Lightico

Lightico's Compliant Sales Journey Automation for Medicare Enrollment

The Problem: Slow Client Onboarding and Servicing

In today's fast-paced consumer world, enrollment periods present an opportunity for insurance providers to win new business. But all too often, insurers lose out on prospective clients due to friction-filled onboarding processes.

Lightico helps boost your teams' onboarding rates and reduce turnaround times by streamlining Medicare enrollment processes to complete more transactions, faster, and with total HIPAA compliance. With Lightico, insurance providers complete entire sales journeys with clients through their mobile phones in real-time.
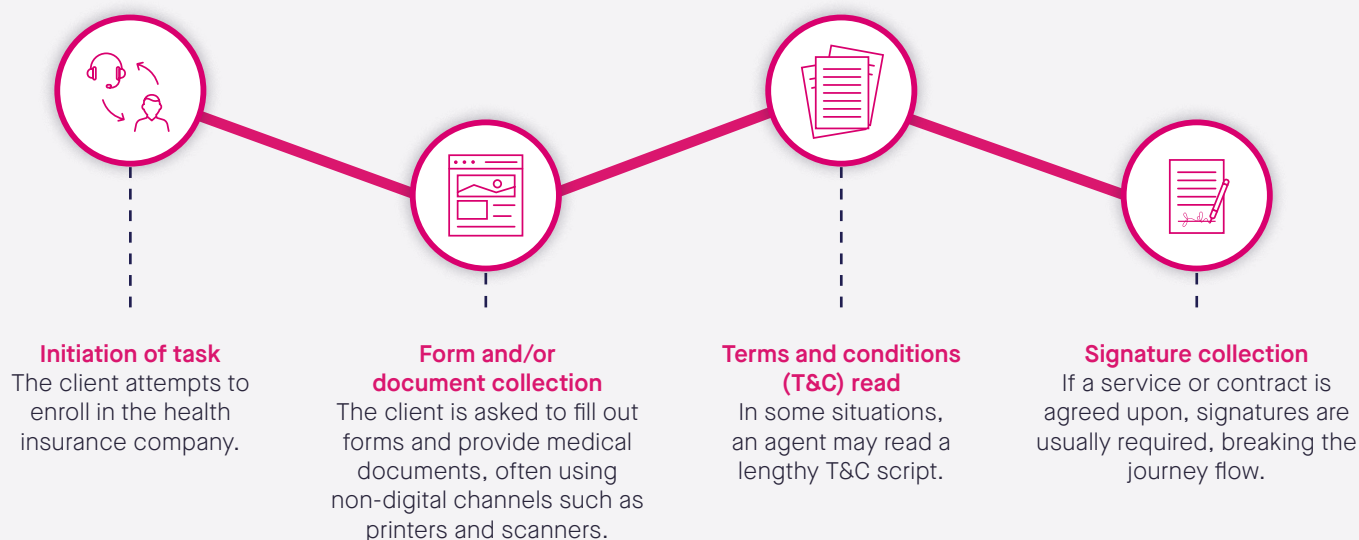
While on a call, agents invite the client to a collaborative mobile zone via SMS, where they can instantly collect client documents and forms, automatically verify ID, receive HIPAA-compliant digital payments, and more.

This document details some of the unique challenges of Medicare enrollment, the pitfalls of traditional Medicare enrollment processes, and how Lightico's dynamic workflow solution can lead to accelerated onboarding and boosted conversion rates.

The Stages of a Typical Medicare Enrollment Journey

Medicare enrollment processes are often complex and challenging for clients to complete quickly, compliantly, and remotely. Clients attempt to finalize their transactions online or over the phone but are frequently bounced to additional channels — adding unacceptable frustration.

This is illustrated by the typical stages of an average Medicare enrollment process:

Initiation of task
The client attempts to enroll in the health insurance company.

Form and/or document collection
The client is asked to fill out forms and provide medical documents, often using non-digital channels such as printers and scanners.

Terms and conditions (T&C) read
In some situations, an agent may read a lengthy T&C script.

Signature collection
If a service or contract is agreed upon, signatures are usually required, breaking the journey flow.

The Challenges of Traditional Medicare Enrollment

Lack of visibility
Clients rarely have visibility into the process that awaits them. Often clients think they are done, only to be hit with additional requests for supporting documents.

Agent variability
Agents with varying experience and skill levels have to stop and think about which documents are required from which clients and make decisions independently — impacting onboarding and compliance success rates.

Dynamic HIPAA rules
HIPAA privacy rules can be changed at any time, and insurance providers' processes must always reflect updated regulations.

High patient expectations
Today's consumers — yes, even seniors — expect a visual, fast, and intuitive experience, thanks to their regular exposure to brands such as Amazon and Apple. Choppy enrollment processes won't cut it.

As we've seen, Medicare enrollment is often characterized by manual, cumbersome interactions that fall short of today's digital standards. This can have a detrimental impact on the KPIs healthcare providers value the most, leading to:

Inefficient compliance
Processes are prolonged, and misunderstandings are rampant.

Low NPS
Net Promoter Score (NPS) is negatively impacted — before the client has even enrolled.

Low eNPS
Agents are dissatisfied due to choppy and ambiguous processes.

Poor conversions
Disjointed onboarding leads potential clients to drop off from the process due to confusion and frustration.

Inconsistent compliance
Agents are at risk of asking for insufficient (or unnecessary) supporting documents due to changing industry regulations.

The Solution: Smart and Digital Medicare Enrollment Workflows

Lightico has re-imagined traditional Medicare enrollment processes for the digital era by allowing representatives to easily and collaboratively interact with clients during the enrollment application process.

The Lightico platform streamlines Medicare enrollment by integrating these core capabilities:

eForm

Increase completion rates with mobile-friendly, HIPAA-compliant eForms.

Results: Better alignment, improved NPS.

Real-time eSignatures

Customers easily provide consent through legally-binding, mobile-optimized eSignatures.

Results: Better compliance, improved NPS.

Shared review

Clients and associates co-view the client's contract at the end, adding a final layer of clarity and cementing trust.

Result: Slashed post-call cancellation rates.

Document collection

Speed-up processes by collecting supporting documents in seconds.

Results: Faster turnaround time.

Instant T&Cs

A no-code workflow based on business logic automatically generates the digital T&C and relevant documents for signature based on the chosen offering. This helps prevent human error and eliminates the need for lengthy agent scripts.

Results: Zero errors, higher compliance rate, slashed AHT.

Secure payments

Agents collect payment instantly via credit card with mobile-friendly, PCI compliant payment forms that eliminate all risk.

Results: Improved completion rates, better compliance, higher NPS.

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Automated Workflows Deliver a Compliant Client Journey

Traditional solutions force insurance providers to turn to their IT department each time they want to make a change, and in many cases, a change request needs to be raised with the vendor. This leads to inefficiencies and potential compliance lapses.

In contrast, we believe in empowering the people who know the processes best to make immediate adjustments to workflows and other configurations without delay.

Insurance providers that deploy Lightico's solution benefit from zero coding requirements from IT and development teams. Providers easily configure and update workflows, forms, fields, and offerings from a user-friendly, drag-and-drop admin console.

Optimize Medicare Enrollment With Automated Workflows

No-code workflows enable easy configuration of entire client enrollment processes. Add key capabilities and conditions to workflows to optimize KPIs in an agile way.
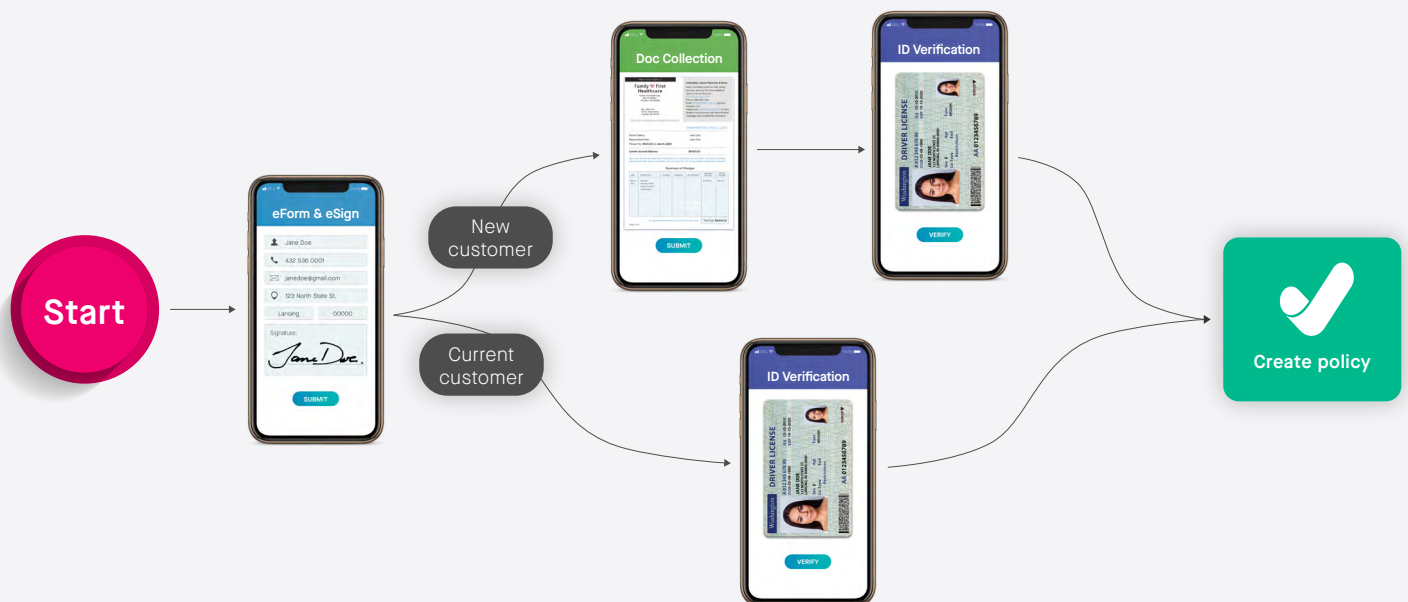
25%	**60%**	**15%**
Higher Conversion Rates	Reduced Touchpoints Per Enrollment	Increased Customer Satisfaction

Schedule Your Live Demo
to see how automated workflows simplify every customer journey

Request a Demo

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4.9 ★★★★★

Erma V. ★★★★★ **5/5**

"Great tool to expedite customer service"

"The most helpful thing about Lightico is the fast turn around time, The upside is that you are giving your customer an easy way to respond quickly and efficiently. Lightico has cut work and waiting time as you can send customer forms via text and get them back quickly, very convenient for both parties."

Capterra

4.9 ★★★★★

Ginger A. ★★★★★ **5/5**

"EASIEST USE OF APPLICATION"

"It has helped us get and maintain the necessary documents from customers that have otherwise been hard to reach by other means. Customers also appreciate the ease of use."

Trusted by Industry Leaders

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Capital One   gsk   MetLife   vroom   GLOBAL LENDING SERVICES

About Lightico

Lightico's next generation platform for digital customer interactions empowers your agents to collect forms, documents, eSignatures, photos, consent to disclosures and to verify ID instantly while they have customers on the phone.

By simplifying customer interactions in the last mile of the customer journey, businesses make it easier for their customers to be their customers, earning their trust and loyalty, translating to higher profits.

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