

Brief

Significantly reduce costs and encourage better habits



HP Exstream for Healthcare payers

Take advantage of multichannel/e-delivery for personalized wellness messaging, consolidated EOBs, and group and individual policies



Emerging challenges

Today's healthcare payers face a variety of challenges. Many are scrambling to modernize aging legacy systems that cannot keep up with the faster pace of business and lack the flexibility to accommodate evolving government initiatives. They recognize that promoting preventative care, disease management, and behavior modification are effective ways to cut healthcare costs. But convincing members to make specific modifications to their behavior—such as favoring generic drugs and changing their eating, exercise, and other health-related habits—requires a strong rapport and trust. This can only be achieved with solid customer service and highly consistent and relevant communications.

Drive down costs

HP Exstream can address these challenges by providing a single software solution that handles all aspects of communication creation and multichannel delivery.

You can realize meaningful use guidelines by providing patients with on-demand access to

health information and sending automated, data-driven reminders for prescription refills, appointments, and preventative care activities.

Designed to fit into any IT environment, including service oriented architectures (SOA), HP Exstream directly accesses and uses data from your membership, claims, and benefits systems. You can eliminate the need to create and maintain systems that consolidate, convert, and normalize disparate data. These capabilities help ensure accurate, up-to-date member communications—which can reduce your call center volume—and ensure consistent branding across your organization.

Send to the right channel

Take advantage of the benefits of electronic channels without compromising your business's stringent delivery requirements. Encourage members to choose electronic communications over paper to save printing and postage costs while minimizing risk.

For on-demand, real-time and structured communications, if a primary delivery method fails, the software automatically sends through secondary channels. Because your

communications are integrated, you can add targeted messages to the failover notices and direct customers to provide updated contact information for future electronic deliveries.

Change member behaviors

Health plans and employers want to educate members to be better healthcare consumers. HP has responded by enabling some of the most innovative Consumer Directed Healthcare (CDHC) programs while supporting the Affordable Care Act (ACA), which have been proven to change member behavior and result in significant financial savings.

With visually appealing and persuasive communications, you can help members see the benefits of switching to generic drugs and developing better habits, such as regular exercise and healthy eating. Innovative document white space management gives your business users the freedom to deploy targeted campaigns to cross sell and up sell products and services.

Plus, you can easily meet federal mandates and create and deliver documents for non-English speaking members.

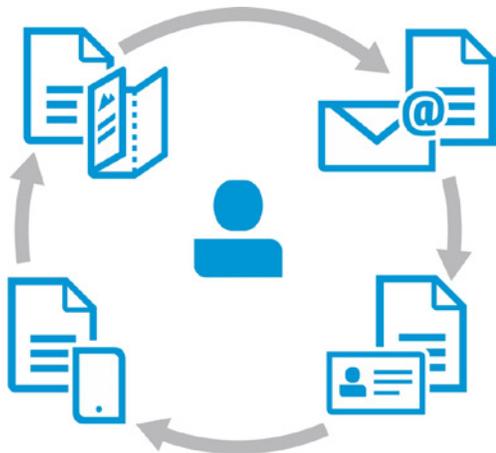
Communications for every step of the customer life cycle

Grow

- Targeted offers and promotions
- TransPromo messages
- Loyalty programs

Service

- EOBs
- Claims and denials
- Provider directories



Attract

- Marketing campaigns
- Targeted direct mail
- Quotes and proposals

Acquire

- Welcome kits
- ID cards
- Enrollments

An enterprise solution for all sizes

Whether you need an enterprise-wide solution or a simple solution for a one-time or departmental project, HP Exstream can help.

Plan sponsors

- **Provider reporting**—Use color and charts to quickly communicate how claims were adjudicated and how providers rank relative to their peers.
- **Client reviews**—Strengthen renewal rates by harnessing the power of your data warehouse. Clearly communicate to plan sponsors the value of the benefits that you provide, the cost drivers in their organization, and what they can do to reduce future healthcare costs.

Member communications

As healthcare payers increase their focus on consumer strategies, HP Exstream can produce a variety of member communications that build brand loyalty and promote behavior changes. And rather than sending nearly identical communications to the same address, HP Exstream lets you consolidate mailings to a single address for members of the same household.

- **Welcome kits**—Produce highly dynamic welcome kits that include provider directories. Kits can be automatically assembled based on pre-defined business rules, saving valuable time and money by reducing labor costs and pre-printed materials.
- **Explanation of benefits**—Transform your traditional EOBs into powerful communications that utilize charts and graphics to clearly explain benefits, while helping with chronic disease management and promoting preventative activities and behaviors.
- **Correspondence**—Improve the efficiency of your correspondence processes with HP Exstream’s interactive document editing and workflow capabilities. Easily respond to claims from HP Exstream Interactive’s controlled editing environment, which enables front-office staff to quickly explain claim acceptance or denial while limiting the risk to your organization.
- **Wellness assessments**—Create personalized wellness assessments online or in person that help members understand health risk factors and necessary lifestyle changes.

Putting the competition on the run

- For the second year in a row, HP Exstream was named a leader in the Gartner Magic Quadrant for Customer Communications Management Software report (November 2014)!¹
- HP Exstream customers have won 59 DALBAR awards for outstanding customer communications.²
- “HP Exstream continues to be a leader with top numbers across needed capabilities,” writes Forrester.³

Why HP?

HP has developed and implemented customer communications solutions in hundreds of Fortune 500 enterprises around the world. In fact, three of the top five U.S. Fortune 500 health insurers use HP Exstream.⁴

In addition, HP offers a wide range of training, consulting, and technical support services to maximize your investment in our products.

Contact us

Contact an HP Exstream representative to find out how we have changed the way our customers do business. For more information about the HP Exstream customer communication management solution, please visit hpexstream.com or contact us at exstream.info@hp.com.

Learn more at hpexstream.com

¹ Shegda, Karen M., Kenneth Chin, Pete Basiliere. Magic Quadrant for Customer Communications Management Software. Gartner, November 2014.

² Based on HP internal data and DALBAR winner list at dalbar.com.

³ Le Clair, Craig. “The Forrester Wave™: Document Output For Customer Communications Management, Q3 2011.” Forrester Research, Inc. September 14, 2011.

⁴ “Fortune 500.” Fortune. July 7, 2014.

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