

FRICITION Overcome FRICITION

for Members

The problems confronting members and how plans can fix them

Our 2019 Health Care Experience Survey asked 3,225 Americans enrolled in private health plans about the frictions they confront while accessing care. Advisory Board analysis unearthed key insights on where plans should focus to improve the member experience. Read on to learn about three of them.



A friction is anything that inhibits a consumer from intuitively and painlessly achieving their goals. For example, "I waited too long for a primary care appointment" or "I couldn't find an answer to my question on the plan portal."



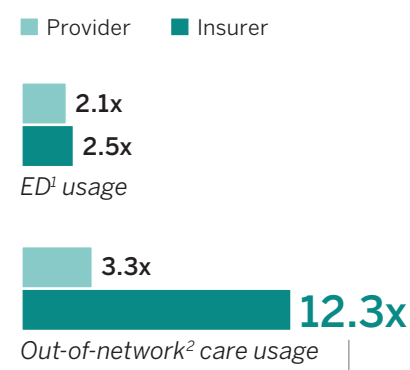
KEY INSIGHT >>>

What plans do matters

While members experience provider and insurer frictions equally, it's the insurer frictions that correlate most with costly care.

Not all frictions are the same

Likelihood of frictions to cause costly care outcome, by source



A member is **12.3 times more likely to go OON** if they experience a friction while interacting with their insurer.



- Keep provider directories updated**
- Address frictions that are fully in the plan's control**
- Train call center staff to answer the trickiest benefits questions**

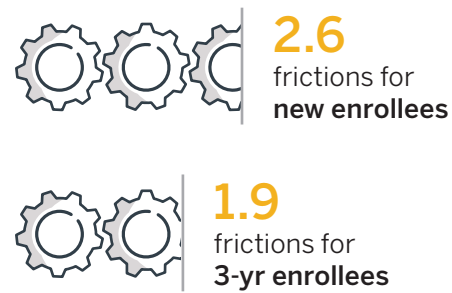
1. n=540.
2. n=171.



- Invest in clear onboarding messages**
- Consider virtual physician visits to expedite access to care**
- Teach members to use digital tools in provider offices**

Frictions over a third higher for new enrollees

Average³ frictions for new⁴ and established enrollees



3. P-value <0.005 for difference in average number of frictions.
4. New enrollees includes both those who are new to a plan and those who are new to the insurer.

KEY INSIGHT <<<

New members likely to fail

Members who are new to a carrier or product encounter more frictions.



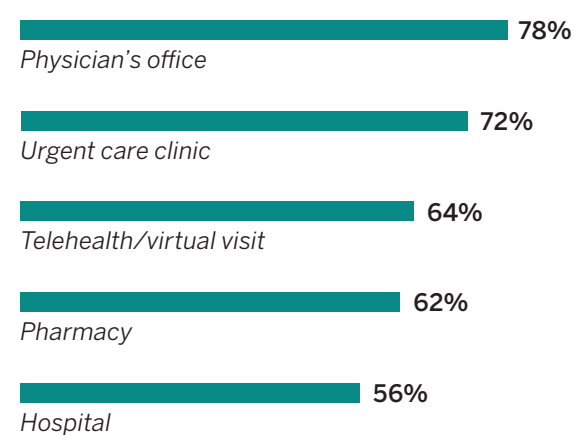
KEY INSIGHT >>>

Members give up

Members aren't willing to wait for care—even at "convenient sites" like urgent care and telehealth.

Even at popular sites of care, members won't wait

Sites of care that members attempted to use and abandoned⁵



- Offer preferred appointments at retail sites**
- Invest directly in provider availability**
- Market real-time virtual visits**

5. n=169 attempted to use and forwent care.

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