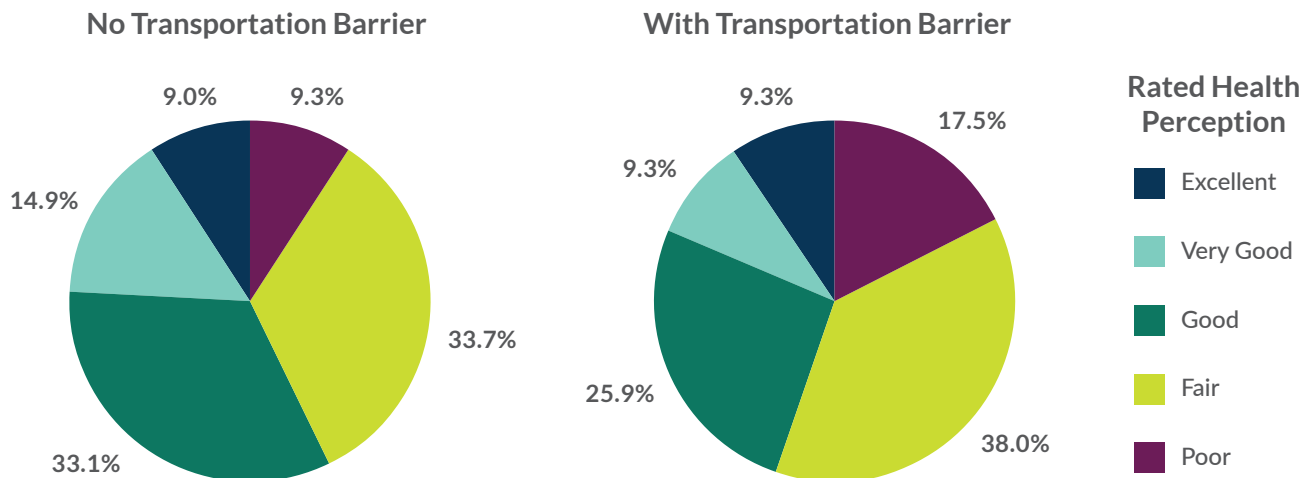
According to industry experts, barriers due to SDoH lead to poorer health outcomes. Research indicates that only 10-20% of health outcomes are attributable to medical care, while the remaining 80-90% are linked to SDoH and individual behaviors. This disconnect often results in lower satisfaction and a more negative perception of health plans, reflected in lower CAHPS survey scores and overall plan ratings.

Addressing SDoH requires health plans to adopt a holistic and personalized approach. By leveraging data and community connections, plans can identify at-risk populations and implement targeted interventions. Programs that focus on improving access to essential services (such as food, housing, and transportation), and on enhancing health literacy, can significantly improve member satisfaction and health outcomes. This proactive engagement not only supports better health but also leads to higher CAHPS scores and improved Star Ratings.

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A Proven Approach to Pre-CAHPS Surveys

Pre-CAHPS surveys are designed to proactively address member dissatisfaction, gauge health perception, and enhance health plan performance. The recent adoption of digital surveys by CMS marks a significant shift, increasing member participation and providing more timely and actionable data.

An effective pre-CAHPS strategy begins with identifying new members and ensuring that their initial experiences are positive. New members are often at the highest risk of churn, increasing the possibility of negative impacts on CAHPS scores. Because of this, new members offer a significant opportunity to create positive "first interactions" that cement the plan/member relationship before utilization management issues arise. From there, leverage data insights to pinpoint specific areas of dissatisfaction, especially among members who have lodged complaints or will experience benefit changes. Icario uses proprietary benchmarks and predictive analytics to identify members at risk of dissatisfaction and to proactively address their concerns, thereby fostering positive experiences.

Targeting Strategies: CAHPS Retention Program

+ Target all NEW members

+ Members who have called with a complaint

+ Members who will have a change in benefits

+ Members who are likely to churn

A well designed CAHPS Retention Program starts with pre-CAHPS surveys to identify low-scoring members and deploys data models to predict members who are most likely to churn.

Additionally, drawing on best practices from other industries, such as loyalty campaigns, you can enhance member retention and satisfaction. By combining these techniques, health plans can manage member experiences effectively, leading to improved CAHPS scores and higher plan ratings.

The CAHPS Timeline

Understanding member experiences within a tight six-month window is crucial, particularly as health plans navigate the CMS blackout period and prepare for the annual enrollment period (AEP). Pre-CAHPS surveys are instrumental in identifying and addressing member dissatisfaction well before the official CAHPS survey period. This proactive strategy is essential for maintaining high satisfaction ratings and to ensure members remain with their health plans.

Unlike the anonymized nature of official CAHPS surveys, pre-CAHPS surveys allow health plans to pinpoint specific areas of dissatisfaction and address them proactively. Rapid analysis and turnaround are key, enabling health plans to implement corrective actions swiftly. This approach helps to alleviate dissatisfaction and enhance the overall member experience.

Icario's methodology involves real-time data exchange with health plans, facilitating immediate outreach to dissatisfied members. By identifying dissatisfaction early, health plans can convert detractors into promoters, ultimately improving CAHPS scores. This proactive engagement is crucial, as unhappy members are likely to share their negative experiences, impacting the health plan's reputation and potentially damaging the plan's ability to attract new members as well as retain existing ones.

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The Power of Predictive Analytics

Effective member targeting is essential for improving CAHPS scores. Rather than trying to be all things to all members, health plans can customize their engagement to reach the right people, at the right time, and in the right way.

Icario's proprietary model, powered by advanced propensity modeling, significantly enhances member engagement and health plan performance. This approach utilizes whole person data and predictive analytics to identify and address SDOH barriers that impact member satisfaction and health outcomes.

Compliant with CMS guidelines, while the entire MA membership is eligible for rewardable member satisfaction programs, Icario typically targets approximately 30% of the overall member population for pre-CAHPS surveys. Using a combination of existing membership data and predictive analytics, members who are most likely to be dissatisfied and most likely to churn are prioritized for outreach efforts.

100% — Full population is eligible

~30% — 30% is targeted for CAHPS Retention Program
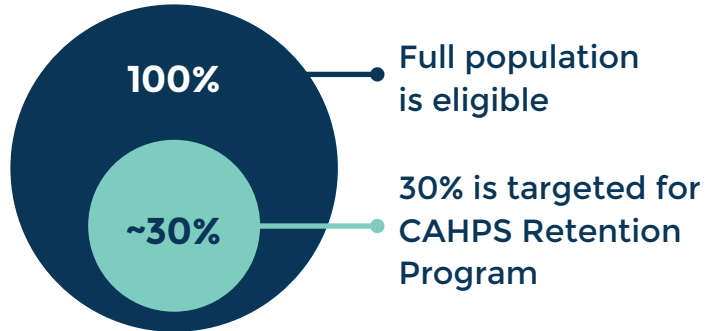
The proprietary model integrates insights from diverse data sources, enabling health plans to pinpoint members at risk of dissatisfaction and proactively engage them with personalized interventions. By predicting the likelihood of specific behaviors or outcomes based on historical data and member characteristics, health plans can tailor communications and interventions to meet individual needs effectively. A personalized approach ensures more meaningful interactions, driving higher engagement rates and better health outcomes for each member.

This targeted strategy helps in closing care gaps, preventing member churn, and reducing overall plan costs. Insights derived from propensity modeling enable health plans to make informed decisions, continuously improve their outreach strategies, and achieve higher CAHPS scores and overall plan ratings.

> "Icario engages individual members in deeply personalized, more meaningful ways. Across populations, Icario's advanced, data driven strategies help close care gaps, prevent member churn, and dramatically reduce overall plan costs."
>
> **Marc Willard**, CEO, Icario

An Omnichannel Approach to Member Engagement

An omnichannel approach to member engagement is a powerful strategy designed to overcome barriers and enhance member trust and satisfaction. This approach involves using multiple communication channels such as text messages, emails, and phone calls, ensuring consistent messaging across all channels to improve engagement without causing member abrasion. By balancing the number of outreach attempts and using members' preferred communication methods, health plans can engage members effectively without overwhelming them.

The key to success lies in a data-driven, integrated strategy that leverages predictive analytics and member preferences to create personalized interactions. This method not only removes barriers to care, especially those related to SDoH, but also drives personalization at scale. The use of digital tools and feedback loops ensures continuous improvement in engagement strategies, making each member feel understood and supported in their health journey.

Moreover, the use of behavioral science and smart technology allows for the creation of highly personalized messages that resonate with individual members. This level of personalization is crucial for addressing the unique needs of each member, especially those affected by SDoH. By utilizing a combination of qualitative and quantitative data, Icario can design outreach programs that effectively engage members and drive meaningful health actions.

Overall, an omnichannel approach, supported by advanced data insights and behavioral science, ensures that health plans can connect with members in a human-centric way, leading to improved health outcomes and higher plan ratings.

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Applying Consumer Marketing Practices with Behavioral Science

Principles from consumer marketing can help enhance member engagement in healthcare. Behavioral targeting and incentives, such as loyalty programs, can condition members to adopt positive health-related behaviors over time. Breaking down complex behaviors into simple and manageable steps, while also timing rewards and incentives to closely follow the desired behavior, can have a substantial impact on member satisfaction.

Icario's experience with pre-CAHPS surveys highlights the importance of proactive member engagement and targeted behavioral interventions. By leveraging data and insights from these surveys, plans can address dissatisfaction early, improve member experience, and enhance CAHPS scores. Future trends, such as the digital official CAHPS survey, will further shape the landscape of member satisfaction and plans must stay ahead of this ever-evolving curve.

Pre-CAHPS surveys and proactive engagement strategies are vital tools for health plans. They enable early intervention, continuous improvement, and higher member satisfaction and retention. Health plans must stay ahead by continuously improving strategies and focusing on actionable insights to ensure positive member experiences and high retention rates.

Icario

Powering over 100 million connections with people, Icario is the leading health action platform that unites whole person data, behavioral science, and digital-first omnichannel pathways to personally connect everyone to health.

Our mission is to move people to do things that are good for them.

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