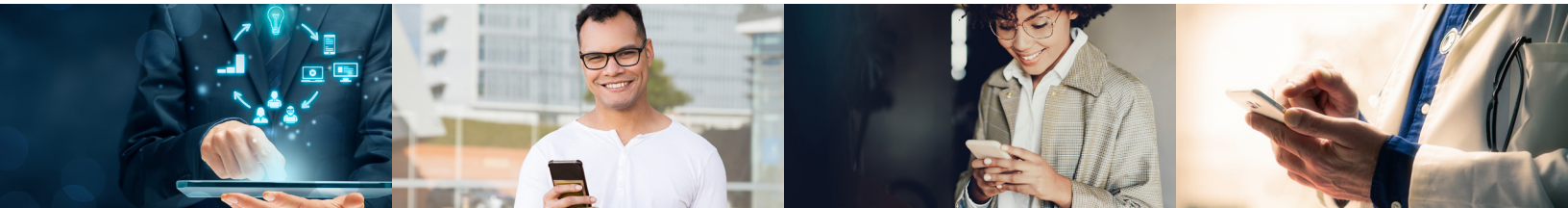# THE FUTURE

OF MEMBER ENGAGEMENT IN COMMERCIAL DENTAL PROGRAMS

SKYGEN

Mobile applications (apps) have become a prime engagement strategy in the modern consumer experience. Eighty-six percent of U.S. adults own a smartphone, giving organizations an opportunity for consumer reach that's simply too good to pass up.[1] As the patient experience becomes the key driver of healthcare business performance, healthcare organizations are investing in mobile apps to improve member engagement.
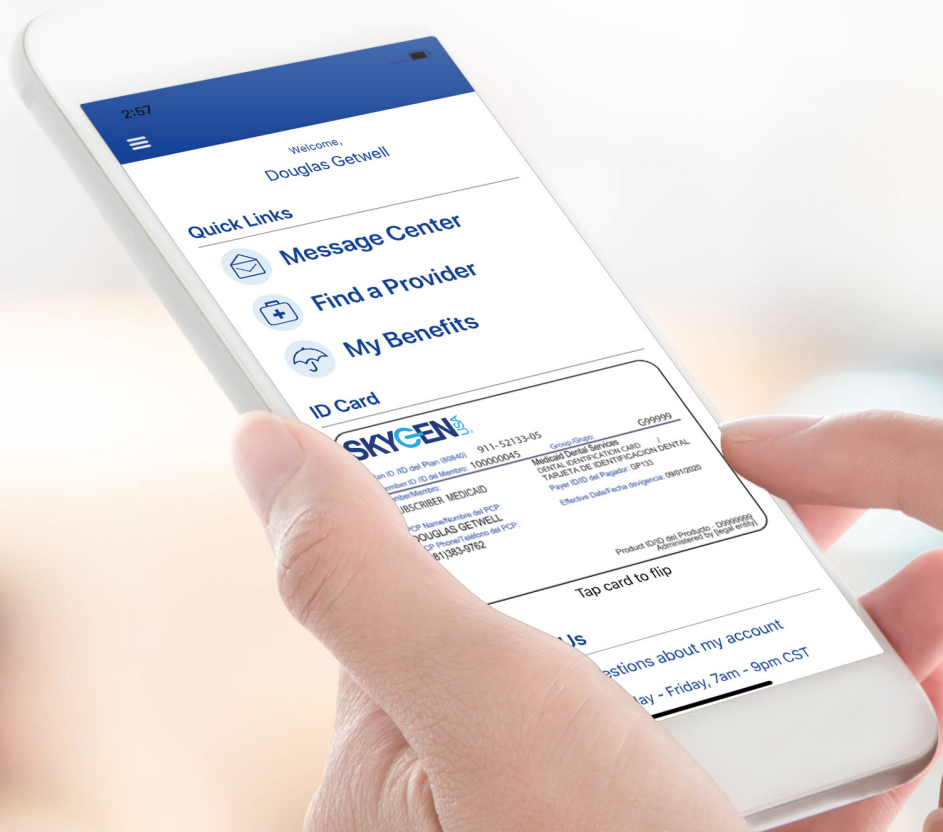
318,000
Health and fitness apps available in major app stores[2]

66%
of the largest U.S. hospitals use mobile health apps[3]

Digital interactions have become the norm in a modern society which values speed and convenience in managing all aspects of life. Consumers in the U.S. want more control in managing their digital-age healthcare, as evidenced by a recent Deloitte study[4]

- 49% want the ability to compare the quality and price of healthcare services using technology tools
- 42% are managing wellness and prevention by using technology tools to measure their fitness and track health improvement goals

There is a significant yet unleveraged opportunity for dental insurers to help members manage their dental benefits with a mobile app for their commercial dental programs. Dental care has the highest reported levels of cost barriers compared to other types of health services.[5] In fact, 20% of adults ages 19 to 64 who needed dental care in the past 12 months did not seek treatment, with the top reason given as not being able to afford the cost of care.[6] With a mobile app, members can easily ascertain their dental benefit coverage and track use of their benefits over the year.

By helping members take control of their health and their insurance, mobile apps can transform the member experience and increase member engagement and satisfaction more effectively than ever before.
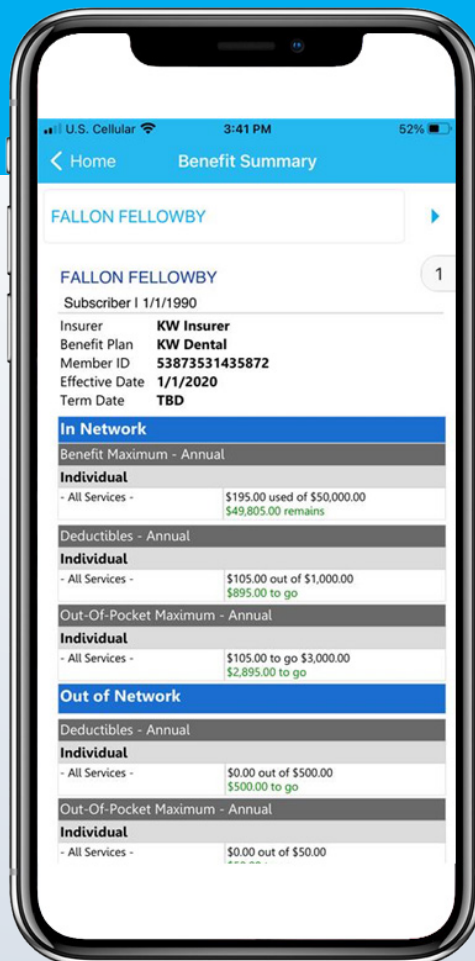
40%

Four in ten say they have had difficulty understanding what their health plan will cover.[7]

A Mobile App can Enhance Your Commercial Dental Program

They can put members at the center of the experience through digital interactions that are fast, simple, and convenient.   As healthcare consumers, members expect their dental benefits to be easily accessible, portable, and useful in helping them manage costs. A member mobile app creates an all-in-one solution to many of these challenges.

"Mobile apps are widely accepted and provide a convenient way for members to manage their dental benefits and a great way for plans to communicate directly with members. In the end they can deliver greater satisfaction and improved oral care."

Dionne Haney
Member Experience Manager
SKYGEN

Here are five of the top reasons to consider integrating a member mobile application in your commercial dental program.

1. **Put control in members' hands.** A mobile app can provide the information and tools members need to make informed decisions and manage their cost of care. For example, an app can promote selection of in-network providers who can deliver the most appropriate and effective care.

2. **Drive better oral care.** A mobile app can drive increased use of preventive services and reduce complex cases through patient education, oral health reminders and appointment alerts.

3. **Increase member satisfaction.** A mobile app is a simple, convenient way for members to access their dental benefits with technology they already use to manage their lives. With all of the information they need to use their dental benefits available in a single, portable place, there are fewer surprises.

4. **Reduce administrative and call center costs.** A mobile app for commercial dental programs can reduce call center and administrative costs by providing members with plan benefits, accumulated expenses and health education information.

5. **Make your member experience a differentiator.** Enhance competitiveness in your markets with a technology solution that engages members in digital interactions with your dental program for a modern, member-driven experience.
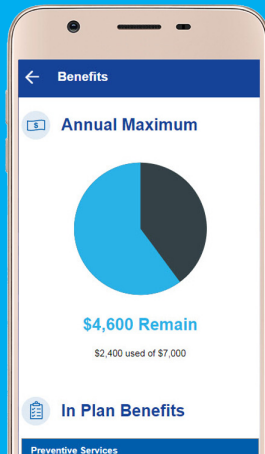
For example, plans can create push notifications to equip members with information about the cost benefits of choosing an in-network provider.[8]

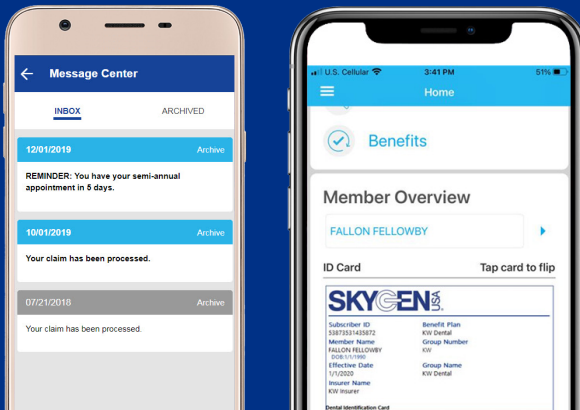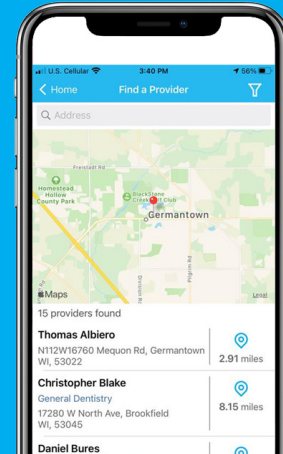| PORCELAIN CROWN				
	Dentists Usual Fee	Approved Fee	Insurer Pays	You Pay
In-Network	$1,500	$712	$356	$356
Out-of-Network	$1,500	$1,500	$750	$750

What to Look for in a Member Mobile App

When making a purchase decision for member mobile app technology, the key is a balance between simplicity and functionality for a member-centric experience. Too many functions or information can make the user experience overwhelming, while too few make the app irrelevant to members.
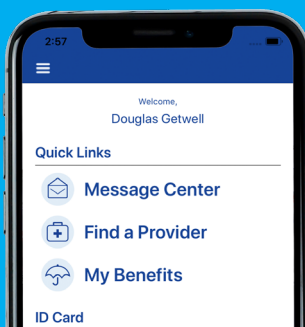
Tracking of annual claims and accumulated benefits

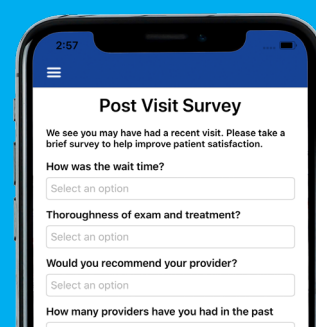## Easily locate providers based on location or other criteria

All of the tools for members to manage their dental benefits in one place

- Benefits coverage and authorization information

- Member ID card they can present at a provider's office at time of service

- Find a Provider

Ability to do push notifications directly to members' mobile phone

Member feedback tools regarding service experience and provider interaction

Putting all of this functionality in members' hands will allow better engagement with their plan and benefits, ultimately enabling them to take more responsibility for their healthcare.

Member Engagement That Drives Better Program Performance

Dental plan members interact with their dentist far more than their dental insurer. As a result, members' evaluation of their benefit plan tends to be on the basis of their ability to easily access quality dental care. Insurers can gauge member satisfaction with their experience with a survey function in a mobile app.

Surveys can be pushed to members at designated activities or intervals, such as

- After a dental visit is completed

- After the ID card is opened

- When a claim is received

Alternately, insurers can give members the option to initiate the survey through the app. In all cases, the survey function can collect and make available valuable data that insurers can use to improve their member experience and other aspects of their dental program's performance.

When you're ready to improve your members' experience, contact SKYGEN to schedule a demonstration of our new mobile application for commercial dental program members.

About SKYGEN

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare payers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations and serves 44 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit **SKYGENUSA.com**.

SKYGENUSA.com

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8. Based on sample claims paid by SKYGEN USA in 2019.

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