Until recently, the U.S. health insurance industry rolled quietly along as it had for decades. Payers’ workforces ably carried out their responsibilities in an environment characterized by relative predictability and low risk. But with the enactment of healthcare reform, these halcyon days came to an abrupt end.

The talent that underpinned the industry’s steady progress faced new demands for agile and personalized service. New, more nimble competitors emerged, and digital disruption, which had unsettled so many other industries, set its sights squarely on the healthcare market.

Amid the chaos in which they now find themselves, leading payers are committed to using disruption to their advantage. They are making innovation a priority, placing their member experiences at the center of organizational strategies, and establishing digital centers of excellence to continually improve their operational efficiencies and member services. Importantly, these pioneering payer organizations are also focusing on strengthening their talent strategies. This involves investing in new human and machine capabilities, and reimagining how to attract, develop and retain a future workforce that can deliver the innovative products and flexible services their upended world demands.
“Business as usual” for payers no longer means what it once did. Collaboration and data-driven decision making are now strategic imperatives. Traditional, rigid structures have given way to more flexible and innovative ways of working. Delivering better member experiences is job one.

The payer industry is catching on. Recent Accenture Strategy research found that 85 percent of health payer executives believe their industry is experiencing significant disruption.¹ We also found that companies that are “disruption-ready” are a breed apart.², ³

Specifically, they:

- **Employ different strategies and operating models**
- **Forge ecosystem partnerships with customers and service providers**
- **Pull talent, as needed, from outside the organization to deliver greater value**
- **Encourage and enable workforce collaboration across cross-functional teams**

Digital advances are enabling players in other insurance lines to reinvent what they do, how they organize themselves, and how they engage with members. In many cases, these insurers no longer act like traditional insurance companies. It’s time for payers to follow their lead.

85% of health payer executives believe their industry is experiencing significant disruption.
Health insurers don’t have a strong record of delivering experiences that members find valuable, engaging or satisfying. That’s reflected in their loyalty ratings, which lag other industries by a wide margin (see Figure 1).

Other industries have a loyalty edge because they have invested more and earlier in the capabilities needed to support improved consumer experiences. Specifically, they are interacting on their customers’ terms, via their preferred channels. Now, it’s payers’ turn. A focus on data analysis will help them manage an omni-channel environment. And new technologies that enable multi-channel visibility, collaboration and automation of routine tasks will be particularly helpful in freeing workers to create, launch and improve more relevant member services.

**Figure 1. Net Promoter Scores show customers are less loyal to payers**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Net Promoter Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotels &amp; lodging</td>
<td>27%</td>
</tr>
<tr>
<td>Retail</td>
<td>23%</td>
</tr>
<tr>
<td>Consumer electronics</td>
<td>21%</td>
</tr>
<tr>
<td>Wireless</td>
<td>15%</td>
</tr>
<tr>
<td>Payers</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Source: Accenture 2015 Member Experience/Payer Benchmark US Survey*

*Note: Net Promoter Score (Copyrighted, SATMETRIX) = Promoters (9,10) less Detractors (0-6)*
The good news is that health payers are making progress: over half (56 percent) are investing in digital technologies in select parts of their business, and a further 37 percent are making comprehensive investments in digital technologies as part of their overall business strategy. But investing in digital without investing in talent won’t get them very far. A critical part of building digital prowess is having employees who understand how to effectively leverage digital tools across the value chain.

Beyond digital skills, “human” skills can also have a real impact on member experiences. Front-line employees, for example, that demonstrate empathy in every member interaction and use their judgment to deliver outcomes are more likely to exceed members’ expectations. Metrics can support this shift. When striving to improve member experiences, first-call resolution, for example, becomes much more important than average call time.

**Health payer trends with digital technologies**

- **56%** Selectively in parts of their business
- **37%** Comprehensively as part of their overall business strategy
New business strategies, new roles and stronger workforce capabilities in areas such as predictive analytics and design thinking will also be needed (see below). The future workforce will be more focused on outcomes, which calls for a different way of thinking about what data means. Actuaries will assume the role of data scientists. These professionals, along with marketing strategists and insight managers, will be critical to delivering the products and services that members demand.

Equally important will be workers who have a variety of skills and the ability to step into multiple roles. Across all industries, Accenture research finds that eighty one percent of executives agree that these “workforce chameleons” will be valued most in the future. Together, specialists and multi-skilled generalists will drive the organizational agility and responsiveness that will set winners apart.

### Five future workforce roles for health insurers

**CHIEF INNOVATION OFFICERS** will define and oversee the transformation agenda and the development of agile, consumer-centric models. They will foster a data-driven, test-and-learn culture, and set strategic priorities for collaboration across the health ecosystem.

**ECOSYSTEM ARCHITECTS** will design, build and integrate digital platforms and work with strategic partners to co-create an ecosystem that delivers better solutions and health outcomes to patients.

**DATA SCIENTISTS** will analyze data from multiple sources to generate meaningful insights—and connect those to an actionable business strategy.

**HEALTH INSIGHTS MANAGERS** will collect data from across the healthcare ecosystem and help stakeholders use that data to improve care management and patient outcomes.

**MARKETING STRATEGISTS** will apply data insights to support the development of hyper-personalized campaigns and omni-channel experiences that are relevant to the target consumer.

**SOURCE:** ACCENTURE STRATEGY ANALYSIS, 2017
Talent, even more so than new operating models and organizational structures, will make or break payers’ ability to thrive in the years ahead. Unfortunately, attracting the future workforce with the skills that are needed is harder than ever.

There are two primary reasons for this challenge. The first is the industry’s image problem. Gen Z wants exciting, fast-paced and innovative work environments, personalized coaching, and opportunities for career advancement. Few younger workers see the health insurance industry as offering such things. The second reason has to do with the changing nature of work in the healthcare industry. The talent that is now in greatest demand in the insurance industry—such as professionals with deep skills in data science and analytics—is in high demand by other industries, too. Attracting a workforce that is agile, independent, multi-skilled and digitally savvy has become hypercompetitive.

But when it comes to winning the talent wars, health insurers aren’t out of the running yet. A 2017 Accenture Strategy survey that found only 9 percent of U.S. college grads want to work for a health payer also revealed that healthcare providers were grads’ most popular choice for employment. Further, over a quarter (27%) of new grads think it is a top priority for employers to provide the opportunity for meaningful work. If payers can position themselves as critical contributors to healthier patient outcomes and better lives, it’s likely that new grads would look more favorably upon the purpose-driven careers that payers could offer.
WHERE WOULD YOU RATHER WORK?

Payers and tech companies are now actively competing for the same talent to fill similar roles. A comparison of how they go about attracting “digital marketing strategists” revealed the differences in their approach. For example:

A HEALTH PAYER

A health payer indicated that the digital marketing strategist would support the delivery of seamless customer experiences. Other payer positions describe the responsibilities and expectations of the jobs using traditional task-based language such as “developing,” “managing” and “tracking.”

A TECH COMPANY

A tech company looking for the same candidate begins the job description by stating that the digital marketing strategist will play a role in solving the world’s problems. The expected tasks are described in more exciting, action-oriented terminology—e.g., experiment, optimize and brainstorm. Another tech company gives considerable attention to the characteristics of the environment in which the work will be performed, e.g., fast-paced, creative, results-driven.

The tech industry uses language that evokes an emotional response and creates the sense of excitement and purpose that younger workers seek. The payers, on the other hand, use language that prioritizes task completion over problem solving and individualism over teamwork.
BREAK OUT TO BREAK THROUGH

Payers that achieve profitable growth in the years ahead will infuse their organizations with agility, speed and responsiveness at all levels. This revolution will be led by leaders who:

Think like a startup founder
Leading payer executives apply lessons from Silicon Valley to lay the groundwork for workforce transformation. They redesign the workplace and processes to meet employees’ needs and drive innovation. They break down barriers between functional areas and create a more horizontal organizational structure to encourage collaboration. And they invest in analytics solutions to better understand members and determine the most relevant new products and services.

Manage like an entrepreneur
Seventy nine percent of executives say work in the future will be structured by projects rather than job functions. Leaders are already adapting by matching talent to tasks, not roles. For them, workforce planning takes on new strategic importance. It’s an ongoing effort to anticipate business demands and the expectations of the future workforce. This enables payers to develop recruiting strategies and programs aimed at reskilling workers. It also better prepares them to invest in automation, digital tools and artificial intelligence solutions that drive employee performance and engagement.

Design like an architect
Health payer leaders understand what employees truly value and then design personalized experiences that support them throughout their careers. They also recognize that not all of the capabilities they need reside within their four walls. Talent marketplaces and ecosystem partnerships are increasingly important sources of scarce skills. By embracing concepts such as teleworking and virtual staffing, they address talent gaps and expand the pool of available talent.

Lead like a guru
The best leaders build more than a company. They build a culture, a purpose and a chance to make a difference. Forward-thinking payer executives rewire their leadership teams to do the same. This starts with communicating a guiding philosophy to employees and recruits. If payers play to their strengths and position their organizations as critical enablers of better health outcomes, they will be able to attract more of the best and brightest.
USE CHAOS TO YOUR ADVANTAGE

Payers now operate in an environment where everything is changing—from costs, technologies and member demographics to member, employee and provider expectations. This is a challenge, to be sure. But it also presents a tremendous opportunity for leaders to re-think how to not just compete, but thrive amid perpetual uncertainty.

Disrupting, rather than being disrupted, means taking calculated risks. Bold leaders will shrug off their traditional operating models and talent strategies, take a page from agile, digitally enabled and talent-fueled technology companies, and meet the pent-up demand for a new generation of products and services.
ABOUT ACCENTURE

Accenture Strategy operates at the intersection of business and technology. We bring together our capabilities in business, technology, operations and function strategy to help our clients envision and execute industry-specific strategies that support enterprise wide transformation. Our focus on issues related to digital disruption, competitiveness, global operating models, talent and leadership help drive both efficiencies and growth. For more information, follow @AccentureStrat or visit www.accenture.com/strategy.

NOTES


Copyright © 2017 Accenture. All rights reserved. Accenture, its logo, and High Performance Delivered are trademarks of Accenture.

This document makes descriptive reference to trademarks that may be owned by others. The use of such trademarks herein is not an assertion of ownership of such trademarks by Accenture and is not intended to represent or imply the existence of an association between Accenture and the lawful owners of such trademarks.