

Case Study: Healthcare

Farm Bureau Health Plans unifies broker engagement

FBHP taps Cognizant to create a new engagement strategy within its distribution model, delivering a one-stop solution for all broker processes and an optimized customer experience.

Modern health plan providers that offer digital touchpoints have an opportunity to increase sales, build relationships, reward performance and win confidence from its agents/brokers. Delivering a superior digital experience can also help these organizations to better anticipate and meet the needs of constituents such as agents, brokers, consumers, members and providers.

At a glance

The implementation of a new broker engagement strategy enables Farm Bureau Health Plans to address challenges related to disparate system processes and technology that did not deliver the desired agent experiences. Now, the new solution is expected to deliver the following benefits:

Outcomes

- Elevated and unified the agent/broker experience
- 28% increase in broker engagement
- 18% increase in win rate
- 22% increase in account annual value
- 30% increase in member retention rate

**Farm Bureau
HEALTH PLANS**
Tennessee

The fast-growing Farm Bureau Health Plans (FBHP), based out of Columbia, Tennessee, offers Tennesseans year-round access to its affordable coverage options, including individual and family health plans, Medicare Supplements, Part D prescription drug plans and dental and vision plans. Recently, FBHP expanded its health portfolio into Kansas, Indiana, Michigan and South Dakota via partnerships with the Farm Bureau in those states. The company's next major initiative is the addition of a Medicare Advantage product in 2023.

The Challenge

A key to expansion for any health plan is the ability to deliver solid client-stakeholder engagement capabilities and experiences that enable the agent/broker channel to engage with their customers effectively. For FBHP, however, there were challenges related to disparate business processes and technology that did not deliver the desired agent experiences.

Primary challenges include:

- Fragmented broker engagement
- Limited use of digital in support of agent/brokers working with their clients
- Disconnected user experiences

Scott Alberd, Chief Information Officer at Farm Bureau Health Plans, recounts drivers for the project, "In 2019 we formed a Continuous Improvement Team focused on identifying areas of improvement throughout our organization. As a strategic initiative, the team began looking at customer touchpoints across the enterprise. We found that we lacked some of the technology needed to engage with our customers in a modern and efficient manner. From here, we prioritized the broker constituent and engaged Cognizant to assist FBHP in designing a new agent/broker engagement system."

Turning to Cognizant, FBHP sought advice and assistance in selecting a future-state agent/broker engagement platform. The vision for the platform was to redesign the agent experience and to improve the way brokers engage with their clients, while yielding a favorable ROI.

Miranda Graham, Chief Operating Officer, Farm Bureau Health Plans, says, "With a business model that extends to other states, it is critical to have the most efficient model possible. We want to be sure we are using a solution that can deliver the best experience possible."

The Approach

With sights set on a new broker engagement solution and a positive experience as a Cognizant client for our traditional services, FBHP engaged Cognizant Consulting to help uncover any unmet needs of agents/brokers, and then design new capabilities to support them. Cognizant was instrumental in reimagining and redesigning the engagement strategy with brokers.

Cognizant conducted several design sessions to reimagine the broker experience, including the following:

- Workshops to identify future state experiences and capabilities
- Experience design workshops to identify personas and chart journey maps
- Process design workshops
- Technology design workshops
- Platform selection sessions
- User story elaboration sessions

In addition, we facilitated the platform vendor negotiation process as an independent third party.

The broker engagement solution included the following deliverables:

- A broker capability map and a library of future state capabilities
- 10 user personas, with five user journeys based on actual users and their needs
- Future state Business Architecture
- Eight future state business process flows for the full quote-to-card process
- Evaluation of four major broker engagement platforms and a custom solution to determine which is best suited to deliver the future state experience

- A System Interaction Model
- An Implementation Roadmap
- A Platform Fit-Gap Analysis
- A Platform total cost of ownership analysis
- A Governance Model for Implementation
- User stories, business requirements, and a detailed implementation plan

Business Outcomes

Our high impact engagement included close communication via workshops with FBHP’s CIO and COO, as well as other managers and staff. In addition, we interviewed external experts/executives to further inform the future state experience design.

We also collaborated via a Steering Committee led by FBHP, Transformation and Change Management and Readiness Offices led by Cognizant, as well as Project Delivery teams from each organization. Cognizant structured the engagement based on its proven business-led digital transformation approach. The upstream work—strategy, experience design, platform selection, developing business requirements and user stories—spanned over 9 months.

Graham adds, “Working with Cognizant provided us with much more than just another vendor solution. We found a true partner. I have been impressed by the way the program is structured and all we have been able to accomplish. I don’t think this would have been possible to do internally at the speed we are going. From my vantage point, our partnership has been truly exceptional.”

Following the planned implementation, we anticipate that FBHP will realize a 32% increase in productivity gains for brokers and internal employees. Additional system enhancements will also lead to increased revenues in these areas:

- 28% increase in broker engagement
- 18% increase in win rate
- 22% increase in account annual value
- 30% increase in member retention rate

The new broker engagement solution is expected to deliver a range of benefits that will:

- Elevate and unify the agent/broker experience
- Support client expansion plans to other geographical areas
- Deliver a unified agent/broker experience across plans and states
- Create a one-stop solution for all broker processes to reduce operational friction

We continue to partner with FBHP to reimagine the experience of their other constituents—consumers, members and providers. The strategy and design engagements for these constituents are currently underway. Through these follow-on programs, we are continuing to build FBHP’s trust in our healthcare consulting team, to deliver insights on time, and help move the business forward.

Alberd adds, “Based on the outcome of our previous engagement, Cognizant Consulting to me was the logical choice to expand our digital transformation engagement to all constituents (Shopping, Member & Provider).” As an added value, Cognizant brings insight to this engagement informed by a recent quantitative company survey conducted with 2,400 respondents in four national, 10 Blue and 154 regional health plans across 50 states. The survey reveals that digital adoption is on the rise, with significant scope to further improve its acceptance. We also learned that health plan members want more digital than ever, giving payers room to improve and expand their digital offerings.

About Farm Bureau Health Plans

Farm Bureau Health Plans (FBHP) is a Columbia, TN-based company exclusively focused on providing quality, affordable health care coverage for its members. FBHP offers an extensive range of coverage options for both the under 65 and over 65 markets, including individual and family plans, Medicare Supplement plans, Medicare Part D prescription drug plans, and dental and vision plans.

Farm Bureau Health Plans was founded in 1947 as an affiliated service company of the Tennessee Farm Bureau, a non-profit organization comprising more than 680,000 member households statewide.

A designated FBHP representative is available to provide personalized customer service in each of the almost 200 Farm Bureau offices across the state of Tennessee. Farm Bureau Health Plans currently covers more than 190,000 lives in Tennessee, making it one of the state's largest health coverage providers.

In recent years, the company has expanded its product portfolio into other states, including Kansas, Indiana, Michigan and South Dakota.

For more information, visit <https://fbhealthplans.com>.

About Cognizant

Cognizant (Nasdaq-100: CTSI) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 185 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us [@Cognizant](https://twitter.com/Cognizant).



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