

4 Pain Points on Medicare Enrollment and Strategies to Excel the Digital Member Experience

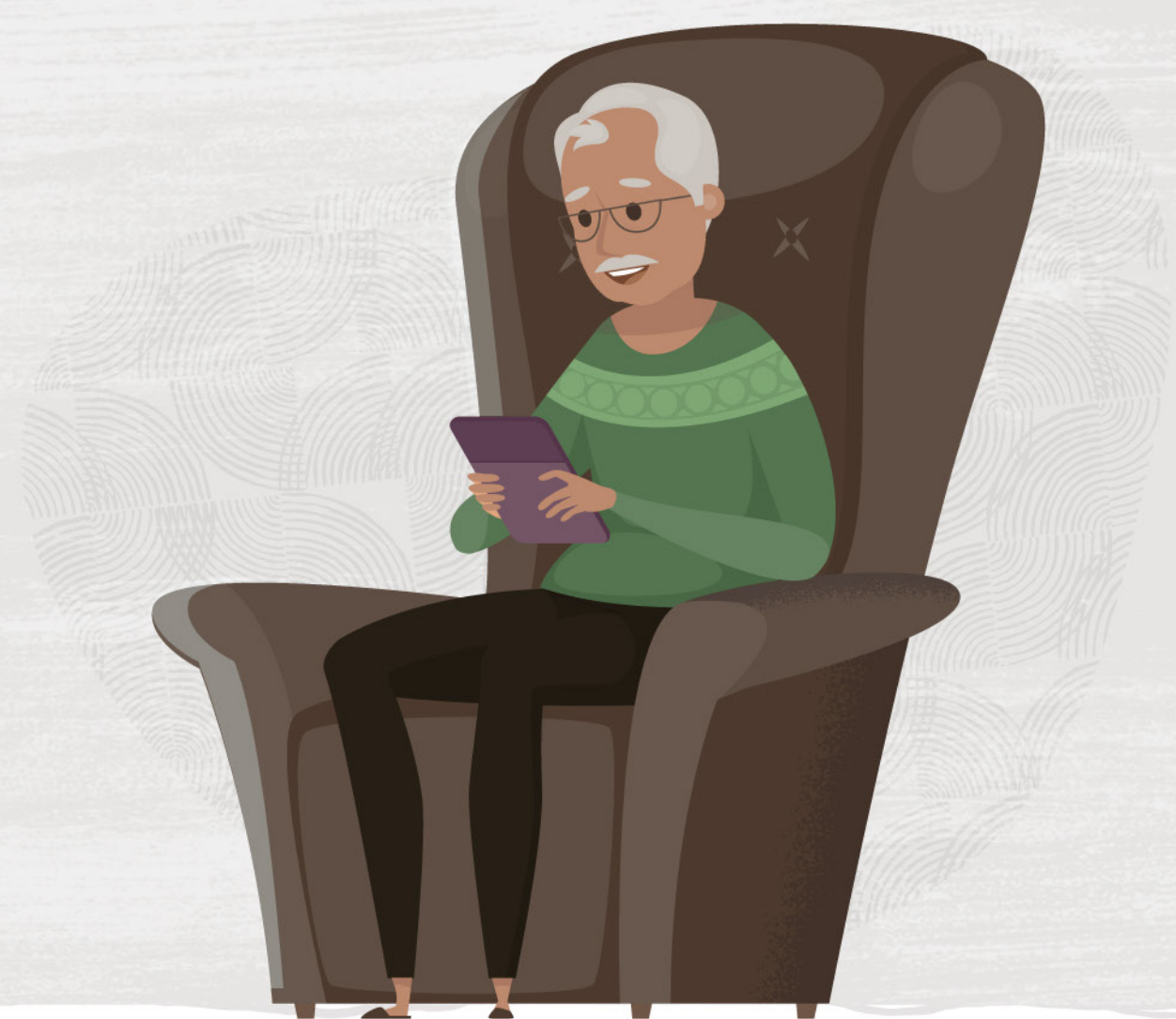
61% 65 and older adults in the US own a Smartphone
Pew Research Center, Survey of U.S. adults conducted Jan, 2021

Covid Pandemic: Effect or Catalyst?

What was the fastest-growing group of online shoppers in 2020?

Americans 65 and older

Checkout Tracking by NPD Group



Seniors are embracing the new Digital Normal

In 2021, the average Medicare Beneficiary can choose from...

33 Medicare Advantage (MA) Plan choices

8 Payers offer MA Plans

Medicare Advantage plans must strive to provide digital experience that seniors are getting used to.

Need for a better Digital Enrollment Experience

- On average, it takes 10 -15 days for Medicare Beneficiaries to learn about final status of their MA enrollment application and get ID Cards
- Customer Service often lacks up-to-date enrollment app status leading to member frustration
- Delays in call centers, mail delivery further degrade enrollment experience
- Multiple member outreach scenarios make process even slower
- The slow nature of the process hampers building of trust



4 Major Pain Points on Medicare Enrollment and how to solve them

Enrollment Process



Major Challenges

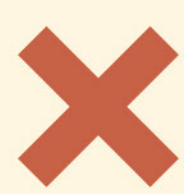
- Paper-based enrollment forms
- Lack of standardized electronic enrollment format for working with brokers, partners
- Manual download of OEC enrollment files from HPMS
- Missing information making enrollment incomplete



Digital Solutions

- Move towards real-time enrollment capture and check for completeness
- Build API for enrollment intake to connect with plan website and third-parties
- Adopt CMS OEC Enrollment API for near real-time automated download
- Flexible mapping and transformation service to quickly onboard new partners with their custom enrollment formats

Eligibility Verification



Major Challenges

- Inaccurate Bene info drives no match in MARx BEQ check
- Manual process to validate Election Periods and need for beneficiary outreach in case multiple effective dates are available
- Residence address verification, if needed to determine county of residence
- Medicaid status verification for D-SNP plans



Digital Solutions

- Adopt CMS BIC BEQ API to perform real-time Bene match and entitlement check
- Develop algorithms to use BEQ API Response data and Enrollment App data to auto-identify/verify Election Periods, apply hierarchy and assign effective date
- Use address standardization APIs available in market to find county
- Implement EDI 270/271 for Medicaid status verification

Getting CMS Confirmation



Major Challenges

- Enrollments rejected with avoidable rejection codes
- Accurate processing of Transaction Reply Codes (TRC) received on TRR
- Keeping up with CMS Regulatory changes and frequent updates to MARx system



Digital Solutions

- Pre-submission checks using latest BEQ Response and TRR data to catch avoidable rejections
- Business configurable rules-driven TRR Engine to auto-process TRCs
- Design modularized applications that are flexible and can be quickly enhanced to address CMS regulatory changes

Member Outreach and Notifications



Major Challenges

- Multiple scenarios needing beneficiary outreach and response causing additional delays in enrollment process
- Members not getting letters/ID Cards quickly
- Cost of mailings
- Post-enrollment complaints about LEP from beneficiary

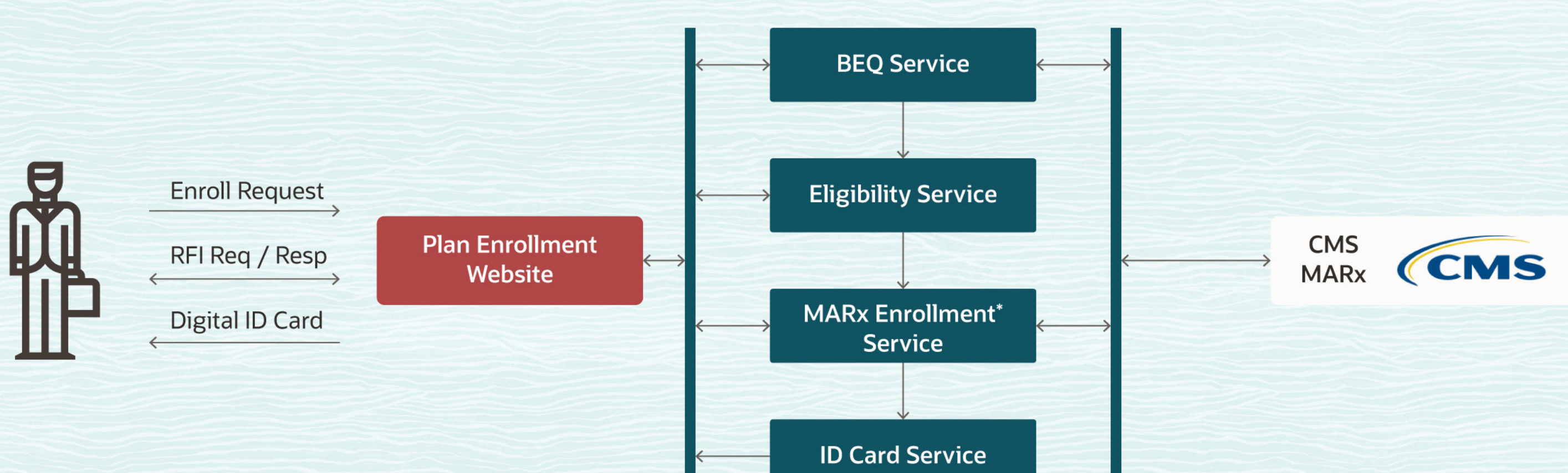


Digital Solutions

- Provisional access to member portals to notify Bene and get quick responses
- Get consent for email/text communication
- Send allowed notifications via email for faster, cost-effective delivery
- Make digital ID Cards available on enrollment acceptance for members to access benefits immediately
- Make use of BEQ Data at the time of enrollment to let Bene know about possible LEP
- Keep electronic copies of all communications in member portals

Future of Medicare Advantage Enrollment

Future: Real-Time Medicare Advantage Enrollment



End to End Medicare Advantage Enrollment done in Real-time

MA plans that can provide the digital, real-time experience to tech-savvy seniors starting from enrollment will excel in this competitive market

[Learn more](#)

