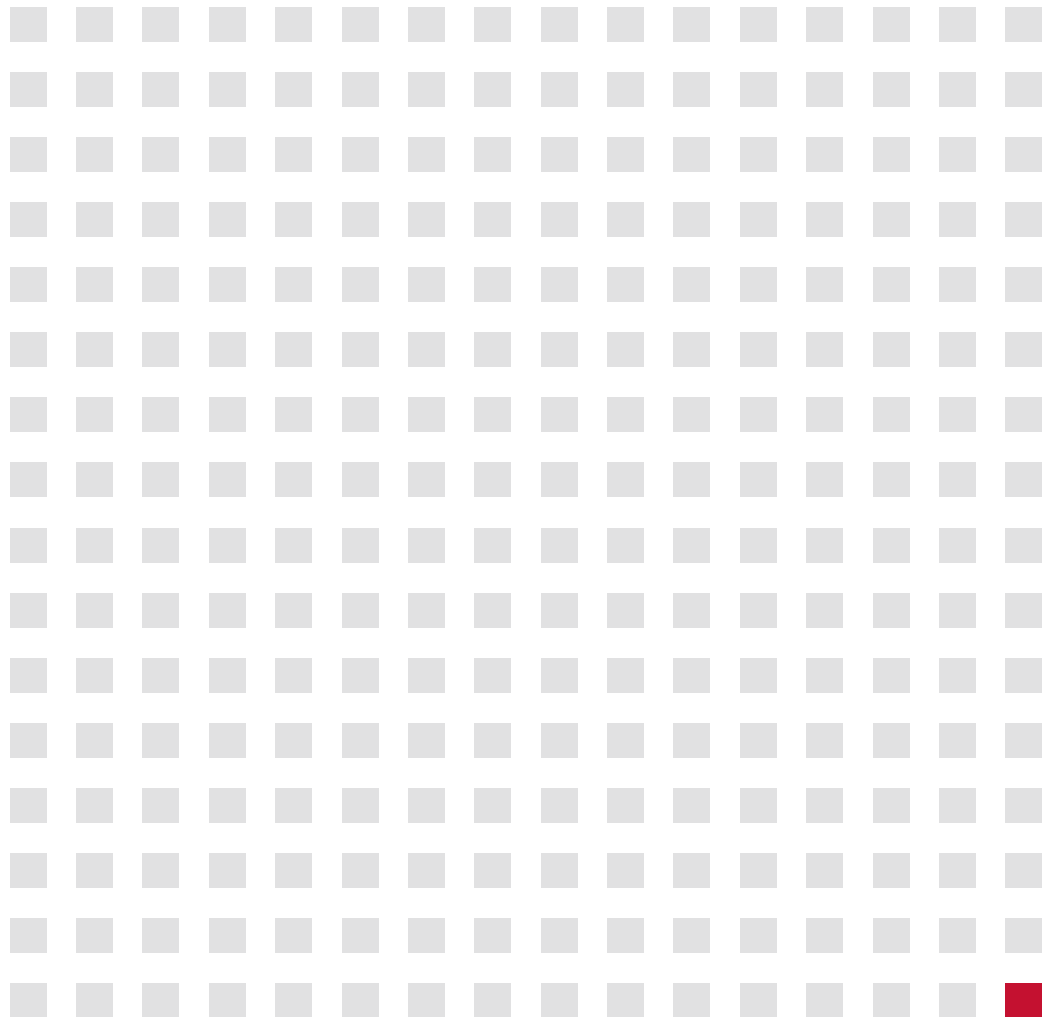




May 2009

How Healthy is Your Website?

A Health Plan's Guide to Determining Online Effectiveness



The Internet Store and Healthcare

The Internet is a staple in most American homes and offices. Many people cannot imagine conducting business without e-mail or websites. In fact, most American adults admit to going online every single day. In homes across the country, people are checking their e-mails, watching videos, reading the news and shopping.

According to a 2008 Neilson study, 78 percent of adults made a purchase online in the previous six months. Online retail is becoming a primary role of the Internet.

The public is no longer afraid to divulge personal information such as addresses, phone numbers, credit card information and even social security numbers. And with that level of trust comes a decline in the need for face-to-face or telephone interactions.

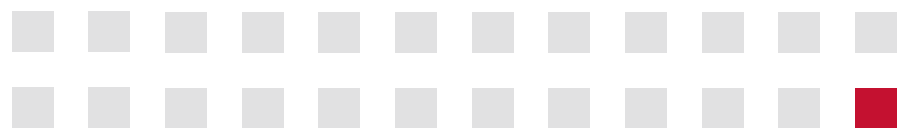
Consumers see the Internet as a convenient and irresistible place to comparison shop from their home or office. The challenge for retailers is no longer how to lure consumers online, but how to bring those consumers to their websites and keep them there until a purchase is made.

Just as the retail world has found a home on the Internet, so has healthcare. A 2008 paper published by Forrester shows that more than half of US online consumers research health-related topics online. Of those consumers, 57 percent visit their health plan or HMO's website.

In today's health plan marketplace, consumers are finding that they need to use the Internet in their health plan decisions. The economy is forcing groups to take another look at their health plan offerings and, in some cases, the plan may decide to pass some costs to their employees. Recently unemployed people are finding themselves shopping for individual plans for the very first time. The increasing complexity of coverage options and the strengthened regulations of policies are guaranteed to cause confusion among the public.

The public needs the Internet to research the right plan. Why shouldn't that right plan be offered by you?

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Don't Just Sit There

Having an online presence is not enough. With the rising sophisticated tastes of the Internet consumer, companies are learning that their website must not only exist but stand out.

There are more than 500 health plans in this country and most of those health plans have a website detailing their offerings. What keeps potential enrollees on your website?

When a potential enrollee is visiting your website, they can leave at anytime. It's critical that you know what makes them remain on your site and what makes them leave. This paper will demonstrate how to measure, analyze, and improve your presence on the Internet, ultimately increasing your enrollees and your profitability.

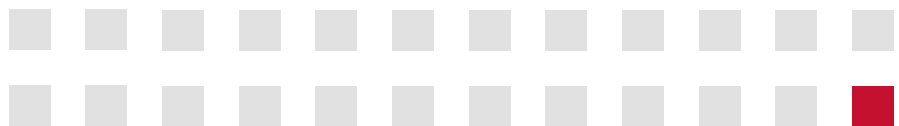
Is Your Store Sick?

What exactly is meant by the term 'analytics' and how can it help you? Simply put, analytics is the study of consumer behavior online.

By using trend and performance metrics, you can measure your systems performance, collect data of your consumers' experiences on your website, analyze what pages have the most impact, and determine which marketing campaigns are effective and where potential sales are being lost.

Although the practice of analytics is relatively new to the healthcare field, it is already proving to be a necessary practice for the success of online sales for several reasons.

- According to a recent Forrester study, health insurance providers are ranked in the bottom 20 percent of customer experience satisfaction by consumers
- In another study, Forrester discovered that two thirds of all the online transactions started are actually never completed. This high rate of transaction abandonment is largely due to the difficulty consumers experience when looking for the information required to complete the transaction.



Defining and tracking key performance indicators is a critical piece to understanding and improving your website

Today's online consumers have exceptionally high expectations and are already wary of their experiences with healthcare providers. They have a proven history of switching to online providers who provide the best overall online experience.

By utilizing analytics, health plans are able to discover what makes the online experience effective. You can tell not only when consumers leave your site, but also whether they make it to the application phase of the purchasing process and who is doing the purchasing.

Take a Temperature

The first step in improving any business is to set goals – what do you want to accomplish and where do you want your business to be. By identifying your Key Performance Indicators (KPI), the metrics which define your specific online success, you are able to determine where your website is succeeding and to identify actionable items for improvement.

KPIs can range from the simple - number of new visitors to your site per month, number of returning users, number of quotes requested - to more in-depth measurements, such as application abandonment rates. Health plans can use analytics to measure the paths that their users are taking and to see which pages users are exiting. Reactions to advertising and marketing campaigns can be measured by judging any increases in visitor volumes associated with specific campaigns, conversion rates and ultimately measure the return on investment for those campaigns.

Another aspect to analytics measurement is the segmentation of the visitors to the site. Segmenting visitors is the best way to identify trends of individual consumers versus the trends of brokers, underwriters, and others.

Segmentation is especially exciting in today's marketplace. Fifteen percent of US online consumers are individual purchasers of health insurance and twenty-three percent of those purchasers bought their insurance online, which is up from fourteen percent only two years ago. The number of recently uninsured individuals is increasing and the demographics of these individuals coincide with online consumers.



In order to convert the newly uninsured, health plans are forced to learn what this new consumer wants since, according to Forrester, only one percent of the recently uninsured has never had insurance before.

Although individuals are the most obviously impacted, small and large companies are looking for cost-cutting solutions for their businesses. One area of research is often health plans.

Utilizing analytics, health plans can measure the actions of these individuals on their websites. Gathering the raw data of the actions of the various consumers is beneficial but that information can do much more for your company's success. In the analytics process, the raw data is analyzed.

What is the Diagnosis?

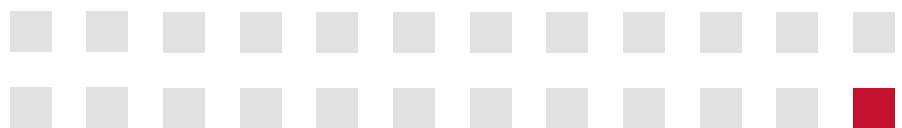
The first step in analyzing the collected raw data is to compile the data into your KPIs. Which ones are met and which ones fall short? Through the reporting process, you can look at your website's trends, ratios, and geographic regions to identify opportunities to optimize your website's effectiveness.

For example, through segmenting, you can determine how many individual consumers begin the application process only to abandon it. Or when analyzing overall visitor experience, you might realize that some pages may not be receiving any hits at all.

Your analysis is aimed at identifying barriers to selling your product. An analytics package takes the raw data and applies it to reports so you can draw conclusions on trends.

Another indispensable tool to the analysis process is funnel analysis. A funnel represents the path you expect visitors to take on their way to converting to a goal. Defining the stops along the path to your goal allows you to see how frequently visitors abandon goals and where they go. Analysis determines where the holes are in your conversion funnel.

Analysis of the raw data shows you where alterations are necessary in order to improve the user experience resulting in greater conversions. A reporting tool built-in to your solutions enables you to get reports without having to apply statistical analysis to this raw data.



Health insurance carriers are finding themselves in this world of retail, which means they need to be able to compete in the online marketplace.

The Prescription to Better Health

After gathering and analyzing the reports, it is time to make decisions on how you are going to improve your presence on the Internet. The final step in creating online success is converting the trouble spots into actionable items and implementing those changes.

Marketing and advertising campaigns can be altered to achieve their desired results, microsites and landing pages can be customized to your users' preferred experience, and usability can be improved, streamlining your process and increasing conversions, all using your KPIs to measure success against your campaign or department goals.

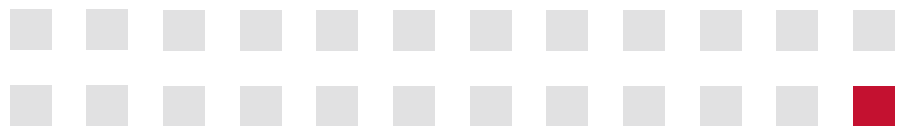
By making these targeted changes rather than an entire overhaul of your website, your company is able to save time and money, and the enhancements will improve your bottom line.

A Healthy Store Equals Healthy Profits

The retail aspect of the Internet is exploding. Consumers enjoy the convenience of comparison shopping from their living rooms or their offices and new security measures have increased the trust levels enough for consumers to feel comfortable with giving personal information online. The need for over-the-phone or face-to-face contact is quickly diminishing.

Health insurance carriers are finding themselves in this world of retail, which means they need to be able to compete in the online marketplace. They too need to lure customers away from their competitors' websites and keep them on their site. However, there is a lot of competition on the Internet and consumers have high expectations when it comes to their online experiences.

By utilizing analytics, companies can identify goals through customizable KPIs, measure if the goals are being met, analyze the reasons the goals are not met, and improve their sites to meet these goals. With the analyzed information collected, changes to the marketing and advertising campaigns can result in a greater return on investment. By determining the actions of specific segments, health insurance carriers can improve the experiences of their site visitors with targeted changes.



About Connecture

Connecture is solely focused on delivering integrated Web-based sales, service and process automation solutions to the health insurance industry. Connecture has automated elements of the insurance sales and service process for more than 80 health plans and insurers, and its InsureConnect suite of solutions currently supports the sales and servicing of 11 of the 20 largest health plans and insurers in the country. Its industry-proven solutions encompass the entire spectrum of multi-channel insurance sales and services for small group, large group and individual markets. Connecture offers an end-to-end business process transaction platform consisting of focused modular applications that fully integrate with existing systems. By leveraging Connecture's analytics functionality, not only is your company saving money making targeted changes but these improvements are also reflected directly in your bottom line. The operating costs are lowered due to a streamlined process. Today's businesses are dependent on online success. With an investment in your customer satisfaction and the satisfaction of potential customers, you are investing in success.

About the Author



Mike Schenk, Chief Technology Officer

Mike's career in technology spans 20 years, 12 of which have been in the insurance industry. He has experience working for both corporations and consulting agencies and has been involved in projects at every stage, from gathering requirements to ongoing product enhancements. His roles have ranged from developer to Chief Technology Officer and his skill set includes extensive experience as an object-oriented designer, developer and manager of various size IT operations. As one of the original architects of Connecture's signature product, Mike has been responsible for the platform and development of the InsureConnect suite since its inception.



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