



## Boosting Health Plan Engagement Through New Member Welcome Kits

**TOPPAN**  
TOPPAN MERRILL

EXPAND POSSIBLE

# Boosting Health Plan Engagement Through New Member Welcome Kits

## Contents

- 3 Introduction
- 3 8 strategies for developing new member welcome kits that boost engagement
- 4 Keep customer experience top of mind
- 5 Consider omnichannel distribution
- 7 Organize information intuitively
- 7 Set the tone
- 8 Make visual appeal a priority
- 9 Highlight clear calls to action
- 10 Include contact information
- 11 Collect continuous feedback
- 11 What a Dynamic Welcome Kit Can Do
- 12 Start the Conversation With Toppan Merrill

## INTRODUCTION

When a consumer joins a health plan, whether through their employer or individual enrollment, often the first major communication they have with the health insurance company is receiving their new member welcome kit. These kits are more than just a touchpoint. They provide an overview of health plan benefits, educate new members about important resources, and start an important conversation on how they can get the most value from their benefit plan.

Member welcome kits also provide a valuable opportunity for the health insurance company to introduce its brand, set the tone for what the member experience will be like, and ideally help increase member engagement. Members who are actively engaged in their healthcare may be more likely to stay on top of preventive care and recommended screenings. This can translate to better health outcomes and lower costs of care, a win for both the consumer and the health insurance company. Additionally, it can help the insurance company with Medicare Star Ratings. Increased engagement can also boost brand loyalty and member retention, so it should be a priority to make member welcome kits memorable, useful, and relevant to the member's needs and expectations.

While this may seem like a tall order, there are some key strategies health insurance marketers can employ every step along the process — from content development and design to distribution and beyond that can help organizations do just that.

## 8 STRATEGIES FOR DEVELOPING NEW MEMBER WELCOME KITS THAT BOOST ENGAGEMENT

Sending out member welcome kits is hardly a new concept for health insurance companies. For many health plans, including Medicare Advantage plans and Medicare-related products, the members welcome kit is a convenient way to distribute required materials. Because it's a common practice that's been happening for a long time, it can also be tempting to stick to the traditional design and distribution methods if it seems as if it's been working so far.

Welcome kits have become commonplace and aren't often considered part of a competitive strategy. In some government-sponsored health plans, it's a requirement to distribute certain documents to new members. So it's easy to default to thinking about them from a compliance standpoint. But marketing and consumer engagement have changed a lot over the years, and consumers now expect more from every point of member engagement. The member welcome kit offers an opportunity to set the tone from the very beginning, by employing strategies such as these.

# CUSTOMER REVIEWS

4.5

## 1. KEEP CUSTOMER EXPERIENCE TOP OF MIND

The member's perspective should guide the development and design of welcome kit materials. For government-sponsored plans, you may need to include specific standardized pieces to meet regulatory requirements. It sometimes may seem challenging to maintain creativity while also meeting these requirements. You may need to shift your creative focus to the non-required pieces and content packaging.

Consider the overall message you want to convey to new members and what their experience will be like receiving it. What's the most important information they need to know? How do you want them to feel when they receive it? How can you meet them where they are on their healthcare journey?

Consumer focus groups can be a great resource for gauging member interests and testing to see what type of messaging resonates with your intended audience. Remember, consumer populations include a range of individual goals, interests, and lifestyles. You may want to consider creating personas to represent different demographics within your member population and developing materials with these distinct personalities in mind.



Personas can help you break out of the mindset of viewing your audience as a homogenous group and instead hone in on how your marketing materials might suit the needs of individuals. Ask questions such as these when creating personas:

- Who is this person? What is their age, occupation, and educational background? What type of home do they live in? Are they single, married, or in a relationship? Do they have children, and if so, what ages? The more specific you can be in fleshing out your personas, the more meaningful they become.
- What are each persona's goals in interacting with their health plan? What do they hope to accomplish in the short term and the long term? A person who is retired and living with a chronic health condition is going to look at health plan materials a lot differently than a recent college graduate who is new to having their own policy.
- What is their comfort level with technology? Is this someone who does their banking through their mobile device? Or is it someone who writes out and mails in a physical check to pay their mortgage each month? These details can be especially useful in determining a distribution strategy, as well as opening channels for members to engage in response to their welcome kits.

Give each persona a name. Maybe even assign a stock photo image, so you can picture them in their daily life. Being able to envision how "Marcus" or "Margaret" or "Max" might feel about their welcome kit can be a powerful exercise when creating your materials. It can also be helpful to leverage demographic data you already have about your member population, such as age or employment status, when determining what types of personas might be representative of segments of your population.

The idea isn't to create a suite of materials that all resonate with each and every persona, but rather to make sure each persona is considered, rather than making assumptions about a group as a whole. You can use personas to diversify and personalize your marketing materials so that there are marketing materials available that speak a little more personally toward individual interests.

## **2. CONSIDER OMNICHANNEL DISTRIBUTION**

We often think of health insurance welcome kits as mailed printed packets you either receive in the mail or through orientation sessions at work since that's how they traditionally have been distributed. But the rise of digital communication has opened a vast range of media to engage with customers, in addition to these traditional communications channels. The trick is to find the right balance between digital communications and the traditional print medium to reach your members effectively and meaningfully.



Email, text messages, and notifications from mobile apps are all commonplace, but that doesn't mean everyone is comfortable or confident using them. Meanwhile, some members don't want to be bothered with mailers and brochures, and much prefer a paperless approach. Still others might like a mix of distribution channels, receiving some materials in the regular mail and others via electronic delivery.

Health insurers should consider leveraging different distribution channels to suit distinct member preferences. There are platforms available today that allow you to track how your members prefer to receive communications from their health plans. These solutions enable marketers to vary distribution seamlessly, without duplicating messaging by sending the same materials multiple ways. This is important because duplicate messaging — getting the same communication via text message, email, and mailed letter — can eventually lead to the member dismissing communications, thinking they've already seen them through a different channel.

Messaging management systems today are sophisticated enough to manage omnichannel distribution even on an individual level. Depending on member preferences, it may make sense to send some information via mail and follow up with more details through email campaigns, your general website or online secure member portal, or via other distribution channels.

### 3. ORGANIZE INFORMATION INTUITIVELY

Most new member welcome kits include a variation on the same type of materials. They generally include an overview of how the health plan works, including coverage basics, plan deductibles and cost-sharing, and other information on how to use the plan. Welcome kits may also include promotions for health and wellness programs, value-added discounts, or other perks. It can be easy to get too granular with information and overwhelm new members. That's why it's so important for health insurance companies to be mindful of organization in their welcome kits.

Health plans should also be mindful of compliance requirements, to confirm which types of inserts are necessary and permissible for inclusion with member materials. Certain combinations of inserts may be prohibited, depending on the plan type. That's why it's crucial to work with a marketing team that brings an understanding of these parameters to the table, in addition creativity.

Organize information in a way that makes sense. Start with an introduction and overview that offers some guidance on what's included in the welcome kit and how members should use it. Include your internal compliance team as reviewers, to ensure welcome kit materials satisfy industry guidelines.

Save extraneous details for more in-depth sections and make sure they are easy for members to find. Even print pieces need to be simple to navigate so that members can quickly and easily find what they're looking for without having to read every word. Be respectful of your member's time and attention. Include a table of contents. Embed hyperlinks in digital pieces. Use clear headings and subheadings. Highlight the most important information in text boxes or with other visual cues. And if you have to introduce terms that are unfamiliar to general audiences, briefly define them in a way that's not condescending or doesn't disturb the general flow of language.

Keep in mind that a welcome kit is an introduction. While it's good to be comprehensive, a welcome kit doesn't need to be a complete reference. You can direct members to additional resources, such as your member website or network provider directory, that might be useful for those who want information beyond what's in the welcome kit.

### 4. SET THE TONE

People often think of health insurance companies as being stiff and bureaucratic. A friendly, conversational tone can go a long way in conveying warmth and helpfulness. Health plan marketers shouldn't make assumptions about what the member already

knows or clutter the material with industry jargon. Put yourself in their shoes. Anticipate questions and clarify terms that may be unfamiliar to them. And don't overwhelm members with more information than they need all at once.

Content should be written similarly to how human beings speak to one another in casual conversations. Keep sentences short and straightforward. Use contractions. Employ transitional words and phrases frequently. And opt for shorter words, like "use" instead of "utilize," for example.

Be intentional in spinning sentences positively, when you can. You may be required to use specific language when talking about certain concepts for government-sponsored plans. Look for opportunities to relay the advantages of a plan's policies or to offer tips on how members can get the most value from their plans. Even small nuances can help set an overall positive tone, which is essential in crafting communications that are a starting point for your relationship with a new member.

Health plans have a lot of ground to cover with new member welcome kits, including:

- Offering an overview benefits details
- Educating members about providers in the network

- Helping members understand pharmacy benefits
- Informing members about health programs available

That means a lot of opportunities to leverage clear and supportive language to help build trust with your new members.

## 5. MAKE VISUAL APPEAL A PRIORITY

It's easy to get caught up in the words when you're creating a new member welcome kit. But good member communications materials should be visually appealing as well. This isn't just a matter of aesthetics, but also for putting the member at ease and for communicating required information.

Consider the following visual guidelines:

- Text should be easy to read on the page, as well as meeting any regulatory requirements that apply to your plan. If you're welcoming members to a state plan, be sure to confirm you meet readability requirements for the state and service area. Employ bulleted lists and subheads, when appropriate, that can be read at-a-glance.
- Choose fonts that are clear and simple to decipher in colors that contrast well against the background you're using. Fonts that are too artistic or read like cursive can be laborious for readers to get through — and introduce an unnecessary

risk that information might be misunderstood. Be mindful of accessibility standards. For instance, web copy, email, and other digital formats should work with e-readers.

- Make good use of photos. Use images that convey positivity and reflect a range of demographics. Opt for photos that depict people engaged in activities. The images should convey that members who are proactive in their health care and use their plans wisely lead healthy and fulfilling lives.
- Use white space liberally to break up text so that content doesn't feel cluttered.
- Employ a color palette that conveys a sense of calm and is easy on the eyes. Be consistent in how you use colors in text. If subheads are in a different color, for instance, use the same color for each one, rather than distracting with a rainbow of unexpected hues.

It's generally worthwhile for healthcare organizations to invest in good graphic design, whether as full-time staff or on an outsourced basis, to ensure visual themes and elements are consistent and appealing to the eye. Professional designers can bring not just talent and experience but also a knowledge of current design trends to help produce pieces that are fresh and don't look dated.

## 6. HIGHLIGHT CLEAR CALLS TO ACTION

Make it clear to your members what you expect them to do with the information in their welcome kit. Is it purely educational, or are there specific tasks they need to complete or forthcoming materials they should be on the lookout for? Think about questions new members may have and tips that can help get them started on a path toward optimal health.

- Are member ID cards included in the kit? If not, when should they expect to receive them? Are there digital or printable versions they can access online to use in the meantime?
- Do members need to create accounts and profiles to access information online? Is there an app they should get that they can use to access their plan information from their mobile devices? What are the instructions for downloading it?
- Will they need to choose a primary care provider? How can they find in-network doctors? Is there a form to fill out to designate their choice of PCP?
- Do they need to fill out a health assessment questionnaire? Or will they qualify for some sort of incentive if they do?

These types of tasks can easily be overlooked if the instructions are buried in the text of a welcome kit, which can lead to confusion and frustration.



If there are actions you want members to take as they embark on their health plan membership, highlight them with bold text, icons, or text boxes. Consider pulling together a "getting started with your health plan" checklist. Work with your internal compliance team to confirm which welcome kit materials may need approval or filing with regulatory bodies.

It may be helpful to plan to follow up with reminders if certain required tasks aren't completed within a designated timeframe. When sending reminders, keep omnichannel distribution in mind so that you're following up through each member's preferred channel of communication.

## **7. INCLUDE CONTACT INFORMATION**

No matter how comprehensive your member welcome kit is, some members are bound to have questions. Don't leave them hanging. Include contact information for your company's customer service department so members know exactly whom to call or email if they need more information. Give complete instructions to help them navigate complex phone menus. Clearly state, "Press 1 to reach our member services department," for example. If customer service phone numbers vary, give instructions for where to find it. For instance, the customer service number may be on the member ID card.

Remember, not all members want to communicate through the same channels. So offer different options for those who might have questions but would prefer not to make a phone call. If secure messaging is available through your website or member app, give clear and complete instructions on how to find it and use it. For instance, say, "Log into the website. Look for the Contact Us tab, and click on 'Send a Secure Message.'"

Including clear contact information also assures members that answers to their questions about their health coverage are always accessible. The goal is to make it easy for members to reach out for additional information, manage expectations, and minimize any frustration they might encounter in the process. This aligns with the overall goal of conveying to members that your health insurance company is pleasant, approachable, and easy to work with.

## 8. COLLECT CONTINUOUS FEEDBACK

Keep the feedback loop open, even after your welcome kits go out the door. Members, agents, employers, and benefits administrators may all have useful information about how well the welcome kits were received, as well as suggestions for improvements the next time around. Being receptive to this type of feedback and engaging with those who want to provide it shows dedication to improving your member experience and can help set you up for ongoing success.

One obvious place to start is by tracking the types of inquiries the customer service team receives in response to the welcome kit. If there are patterns in the types of questions new members are asking, look for opportunities to clarify that information in future iterations of your welcome kit.

In addition to collecting feedback from your members, it's also a good idea to pay attention to industry marketing trends, especially how they relate to your specific market. What are your competitors doing effectively? What innovations are striking a chord with consumers in your area? What challenges are on the horizon for your insurance business, and what steps can you take to proactively prepare for them?

## WHAT A DYNAMIC WELCOME KIT CAN DO

New member welcome kits are a starting point for educating new members on how to use their health coverage, but they also need to feel, well, welcoming. That's why it's so important to:

- Approach the creation and distribution of welcome kits with consideration of the personal experience of individual members
- Relay relevant topics in clear and concise language that avoids industry jargon
- Take advantage of multiple distribution channels based on individual member preferences

- Make materials that are visually appealing and convey a sense of calm
- Include clear information about what members should do next, such as how to sign up for available programs or activities, so they'll know what actions to take

When new members feel seen, they'll feel like they're a part of something they can trust. Establishing that trust from the very first interaction can put new members at ease, so they'll be more likely to engage in their healthcare journey.

## START THE CONVERSATION WITH TOPPAN MERRILL

You should think of new member welcome kits as the beginning of an ongoing conversation to support your members in taking charge of their healthcare. Taking time to make your kits useful and appealing will go a long way toward keeping that conversation going. Toppan Merrill can help. Toppan Merrill offers innovative solutions for:

- **Document Creation and Management** — Our marketing team can help your organization automate document creation, management, and distribution all from a single source. We offer an integrated solution that organizes content and streamlines processes for optimal efficiency.

- **Omnichannel Communication** — Toppan Merrill Connect™ is an end-to-end platform that offers both print and digital communication solutions within one system. This enables your teams to engage with members with the right content, via their preferred channels, at the right time.

- **Printing, Fulfillment, and Distribution** — We offer complete in-house digital and commercial printing capabilities, including full-color print production, pre-press, bindery, imprinting, and packaging — all under one roof — streamlining the process from production through delivery.

Find out how Toppan Merrill can help your organization unlock the potential of this key to optimal member engagement.

# ABOUT TOPPAN MERRILL

Toppan Merrill, a leader in financial printing and communication solutions, is part of Toppan Inc., a diversified global leader in solutions for printing, communications, security, packaging, décor materials, electronics, and digital transformation, headquartered in Tokyo, with approximately US\$14 billion in annual sales. Toppan Merrill has been a pioneer and trusted partner to the financial, legal and corporate communities for five decades, providing secure, innovative solutions to complex content and communications requirements. Through proactive partnerships, unparalleled expertise, continuous innovation and unmatched service, Toppan Merrill delivers a hassle-free experience for mission-critical content for capital markets transactions, financial reporting and regulatory disclosure filings, and marketing and communications solutions for regulated and non-regulated industries.

With global expertise in major capital markets, Toppan Merrill delivers unmatched service around the world.

Learn more at [www.toppanmerrill.com](http://www.toppanmerrill.com).

**TOPPAN**  
**TOPPAN MERRILL**

Americas: 800.688.4400  
[www.toppanmerrill.com](http://www.toppanmerrill.com)    [contactmcs@toppanmerrill.com](mailto:contactmcs@toppanmerrill.com)  
© Toppan Merrill 2021. All rights reserved. TMS267

EXPAND POSSIBLE