



Emotions Hidden Behind Satisfaction and NPS Metrics

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Origins of Our Research

- Company focus on new measures to understand consumer behavior re. financial and health products
- Customer experience mindset
- Dissatisfaction with satisfaction
- Need for answers – how to raise NPS

Methodology

- National online study of 1,995 privately insured Americans age 21 to 64
- Data weighted by gender, age, ethnicity, income, education and region
- Conducted in August 2016
- 11 questions
 - Name of health insurance carrier/plan
 - Extent of feeling 8 specific emotions (4 positive, 4 negative)
 - Examples of why felt a positive emotion
 - Examples of why felt a negative emotion
- Question battery shortened after cognitive interviews

Feelings Tested - Positive

Original list pared down to four after cognitive interviews

- Interested
- Eager to learn more
- Safe
- Valued
- Cared for
- Trusted
- Absorbed or Engaged
- Happy
- Pleased

Feelings Tested - Negative

Original list pared down to four after cognitive interviews

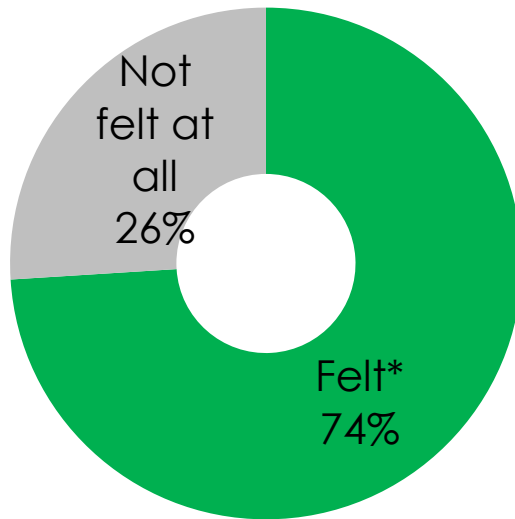
- Irritated
- Hurried
- Neglected
- Unhappy
- Unsatisfied
- Stressed
- Disappointed
- Frustrated

Overall Results – by Feeling

“Eager to learn more” about health plan

Eager to Learn More

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Direct purchasers
- ✓ Consumer Directed Health Plan members
- ✓ Those with other family members on their plan

Very strongly felt	12%
Strongly felt	18%
NET Very/Strongly felt	30%
Moderately felt	28%
NET Very/Strongly/Moderately felt	57%
Slightly felt	17%
Not felt at all	26%

To what extent has [carrier name] led you to feel the following emotion: Eager to learn more?

What makes consumers “eager to learn more”?

They want to be informed, to be prepared to deal with future health issues.

“Because I am new to their coverage and need to learn more about it without being blindsided”

“Eager to learn more about how to stay healthy – great incentives to keep active in my health”

“I want to make sure I am understanding my coverage thoroughly before getting care to avoid large expenses”

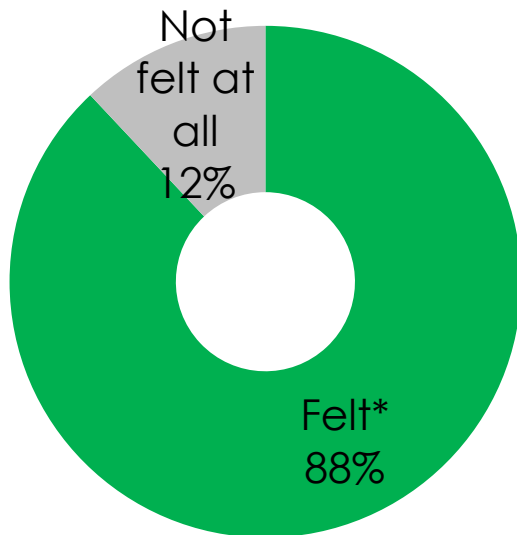
“So when open enrollment comes around, I will have done my due diligence and will put myself in a better situation”

“Because they don’t tell me anything unless I push hard for an answer”

My health plan makes me “Feel safe”

Safe

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Have choice of plans
- ✓ Excellent health status
- ✓ Previously uninsured

Very strongly felt	15%
Strongly felt	28%
NET Very/Strongly felt	43%
Moderately felt	32%
NET Very/Strongly/Moderately felt	75%
Slightly felt	13%
Not felt at all	12%

To what extent has [carrier name] led you to feel the following emotion: Safe?

What makes consumers feel “safe”?

They feel protected and supported, and have access to top quality care.

“I know they will take care of me”

“Coverage makes me feel confident particularly when it comes to covering very expensive services such as lab tests, hospitalization, etc.”

“Generally they pay all costs like they should and rarely get my bill wrong”

“I believe they have quality doctors in network and have denied no service”

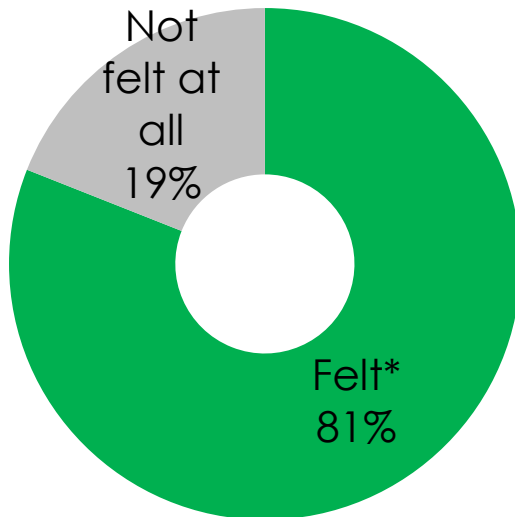
“If there is a problem with something that I don't understand or I feel is not explained well in my coverage, I can always call and talk to someone and be assured of my concerns”

“Most/all my claims are covered and I feel safe that way and the quality of care I receive is top notch”

“When I have an emergency, I know I am protected, I don't have to worry about where can I get care that my insurance will cover”

Feel “Valued” by health plan

Valued (n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Those with children on their plan
- ✓ Excellent health status
- ✓ Direct purchasers

Very strongly felt	13%
Strongly felt	23%
NET Very/Strongly felt	36%
Moderately felt	28%
NET Very/Strongly/Moderately felt	66%
Slightly felt	18%
Not felt at all	19%

To what extent has [carrier name] led you to feel the following emotion: Valued?

What makes consumers feel “valued”?

They receive good customer service and helpful communication.

“It takes into account my opinions”

“My Dr. takes time to talk with me and also makes sure that he sees me on a regular basis, gets me to have shots and colon tests”

“Regular communication regarding my plan and benefits, plus extra newsletters about health related issues”

“The practitioners I have been treated by are all engaged in my healthcare”

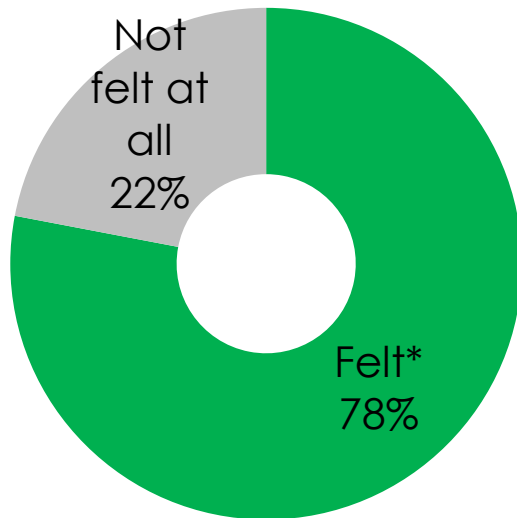
“They regularly send out newsletters regarding healthcare issues, opportunities for services, new staff, and issues affecting care. The plan also routinely sends out reminders regarding routine care and examinations. Lastly, the plan has begun offering incentives to participate in healthy living programs.”

“They take the time to help me understand my coverage”

Feel “Engaged” in Health Plan

Engaged

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

To what extent has [carrier name] led you to feel the following emotion: Engaged?

Who tends to strongly or very strongly feel this?

- ✓ Direct purchasers
- ✓ Those with children on their plan

Very strongly felt	10%
Strongly felt	19%
NET Very/Strongly felt	29%
Moderately felt	31%
NET Very/Strongly/Moderately felt	59%
Slightly felt	18%
Not felt at all	22%

Why do consumers feel “engaged”?

They have frequent and personal interactions with their carrier.

“I think we work as a team. I feel (carrier) cares about my needs and problems”

“If you have any questions about anything, you can call and talk to someone at anytime”

“They call me regularly with any changes and wanting to send a Nurse to my home to talk with me. They keep in touch.”

“They have been extremely willing to help me and offered sound advice”

“They send newsletters and emails to me about what is going on with my insurance and tips to stay healthy”

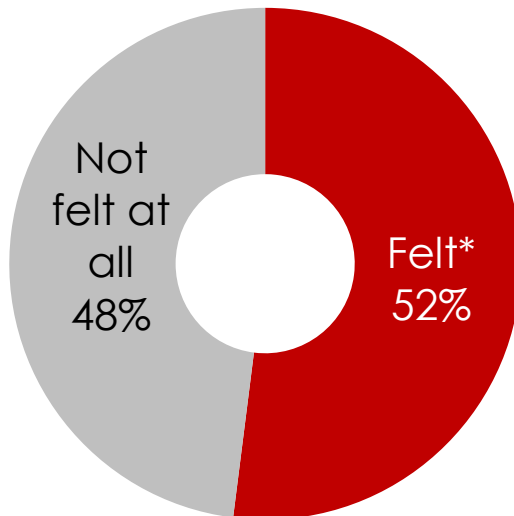
“They keep me informed about the different programs available to me”

“They work with me and care about my health”

Feel “Irritated” by Health Plan

Irritated

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Direct purchasers
- ✓ Have family members on their plan
- ✓ High deductible plans

Very strongly felt	8%
Strongly felt	11%
NET Very/Strongly felt	19%
Moderately felt	14%
NET Very/Strongly/Moderately felt	33%
Slightly felt	19%
Not felt at all	48%

To what extent has [carrier name] led you to feel the following emotion: Irritated?

Why do consumers feel “*irritated*”?

Members feel “irritated” by cost, poor customer service, and not being able to easily find information.

“They never cover the cost of my simple doctor visits, I am afraid to go get care because I know I’m gonna have a bill even having insurance”

“Denying legitimate claims and then leaving me hanging for over a year before finally deciding to approve”

“I have several claims that were processed as out of network instead of in network. I contacted them and they said they would process the claims but they didn’t so I had to call again. They have no urgency to fix the mistake they made.”

“Long hold times when I have needed to reach a representative”

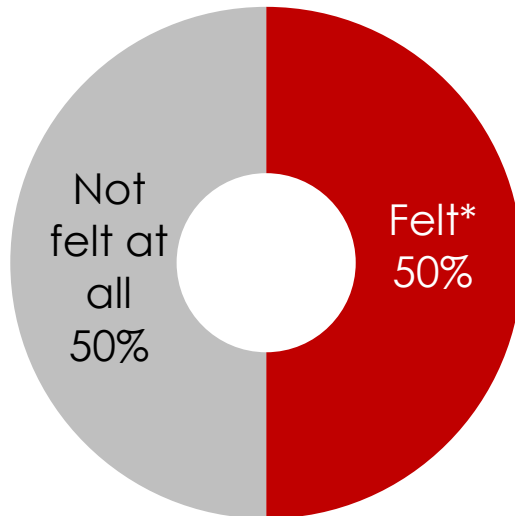
“Premiums go up yearly, high out of pocket expenses before they cover”

“In any document there will be the caveat ‘this is not a guarantee of coverage. Please refer to [some other/unavailable document] to get the full list of what is or is not covered.’ This is incredibly frustrating. I need to be able to find a list of what is and is not covered easily.

Feel “Hurried” by Health Plan

Hurried

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Employer provided plan
- ✓ Have family members on their plan
- ✓ Poor health status

Very strongly felt	6%
Strongly felt	9%
NET Very/Strongly felt	16%
Moderately felt	17%
NET Very/Strongly/Moderately felt	32%
Slightly felt	17%
Not felt at all	50%

To what extent has [carrier name] led you to feel the following emotion: Hurried?

Why are consumers feeling “**hurried**”?

Doctor appointments are rushed and they feel pressure when they call customer service.

“Because they want me to pay quickly”

“Doctors have very limited time to see you - 15 minutes appointments and always feel rushed”

“Sometimes I feel rushed when I call for an appointment - there is a specific time you need to call & if you don't call within the frame time you will not get an appointment. It's a project to just get an appointment.”

“The wait to speak to a live person is such that I'm frequently in a hurry to get my questions answered before my time is up”

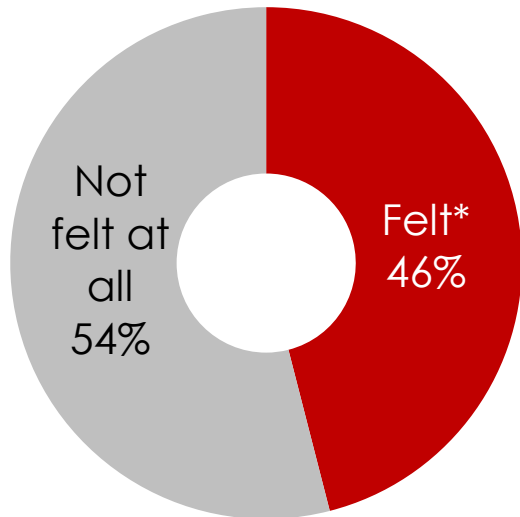
“When I called about a billing problem I felt like I was rushed off phone and not listened to”

“There's usually a long wait line for services and when they service you they are quick about it”

Feel “Neglected” by health plan

Neglected

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Have family members on their plan
- ✓ High deductible or CDH plans

Very strongly felt	7%
Strongly felt	9%
NET Very/Strongly felt	16%
Moderately felt	13%
NET Very/Strongly/Moderately felt	29%
Slightly felt	17%
Not felt at all	54%

To what extent has [carrier name] led you to feel the following emotion: Neglected?

Why are consumers feeling “**neglected**”?

Not receiving contact/assistance from carrier and believing that the carrier only cares about money.

“I do not get answers to medical questions straight away.”

“I was scheduled for knee surgery when, with no notice, my surgeon was removed from the provider list. When I tried to find a replacement surgeon, (carrier) recommended a pediatric surgeon -- I'm 60 years old!”

“They seem to be interested only in the bottom line -- their financial health”

“Unresponsive to questions or concerns”

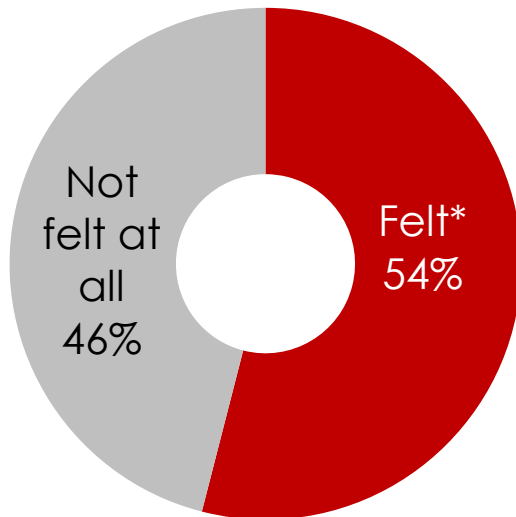
“Zero contact from them. Any help I have needed they were not helpful at all.”

“They refuse certain tests , and I have to go through an appeal process to get a basic test. They have very expensive premiums, I complained about a doctor and they didn't even care, and they are solely in the business for profit in my opinion.”

Feel “Frustrated” by health plan

Frustrated

(n=1,995)



* Felt includes Very strongly felt, Strongly felt, Moderately felt, and Slightly felt responses

Who tends to strongly or very strongly feel this?

- ✓ Have family members on their plan
- ✓ Less than 10 years with plan
- ✓ Poor health status

Very strongly felt	9%
Strongly felt	12%
NET Very/Strongly felt	21%
Moderately felt	14%
NET Very/Strongly/Moderately felt	35%
Slightly felt	19%
Not felt at all	46%

To what extent has [carrier name] led you to feel the following emotion: Frustrated?

Why are consumers feeling “**frustrated**”?

Members feel “frustrated” with high costs and figuring out what is covered.

“Because of the high cost of deductibles and the increase in various copays.”

“Because they are too expensive and do not cover things that I feel they should cover”

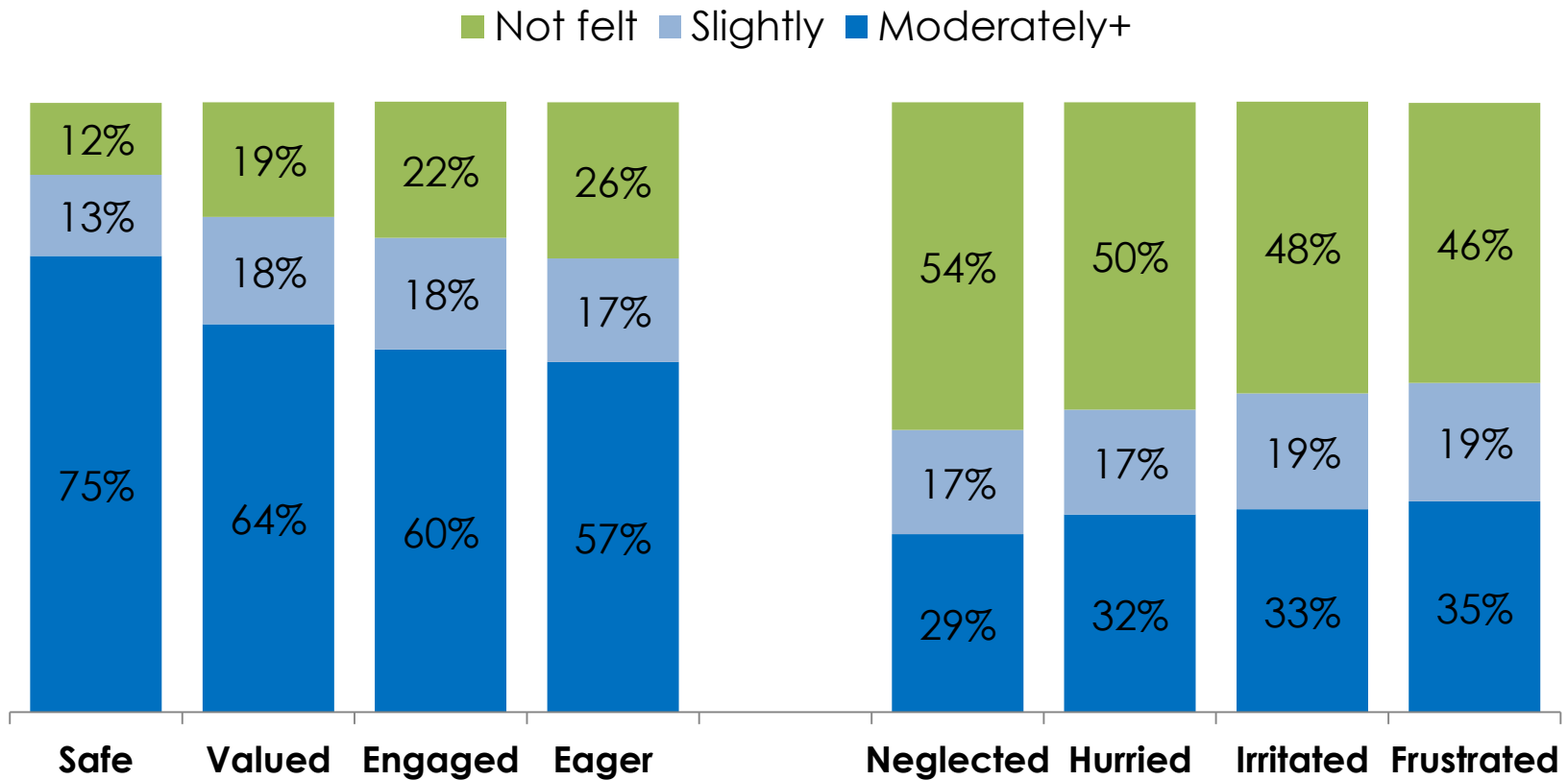
“Figuring out what is and isn't covered and by how much.”

“I am frustrated because of the overall high cost of healthcare and I feel that the insurance companies are a primary cause of the high cost.”

“It is extremely expensive, bugs me constantly & is very confusing. I can't tell what anything costs and what I'm supposed to pay until I get a collections notice”

“Trying to figure out which plan is best. Finding that deductible is impossible. Trying to understand the benefits. Very confusing.”

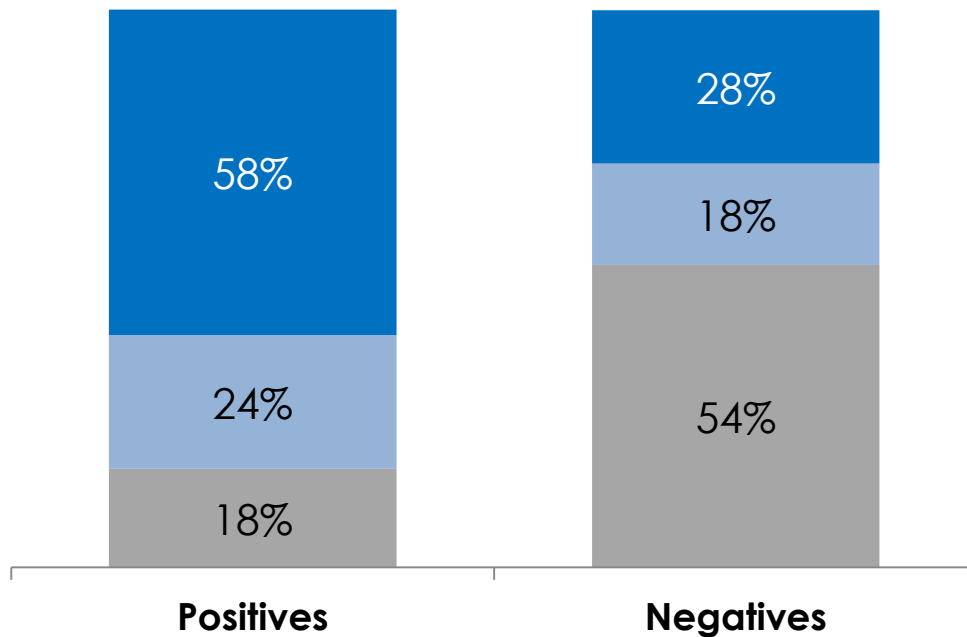
Summary: Consumers are most likely to feel **safe**. The 4 negatives have similar levels.



Consumers are twice as likely to feel 3 or 4 positive emotions as multiple negative emotions.

Number of feelings – At least moderately felt

■ 3 or 4 ■ 1 or 2 ■ 0



Who has 3-4 positives?

- ✓ Have a choice of plans
- ✓ Previously uninsured
- ✓ Self-reported health status is Excellent or Very good
- ✓ Work in mid-sized companies (50-2000)

Who has 3-4 negatives?

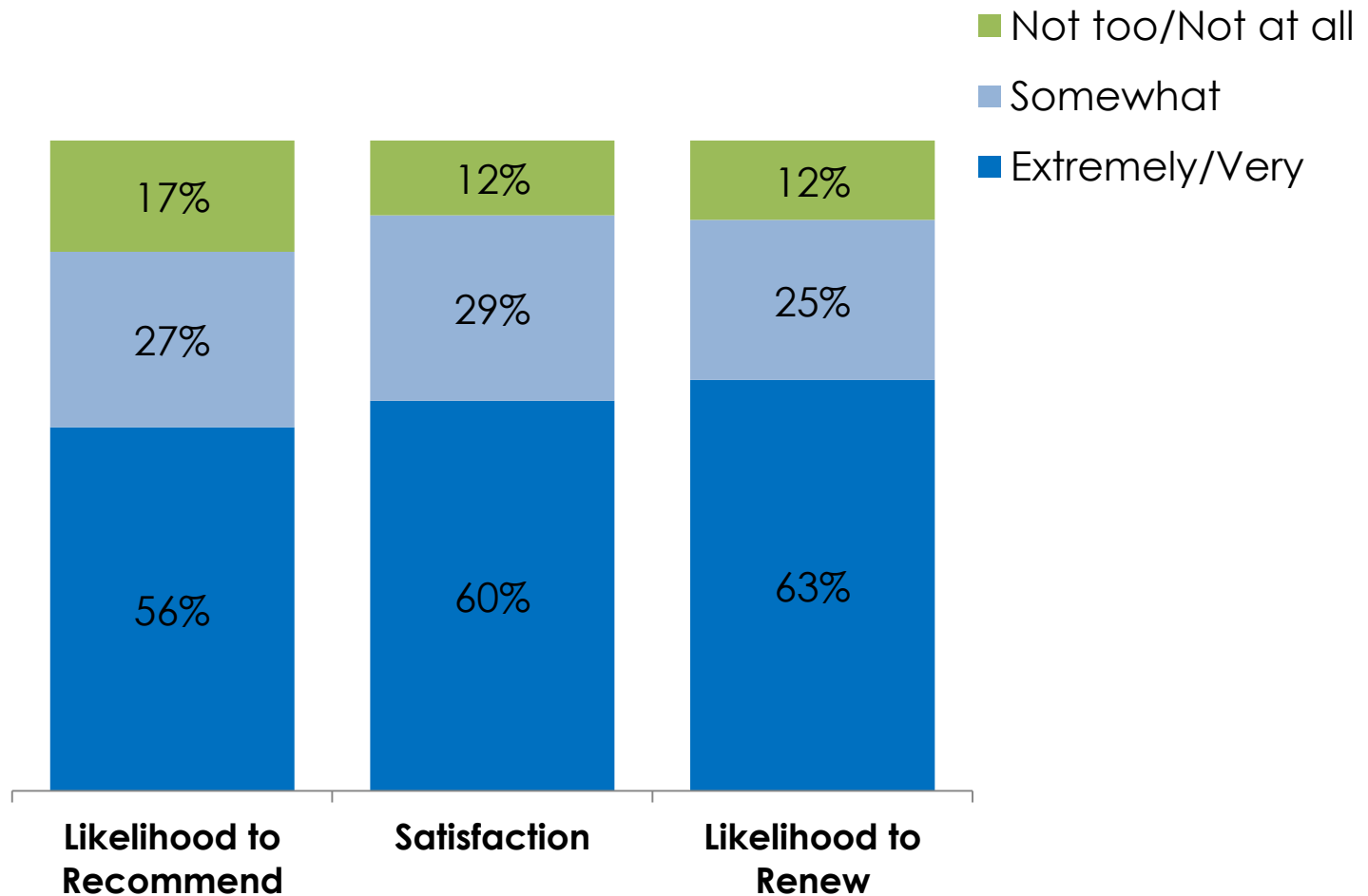
- ✓ Less than 5 years with plan
- ✓ Experienced higher than expected costs for care
- ✓ Experienced lower quality care

Relationship to Loyalty Measures

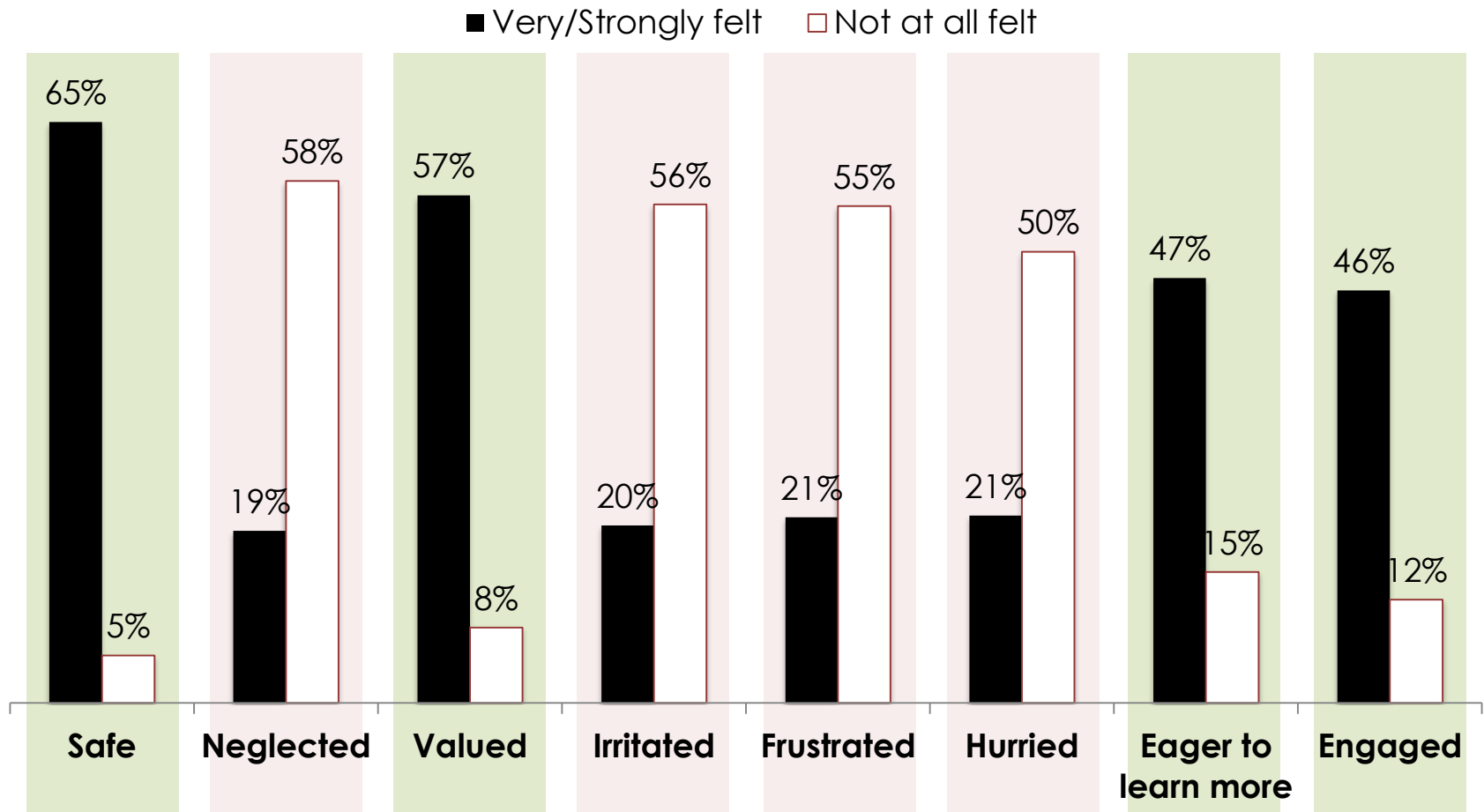
How do emotions relate to three loyalty measures?

- ✓ What is the emotional profile of **Satisfied** consumers?
- ✓ What kinds of emotions might drive a consumer to **recommend** their carrier to their family and friends?
- ✓ What emotions are related to **renewing** with a carrier?

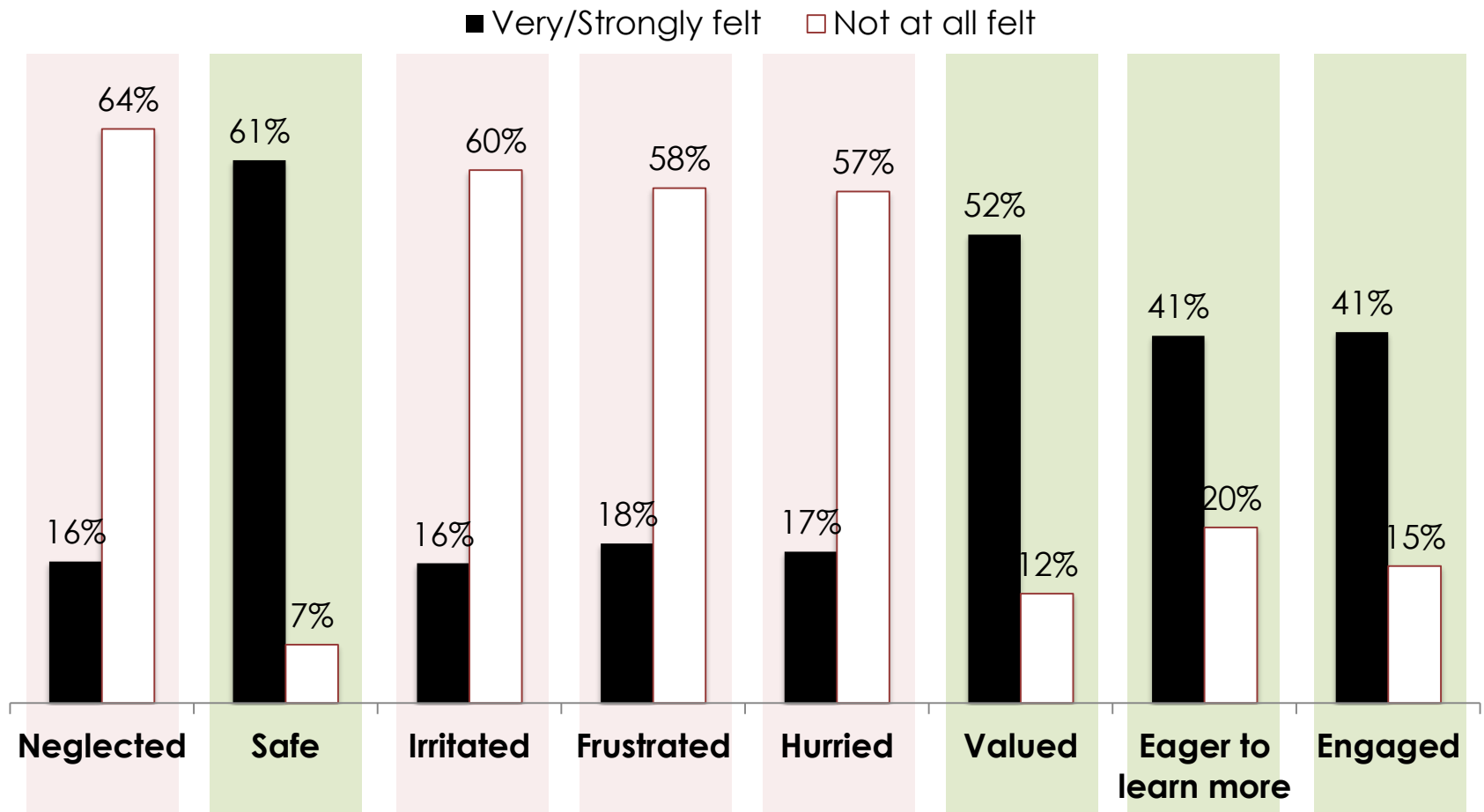
Loyalty Measures vary slightly, with **recommend** being less likely



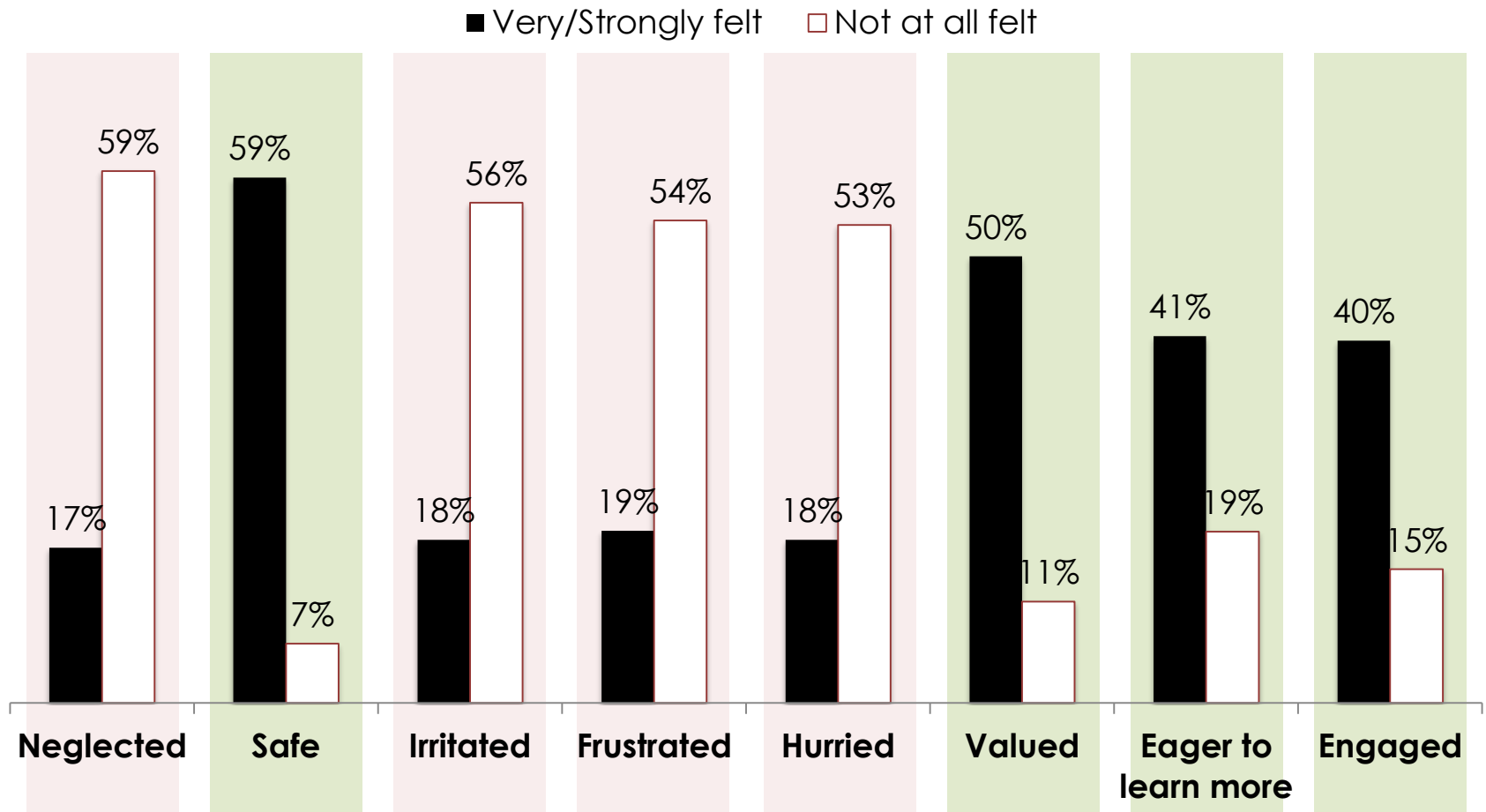
Consumers who **recommend** feel **safe** and **valued**; and do not feel **negative** emotions.



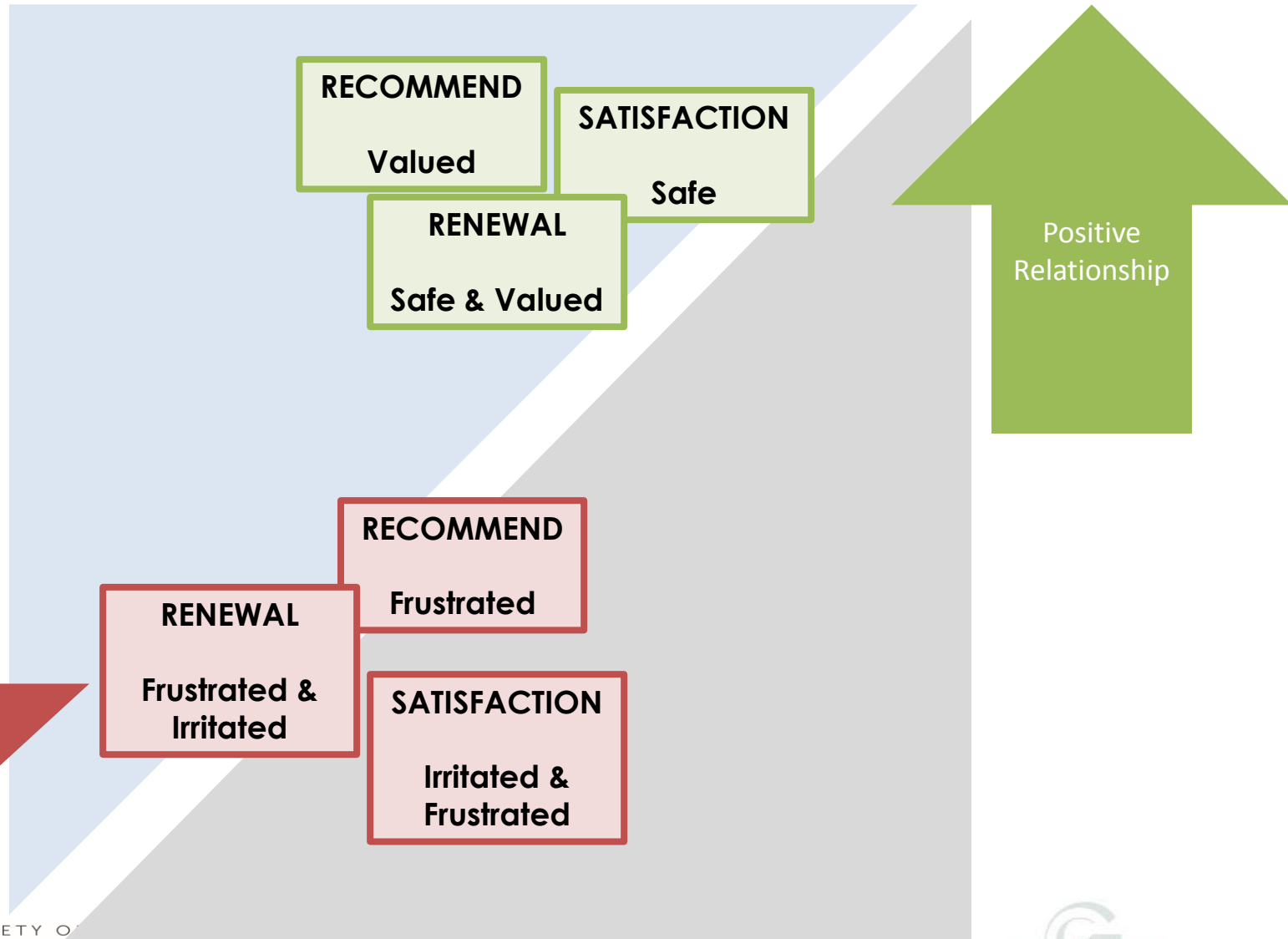
Satisfied consumers feel **safe** and do not feel **negative** emotions.



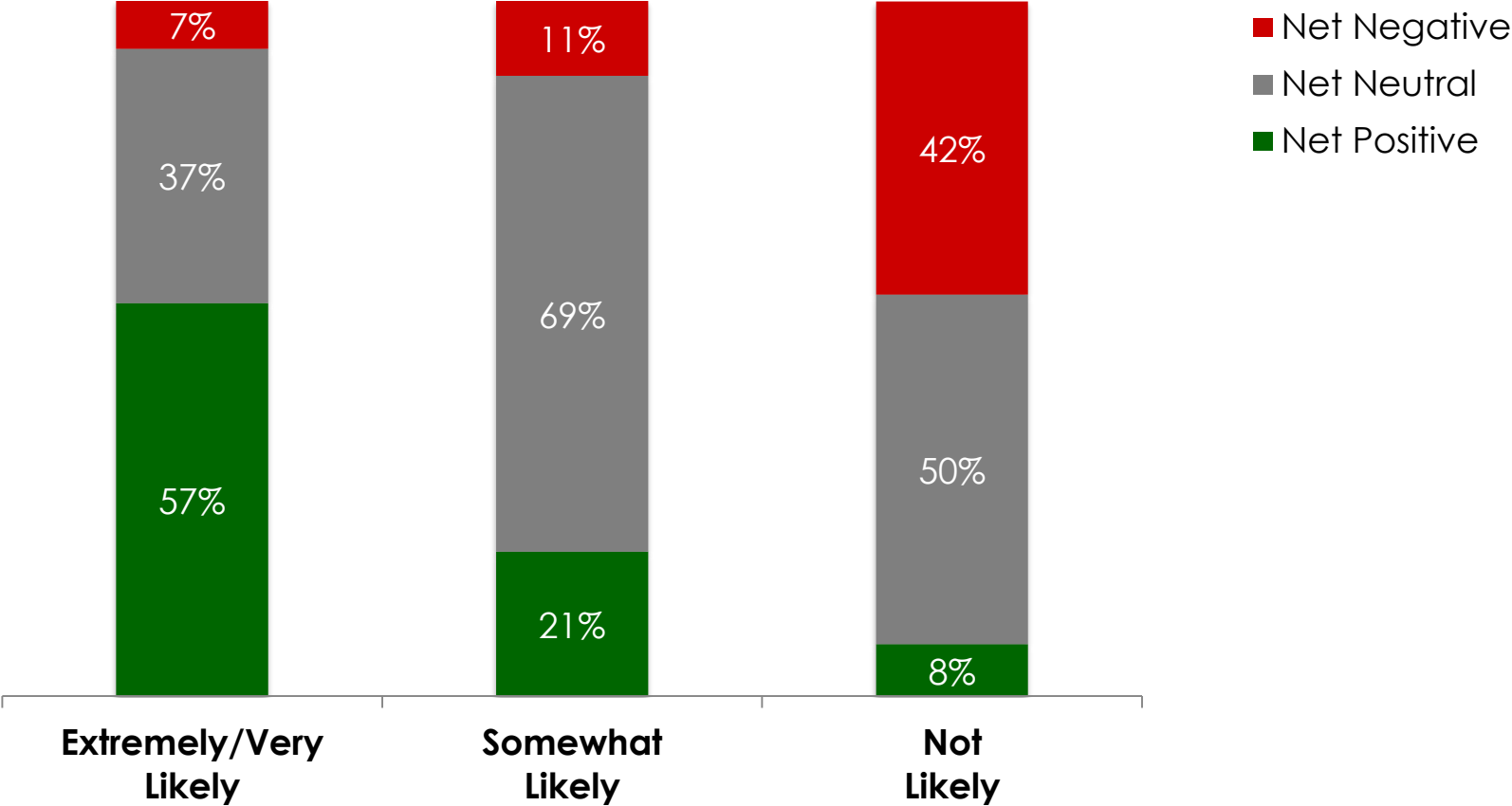
Consumers who **renew** feel **safe** and do not feel the **negative** emotions.



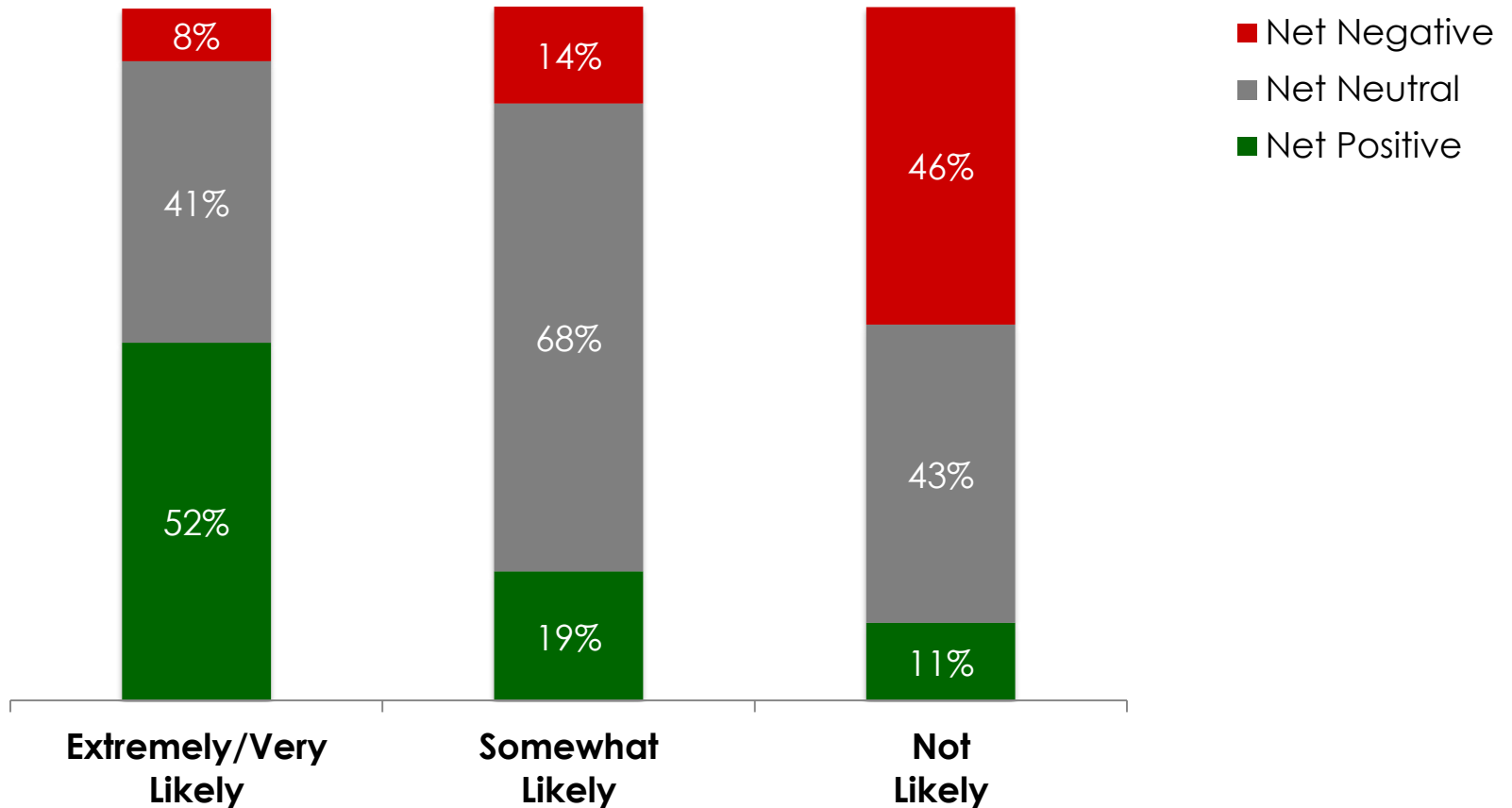
Safe and **valued** = strong **positive** drivers.
Irritated and **frustrated** = strong **negative** drivers



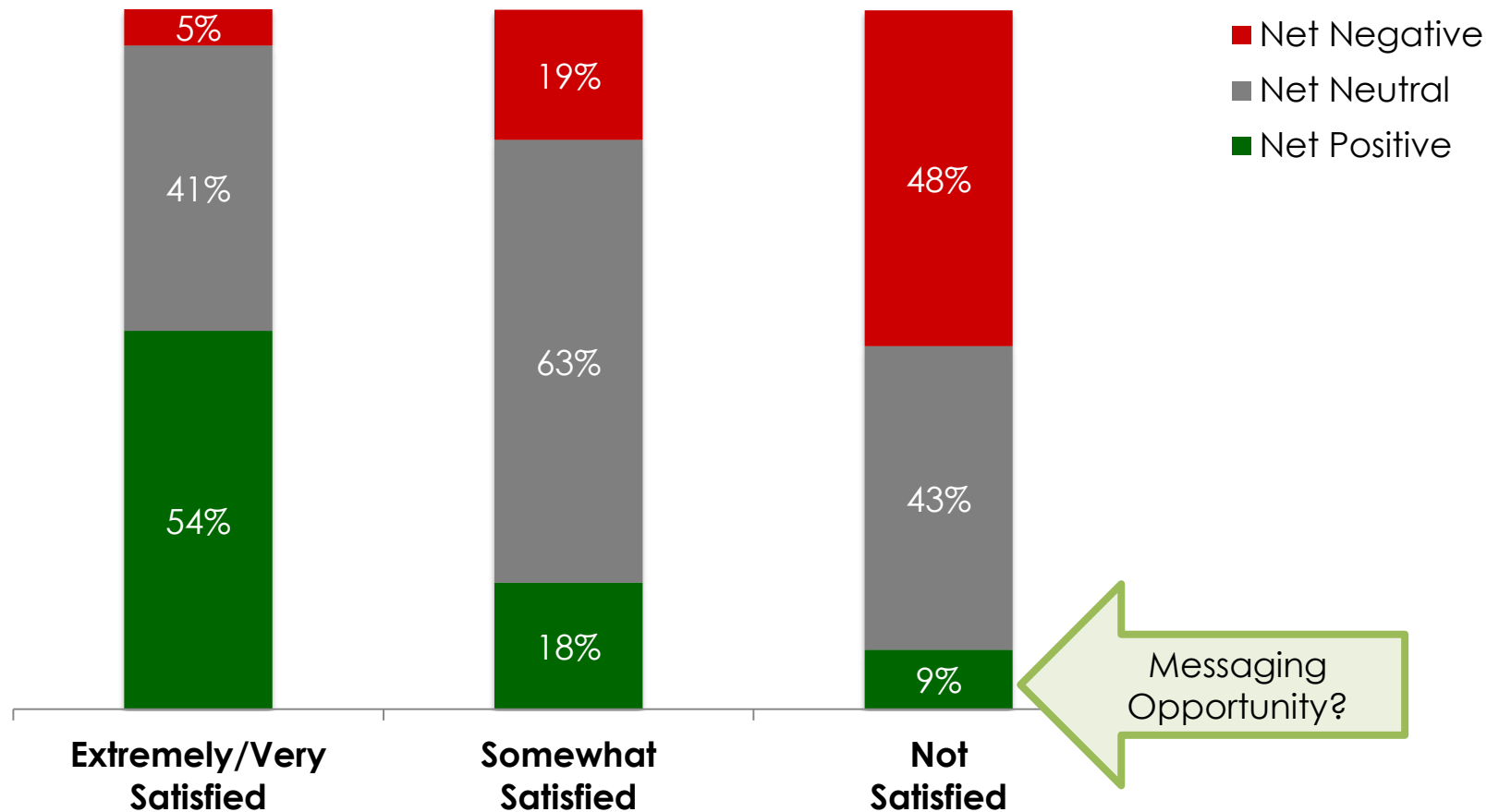
Consumers who **recommend** are strongly net **positive**. Hard to bump LTR without positive sentiment.



Consumers who **renew** are still net **positive**, but not as strongly.



Satisfied consumers are similarly net positive. Opportunity among emotionally positive yet not satisfied?



Results by Carrier

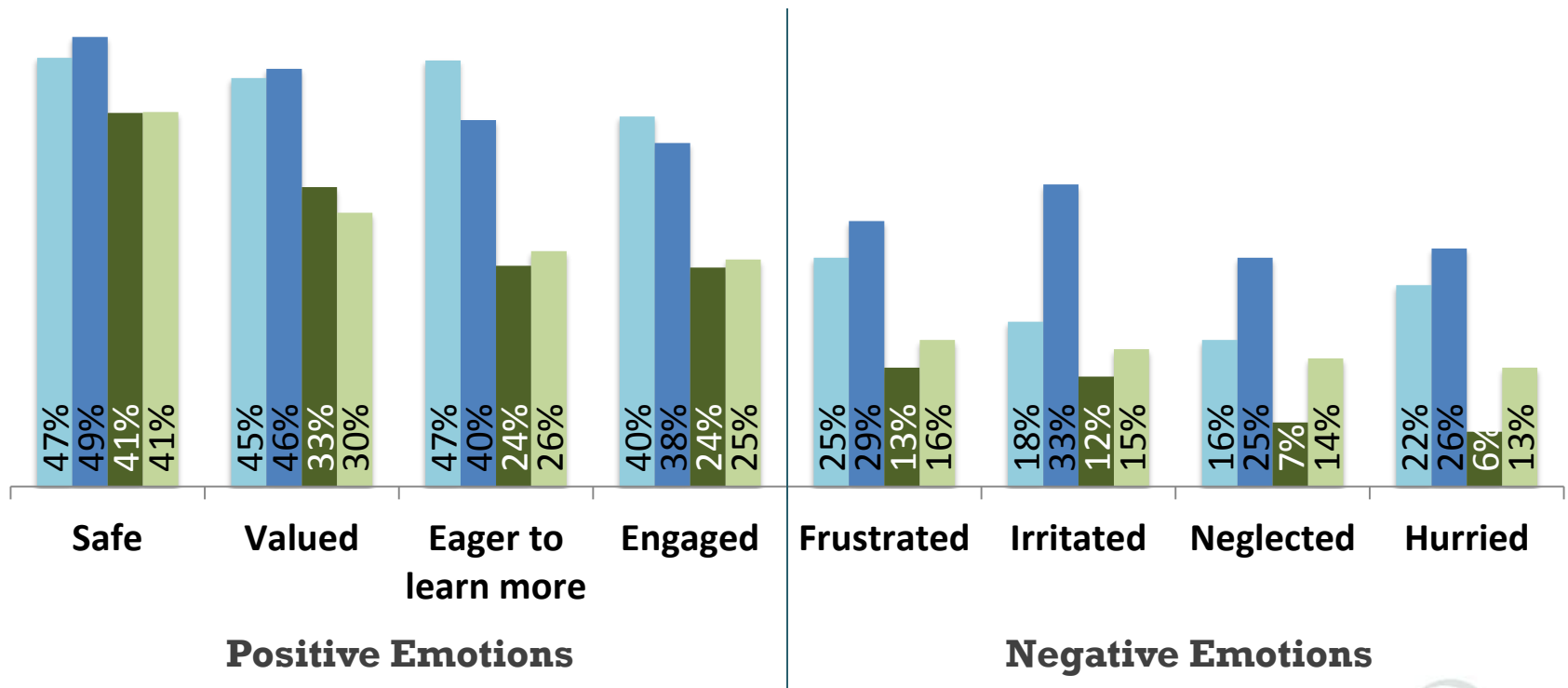
So...what about my company?

- ✓ Selected look at the four largest carriers (n size) in our study
- ✓ Blinded carrier names
- ✓ Limitations:
 - ✓ Regional variation in carriers
 - ✓ Uniqueness of each carrier's consumer population

For most carriers, **positive** emotion outweighs **negative** emotion.

Carrier A Carrier B Carrier C Carrier D

Percent who Very Strongly/Strongly Feel Emotion



The profile of emotion varies by carrier.

Some engender the **positive**, some minimize the **negative**.

	Presence of Positive emotion ⁺				Lacking negative emotion ⁻				Loyalty Measures ^{^*}		
	Safe	Value	Engage	Eager to learn more	Irritate	Hurry	Neglect	Frustrate	Ov. Sat	LT Recomm	LT Renew
Carrier A	***	***	****	****	***	***	***	***	****	***	***
Carrier B	****	****	***	***	*	*	*	*	***	****	****
Carrier C	*	**	*	*	****	****	****	****	**	**	**
Carrier D	**	*	**	**	**	**	**	**	*	**	*
Best in class mark	49%	46%	40%	47%	58%	63%	64%	54%	63%	64%	66%

+Positive Emotion ranked by Top 2 box: Very Strongly/Strongly felt

-Negative Emotion ranked by Bottom 1 box: Not at all felt

^Satisfaction ranked by Top 2 box: Extremely/Very Satisfied

*Likelihood to Recommend/Renew ranked by Top 2 box: Extremely/Very Likely

Carrier C: Case Study

	Presence of Positive emotion ⁺				Lacking negative emotion ⁻				Loyalty Measures ^{^*}		
	Safe	Value	Engage	Eager to learn more	Irritate	Hurry	Neglect	Frustrate	Ov. Sat	LT Recomm	LT Renew
Carrier A	***	***	****	****	***	***	***	***	****	***	***
Carrier B	****	****	***	***	*	*	*	*	***	****	****
Carrier C	*	**	*	*	****	****	****	****	**	**	**
Carrier D	**	*	**	**	**	**	**	**	*	**	*
Best in class mark	49%	46%	40%	47%	58%	63%	64%	54%	63%	64%	66%

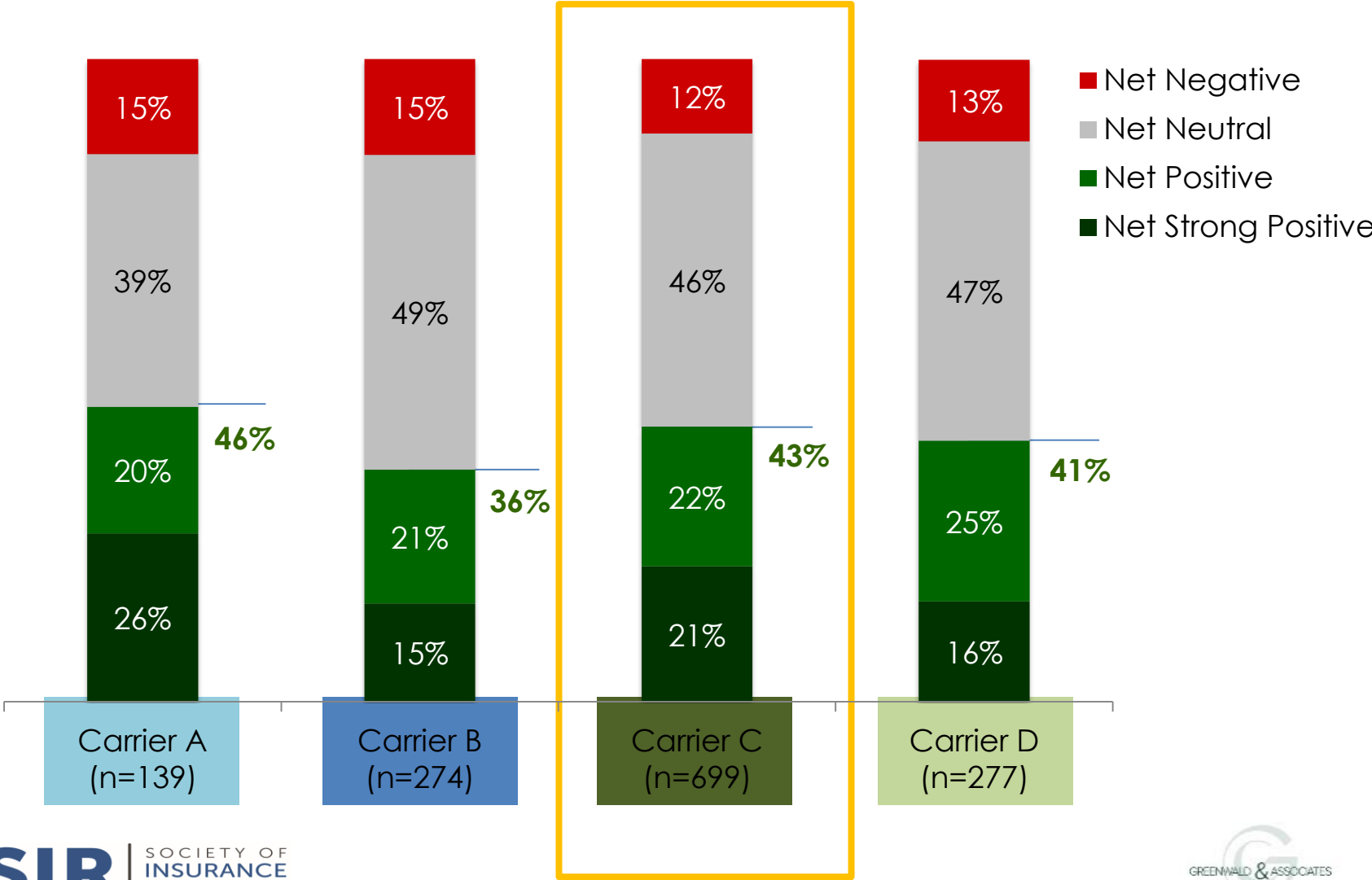
+Positive Emotion ranked by Top 2 box: Very Strongly/Strongly felt

-Negative Emotion ranked by Bottom 1 box: Not at all felt

[^]Satisfaction ranked by Top 2 box: Extremely/Very Satisfied

*Likelihood to Recommend/Renew ranked by Top 2 box: Extremely/Very Likely

Carrier C: Case Study



Carrier C: Recommendations for Action

	Safe	Ov. Sat	LT Recomm	LT Renew
Carrier C	*	**	**	**



Key Recommendations:

- ✓ Targeted messaging using safety language
- ✓ Provide case studies
- ✓ Explain logical decision process

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