



Customer Engagement Platforms: Elevating the Human Experience in Health and Human Services

How Health and Human Services agencies can use the power of customer engagement platforms to deliver a better, more personalized experience for those they serve—while also improving program outcomes.

Today's consumers have high expectations. They expect the organizations they interact with to understand and anticipate their unique needs and deliver personalized experience accordingly. They believe they should receive a consistent, connected experience across channels. They demand that organizations serve them in a way that accommodates their unique circumstances, preferences, and actions. They don't want to be treated like a number or a case—they want to be treated like humans.

As private sector companies continuously innovate to keep up with these expectations, consumer expectations of the experience they receive from both private and public organizations continue to rise. In fact, 73% say one extraordinary experience with a company or organization raises their expectations of all other organizations.¹ Consumers now expect their government to provide the same personalization, transparency, and convenience as the commercial brands and companies they patron. At Deloitte, we believe in embracing this challenge to help our public sector clients deliver an elevated human experience to the communities they serve.

Delivering an elevated human experience is inextricably linked to government program outcomes. In today's world, the organizations achieving their goals are those that deeply understand the needs of the people they serve and how to proactively meet those needs. Health and Human Services (HHS) agencies must reach clients with the personalized information they expect, delivered when they expect it, and via the channel of their choice. By proactively addressing a person's needs, governments can potentially build and reinforce trust while reducing spending, both of which are particularly important during times of crisis. Consider the widespread impact of COVID-19—governments are facing extreme cost pressures while being expected to deliver the same (or greater) levels of service in new, innovative, and virtual ways. Governments must aim to transform in order to achieve these efficiencies to improve customer experience while reducing cost.

Consumer expectations are higher than they've ever been – and they're only getting higher.²

- 73% of consumers expect companies to understand their needs and expectations
- 62% of consumers expect companies to adapt based on their actions and behaviors
- 78% expect consistent interactions across departments

*Source: Salesforce

Applications for Personalization Across HHS

Personalizing experiences to elevate the human experience has applications across health and human services.

- **Eligibility & enrollment**—Drive adoption of self-service and digital channels, improve application and change report compliance, lower churn through nudges to complete the benefit renewal process, and connect residents with resources to promote self-sufficiency
- **Foster parent engagement**—Identify and engage potential foster parents, support them during placements in order to improve the experience of parents and children, and reengage former foster parents
- **Child support**—Encourage non-custodial parents to make payments in a timely fashion and facilitate communications between non-custodial and custodial parents
- **Public health**—Execute public health campaigns to encourage healthy behaviors such as vaccine adoption, disease prevention, and healthy eating
- **Childcare**—Update caretakers about changes in capacity, provide details about childcare options, and recommend providers

¹ "State of the Connected Customer", Salesforce Research, June 12, 2019, https://c1.sfdcstatic.com/content/dam/web/en_us/www/assets/pdf/salesforce-state-of-the-connected-customer-report-2019.pdf

² Ibid

The transformation imperative

When HHS agencies deliver personalized, one-to-one communications and experiences, both residents and agencies see improved outcomes. Residents tend to experience greater peace of mind when they receive proactive, personalized information about the status of their applications and benefits. They can also save time by managing their benefits through digital channels and can reduce the risk of missing information that might have been sent via a less convenient channel. Ultimately, when residents fully understand the benefits available to them and can avoid coverage lapses or loss of services, they can benefit from greater economic and physical health.

States receive similarly beneficial results from delivering an elevated human experience. Call center volumes decrease as residents are provided with proactive, clear information about benefits status and how to solve common challenges.² Program administration costs decrease as states reduce lapsed applications, lower the burden on staff, and convert residents to digital channels.³ Ultimately, better communication makes government more effective.

The Potential Benefits of Delivering Personalized Experiences

Potential Benefits for HHS agencies

- Lower processing costs—When digital user experiences are personalized, resident adoption is higher and their usage of more expensive channels, including in-person visits, phone calls and direct mail, decreases.
- Fewer calls to customer support—Personalized, timely communications reduce confusion and enable residents to solve basic challenges on their own, reducing calls to customer support.
- Reduced churn—Residents that fail to renew their benefits can be more costly for a state. For example, the estimated cost of one person churning one time are as high as \$600 for Medicaid. Costs like these can be avoided with proactive and personalized reminders to individuals about upcoming benefits renewals and coverage changes.

Potential Benefits for Residents

- Peace of mind—Knowing the exact status of an application or receiving multiple reminders about an upcoming renewal can reduce anxiety.
- Flexibility and convenience—Allowing residents to manage their benefits through the channels of their choice can dramatically increase convenience. While direct mail might be best for some, email or SMS might work better for others.
- Confidence—Personalized communications, including nudges, can help foster engagement and help alleviate confusion and errors on applications.

*Source: Swartz et al. 2015

² “Why Relying Only On Reactive Customer Service is No Longer Good Enough,” Adrian Swinscoe, Forbes, Jan 7, 2015, <https://www.forbes.com/sites/adrianswinscoe/2015/01/07/why-relying-only-on-reactive-customer-service-is-no-longer-good-enough/?sh=3ab75b955c8b>

³ “Evaluating State Options for Reducing Medicaid Churning”, Katherine Swartz, Pamela Farley Short, Deborah R. Graefe, & Namrata Uberoi, Health Aff (Millwood). 2015 Jul; 34(7): 1180–1187, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4664196/>.

Case studies

To understand how HHS agencies can elevate the human experience for the people they serve, consider three case studies. We'll follow Andre, who is signing up for benefits for the first time, Maria, a young mom with an upcoming renewal, and John and Dan, a retired LGBTQ couple considering becoming foster parents.

Andre signs up for benefits for the first time

We'll start by focusing on Andre, a 30-year-old single father raising his two-year-old son on his own. He's recently lost his job but has never applied for benefits before, so he's unfamiliar with the resources available to him, the requirements for receiving benefits, and the application process. When he loses his job as a result of layoffs, he's not sure where to turn for help. His mom mentions the HHS website, and he decides to visit the site to see what's offered. Guiding residents through the onboarding and application process and providing clear and proactive information can dramatically improve the experience of first-time applicants like Andre.

- On the HHS website, Andre finds a screening tool. After answering a few simple questions about his circumstances, he finds that he and his son may be eligible for multiple state benefits, including SNAP and Medicaid. He may also qualify for help paying for childcare.
- Andre decides to create an account and is immediately greeted with an email that explains the process, benefits, and type of information he'll need to apply. He begins his application immediately.
- A family emergency interrupts him halfway through the application, so he doesn't submit it. The next day, he receives email and text message reminders letting him know that he needs to complete his application in order to be considered for benefits.
- Andre completes his application and immediately receives a confirmation via email and text. The email informs him of his next steps and reminds him about his upcoming interview appointment. This allows him to gather the documents he needs and begin looking for a childcare provider.
- The day before the interview, Andre receives a reminder via email and text about his appointment time. He completes his interview and immediately receives a reminder about the verification documents he needs to submit. After he uploads the documents, one more email lets him know when he can expect a decision on his application.
- When Andre receives a text message letting him know his application is complete, he logs back into the system to review his benefit amount, the date he can expect to receive his first payment, and a reminder to submit his provider information for childcare. A follow-up email summarizes these details and contains information about educational, job training, and work opportunities to help Andre get back on his feet.

When done well, the delivery of personalized messages throughout Andre's process can provide him with peace of mind and the confidence to complete his application online without seeking additional support from the call center or an agent. Adequately preparing him for his interview reduces the chance that he'll miss the appointment, increasing the efficiency of case workers. Additionally, connecting him with support resources can help him return to self-sufficiency more rapidly, reducing long-term costs to the state.



Maria renews her Medicaid coverage

Our next example focuses on Maria, a young mom with a newborn daughter. Maria is currently receiving multiple benefits, including SNAP, Child Care and Medicaid for herself and her daughter. Her Medicaid benefits are up for renewal. If she doesn't maintain these benefits, she won't be able to take her baby to doctor's appointments. Simplifying the renewal process and increasing personalized communications encourages better overall health for Maria and her daughter.

- Forty-five days before her benefits expire, Maria receives a letter that explains that she must renew her benefits. Unfortunately, Maria has moved to online communications for all the other services she receives and does not expect mail communications. She misses the notice and doesn't start her renewal.
- Five days later, Maria receives an email: "A benefit on your Case #548375 is expiring soon." When she opens the email, she sees that she has two Medicaid benefits that she must renew (one for her, and one for her daughter), a link to complete the renewal online, and the renewal due date. She also receives a text message with the same information. She reads the messages but doesn't start the renewal.
- Ten days later, Maria receives another email and text message reminding her to finish her renewal: "Act Today! Your Medicaid benefits are expiring soon." The messages remind her that she only has 30 days to complete her renewals before her benefits expire.
- Maria reads the messages but is still feeling unsure about completing the renewal. She logs onto her social media account and posts an update about how she's feeling, mentioning she doesn't know what documents she needs to complete the renewal.
- Two hours later, Maria is surprised to see a reply from the state HHS agency. It provides her with a link that lists everything she'll need to complete the renewal. Maria reads the link and spends the next several days gathering the documents she needs but doesn't get around to completing the renewal.
- A few days later, Maria receives another reminder, this time telling her that she has only 20 days left to complete her renewal. Equipped with the paperwork she needs, Maria logs into the online portal and completes the renewal, maintaining coverage for her and her daughter.

With a human-centric approach, Maria is provided with multiple reminders about which benefits she needs to renew, how to renew them, and when the renewal is due. The clear information she receives means that she doesn't need to call customer support for help. Additionally, by helping her successfully renew her benefits, the state can avoid the costs of churn, which can be significant.⁴



⁴ Ibid

John and Dan consider becoming foster parents

Many states struggle to find enough safe and stable homes for foster children, particularly those with special needs, those living in rural areas, and LGBTQ children. Fostering a child is a huge responsibility, and for individuals like John and Dan—who haven't fostered before—the process can be intimidating. States should proactively identify individuals and families that might be interested in fostering, engage them in a personalized way, and provide them with clear information about the requirements and application process.

- After a conversation with a friend about the challenges facing LGBTQ foster children, John and Dan decide to learn more about fostering. They don't really know where to start, or whether they're even allowed to foster as an LGBTQ couple. They do some research online but struggle to understand the process and requirements, so they give up for the day.
- The following day, John is on social media when he sees an ad from his state's Child Services agency. The ad features an LGBTQ couple with a foster child. John clicks on the ad, where he's taken to a page where he can sign up to attend an informational session in his area. He signs up to attend an event on Friday, and receives a confirmation email, which he shares with Dan. On the day of the event, John receives a text message and email reminder about the location and time of the event.
- After attending the event, John receives an email thanking him for attending and encouraging him and Dan to apply to become foster parents. The email contains clear and detailed information about how and where to complete the application and invites John and Dan to join an online group with other individuals in their areas who are going through the application process. This group becomes a great resource for John and Dan as they go through the process.
- At every step of the licensing process—training, background checks, home inspections, documentation—John and Dan receive updates about the status of their application and any required next steps. This puts them at ease and helps them move through the process smoothly, without needing to make multiple calls to customer support.
- When their license is finally approved, John and Dan receive a congratulatory email and they're thrilled. They click on the link in the email to share the news on social media, hoping that others will become interested in being foster parents. They eagerly await their first placement, the details of which are also included in the email.

Experiences like these are incredibly impactful for both prospective foster parents and states. For prospective parents, they can make sure that important information isn't missed and, as in this case study, help ensure a greater understanding of the application and licensure processes. For states, delivering an experience like this can prevent contact with the call center, encourage use of lower-cost digital channels, and gather interest and engagement levels of prospective parents. Automating some of these communications also helps to reduce the burden on recruiters, allowing them to spend more of their time on activities that require individual interaction, such as conversations with potential foster parents.



Making it real – at scale

In order to elevate the human experience of residents like Andre, Maria, John, and Dan, HHS agencies need to deliver the right content to the correct person at a specific time via their preferred channel. When people have an experience that's personalized to their circumstances, behaviors, attributes, and preferences, it makes the experience a *human* experience.

To do this successfully, governments must make use of an immense amount of data that may need to be integrated from various systems. They need the ability to quickly develop different messages and content for specific individuals, deliver using a variety of channels, and respect individual resident preferences. Lastly, and most importantly, governments must be able to track ongoing efforts to assess and improve as they go.

This might seem like an impossible ask, but technology can make it happen. Customer engagement platforms can be used to automate many of the activities that are required to communicate with customers, enabling personalization at scale. These tools leverage the power of data, artificial intelligence, and machine learning to determine:

- Who should receive certain content
- What information that content should contain
- When the content should be delivered
- How the message should reach the resident (via the resident's preferred channel).

These platforms also can help simplify and automate the creation and delivery of personalized messages to residents.

There are many platforms that support this type of automation, all of which vary in their features, capabilities, configurability, integrations, and more. When considering which solutions to use, governments should consider platforms that can support the scale, complexity, and security requirements of government use cases.

Human Experience Management (Hux)

Customer Engagement Platforms are powerful tools and choosing the right one is a critical decision. However, it's just as (if not even more) important to implement these solutions in the right way. This is where Deloitte's Human Experience Management offering, or Hux, comes in. With Hux, we combine our extensive experience serving HHS agencies with our leading technology, communications, and design experience to help clients not only choose the right platform, but make sure they're able to use it to achieve your goals.

To do that, we don't start with technology – we start with our clients' goals. HHS agency goals vary, but often include objectives such as driving the use of a product or service, increasing digital adoption, lowering churn, reducing call center volumes, encouraging mandatory change reporting, reducing application abandonment, improving customer experience, and achieving time savings for employees. We work with our clients to understand baseline performance so that we can track the impact of our efforts against these goals.

We then gather qualitative and quantitative data to understand the resident challenges that stand in the way of achieving those goals. Some barriers may relate to system or

Choosing a Customer Engagement Platform

In addition to considering scale and security requirements, HHS agencies should also consider the extent to which the solution can:

- Integrate with a wide variety of data sources, including customer relationship management, customer support, and case management systems.
- Send messages across multiple channels, including email, SMS, social, web, landline phones, and mobile push notifications
- Create, personalize, and send messages based on user behavior, attributes, preferences, business rules, or machine learning.
- Automatically create and segment lists of people to message.
- Generate user engagement reports (e.g., opens, clicks, bounces, etc.).

process issues, but many are related to communications and messaging. We work with our clients to identify resident pain points, brainstorm tactics to address these pain points, and estimate the potential impact. This information allows us to develop a prioritized list of the tactics most likely to drive the desired improvement.

It's only once we understand the goals of our clients and the experience of residents that we turn to technology. We collaborate with client stakeholders to choose the right vendor solution and platform to enable personalized engagement with residents based on the prioritized tactics. We evaluate what data is required for personalization and if there are any transformations we need to perform. Together, we implement and configure these solutions to pull data from and share data with CRM, case management systems, back-end databases, and websites.

In addition to configuring solutions, we also help our clients use tools. We build customer journey and message templates that establish the foundation for all communication and engagement activities. We draw on our experience in behavioral science, communications, marketing, and creative design to craft messages that are clear and compelling. These services help our clients ramp up quickly to engage each resident uniquely based on their attributes, behaviors, and preferences.

Improving the Integrated Eligibility Experience in Kentucky

Client Challenge: To support the October 2020 launch of a new and improved self-service portal for Integrated Eligibility, the Commonwealth of Kentucky wanted to reimagine how it was engaging residents applying for and managing their benefits. The Commonwealth sought to improve the experience of residents while also improving program performance, driving digital adoption, and increasing resident engagement

Solution: We started with an extensive human-centered design exercise to identify resident pain points, opportunities for improvement, and corresponding use cases. We worked with the Commonwealth to define their goals, use cases, and requirements. Based on these analyses, we identified Salesforce Marketing Cloud (SFMC) as the right solution for the Commonwealth and integrated it with the backend Integrated Eligibility database and new self-service portal. We then designed resident journeys to send tailored SMS and email messages, drawing on data about resident case status, behavior, preferences and demographics. These journeys include:

- **Welcome and Onboarding**—Educates new users about the features of the online portal
- **End-to-End Application Tracking**—Reminds users about the application expiry date and notes which application modules still need to be completed.
- **Benefits Renewal and Expiration**—Informs residents they have a benefit(s) requiring renewal and provides regular reminders about completion.

To support these journeys, we created over 30 email and text message templates that populated with information specific to each resident. A readily accessible preference center allows residents to quickly update their communications channels of choice and to indicate their language preferences.

Impact: In just two months after launch, we nearly doubled the percentage of residents completing applications before expiry. Digital adoption increased by 77%, with online portal accounts increasing from 32K to 57K between launch and November. Resident engagement with our emails substantially outperformed industry averages, achieving a 37% open rate compared to the government average of 29% and a cross-industry average of 21%.⁵ The percentage of residents who not only opened the emails but also clicked on the content also well exceeded benchmarks – 17.1% compared to the government average of 4%.⁶

⁵ "Email Marketing Benchmarks and Statistics by Industry," Mailchimp, October 2019, <https://mailchimp.com/resources/email-marketing-benchmarks>

⁶ Ibid

Our dual approach of focusing on both client goals and the human experience of residents is what makes our Human Experience Management offering so transformative for the government agencies we support. We drive outcomes for HHS agencies while elevating the experience of those they serve.

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