Intelligent Payer: CONSUMER TRUST IN HEALTHCARE
Trust is the currency of growth, engagement and loyalty in the digital economy—and in healthcare. Accenture research shows that people who trust their health payers are much more likely to stay with and recommend them to friends and family. **As consumers’ digital expectations rise, how can payers turn more consumers into Trusters?**
HIGH STAKES FOR DIGITAL TRUST

While trust is top-of-mind for payers, conversations around the topic of trust often focus on data security. After all, data and artificial intelligence (AI) are critical for intelligent payers to improve decision making, customer experience and business outcomes. Payers cannot realize these outcomes if consumers do not trust them to secure their personal data and use it appropriately while protecting their privacy.

But data security is only part of the trust story in healthcare. In the digital economy, trust fuels engagement and retention. Consumers expect the kind of experiences they get from disruptors across industries—consistent, personalized digital experiences powered by data and AI. Just like data breaches, failures in experience can erode trust quickly, often with lasting consequences.

The stakes for digital trust are enormously high for payers today. Trust is essential. But it must be earned, and kept. By delivering intelligent member experiences—highly-personalized, interactive and visual digital experiences that can be initiated from multiple channels and are seamless across them—payers can build consumer trust in healthcare when it matters more than ever.

TRUST GAPS EXIST

Accenture examined consumers’ trust of their payers across two dimensions—healthcare decision making and healthcare coverage—to determine a total trust score for three groups: Distrusters, Neutrals and Trusters (Figure 1).

Figure 1: Accenture consumer trust score for healthcare payers

<table>
<thead>
<tr>
<th>HEALTHCARE DECISION MAKING</th>
<th>HEALTHCARE COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much do you trust that your insurer will provide the information you need to make good healthcare decisions and help you find the care you need?</td>
<td>How much do you trust that your insurer will cover the healthcare services you need and pay what they are supposed to pay?</td>
</tr>
<tr>
<td>1 No trust</td>
<td>1 No trust</td>
</tr>
<tr>
<td>Neutral</td>
<td>Neutral</td>
</tr>
<tr>
<td>Complete Trust</td>
<td>Complete Trust</td>
</tr>
</tbody>
</table>

Healthcare Decision-Making Score + Healthcare Coverage Score = Total Combined Trust Score

TOTAL COMBINED TRUST SCORE

<table>
<thead>
<tr>
<th>2 Distruster</th>
<th>3</th>
<th>4 Complete Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Neutral</td>
<td>6</td>
<td>7 Truster</td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>
How are payers performing when it comes to consumer trust? Based on Accenture’s trust scoring method, Medicare Advantage consumers have the highest percentage of Trusters (61%), while Group consumers include a significantly lower number of Trusters (37%) (Figure 2). These trust gaps have implications for payers’ ability to engage and retain each of these important segments of consumers.

Figure 2: Health payers can improve how they build consumer trust in all lines of business

<table>
<thead>
<tr>
<th>Line of Business</th>
<th>Distruster</th>
<th>Neutral</th>
<th>Truster</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Advantage</td>
<td>5%</td>
<td>34%</td>
<td>61%</td>
</tr>
<tr>
<td>Individual</td>
<td>10%</td>
<td>45%</td>
<td>45%</td>
</tr>
<tr>
<td>Group</td>
<td>12%</td>
<td>51%</td>
<td>37%</td>
</tr>
</tbody>
</table>

Source: Accenture 2019 Consumer Experience Payer Benchmark Survey

Trust predicts retention

Consumer trust is not a “soft” issue for payers. It is a must-have foundation that brings strategic value to the business in the digital economy. Trust is a key driver of retention. Trusters are overwhelmingly likely to stay with their insurer. A full 71% would definitely stay if they had a chance to change carriers while just 26% of Neutrals would. And further, a mere 7% of Distrusters would definitely stay. In contrast, 59% of Distrusters would definitely or are likely to switch (Figure 3).

Figure 3: Trusters are more likely to stay with their current insurer

<table>
<thead>
<tr>
<th>Insurer Type</th>
<th>Definitely switch</th>
<th>Somewhat likely to switch</th>
<th>Somewhat likely to stay</th>
<th>Definitely stay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Truster</td>
<td>3%</td>
<td>25%</td>
<td>71%</td>
<td>1%</td>
</tr>
<tr>
<td>Neutral</td>
<td>13%</td>
<td>60%</td>
<td>26%</td>
<td>1%</td>
</tr>
<tr>
<td>Distruster</td>
<td>20%</td>
<td>39%</td>
<td>34%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: Accenture 2019 Consumer Experience Payer Benchmark Survey
In fact, Accenture analysis reveals that trust is a higher predictor of retention than the typical measure of loyalty: Net Promoter Score® (NPS®)\(^2\), a key metric for payers that measures consumers’ willingness to recommend. Trust has a 64% higher impact on a consumer’s likelihood to stay than willingness to recommend (as measured by NPS) does. Trust also has more than double the impact of being extremely satisfied (overall satisfaction of 90%+).

**Figure 4: Trusters’ NPS is high and far surpasses other consumers’**

<table>
<thead>
<tr>
<th></th>
<th>Detractor</th>
<th>Passive</th>
<th>Promoter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Truster</td>
<td>4%</td>
<td>23%</td>
<td>73%</td>
</tr>
<tr>
<td>Neutral</td>
<td>36%</td>
<td>55%</td>
<td>9%</td>
</tr>
<tr>
<td>Distruster</td>
<td>95%</td>
<td>4%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: Accenture 2019 Consumer Experience Payer Benchmark Survey

Accenture’s analysis demonstrates the striking differences in the level of loyalty and promotion associated with Trust. Consider that 74% of Trusters are also Promoters within the NPS scale while only 11% of Neutrals are Promoters (Figure 4). This stark difference signals the importance of moving consumers from a Neutral to a Truster.

\(^2\) Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.
Moving consumers from Neutral to Trusters should be a priority for payers. Not only does this require an intentional emphasis on truly engaging consumers to understand their coverage through the methods they prefer, the drivers of change are different from those that drive Distrusters. (See sidebar.)

The focus should be on getting people the right information through the right channel at the right consumer experience touchpoints—on being that reliable resource through the entire consumer journey. Take enrollment, for example. Trusters are twice as likely to strongly agree that the process for selecting and completing enrollment with their insurer is simple and easy as Neutrals.

After enrollment, Trusters are nearly three times as likely to strongly agree that the information received helps them understand how to use their health insurance as Neutrals. And at the point of care, Trusters are nearly four times as likely to strongly agree that they get trustworthy and unbiased advice from their insurer for choosing the right treatment or medication as Neutrals.

### From distruster to neutral: Back to basics

Poor customer experience drives consumers’ distrust of payers. As such, the drivers that are most closely associated with Distrust focus on the basics. Only 3% of Distrusters strongly agree that their insurer provides these fundamental experiences:

**CONSISTENCY**
- Responses are consistent and accurate regardless of the interaction method.

**LISTENING**
- Consumer feedback on service experiences is heard and addressed.

**FIRST-TIME RESOLUTION**
- Questions are answered accurately the first time customer service is contacted.

**CLARITY**
- Information is provided on how much is owed for health services—and why.
Trust is the most important currency in the digital era, and a cornerstone of digital health. To build trust, payers should implement AI-powered digital experiences that improve listening capabilities, support first-time resolution of customer issues and improve the consistency and clarity of the information provided. Because without healthcare consumers’ trust, engagement, loyalty and future growth hang in the balance.
ABOUT THE ACCENTURE 2019 CONSUMER EXPERIENCE PAYER BENCHMARK SURVEY

The Accenture 2019 Consumer Experience Payer Benchmark Survey surveyed more than 23,000 consumers to understand how their insurance companies perform across nine key healthcare consumer touchpoints. The research was conducted online by Dynata in February through May 2019.

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For more information:

AUTHORS

Jean-Pierre Stephan
jean-pierre.stephan@accenture.com

Loren McCaghy
loren.e.mccaghy@accenture.com

Rich DiLiberto
richard.r.diliberto@accenture.com

Scott Smith
scott.e.smith@accenture.com

Jake Golman
jake.t.golman@accenture.com

CONTRIBUTOR

FOLLOW US

@AccentureHealth

Accenture Health

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