



# BCBSMA BX EXECUTIVE SHARE-OUT

April 2022

VERSION 1.0

# BCBSMA IS UNDERGOING A CONSUMER EXPERIENCE TRANSFORMATION TO BUILD EXCEPTIONAL EXPERIENCES FOR OUR EMPLOYEES AND FOR THE COMMUNITIES WE SERVE. WE BELIEVE THAT BETTER CONSUMER EXPERIENCES LEADS TO BETTER BUSINESS OUTCOMES, SO WE DELIVER:

## FOR OUR EMPLOYEES

### CONSUMER-DRIVEN PRACTICES

We understand needs before creating solutions. We do this by learning fast and working together to deliver inclusive, meaningful consumer experiences.

## FOR OUR BUSINESS

### EXPERIENCE-LED PROFITABILITY

We correlate CX to top and bottom-line growth to provide consumers exactly what they desire without trading profitability and sustainability.

## FOR OUR CONSUMERS

### EXCEPTIONAL OMNI EXPERIENCES

We deliver holistic solutions and services that meet our consumers how they need, when they need them.

# IN 15-WEEKS WE DELIVERED

## FOR OUR EMPLOYEES

### CONSUMER-DRIVEN PRACTICES

An BX and CX operating model, governance structures, ways-of-working, sprints, research, re-defined tools, and analysis to immediately activate BX opportunities.

"The whole thing was a pleasant surprise... you delivered a lot more in two weeks than what I thought was possible... I refuse to go to solution now until we have more on the experience and the journeys." – Lisa Glenn

"We have five pods... without a doubt the output that you guys have given us will impact all five of them... You understood where some of the viewpoints came from and balanced those with a holistic picture of the member journey that made everyone feel heard." – Emily Iacolo

## FOR OUR BUSINESS

### EXPERIENCE-LED PROFITABILITY

Prototypes in existing, widely used tool (Jira, Confluence, Tableau, and elsewhere) as well as backlog to correlate top and bottom-line profit to CX informed initiatives.

"Overall, it was so valuable – really, great for us. We're off and running to be able to implement it... I think you guys struck such a great balance of making it not too time-consuming for people but just enough. And I think that helped get us more cross-functional adoption and more people involved in it." – Liz Magee

"We have a formal CPP underway for this initiative (VPCP Feature)." – Karen Mastrianni

"I also loved the output that you presented. I thought it was clear. There are some things that are truly actionable, and it truly has some meat to it vs some broad-brush concepts." – David Boudle

## FOR OUR CONSUMERS

### EXCEPTIONAL OMNI EXPERIENCES

A backlog that will enable a future where consumers receive tailored, personalized navigation (PFH) to bespoke, convenient care (VPCP) and receive support in whichever channel the desire in the moment (T2D).

"I thought it was as good exercise with productive outputs. You do a nice bit of finding the balance between implementation, and helping to crank out work, rather than just advising on the work or capturing slides on what the work ought to be." – Ryan O'Donnell

"The sprint highlighted how much opportunity there is for us to continue to work together – the more we can bring groups together. I think for this work to be successful; we all need to be a part of it." – Kate Tracy

# THE HEALTHCARE LANDSCAPE HAS CHANGED

## THE FUTURE OF ENGAGEMENT

**One size fits some:** How do we meet core needs as paradigms shift?

### THE IMPLICATION

#### Omni-channel Touchpoints

Digital dexterity is fluid and value is created by providing the right type of touchpoint at the right time.

## INCLUSIVE EQUALITY

**Human after all:** What does DEI look like through culturally relevant engagement?

### THE IMPLICATION

#### Comprehensive Communities

Humanize pathways to information, build communities, and meet people where they are.

## REFRAMED HEALTHCARE

**Responsive care:** How might payers step up to meet emerging needs?

### THE IMPLICATION

#### Responsive Connection

Modulate traditional models and approaches to health and wellbeing for a post-pandemic society.

# NEXT STEPS FOR BX ACTIVATION



## PROCESSES

### IMPLEMENT THE BX OP MODEL

Align ways-of-working to standardize, improve, and build the practice.



## PEOPLE

### PEOPLE WITH BX SKILLSETS

Activate BX opportunities by re-formalizing and expanding CX offerings.



## INSIGHTS

### ENTERPRISE BX INSIGHTS

Measure and strategically activate a BX vision through more robust insights.



## ENABLEMENT

### EVOLVE BX ENABLEMENT

Invest, partner and develop core structures for BX, CX, and PX enablement.

HOW WE DELIVER ACTIVATION

HOW WE INFORM ACTIVATION



**TO BRING THIS FUTURE TO  
LIFE, LET'S PUT OURSELVES  
IN A MEMBER'S SHOES...**



# MEET DONNA

Donna is a BCBSMA member who identifies as a black, gay woman (she/her). She has her PHD, a family, and has lived in Boston since 1990. She's also been managing **multiple comorbidities** since childhood, so her care roster is rather extensive. She's constantly looking for alternative methods to manage her care, and recently, virtual has become top of mind.

### 3. PLAN SUPPORT



Donna has an acute event and seeks a new doctor who will **value her lived experience**. As she accesses the website, Donna sets preferences to her profile to drive how she's engaged.

**MEMBER OUTCOMES**  
Preference, personalization

**BCBSMA OUTCOMES**  
Data capture, actionable insights

### 5. PHARMACY

### 6. FIND CARE & COST



Through Donna's preferred method, the back-end system directs her to find a PCP who meets her criteria. When Donna is unable to find the right PCP, BCBSMA connects her to an advocate who provides inclusive and trauma-informed **care guidance**.

**MEMBER OUTCOMES**  
Omni-channel, guidance, collaboration

**BCBSMA OUTCOMES**  
Tracking, new revenue

## 7. SERVICE & CARE



When it's time for Donna's virtual PCP visit, her advocate joins the call. By the end of her appointment, Donna feels adequately heard, and understands what she needs to do next.

### MEMBER OUTCOMES

Health literacy, empowerment

### BCBSMA OUTCOMES

Cost savings, adherence, navigation

## 8. BILLING



Donna has a question about her bill and calls BCBSMA. Specialized associates – with CX informed training and the tech that provides CX empathy data at their fingertips – thoughtfully solve her problem.

### MEMBER OUTCOMES

Being heard, improved services

### BCBSMA OUTCOMES

Increased satisfaction

## 2. ENROLLMENT & RENEWAL

## 4. HEALTH & WELLNESS

## 1. SHOPPING



After a year, Donna has managed her health so that she is only on half of the medications she normally would take and is also off dialysis. Donna feels that BCBSMA is the ally she always needed.

### MEMBER OUTCOMES

Improved outcomes, cost savings

### BCBSMA OUTCOMES

Cost savings, Blue for Life / LTV



# APPENDIX



# ROADMAP FOR PROCESSES



## CRAWL - PHASE 2

Align the BCBSMA to the member journey and build the Op Model to quickly prove the value of organizing by experience

## WALK - PHASE 3

Align the CCO org around the member journey and expand the Op Model's ability to influence commercial member touchpoints

## RUN - PHASE 4

Align BCBSMA operating models to the member journey and transition to a BX Centralized model



# OWNERSHIP & DELIVERY

## CRAWL Phase 2

- Implement Op Model for the CX department and segment by journey

### BCBSMA

BCBSMA owns the implementation of the Op Model, including Governance & Interaction Model and CX Initiative Intake Process defined in Phase 1 as well as the integration of Medallia-related processes (e.g., Closed Loop) and coordination with the CX Value Stream

### PARTNER

BSBCMA leverages a partner's expertise to implement the governance, interaction, and intake processes defined in Phase 1, as well as segmenting the CX org by journey and defining measurable outcomes by each journey team

Cross-functional team required for non-partner owned scope (e.g., Medallia Closed Loop)

## WALK Phase 3

- Segment CCO departments by journey (where applicable)
- Extend CX to own select touchpoints

BCBSMA owns the expansion of the CX Op Model into the CCO group and the reorganization of the CCO around the journey

Cross-functional team required for guiding the CCO reorganization effort

BSBCMA leads planning with the CCO group and leverages the partner's expertise to define the future op model the CCO will use to organize by the journey

Cross-functional team required for non-Accenture owned scope

## RUN Phase 4

- Transition plan to scale to the Centralized model

BCBSMA owns the transition of the enterprise into the Centralized model

Cross-functional team required for defining and implementing the transformation plan

BSBCMA leads planning with the enterprise and leverages Partner's expertise to define the future op model and processes the enterprise will use

Cross-functional team required for non-Partner owned scope.



# ROADMAP TO PEOPLE & SKILLSETS



## CRAWL - PHASE 2

Extend existing CX offerings while grow the team required to deliver the capabilities defined in Phase 1

## WALK - PHASE 3

Activate CX capability delivery to inform member touchpoint design, products, and services

## RUN - PHASE 4

Mature & scale CX capability delivery model to improve experiences & change culture



# OWNERSHIP & DELIVERY

## CRAWL Phase 2

- Train & standardize delivery models for the CX department
- Evolving CX org chart
- Hiring / outsourcing

BCBSMA

Finish hiring outstanding roles  
Socialize intended future Capability Model; gain alignment with other functions on shared services and embedding CX capabilities

PARTNER

Develop future state org chart, job descriptions, and capability roadmap to right size the CX org based on industry experience  
Interim staffing to co-deliver work (sprints)

## WALK Phase 3

- Train & standardize delivery models for CX and adjacent departments
- Evolving various BCBSMA org charts
- Hiring / outsourcing

Hire / reassign additional 30-40 BCBSMA team members to fill capability gaps

Provide onboarding and change management teams to integrate new CX team members into the model.  
Moderate interim staffing to onboard, train, and deliver work (sprints)

## RUN Phase 4

- Train & standardize delivery models for all of BCBSMA
- BX org chart & op model
- Hiring / outsourcing

Manage CX capabilities, shared services, and embedded team members

Support the implementation of the capability roadmap and how capabilities should evolve to realize CX ROI.  
Substantial interim staffing to onboard, train, and deliver work (sprints)



# ROADMAP TO ACTIVATING INSIGHTS



## CRAWL - PHASE 2

Version 1.0: Develop foundational tool utilizing existing data and metrics across the macro-journey



## WALK - PHASE 3

Version 2.0: Capture additional metrics to develop a more robust dashboard + score card



## RUN - PHASE 4

Version 3.0: Unlock dynamic data visualization with filtering / drill downs, diagnostics of metrics and trends, and correlation to bottom line impact



# OWNERSHIP & DELIVERY

## CRAWL Phase 2

- Definitions & Design
- Develop & Test
- Launch

### BCBSMA

BCBSMA defines KPIs, designs dashboard, and establishes alignment across teams

Cross-functional team required for design enhancements, testing, integration, and launch

### PARTNER

BSBCMA owns and leads the end-to-end solution and leverages Accenture's expertise to address knowledge/skill gaps only (e.g., visualization)

Cross-functional team required for non-Accenture owned scope

## WALK Phase 3

- Enhance KPIs and Design
- Develop & Test
- Launch

BCBSMA owns all KPI and design enhancements for the more robust dashboard and score card

Cross-functional team required for design enhancements, testing, integration, and launch

BSBCMA owns and leads the end-to-end solution and leverages Accenture's expertise to address knowledge/skill gaps only (e.g., scorecard/analytics)

Cross-functional team required for non-Accenture owned scope

## RUN Phase 4

- Enhance KPIs and Design
- Develop & Test
- Launch

BCBSMA owns design, KPIs, and impact measurement enhancements

Cross-functional team required for design enhancements, measurement, testing, integration, and launch

BSBCMA owns and leads the end-to-end solution and leverages Accenture's expertise to address knowledge/skill gaps only (e.g., impact measurement)

Cross-functional team required for non-Accenture owned scope.

# ROADMAP TO EVOLVE CX ENABLEMENT



## CRAWL - PHASE 2 \*

Further assessment, plan prioritization and roadmap of CX enablement and the ability to activate on member's needs throughout the journey.



## WALK - PHASE 3 \*

Agile implementation of BX enablement, prioritizing initiatives and workstreams with the most impact and improvement to the member experience.



## RUN - PHASE 4 \*

Standardization, continuous optimization and gap-finding to meet evolving member needs and behaviors.

\* BCBSMA ET input pending





# OWNERSHIP & DELIVERY

## CRAWL Phase 2

- Assess capabilities
- Identify gaps
- Build prioritized roadmap

### BCBSMA

BCBSMA conducts a detailed current state MarTech capability assessment with a goal to deliver multi-channel, personalized communications at scale.

Cross-functional team identifies gaps and builds a prioritized roadmap with stakeholder buy-in.

### PARTNER

BCBSMA leads the assessment with support from the partner bringing cross industry knowledge and platform + subject matter expertise

Partner as a resource for cutting-edge skillsets like applied intelligence expertise

## WALK Phase 3

- Build detailed project plans
- Implement, test and launch prioritized initiatives
- Rapid member impact measurement
- Strategically plan next steps

BCBSMA selects and implements best-in-class solutions in an efficient and agile manner.

Build platform subject matter expertise.

Partner to recommend leading MarTech vendor solutions

## RUN Phase 4

- Continually iterate on prioritization, implementation and rapid measurement

BCBSMA builds a collaborative cross-functional team model that continually optimizes member interactions by building prioritized roadmap informed by member needs and implementing/optimizing/measuring initiatives quickly and efficiently.

## BX Case Studies

BCBSMA is undergoing a consumer experience transformation to build exceptional experiences for our employees and for the communities we serve. We believe that better consumer experiences lead to better business outcomes.

## Our Process

A 2-week sprint to quickly learn, test and ideate the activation of products and services through a CX-lens. We sought to:

1. Deliver on an immediate need
2. Showcase the transformative capabilities of CX



### Consumer-driven practices (for our People)

We seek to understand needs before creating solutions. We do this by learning fast and working together to deliver inclusive, meaningful consumer experiences.



### Experience-led profitability (for our Business)

We provide rigor to correlating CX to top and bottom-line growth to provide consumers exactly what they desire without trading profitability and sustainability.



### Exceptional OMNI experiences (for our Consumers)

We get new, holistic solutions and services to market by reacting to feedback faster.

We showed how we deliver on these through a series of sprints: **Patient First Health, VirtualPCP, and Telephonic-to-Digital.**



# PATIENT-FIRST HEALTH

## Topics

marketing, concepting, research, experience audit, workshopping, journey mapping

To align BCBSMA strategic intentions to product delivery, we leveraged our BX framework to articulate our goals:

**BX**

To reduce med-ex, we will act as a trusted ally to anticipate our members' needs.

**CX**

Our work to advocate for members will deliver a supportive experience.

**PX**

PFH will provide navigation through a fragmented system and success will be measured by member satisfaction and reduced costs.

# PATIENT-FIRST HEALTH

*"We have five pods... without a doubt the output that you guys have given us will impact all five of them... You understood where some of the viewpoints came from and balanced those with a holistic picture of the member journey that made everyone feel heard."*

– Emily Iacolo

*"The whole thing was a pleasant surprise... you delivered a lot more in two weeks than what I thought was possible... I refuse to go to solution now until we have more on the experience and the journeys."*

– Lisa Glenn

## DELIVERABLES FOR AN IMMEDIATE NEED:

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### *when to engage members for marketing messaging*

To solve for this we provided:

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- Consumer research
- Moments that matter for marketing messaging

This was activated through:

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- The PFH team prioritizing moments to outline features and criteria in data warehouse

## DELIVERABLES TO SHOWCASE TRANSFORMATIVE CX:

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- A micro-journey & service blueprint in an enterprise tool
- An experience audit to understand PFH's ecosystem
- A workshop to envision a future-state
- Immediate opportunities to activate
- 3 concepts with the intention of adding them to the product roadmap

This was activated through:

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- Our deliverables immediately impacting the work of all 5 PFH pods
- The validation of themes directly informing the 'Who' pod
- The development of two sprint concepts through the 'How' Pod which are primed for a Q4 2022 release

# PATIENT-FIRST HEALTH



## To consumer-driven practices (For our People)

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- Interviewed consumers to quickly understand needs
- Built a spirit of collaboration through a design sprint structure requiring less than an hour a day from cross-functional team members
- Prototyped and utilized existing tools
- Leveraged consumer mindsets to create empathy



## To experience-led profitability (For our Business)

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- Integrated journey mapping into existing tools and processes
- Collaborated with the team launching the new version of Jira to imbue standardized CX practices across the enterprise and begin collecting metrics that can tie to top and bottom-line impact



## To exceptional OMNI experiences (For our Consumers)

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- Uncovered channel-specific, immediate opportunities to improve a consumer's experience
- Developed concepts for actionable future-state inclusive and meaningful consumer experiences that are now on product roadmaps



# VIRTUAL PRIMARY CARE PHYSICIAN

## Topics

marketing, prioritization, research, comparative analysis, product ecosystem evaluation, concepting, workshopping, journey mapping, roadmapping

To align BCBSMA strategic intentions to product delivery, we leveraged our BX framework to articulate our goals:

**BX**

To achieve omnichannel engagement, we will act as a trusted ally by efficiently meeting a member's needs.

**CX**

Our work to provide problem-solving tools will deliver tailored experiences.

**PX**

Tele-to-digital will provide an end-to-end product and success will be measured by reducing op-ex and improved NPS.

# VIRTUAL PRIMARY CARE PHYSICIAN

*"Overall, it was so valuable – really, great for us. We're off and running to be able to implement it... I think you guys struck such a great balance of making it not too time-consuming for people but just enough. And I think that helped get us more cross-functional adoption and more people involved in it."*

- Liz Magee

*"We have a formal CPP underway for this initiative (VPCP Feature)."*

- Karen Mastrianni

*"I also loved the output that you presented. I thought it was clear. There are some things that are truly actionable, and it truly has some meat to it vs some broad-brush concepts."*

- David Boudle

## DELIVERABLES FOR AN IMMEDIATE NEED:

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### *Identify capabilities to drive adoption*

To solve for this we provided:

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- Alignment on 'feature' definition
- Prioritization of features

This was activated through:

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- PFH and VPCP teams aligning and prioritizing initiatives

## DELIVERABLES TO SHOWCASE TRANSFORMATIVE CX:

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- Prioritization of moments with highest potential impact for adoption and engagement
- 2 concepts with KPIs and roadmaps
- Immediate opportunities to activate
- A workshop to envision a future-state
- Updates to service blueprint (JIRA)
- A product ecosystem evaluation from the lens of the member
- 1 future state concept with the team indicating that this is their North Star for PFH

This was activated through:

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- The VPCP team developed requirements and are prioritizing when they can implement (2023 or 2024)

# VIRTUAL PRIMARY CARE PHYSICIAN



## To consumer-driven practices (For our People)

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- Analyzed existing consumer research
- Leveraged consumer mindsets to build empathy
- Repurposed existing frameworks from PFH Sprint for efficiency
- Demonstrated the power of flexibility and agility to meet stakeholder needs



## To experience-led profitability (For our Business)

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- Focused on micro-journeys crucial to a success launch
- Recommended features with existing touchpoints to meet launch deadlines
- Provided high-level roadmaps to demonstrate concept feasibility

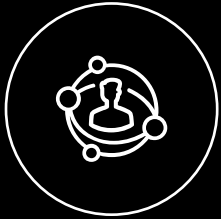


## To exceptional OMNI experiences (For our Consumers)

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- Uncovered and prioritized channel-specific touchpoints to drive adoption
- Developed concepts for actionable future-state opportunities that are now on product roadmaps





# TELE-TO-DIGITAL

## Topics

prioritization, comparative analysis, research, workshopping, journey mapping, concepting, roadmapping, data analysis, wireframing, user flows

To align BCBSMA strategic intentions to product delivery, we leveraged our BX framework to articulate our goals:

**BX**

To achieve omnichannel engagement, we will act as a trusted ally by efficiently meeting a member's needs

**CX**

Our work to provide problem-solving tools will deliver tailored experiences

**PX**

Tele-to-digital will provide an end-to-end product and success will be measured by reducing op-ex and improved NPS

# TELE-TO-DIGITAL

*"I thought it was as good exercise with productive outputs. You all do a nice bit of finding the balance between implementation, and helping to crank out work, rather than just advising on the work or capturing slides on what the work ought to be. There's a real balance there and you have a good sweet spot that demonstrated on this work in particular."*

**- Ryan O'Donell**

*"The sprint highlighted how much opportunity there is for us to continue to work together—the more we can bring groups together. And it helped having Accenture there as a neutral facilitator to bring people in. I feel like they kept it open. I think for this work to be successful, we all need to be a part of it."*

**- Kate Tracy**

## DELIVERABLES FOR AN IMMEDIATE NEED:

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### **create and test a cross-functional feedback loop**

To solve for this we provided:

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- MVP feedback loop
- Alignment on the 'fix' to test

This was activated through:

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- The T2D team aligning on quick wins and associated requirements to activate

## DELIVERABLES TO SHOWCASE TRANSFORMATIVE CX:

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- Cross-functional feedback loop process flow
- Opportunities and future state considerations to activate loop
- Current state of "Find & Fix" list
- Prioritization of "Find & Fix" items with potential CX initiatives identified
- User flows, Epics and User Stories, wireframes, and future state experiences for four quick win initiatives from "Find & Fix" list
- 3 MLP concepts with illustrations, high-level roadmaps, and implementation considerations
- VOA/VOC concept to drive enterprise strategy

This was activated through:

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- Planned internal discussions to embed and establish governance with cross-functional stakeholders

# TELE-TO-DIGITAL



## To consumer-driven practices (For our People)

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- Incorporated learnings and ways of working from past sprints
- Included service center associates into innovation process
- Balanced the needs of business and technology stakeholders
- Introduced the concept of Minimum Lovable Products (MLPs)



## To experience-led profitability (For our Business)

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- Developed a feedback loop to improve cross-functional collaboration
- Leveraged existing tools and processes in feedback loop recommendations



## To exceptional OMNI experiences (For our Consumers)

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- Interviewed service center associates to better understand member pain points and needs
- Identified immediate actions
- Created MLP concepts to activate

# CX AS THE CONNECTIVE TISSUE



## CONSUMER-DRIVEN PRACTICES (for our People)

Our structured and rigorous sprint process is inclusive, collaborative and action oriented. We aligned existing ways-of-working to the consumer's journey, as a cross-disciplinary team developed improved experiences, and shared our practices to build CX expertise.



## EXPERIENCE-LED PROFITABILITY (for our Business)

We began the work to correlate CX insights to top and bottom-line profit by building CX approaches, insights and frameworks into existing, highly utilized tools. We reimaged traditional journey maps and developed consumer insights in tools like Jira or Confluence with the opportunity to track and measure CX-informed initiatives.



## EXCEPTIONAL OMNI EXPERIENCES (for our Consumers)

Because each sprint focused on different initiatives, we functioned as the connective tissue to translate different offerings into a seamless experience for the consumer. An OMNI channel discussion started in our first sprint, and by the end of the last sprint we saw how PFH, VPCP and T2D would be able to connect.