

WellPoint increases membership by providing consumers with a better online sales experience

Challenge

In 2004, as part of an initiative to increase membership in several of its health plans, WellPoint was looking for a seamless, end-to-end online solution that would facilitate the sales process for consumers purchasing individually-owned healthcare with an agent through an online agent portal, or directly through the web. While certain WellPoint brands had existing electronic applications, they did not provide a complete sales process that would allow consumers to review and select plans based on their needs, receive quotes for those plans, and enroll in a plan. The company wanted to not only upgrade these first-generation systems with a more comprehensive sales fulfillment option but also provide a consistent sales process strategically throughout all sales territories.

Solution

Online Insight Passes the Test

WellPoint was seeking more than just a solution provider; it was looking for a long-term business partner. To achieve this objective, WellPoint conducted an extensive and rigorous search, evaluating multiple vendors against the following criteria:

- Ability to meet technical and functional requirements;
- Ability to satisfy rigid implementation processes and procedures;
- Proven track record of solution success and client service; and,
- Competitive pricing model

After an exhaustive investigation, WellPoint’s selection committee chose Online Insight for its state-of-the-art guided selling, decision support, and market intelligence solutions. The integration of Online Insight’s eMpower Suite with WellPoint’s full-scale application processing technology offered WellPoint a robust, end-to-end online sales solution far superior to anything in the marketplace. This was the first time an electronic enrollment process with such sophisticated capabilities would be applied in the healthcare industry, providing WellPoint with a distinct competitive differentiator.

Making it Happen

A relatively complex engagement with a very aggressive timetable, the initial WellPoint implementation involved four brands located in seven states. The first brand was to be launched four months after completing project requirements with subsequent brands scheduled for deployment approximately every six weeks thereafter. The following brands were involved in “phase one” of the project: Blue Cross of California, Blue Cross Blue Shield of Georgia, Blue Cross Blue Shield of Missouri, UniCare (TX, IL, IN, VA).

Client Profile

WellPoint, Inc. is the nation’s leading health benefits company serving the needs of approximately 28 million medical members nationwide, and was recently ranked in the top 100 of the Fortune 500 list by Fortune Magazine. WellPoint serves its members as a Blue Cross or Blue Shield licensee in 13 states: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, Ohio, Virginia (excluding the immediate suburbs of Washington, D.C.), and Wisconsin; and through HealthLink and UniCare. The company offers a broad range of medical and specialty products.

Each state within its respective brand was deployed following a detailed schedule logic involving a linear implementation approach that incorporated a series of milestones directly tied to the contractual requirements defined for the engagement. This process allowed for economies of scale and processing. For each brand, Online Insight integrated its solution with distinct online policy applications, rating requirements, product servers / databases, and job management systems (fulfillment processes.)

In addition, the solution was integrated with WellPoint's middleware systems as necessitated by each brand to comply with individual standards, guidelines and online application processes specific to each state.

To facilitate the implementation process and provide timely problem resolution, all project participants agreed to and adhered to unified methodology practices and maintained open communication channels that aided the project's success. Through candid and interactive dialog, project participants were able to raise and resolve issues in a very responsive and expedient manner.

Despite minor delays that were pragmatically accommodated, and varying degrees of software solution implementation experience (ranging from "beginner" to "expert") possessed by each internal WellPoint project team, the project met every milestone and deadline established within the initial schedule logic and yielded a complete solution based on each brands' distinct needs.

"This innovative project was moved from design to implementation within budget and in a timely manner for all brands involved," says Angela Canton, Strategic Sales and project lead of the PlanFinder Online sales process team. "The results the tool has delivered have been phenomenal, surpassing even the most optimistic expectations."

Results

"We are extremely pleased with Online Insight's solution and the entire Online Insight team," comments Louis Ashamallah, Staff VP of Strategic Sales and project executive for WellPoint. "Since deploying Online Insight's solution, we have met or exceeded very specific sales and project expectations in all markets and within all brands, delivering significant new membership to the company."

Only four months after implementing Online Insight's solution, WellPoint set a new record for online sales for Blue Cross of California, BlueCross BlueShield of Missouri and UNICARE (individually and combined), significantly exceeding all internal sales expectations. For the first three months after implementing Online Insight's solution, WellPoint experienced a 10% increase – month after month – in the number of applications submitted online for brands that had a previous online presence. The results were equally impressive for brands that did not previously have online processing capability: eight percent of new Individual business was submitted via the Web channel in the first month, followed by a 10-11% submission rate in month two for an immediate revenue impact.

The business WellPoint is generating through Online Insight's technology is not merely a shift from offline to online sales. As evident by ongoing market research results obtained by WellPoint, a significant portion of the new business is revenue the company would not have attained without Online Insight's guided selling suite.

When asked what impact the solution had on their purchase, 10-15% of system users surveyed stated that without access to a decision support/guided selling tool like Online Insight's they likely would have 1) not purchased insurance at all, 2) purchased from another carrier who offered similar online access and decision support tools.

Client Quote

"The entire Online Insight team demonstrated the utmost professionalism and teamwork throughout the engagement," adds Mr. Ashamallah. "The project was executed flawlessly across multiple companies, divisions, states, time zones, standards, and management teams. Thanks to Online Insight's ongoing efforts, we continue to realize significant, measurable results that far exceed our initial expectations."----- Louis Ashamallah, Staff VP of Strategic Sales and project executive for WellPoint.

In addition to enrolling more members, WellPoint is experiencing measurable front-end and back-end benefits to include:

Seamless and effortless consumer experience: Online Insight's guided selling solution is enabling WellPoint's prospects to find the best health plan to meet their needs based on personal plan benefit/feature preferences and financial constraints by guiding them through a convenient, easy and personalized sales process from beginning to end.

Reduced purchase decision times: System users are consistently reporting that the tool had a strong influence on their purchase and that plan recommendations were in line with their final decision.

“Going into this project, we were not sure how many consumers actually wanted this level of support as opposed to relying on friends, relatives or sales brochures to gather information and choose a plan. Our market research has shown that nearly half of the consumers using our system are taking advantage of the Online Insight tool (versus obtaining a quick quote) and that more than two-thirds of those consumers report that the tool is having a strong influence on the plan they are choosing.”¹

Electronic versus paper enrollment: WellPoint is realizing significant cost savings from consumers who utilize electronic enrollment versus submitting an application by mail or fax. By automating the enrollment process, WellPoint also is saving significant time and human resources by eliminating postal delays and data entry.

Multi-channel flexibility: Online Insight's agent portal is helping WellPoint's independent agents expand their market reach by facilitating the sale of Individual healthcare. The portal enables agents to provide the personal service their customers want for a fraction of the time and cost. Agents also are enjoying the advantages Online Insight's lead generation tool provides and are leveraging these leads to close more sales.

“By providing my customers and prospects with access to WellPoint's PlanFinder through a link on my website, I have saved valuable time without sacrificing service. This phenomenal tool provides my clients with the information they need to purchase a healthcare plan that fits their individual needs – at their convenience. Clients appreciate being able to get what they need from a source they trust, without having to schedule an appointment. I appreciate having a complete online sales process that helps me sell more Individual business in less time and at a lower cost than traditional offline sales practices.” --- Chase Carey, founder of Chase Benefits Consulting, a Strategically Oriented Consulting and Employee Benefits Broker located in Alpharetta, GA.

Positive ROI: “While WellPoint cannot disclose proprietary financial metrics, we can state with confidence that Online Insight's solution is delivering a very favorable ROI,” states Mr. Ashamallah. “Online Insight's PlanFinder tool is providing positive financial results above and beyond increased sales revenue.”

Company-wide recognition: In recognition of their participation on one of the most successful projects within WellPoint in 2004, the WellPoint project team received the 2004 Honor Award, a prestigious internal mark of distinction. This annual award is given to the team or individual – across all functions and business units – whose project had a significant impact on the company's operations as a whole and whose results most closely mirrored the goals. Extremely competitive and coveted, the award is a significant accomplishment for the recipients and those involved in bringing the project to fruition.

Expanding the Relationship

As further testament to WellPoint's extreme satisfaction, the company also deployed Online Insight's solution suite at Blue Cross Blue Shield of Wisconsin as well as three states (IN, KY and OH) under the Anthem umbrella. The company recently decided to leverage the eMPower Suite for a Senior Plan tool to sell its Medicare products.

¹ Louis Ashamallah, Staff VP of Strategic Sales and project executive for WellPoint.

To learn more, contact an Online Insight Sales Professional at 770.508.1450 or visit us online at www.onlineinsight.com.



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