

Deloitte's 2013 Health Plan Retail Capability Survey

Deloitte Consulting conducted a Health Plan Retail Capability Survey to expand our understanding of the industry's current capabilities and future investment priorities to serve the most dramatically changing segment of the health insurance market—the commercial individual market. Forty-six health plans participated in an online survey in late 2013; respondents represented approximately 60% of the commercial individual marketplace¹ spanning national, regional, Blue Cross and Blue Shield, provider-sponsored, established, and new-entrant plans.



Current Priorities

"Table-stakes" in today's health plan retail market

- Health plans believe that investments in **product, pricing, and consumer experience** are most important to improving their competitive position.
- **Retention and Renewal** capabilities are a short term focus. Now that plans have new individual members in the door, they are looking for ways to keep them



Future Investments

"Must-haves" to serve the retail customer of tomorrow

- Channel investments in creating a more consumer-centric, intelligent and consistent experience will be a multi-year effort.
- Consumer Insight and Experience capability investments will spread out over three years, with strategy development and foundational elements being prioritized in 2014, and more robust capabilities in years two and three.



Technology Imperative

"Enablers" to build retail capabilities

- Investments in analytics are crucial. Analytics across a consumer life cycle (to attract, acquire, serve and retain) will likely emerge as a new foundational capability.
- CRM, self-service tools to become table-stakes. CRM and self-service tools, currently having relatively high-adoption, will likely see even higher investments in future.

¹Deloitte analysis of 2012 year end and 2013 Q2 NAIC state filing data via SNL database, December, 2013.

For more information, please visit us at: www.deloitte.com/us/retailhealth

