BEHIND THE DIGITAL CURTAIN

It takes people and technology to fulfill the promise of consumer-centric healthcare

Innovative disruption is reshaping the U.S. healthcare landscape. About $16 billion has been spent on digital health technology in recent years, according to Umair Khan, vice president of solutions marketing at Accolade, a personalized advocacy company.

But this massive investment still hasn't significantly improved the consumer experience in healthcare the same way it has in other sectors of the economy. Why is that?

For starters, there's a unique complexity in healthcare not found in retail banking or other services, explains Phong Nyuyen, executive vice president of product management at Accolade. And when people make healthcare decisions, they're usually driven by emotion over reason, especially as it relates to chronic conditions, behavioral health, pregnancy, or other deeply personal events or challenges.

This is where technology solutions are limited in scope and why the first wave of digital health apps fell short of expectations. Accolade recently sponsored a webinar, "Don't Believe the Hype: Technology Alone Won't Solve Your Healthcare Benefits Challenges," which was hosted by *Employee Benefits News*.

Connecting digital health technology and experts

In some cases, Nyuyen explains, digital price transparency and provider search tools are ineffective and counter-productive. For example, people falsely assume that the most expensive healthcare options must deliver the highest quality. Also, while most Americans want online access to their personal health records and test results, he says less than one-third of people use these tools because of their lack of user-friendliness. The same is true for scheduling appointments or paying bills online. The tools often do not overcome the complexity associated with even the most transactional healthcare tasks, leaving consumers to address gaps or resolve issues on their own. Another problem: Each tool presents a discrete, disconnected experience for the consumer, which only adds to the complexity.

Accolade

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> — Phong Nyuyen, Executive Vice President of Product Management at Accolade

Consumers want simpler healthcare transactions

The vast majority of consumers are looking for improvements in:

Searching for a physician or specialist

Accessing test results

Paying bills

Accessing a family member's health records

Changing or making an appointment

Filling a prescription

What's needed, he suggests, is an open-technology platform that connects the world of digital health solutions to create a unified consumer experience. A platform like this can inform independent health guides through complete, whole-person data profiles, so they can understand individual needs and make personalized healthcare recommendations. User-friendliness of a consumer app in healthcare is also critically important — today's consumers expect all digital technology to be as easy and seamless to navigate as Amazon, Facebook or LinkedIn.

Mindful of these issues, Nguyen and his team built a secure messaging framework within Accolade's mobile app, allowing members to connect instantly with an Accolade Health Assistant. He recalls how it proved to be invaluable when a member was involved in a car crash with her newborn baby and experienced obvious emotional duress. The mobile app has supported nearly 40 percent of Accolade's member and family interactions since it launched in 2017.

Data mining is another area that's ripe for strengthening the connection between machine and human to improve the consumer healthcare experience. Building personalized intelligence into the technology platform can help. Nguyen says employers that pursue a machine learning approach will crack the code for healthcare consumerism.

If done right, technology accentuates the value of human interaction. Khan says that means granting Health Assistants access to a member's complete health profile and benefits coverage, which helps consumers make wiser choices and have a more meaningful experience.

The human touch

Convenient transactions with the help of digital technology are important, but they're simply not enough. Above all else, consumers want to be heard, understood and given clear directions about diagnoses and treatment options through a personalized healthcare experience, according to Deloitte's Consumer Priorities in Health Care Survey.

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> —Umair Khan,
> Vice President of Solutions Marketing at Accolade

People plus technology personalizes the healthcare experience

Independent clinical experts

✓ Time

✓ Attention

✓ Guidance

✓ Care Coordination

They also dread being rushed out the door after waiting so long to be seen. "They want to make sure that the person that they're speaking to actually listens and cares about them in the context of everything going on in their life," Khan says.

Indeed, the human element cannot be underestimated. Nguyen cautions that digital health solutions alone, no matter how sophisticated or slick they might be, are useless without supportive and compassionate human interactions that build trust.

"We want healthcare to function like so many other simple and easy purchases in our lives," Khan says. Simplicity would help provide consumers with that ease they are looking for. The hope is that providing employees with access to trusted Health Assistants will drive rational and thoughtful decisions, resulting in better health outcomes and value in healthcare dollars spent.

With annual employee healthcare cost increases of 6 percent or higher, he explains that employee out-of-pocket costs have swelled during a time of flattened wage growth, triggering frustration and dissatisfaction across the workforce. What's even worse is when employers adopt high-deductible plans that inadvertently encourage employees to consume fewer healthcare services, which is not ideal. High-deductible health plans have entered the mainstream, but Khan says the real lesson is that healthcare consumerism must be properly designed.

The power of independent assessment

Personalized advocacy solutions help bridge any gaps in consumers understanding their benefits or using digital tools when navigating complex healthcare tasks and doctor visits. The best possible solution is providing unfettered access to independent clinical experts who provide personalized support, including coping with changes in life events.

An unbiased resource that's not beholden to a health plan, employer or other entity will

help create a "confidential space for an employee or family member to open up about everything that they're experiencing," Khan explains.

Recognizing that the provider landscape has undergone massive change, Nguyen says personalized advocates can help patients determine whether telemedicine options might be more appropriate than a traditional office visit, how and when to get a second opinion, or find the right center of excellence for specialized procedures.

One huge key to success is the comprehensive nature of these programs. There are potential applications beyond group medical coverage to include ancillary benefits. For example, Khan says when health plan members gain a better understanding of disability benefits, it can positively influence a decision about whether and when to have a surgery, as well as how it fits in with a company's leave-of-absence policy and health savings account selections.

Khan believes it's important to evaluate the quality of digital solutions and human support associated with that technology, as well as how they integrate. "That will help us ultimately deliver the right type of consumer experience that we're striving to create," he says.

To learn more what it takes to build a consumer-centric healthcare experience, click **HERE** to listen to the webinar in its entirety.