



2016 Evolving Health Interview Series

Interview Title: *Care Delivery As Customer Service*

Interviewee: Pat Geraghty, CEO, GuideWell Mutual Holding Corporation

Our organization probably on the forefront of looking at consumerism in health and healthcare, and we've got a long way to go. As the market moves more and more to individuals making their own choice about healthcare, we as an industry need to be thinking more and more about how do we serve that consumer where they want to be met. So, that's a critical issue for our industry and for our company in particular.

I can tell you one thing that we've been doing as an organization is we've built retail centers, and so, as opposed to the high tech end of things which we also do, we've built retail centers 18 across our state. And so, in a retail center someone can buy individual coverage. They can get their claim resolved face-to-face with customer service, and they can have a health risk assessment done by a care consultant, and so we do the continuum of care for our members all across our state. It has been extraordinarily popular. We had almost 350,000 unique customer visits last year. We've been widely successful in growing our individual membership and retaining that membership.

So, those things have been very positive. What we're looking to do is to also have the same level of engagement online, and so we have lots of those capabilities today, but we think there's a lot to learn from retail organizations with long history in dealing with customers on a one-to-one basis. We are a big company and we serve all individuals. So, we have to have a wide range of ways that people can engage us and that creates complexity. So, it will be interesting to see which of the pilots that we create truly takes off.

I think we as an organization at GuideWell and Florida Blue believe that we have to have enough pilots out there so that we can see where the real traction is and understand where the things that will scale best. We think we've covered a fair geography in our state. The question now is, what do we do in terms of having the hubs in place by creating spokes? Because in our centers we need to have a lot of volume and so we're in obviously the larger metropolitan areas. So, how do we reach out beyond that? We think we're going to do that with partners and so that's one of the things we're looking at.

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You know I think the interesting part of everything that's going on in healthcare right now is thinking about not only the high tech solutions which we're all focused on. The new and shiny gets a lot of attention, interest and investment, but it's also low tech. So, not just having these centers that we have, but the way we engage our Medicare population.

The two things that you can do best in the Medicare population today is; one, help a senior not fall, and the second is to have them comply with the drugs that they should be taking in the right sequence. The best way to do that is actually to be face-to-face with that senior and help their environment be a safer environment, and help with an organizing system for them to comply with their drugs.

There's lots of other high tech things that can revolve around that, but those two things are fairly straight forward, fairly simple to do, but you have to be committed to doing it. And I think we can't as an industry or as a company lose sight of taking care of the customer where they need our interaction and then build around for some of the more high tech solutions that are also can play a role in serving customers better.