

This is Digital Podcast

Episode 5 Transcript

Rissa Reddan (00:11):

Hi everyone, and welcome to This Is Digital, a podcast about leading with digital to win in the marketplace. I'm your host, Rissa Reddan, partner and chief marketing officer here at West Monroe. West Monroe is a digital services firm. We are thinkers and makers who bring hands on experience and technical know-how to get things done and to deliver lasting value. On This is Digital, we talk to experts about how to go about not just doing digital, but being digital. We'll be sharing stories of digital successes and digital failures. This podcast is for business leaders like you who don't want to miss out on the opportunities digital holds.

Rissa Reddan (00:51):

Today I am delighted to introduce Mike Treash, Senior Vice President and Chief Operating Officer, and Patrick Stevenson, Vice President Data and Analytics Strategy. Mike and Patrick are two incredible leaders with Michigan-based Health Alliance Plan, a nonprofit health plan that provides health coverage to individuals, companies and organizations. Both Mike and Patrick bring extensive industry experience to the direction and performance of HAP's operations and are known for being highly dedicated to member satisfaction. I'm excited for all of you to hear more from them on the great work they're doing and how they're doing it, how they're helping HAP be digital. With that being said, welcome Mike Treash, and welcome Patrick Stevenson.

Mike (01:39):

Thank you Rissa.

Patrick (01:41):

Thank you so much. Good to be here.

Rissa Reddan (01:43):

I'm super excited about this conversation. Could you tell us a little bit more about HAP, who are your typical members, demographics, some information to ground us in your business?

Mike (01:58):

Yeah, Rissa. HAP is a subsidiary of Henry Ford Healthcare and Henry Ford Healthcare is a large health system headquartered in Detroit, Michigan. They own hospitals, physician groups, outpatient pharmacies, vision and run that gamut. So, between us and Henry Ford, we're an integrated system. So we're soup to nuts. It's unique because we got the provider and the payer.

So for this digital data conversation, we are in a very unique position because we can provide a complete view of that healthcare consumer experience.

Rissa Reddan (02:31):

Fantastic.

Mike (02:32):

As far as our membership goes, and the markets we operate in pretty much all the above in healthcare. We offer commercial products. We offer self-funded products, but we're in government programs. So Medicare and Medicaid. Those were the big growth engines in southeast Michigan. Population is aging, and those are in individual products. So it's not an employer group who is buying those things. So it's very competitive and customer experience means a lot when you're trying to succeed in those market segments.

Rissa Reddan (03:04):

Fantastic. you've both been working closely with a new element of HAP called Member 360. Could you tell us a little bit about what that is, and maybe Patrick, we start with you?

Patrick (03:15):

Oh, sure. So Member 360 is really the idea that we're trying to shift our focus away from maybe data points and reports and towards the customer. So really we're saying, let's, instead of starting from the top and working down, let's start from the bottom and work up. So from the customer's perspective, how do we understand everything about any of one of our patients or one of our members, members of what we call them. I'm going to say that again. So, from the bottom up, we want to look at what is our member's experience and what is everything we know about that member so we can really get a holistic view of them and how they're experiencing our product at HAP.

Rissa Reddan (03:51):

And I know you put a focus on member versus patient. Why is that? Why is member your noun of choice?

Patrick (04:01):

You know because we're all in this together, I think is a short version. So our members are in this with us. We're in this with them. We're trying to look and say, Hey, you're not just someone we're supplying a product to. You're a member of our company, a member of our family, a member of the Henry Ford Health System at a greater level. And so when we focus that way, we can start really saying, Hey, how do we best service these, you know, real members, these real people. It's not just the patient. Some we're going to see and then not see again, you know, they're, they're not just with us while they're in the hospital bed. They're with us throughout their lives. So they're a member of our organization. We like to treat them as such.

Rissa Reddan (04:49):

Thank you, Patrick. That was a great explanation.

Patrick (04:53):

Course I practice in front of the mirror for like 15 minutes.

Rissa Reddan (04:55):

Well, it's really paying off for you. So that's excellent. What prompted HAP to begin analyzing the need to create a golden record as part of your initiative? Where did the idea come from?

Mike (05:11):

Yeah, Rissa. It was a couple years ago I had a meeting with an individual who was leading the healthcare division of a major retailer. And this individual came out of healthcare. And so consumer products, consumer goods was new to him. And we're having a conversation about what was different. And he mentioned this major retailer and says they can produce consumer insights in nanoseconds and all the things we talked about in that meeting, that was the one thing that scared me the most because if a company can come into healthcare and produce consumer insights in nanos, that can, they put a lot of us out of business. That's just not traditionally how healthcare organizations have operated. And that led to a lot of conversations about how, how we transform our company and, and we decided we want to become that company that can transform consumer insights in nanoseconds.

Mike (06:22):

So when you think about the architecture, you know, how do you do that? And it's complicated. One of our major takeaways was how is it that we harness all this data and make that data consumer focused? When I say data, we, we have data, we have data warehouse, we have data lakes, we have data that still resides in core applications. We have business partners that have a tremendous amount of data on our, on our customers. And as I mentioned before, you know, our parent is Henry Ford Health and they have, you know, more data than we have from a lot of different settings. So there's a lot of power in that data. You can get a tremendous view of the customer experience. You can use that data in a lot of ways. And our first are really thinking in this journey started with how do we get that comprehensive view of that healthcare customer experience? Because being an integrated system, we have that opportunity, which is different than who we compete against, who are basically the large national payers.

Rissa Reddan (07:33):

And Mike, a follow up question on that, I'm curious, so with all of the data that you had, was it then, was part of the exercise then to map the data to the customer? Was it really about putting the customer at the center of that all these different data sources?

Mike (07:53):

Yeah, really it has been use case driven. So, and a lot of use cases coming outta our sales and marketing area and coming out of our pop health areas. Because when we market, especially the Medicare individuals, and as I mentioned before, it's an individual product and it's highly competitive and it's highly, there's a lot of price elasticity. People will jump plans for, you know, a dollar. So from a sales and marketing standpoint, we really, you know, had a business imperative to paint that picture, that customer experience and paint that picture of who both our prospective consumers are, our customers are and our current customers are. So we can retain those folks. The more data we have that allows us to better craft that communication or that message or that campaign during that open enrollment period where we try to retain those folks and of course get new customers.

Mike (08:55):

So that was like one of the emphasis and it's one of the early things we've done trying to use the data via the consumer 360 for our digital marketing campaigns. The other area I mentioned where we're using that consumer 360 profile a lot isn't pop health. And in that context, you're really trying to build predictive models. And the idea is you're trying to predict who's going to take their medications, who's not. Trying to predict as people get discharged from the hospital, who's more likely to get readmitted and who's not. The way you do that is we have a tremendous amount of data and if we can harness it via that Consumer 360, we can build these predictive models because we have more data to calibrate really the AI engine, if you will.

Patrick (09:59):

The exciting thing about that statement that he started with, which was insights in nanoseconds is really the insights part because that has really caused a shift, I think in our, in our thinking on data because you know, an insight isn't just data. An insight is this data tied to data tied to data. So how do we make these linkages? And the fun thing about insights is it starts changing our perspective from, I'm not generating a report. I'm not writing a report. I'm not generating a report. I'm trying to tie that to something else. So it's not just a report of male or female patients. I say, what are my male or female patients with proximity to our locations? What's our female patients' proximity to OB locations? What's our age demographic location?

Patrick (10:42):

So all of a sudden when you start saying you start shifting, and this is really important for us, we're shifting the organization to think in multi-dimensions. Not just one. You know, because a report has data, but a visualization generates insights, right? A properly dimensioned report tells us a lot more about what we're trying to achieve. What are the values we're trying to bring more than just a report on one data point? So part of the big shift that Mike's describing there is insights, man, we have to focus on that word insights and how do we make sure people understand. Don't think about the data you need, think about the value you're trying to derive. And then we start a deep value conversation.

Mike (11:21):

Patrick, that layering effect is, is hugely impactful. If, if we have somebody calls in and they're 22 and they ask some questions around coverage for prenatal care, you know, that, that, that's one question. If we now know that an individual lives in a low income area and a food desert, which is an area where there's no grocery stores or very few grocery stores and really not good access to healthy fresh vegetables and fruits and stuff like that. And also, if we know that there's not any OBs in that area, but there's a federal qualified health center and there's also a mobile prenatal van that comes around periodically. That conversation changes so much now that we have more depth about that individual calling in. And we have more ways in which we can engage that individual in a deeper conversation, which, you know, improves their health and improves our outcomes. So, that to me, that that's, when Patrick talks about that layering, that's what we're talking about. It's painting that deeper picture of what's going on that person's life so that we can play a more meaningful role.

Rissa Reddan (12:30):

Well, and I would think as well that when you have these insights, Patrick, as you mentioned, that those insights really drive smarter actions. That you're able to have a better picture, a better context, a better you understand better the, the, you have a better starting place for a conversation. Is that fair to say?

Patrick (12:50):

That's right. They drive more actions and breed more insights. Like that's the funny thing, you know, data <laugh>, you know, data like a list of male/female has one point of insight. You can pull out that data, which is, you know, sex, but then you say, Oh, well we'll have the sex of the patient, our locations and the specialty. So all of a sudden the number of insights you can pull from that is something like $n \times n - 1$, I'll have to look up the equation later, but it becomes this exponential type thing. The more data points you add, you get more and more and more insights. And those insights lead to more insights. And so that's why we want to be in this insight game. You know, we don't necessarily want to just like focus on data points. We want to focus on how those relate to the broader world. How it relates to our member, right? Cause our members aren't living through one data point and Mike just listed, you know, the food, the grocery desert and, and locations and demographics. Like when you list those out and you start layering, then all of a sudden you have more insights than you know what to do with. And they just lead to more and more insights beyond that. So it's one of the fun things about insights. They breed more insights.

Rissa Reddan (13:54):

And with Member 360, does that position you ahead of the industry? How does that help you as an organization in the ecosystem?

Patrick (14:07):

It's a really good question. I'm going to answer, tell that Mike answer <laugh> my Mike and I sort of know, I could see the look on his face. He was like, he's about to, he's about to lay a good one on us <laugh>. But I'll do a short one first because my short answer the healthcare, the healthcare industry has always lagged other industries. So I'll say large retailers do a great job of really understanding and they'll call them customers, right? So, we call them members, they call them customers, they understand their customers. They understand how the small interactions lead to larger interactions. In healthcare, I think this puts us ahead of the healthcare industry because we're looking to take those same type of data points and tie all these insights together. Tie it all in together, and realize that the patient is a point in time.

Patrick (14:51):

A member is across all these interactions. So it includes pharmacy. It includes what are they doing in their daily life. It includes their activity level. So I think it puts us ahead, but really is like the next logical step in following our, our members. And understanding them better and understanding better where we can serve them and how we can meet them where they are. That's, that's the HAP difference I think, is we want to meet where they are rather than having them come to us. We want to be in their everyday lives. So I think we're ahead of our industry, but maybe trailing some retail that have done a great job in this in the past.

Rissa Reddan (15:22):

Great. Mike, anything to add?

Mike (15:24):

Yeah, it's interesting. I feel like we're in a good position. We're not from a standpoint of our data architecture. And that's the easy part. The hard part really is the people aspect of this. And as I've described it recently to somebody, this journey's about going from decision trees to decision forests. And what the 360 allows us to do, we're talking about trying to predict consumer behavior. As Patrick illustrated, you know, a minute ago with the Consumer 360, it allows us to pull in more data points. And those data points are more variables. And then as you use advanced analytics, you know, you're able to weed through those variables to figure out what really matters. Being able to predict consumer behavior and what really does. That really starts though with the architecture, which is easy, frankly. It's pretty simple.

Mike (16:14):

It is the people part of it. Trying to upscale our analysts, our leaders and even more than analysts, our leaders, because very few of our leaders have a degree in informatics or data science on their resumes. It's such an emerging and fast field. So we're trying to catch up on the people side of it. And if you leave healthcare, I, I'll echo what Patrick said and we've spent a lot of time talking to organizations outside of healthcare on this topic because that's where, where you can really learn. It is remarkable how far ahead of us they are on the people aspect of this. They really know how to use analytics. They know how to use that 360 to drive those insights.

Rissa Reddan (16:59):

And how are you thinking about that? How are you thinking about or thinking through helping people to upskill? Or helping with data fluency, how are you thinking about that across the organization?

Mike (17:11):

You know, the biggest thing honest to God. I mentioned before. It's kind of bifurcated. Is one we have to upscale our analysts so they're more aware of some of the emerging tools out there. That's difficult right now, especially for a non-profit healthcare company in Detroit, Michigan. Because we're competing with for profit retailers for profit other companies and the talent pool coming outta universities, it's a free for all right now. It is a fight to start to get that talent. So we have to do a lot of creative things to try to upscale our folks and, and to get talented individuals who have these emerging technologies as part of their skill set. On the people side is pretty and honest to God. I think that the desire is there. I asked a question of our leadership recently and kind of what I asked earlier is how many of you have some type of background, either college training or other training related to data strategy and data science and other data skills.

Mike (18:13):

And of course no one raised their hand. Then I asked how many of you think you better have data strategy on a resume in the next 10 years if you want to grow and expand your career. And every hand went up. So folks get it, they get it. Right now it's an education game and I think the desire is there. We just got to lay the path out there for them to follow and I think they will be successful because they get it and it's fast moving they want and in our ambitious folks want to be part of the game. And they're starting to see the value of these tools and it's completely new tool set in the resume. And that's what, that's what gets them excited.

Rissa Reddan (19:08):

And then how would you say that Member 360 will be leveraged to achieve the quadruple aim in healthcare of better outcomes, lower cost, improved patient experience, and improved clinical experience?

Mike (19:23):

One of the things we didn't talk, I mean for us, we think about the consumer 360 from a different, a few different lenses. One is that is that complete picture and Patrick alluded to that earlier. That's one. The second one is the predictability. And predictability helps us, you know, predict who's more likely to row and have, predict who's not going to take their hypertension medicine. Predict who's, you know, more likely to get readmitted to the hospital. The third dimension we really haven't talked about a whole lot is trigger events. So one of the things we can do right now is we can source events. And an event could be here, here's an example I use

over and over again is Patrick goes into the doctor's office for his preventive visit. And by law preventive care is zero cost share. So free.

Mike (20:08):

While he is in there, he mentions to his doctor that he's been having some chest pain. So the doctor throws an EKG on him and all of a sudden that visit now becomes a \$20 copay. We had about 40,000 of these one year. It was valid. We had about 40,000 these, it was interesting to me. Only about 1800 people actually called us. What concerns me from a net promoter score standpoint is those people who didn't call us. The people who called us at least we could explain what happened. Here's what happened, Patrick, you know, it became a diagnostic business. That's why you got charged \$20. It's those other people who didn't call that we don't know if they just, they stood, they got mad at us or they were indifferent. We have no idea. So that was a trigger event. And if we are able to use that trigger event to send a message out and say, Hey Patrick, this what happened. Us being the integrated system, if they go to a Henry Ford physician, wow, Patrick's got a doctor's appointment tomorrow.

Mike (21:03):

I'm going to message him right now before he even goes in there and says, here's probably, probably the range of what you're going to pay and here's why it might be in a higher end. That's pretty darn cool. That is really cool. So those are the things that, you know, that that event processing, that that's a differentiator for us from a customer service standpoint. It's also a differentiator on the medical side as well for all the things we mentioned before. Now I know that somebody's not taking their, their medication. Now I know that somebody's not done a follow up visit to, to their physician. Now I know that we discharge somebody from the hospital and they don't have a caregiver and that we can intervene quicker because they got a lot of stuff going on. So it's, that third piece is what really gets me excited being able to source those events. The key though is we can source those events. I got it tied to the consumer 360. So now I can bring this customization, the intervention down to very specific interventions just to Patrick because I had this bolus information. I know what Patrick's situation is. I got this one event, which I know can be critical and I can tailor some type of communication to him.

Rissa Reddan (22:20):

You mentioned benchmarking against retail or looking for best practices from the retail industry. I'm curious how are you getting insights from other external organizations or are you working with any data experts outside of HAP?

Mike (22:39):

We are. But it's really a combination of West Monroe helping us out. Really providing us insight on insights and what's happening in other industries. I actually attended the event, Patrick and I attended an event this summer with some of our West Monroe partners. And it was a data Vena

auto at MIT. And I learned so much by listening to the CTO of the Israeli National Airline. It was one of those profound presentations on this topic.

Rissa Reddan (23:16):

What made it profound?

Mike (23:18):

Well, he basically told us we were really smart. So I felt really good <laugh>.

Mike (23:24):

We were literally saying the same thing. He, he's like, We had these 150, you know, making the number up right now. We have these 150 different data elements and we know we need to source those in real time because those represent events and it gives us an opportunity to intervene. And for them, that mobile app and that portal where like, we're golden to them, that's an opportunity to make a sale. And, they got to make that a special experience. They can't lose anybody on that portal or that member app. That, that persists, that conversation persists with us as well.

Patrick (24:10):

I think part of it too is you know, partners like West Monroe can help you sort of look across the aisle and look at other industries. And that's really important. It's really important to us as we move forward, especially in this data and technology and digital journey because healthcare didn't start as digital didn't start digital, right? You have other companies who started digital. They started in the cloud. They started on the web. They started as technology companies. Healthcare has become this technology industry. And that sort of organic growth is like much organic growth, you know, sort of slow and measured as opposed to other who just takes leaps and bounds. So what we do is try to engage our partners and find these other industries where we can go and just integrate into them and start hearing like, Hey, what are they doing in air travel?

Patrick (24:56):

You know, Mike's example is perfect. What are we doing in air travel? Because when you boil it down, they're doing some very similar things to us. They, they're really concerned with their customers who once they engage in a flight, like they're there for a journey, they're there for a certain amount of time, and while they're in that envelope, their satisfaction is highly reliant on what that airline does to increase it or to ignore it. And, they have options. So looking across industries, it's really important I think, for healthcare right now because we have a lot of growing to do. We, you know, we've, we've done this organic growth. We need to look to people who started there and started this technology journey on this exponential curve, and we need to try to find our way onto it.

Rissa Reddan (25:36):

And are there any articles or books or studies that you've read that have been instrumental in your push to design member 360?

Mike (25:46):

Oh, that's a good question. We consume so many articles and books and I'm trying to think back.

Mike (25:52):

You know what I'll give credit to one of our vice presidents, Yusuf Chowdhury. He was really the one pushing hard for the architecture that, that we're using right now. And came with some very creative ideas around how to develop the architecture and then working with the businesses just to flesh out the use cases, how 360 would actually benefit us. So it was really more organic, I have to say. It truly was more, was more of organic conversation came up, some really unique ways in which we could architect that. I don't think there was one article or publication out there which influenced us more than anything. As Patrick said, it was just talking to other companies and, and learning what they've done as well and really how they've used that 360 in some pretty unique ways.

Rissa Reddan (26:41):

And will your member 360 initiative ever be done?

Patrick (26:49):

I don't know. I'm going to answer the previous question, then we'll circle back. How about that? <Laugh> <laugh>, I want to call it one article that I think is helpful. So it, it may not have been in the root of the 360 journey, but when I think about the Member 360, I think about what Mike was talking about. It's like, this is a, a people problem in some respects. We just need to bring the people up to speed. A thing we talk about all the time is value of that data to, so to that extent, Doug Laney's Infonomics is a huge, like every time I, I give an orientation, I have it on my slide deck. I say, Hey, you should look at Infonomics if you haven't read it before, because it talks all about how you stop looking. And you know, what we didn't talk about all here today is, you know, you stop looking at these data points, you stop looking at these, these one dimensional reports and you start saying, what's the value?

Patrick (27:34):

You know, what value does that bring? And when you talk value, you have, you know, value and insights are synonymous. Just, just about there. It's probably a hair separating them. But when you talk about them, you all of a sudden have to look at all these dimensions. And so a big conversation we have with our people to try to bring them up is, at least I personally try to drill into them value, value, value. Let's talk about value. Understand that every report you request,

every insight you try to derive has a cost. And it has, it has an effect, right? It has some sort of return. More often than not I mean, I, I say this all the time data and analytics has been one of our most abused organizational resources in all of history. I think because no <laugh>, any leader you talk to has asked uncountable times, Hey, I need a report for X or Y or Z and by the time that report makes it back to you, what's the first thing that happens?

Patrick (28:21):

You didn't spend time really flushing out those requirements. So you say, Oh, this is, this is good, but I actually need it like with this other thing. Like I need it by a provider. So they go back and they do it again. Then they come back and you say, I need it real fast like tomorrow. They come back with it tomorrow and say, Okay, you got it by provider, but I also need location. Obviously I'm meant location where I said provider, because, you know, they work there, they go back and do another report, they bring it back. And after all this time they give you that report and you say, Oh, thanks I made this decision yesterday though, so thanks a lot. Save it somewhere. But, but, you know, thanks, thanks, but no thanks. Nothing I can do with it today.

Patrick (28:53):

The decision's been made. So this is just this huge loop <laugh> that the ROI was very negative. And so to help people understand that, that cost and that value generation, I, I recommend Infonomics to everyone. It's a great, great book. Starts talking about really how we take this data and treat it as a, as a real asset, right? As an organizational asset. And measure our effectiveness against that like you would any other asset. And it, it makes perfect sense.

Rissa Reddan (29:48):

Patrick, I'm curious, you're reminding me of working with my daughter on her homework when she was in grade school and that the need to have a table of contents to organize your thinking and, and don't just start writing on a page. You know, you need to organize your thought. And I wonder about that for some of the requests that you'd received historically, that how do you help people think through what the table of contents is that, what's the end goal of, of requesting this information. And how do you help people think through in a holistic way what's going to create value and, and how is that going to drive the business forward?

Patrick (30:23):

That's right. Yeah. Don't just, don't just ask for something, but like, have the end in mind. Begin with the end in mind. And Mike would say very often you'd say, Hey, we need, we don't need you to have requests. We need you to bring hypotheses. Mm-Hmm. <Affirmative>, like bring this hypothesis. Cause that tells you the data points you're looking, you know, based on these data points, these are outcomes we think we'll see and we'll be proven or disproven by this. So when you start doing that, that table of contents is exactly it. It's like, you know, start thinking of where we're going and then backtrack to what we need to get there. And hopefully by doing

that, you'll stop two things. The one thing, and both are, both are just as bad. One is asking for too little, you know, I need patient sex or something.

Patrick (30:57):

Like, that's not enough to do anything. Mm-Hmm. <Affirmative>, the other is asking for too much thing. Well just give me everything. And then you'll go through and you'll go through and have to go through the jungle and try to find the thing you're looking for and spend a lot more time on this data point than you could if we just had a clear hypothesis up front. This ties in lots of things like zero trust and like how, you know, how much data share might have access to. But both of those are equally as detrimental because neither gets you to your insights as quickly as you should.

Rissa Reddan (31:22):

So you need that Goldilocks? You need that Goldilocks in the middle, not too little and not too much.

Patrick (31:27):

That's right. Table contents and hypotheses really, really help that journey. Get it just right.

Rissa Reddan (31:32):

Mike, anything you would add to that?

Mike (31:34):

Yeah, what Patrick said about the value conversation, that that's, you know, going back to where's our opportunity to advance this conversation with our, our leadership and it's, that is how are you going to create value? And it really starts with this, I've been on this lately, is this concept of an analytical model. And that folks have an analytical models, but they don't realize they do because we can really not label this labeled it as such. And, and where we're at right now in our conversations, which with our leaders in this, in this data literacy game, is educating them that a data model could be something, something as simple as one data point of what our claimed inventory is each week. That's a data model. And what you want to be able to do to really improve the value of that data model is start adding more data to it and really ask that question about, I got one data point, which is claim inventory.

Mike (32:30):

How can I predict that inventory? What, what are those independent variables which I can capture, which will predict my fluctuations in inventory? It's not got a more complex data model. And this is where we talk about going from decision trees to decision forests. As you progress down that path, you can expand out that variable model. As you do that though, you're going to need more advanced analytics. So, you're going to need to bring your business analyst along, need them more, better, highly trained to do more advanced type stuff. AI like

activities. So when Patrick talks about that value, that's really the conversation that we're having with our leaders right now. The 360 plays into that because the 360 allows them to pull data from so many different data sources and that it enriches that model, especially when we're focused on trying to predict consumer behavior.

Rissa Reddan (33:32):

As we start to wrap up our conversation, I would love to know what's next for you on the journey of Member 360

Mike (33:41):

Trying to get our business partners involved in it.

Rissa Reddan (33:44):

Hmm. How so?

Mike (33:45):

We have a lot of business partners and they're out, they're out there doing consumer campaigns and they're developing a lot of intellectual property on those campaigns. So if, if they've done a campaign and an email campaign we, we want to know who's opening up their emails. We want to know what day of the week they're opening up their emails. If they're accepting texts, we want to know that. So it's really expanding this conversation to our business partners. We do that, we're going to enrich our models and because the consumer 360, we can tie that in. So we enrich the model, we can tie it in with Route 360. That improves our predictability models. That also then allows us to source more events. So, you know, we have a good footprint between us and Henry Ford right now. You include our business partners in that footprint, it just increases exponentially.

Patrick (34:37):

Absolutely. I think all those points being valid. Another thing that follows the member 360 I think is other 360s. Because you <laugh>, once you get to this point to where you have this critical mass of data on a member, you have all this information, you start asking why of each point. You're like, well why this provider? Why that diagnosis? Why that treatment plan? Or why that pharmacy? You say, Well, we need to know more about that. So it branches off to yet another, You know, you get a provider 360, the pharmacy 360. I think it keeps it, the path after any 360 is more 360s until you have this like, you know, obviously like three, three dimensional, 360s, right? So now you have 360 s of everything. So it can really understand the, how the actions in one of those areas affects the outcomes any 16 other areas because it's, it's just like, you know, this is that data value insight conversation all over again.

Patrick (35:27):

We will have one data point mm-hmm. <Affirmative> and once we have that full data point of number 360 identified, which consists of many data points, we'll need the others in that universe also to tie them together. So I think it's a long road, but it's the fundamentals and the foundation are very similar. As you move from one through 60 to the next to the next you're just seeking to understand why <laugh>. Why and how can we best affect the outcomes here. And the, the broader, the deeper you go, the more capable you'll be of doing that.

Rissa Reddan (35:56):

And finally, the question we like to ask all of our guests is, what does digital mean to you?

Mike (36:04):

Patrick, you start.

Patrick (36:05):

That's a tricky one. That's funny. So digital, digital to me, you know, I'll lean back on my previous conversation how that, how healthcare has sort of like become technology organically. I think digital is the separation of physical real world, tangible items that are value and that becoming a, a, a non-tangible value because of realizing like the, the, the tangible, the physical is less and less representative of the whole. Like, you know, you look at one, one prescription pill that doesn't tell you a lot about that member. You look at one text that doesn't tell you a lot about a member, but when you start separating that into, its, its digital, it's its technological components, you get to know you, you know, you see it's like an iceberg. You, you'll see just that tip of that physical aspect. The rest of it is, and the ether. And you have to sort of be able to navigate that to find it. And whoever navigates the digital best, I think wins in the end.

Rissa Reddan (37:04):

Mike, what does being digital mean to you?

Mike (37:07):

You know, what, all these fun, sexy, digital things we can do, remote monitoring is a huge thing in healthcare right now. All these fun front end digital tools, you know, that that's the fire that's driving this conversation. Well, data's the oxygen and if you cut off the oxygen, the fire's going to go out. So, I think in this digital conversation, the digital economy or I, I think more like the data economy, who's really going to go far and go fast are those organizations that I'm going to go back, I'm going to tie this back together. Who, who can provide consumer insights in nanoseconds. It really is about going out and being able to provide events in nanoseconds, insights in nanoseconds, deep insights in nanoseconds. That's who's going to win this digital game.

Rissa Reddan (40:19):

Mike and Patrick, I'm so curious. How does Member 360 align to your growth goals?

Mike (40:47):

Rissa, for us, it's an equalizer. We, we you know, we're, we're a small nonprofit in Detroit, Michigan, as I mentioned before. And we're competing against some national payers and, and, you know, some very, very big organizations even in our state.

Mike (41:02):

It allows us, you know particularly in the individual products such as Medicare and Medicaid, that that's, that's an equalizer. We have a tough time competing in the group space because we're not multi-state. So our sweet spot is Medicare, Medicaid, those individual products where it really is a consumer game. So it's being able to use data to market to those consumers, retain those individuals. And it's a competitive space out there. Medicare is very price elastic. And so for us being able to use data to create that customized experience, that's a game changer. And, and again, where we benefit is we have this universe of data because we're just not an insurer. We're also a health system. We have outpatient pharmacies, we have vision. So we have the gamut. So we have a significant opportunity to do something different.

Mike (42:11):

Do something different from a standpoint of customer experience, but also do something different from a standpoint of population health and care management. There are so many events that happen across Henry Ford and have on a daily basis, we can harness those events and get those events into the hands of clinicians quicker. It gives them a better opportunity to improve the health of those individuals. Patrick.

Patrick (42:39):

Yeah, I'd say something else that really helps differentiate us there from our competition is as Mike mentioned, so we're, we're kind of the underdog here cause we have these large national players in our space. And we have players who are spanning <laugh>, spanning multiple states. What we can do with this Member 360 is it allows us really two things. It allows us to stay more agile, more nimble, because we're smaller, we can respond faster. And by understanding our members better, we can respond the way they're responding, which in the end helps to increase things like our stars rating. It helps us to deliver where our members need it because we understand them better than our competition who are looking, you know, a member at a national scale is much different than a member at a state scale. Like we're able to really focus in, so HAP can really focus on what engagement level do our members need today? How would they respond best? And by doing that, we can meet their needs. They can, we can meet our organization's needs. We can see all sides of the health spectrum and really hit them wherever they are again, meet them where they are in that journey. And I think in the end, what we see from that is great, great stars scores, great other standardized scoring systems are really recognizing that, perhaps exceeding or excelling in this front.