



Transform the Digital Member Journey With a Unified Member Portal

Tap into the power of Unqork's no-code application platform to rapidly build and effectively manage future-proof member portals

unqork

Contents

Introduction	3
The member portal opportunity	4
24/7 access to personalized information and services	5
Capabilities & Features	6

Key Points

- Members have reported a lack of trust with payers, with less than 14% of consumers understanding their benefits and only 25% believing their plan was a trusted partner
- Presenting precise information and guidelines to members may be a daunting task given the number of stakeholders involved, but Unqork's no-code application building platform can streamline this with digital member portals
- With Unqork's Member Services Portal solution, members can securely access everything from benefits, coverage, and claims to virtual triage, telehealth, and treatment options—all in one place

Introduction

Consumers are increasingly taking on responsibility for their everyday health and, as a result, have become increasingly aware of what they want and need from their healthcare plans. They want to engage with their plans in meaningful ways that make them feel empowered and personally connected.

When it comes to digital engagements with service providers of any kind, consumers expect seamless modern experiences on par with the consumer applications they access daily. As insurance markets become more competitive—and the bar to switching insurers, less prohibitive—payer organizations are under increasing pressure to connect with their customers in truly meaningful ways.

Unfortunately, many organizations are finding it challenging to deliver on their engagement goals. [The Journal of Health Economics](#) found that less than 14% of consumers understood their benefits. And benefit plans have only become more complex for the average consumer to understand since that study was published in 2013. Whether it is general benefit information, inaccurate cost estimates, or digital tools, today's consumers feel overwhelmed with the information available to them and subsequently underwhelmed with the experience as a whole.

Members generally lack trust and connection with their insurance providers—this represents both a challenge and an opportunity for the industry. As one Accenture whitepaper recently put it: [Trust is the new currency](#). High-quality digital engagements can be a powerful competitive differentiator in an increasingly competitive marketplace.

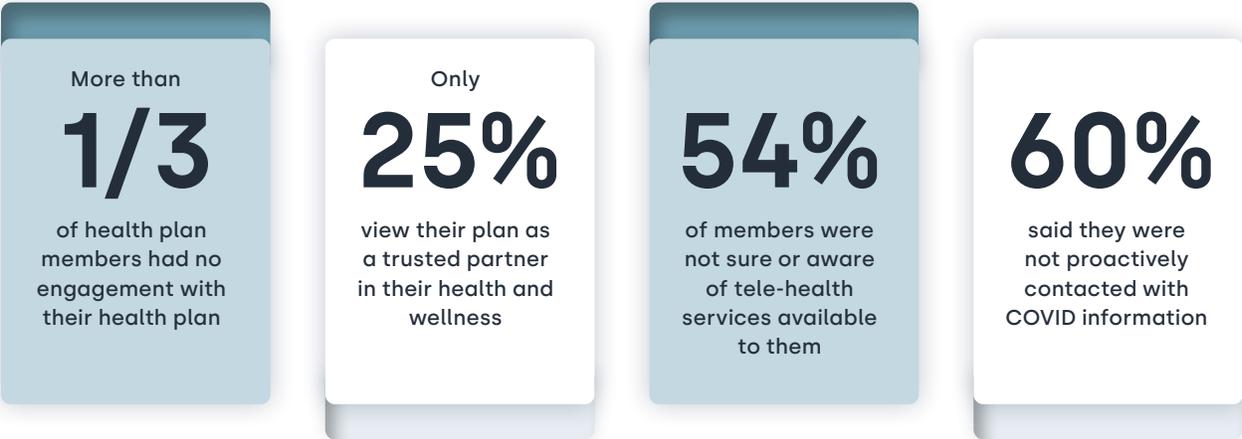
The member portal opportunity

As payers race towards becoming member-centric, digital-enabled partners in the healthcare ecosystem, consumer engagement and loyalty can be amongst their most valuable assets. It requires a sea change in how organizations approach member engagement.

Organizations must make information and services accessible through modern digital channels, but simply building an app or website is not enough. Poorly designed portals and frustrating user experience can have a significant negative impact on member engagement.

Most member portals allow members to access information, but there is little emphasis on how information is presented. As a result, members are overloaded with information and often unaware of their plan's specific benefits, features, and requirements.

Overall, members lacked trust around cost and did not believe their plan protected them from high out-of-pocket preventative spending. Furthermore, members believe plans do not prioritize the delivery of patient-centered care & communications. Consider [recent studies](#) have found the following:



Many of these pain points can be addressed with a member-facing digital portal. However, there is shockingly low adoption of member portals attributed to poorly designed, single-channel interfaces with static (i.e., not-personalized) experiences that treat all users the same. The messy reality is that healthcare needs to translate simple, intuitive interactions for members through the portals.

From a health plan perspective, this is not simple! Presenting precise information and guidelines to members can be a daunting task given the number of stakeholders involved.

In the absence of a unified member engagement approach, health plans end up investing in multiple, siloed digitization initiatives that aim to improve the member experience. This also makes it extremely difficult to control the final member experience.

24/7 access to personalized information and services

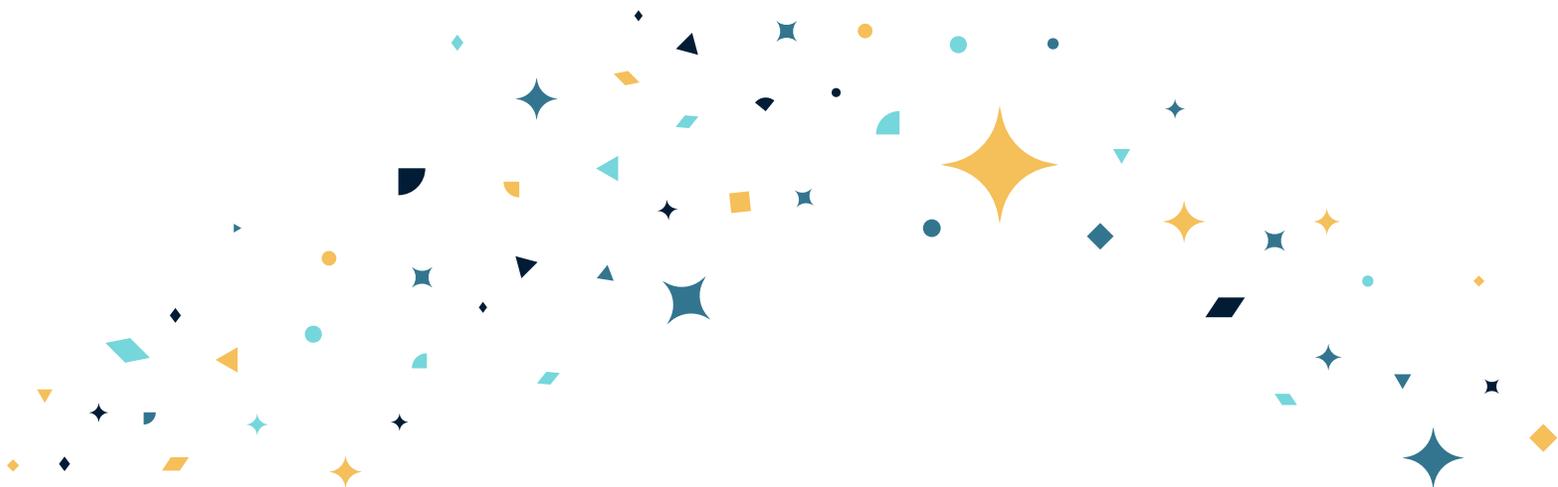
With Unqork's Member Services Portal solution, payers can rapidly build and effectively manage feature-rich omnichannel portals that streamline the member journey and provide robust 24/7 access to personalized information and services.

These unified portals allow members to securely access everything from benefits, coverage, and claims to virtual triage, telehealth, and treatment options. It combines member self-service tools with health management recommendations to drive a highly personalized experience and targeted user outcomes.

[Click here](#) to see a demo of the member portal.

And because the portals are powered by Unqork, the world's first enterprise no-code application platform, organizations can accelerate time-to-market with development cycles that are measured in weeks rather than months, or even years. Furthermore, organizations can just as quickly iterate changes in their portal to address customer feedback, new competitive offerings, or marketplace disruptions of any scale. Unqork also makes it easy to seamlessly integrate a custom portal with existing internal legacy systems, so organizations can take a modular approach to development (i.e., there's no need to replace your existing systems completely). It's also easy to extend platform capabilities by integrating your portal with external third-party solutions.

Every transaction completed through the portal is one less call to the service center and one positive member touchpoint. Health plans should use the portals as means to provide personalized information and make a positive impact. A tailored portal instead of a generic healthcare offering can create a magnetic experience for members.

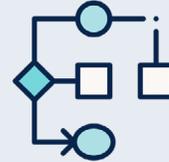


Capabilities & Features



Smart shopping

Equip members with tools that find and compare providers and treatment options (find provider, estimate cost of treatment, view targeted health education content)



Configurable solutions

Integrate seamlessly with native health plan solutions



Personalized services

Self-serve tools to allow members to manage their daily health (view coverage details, check benefit balances, view claims history)



Connected records

Shared health records to drive transparency and collaboration



Unqork: The World's First Enterprise No-Code Application Platform

The insurance leaders of tomorrow will be the firms who can digitize their processes most thoroughly and adapt their infrastructure most rapidly around shifting business challenges. With no-code, firms are empowered to build scalable, secure, complex, compliant, custom applications with unprecedented speed and flexibility.

That's why many of the most innovative players are partnering with Unqork, the first enterprise no-code development platform specifically designed for the world's most complex and regulated industries. Our platform represents an entirely new paradigm that optimizes every aspect of enterprise development through:

A UNIFIED SAAS PLATFORM

Unqork is a completely unified SaaS platform, which means it provides all the components and capabilities related to crucial areas like **compliance** (up-to-date regulatory and enterprise rules engines for HIPAA, FATCA, CRS, UK CDOT, Dodd-Frank, EMIR, and MiFID II, etc.), **security** (native encryption both in transit and rest, custom RBAC capabilities, and crowd-sourced penetration tests), and **application management** (SDLC governance, application versioning, and module management)¹.

A VISUAL UI

Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.

ENTERPRISE-GRADE STANDARDS

While there are several business-area-specific or consumer-level no-code systems on the market, Unqork is the only no-code platform designed specifically to build complex, scalable, enterprise-ready applications, which is why it's already being used by some of the world's leading organizations.

¹While Unqork is a SaaS platform, our customers operate in single-tenant environments, which means there is never a mixing of client data between Unqork customers. Unqork is cloud-agnostic, so customers can avoid cloud vendor lock-in and deploy applications in the cloud of their choice.

Unqork allows enterprises to shift all their focus to addressing business challenges instead of technical ones. The platform takes on the “heavy lifting” and frees organizations to invest their resources building operational efficiencies and perfecting the client experience. This streamlined approach helps organizations achieve:



Accelerated speed-to-market: No-code automates many high-volume development tasks so new applications can be built and deployed much faster. In many cases, applications that would take months or years to reach the market can be built in a matter of weeks, or even days.



The elimination of legacy code: Code becomes legacy nearly instantly. With no-code, organizations only need to be concerned with building business logic; even if there is a technical change, the platform handles all that on the backend.



Ease of updates and maintenance: Large enterprises can spend up to 75% of the total technology budget maintaining existing systems. One of the reasons is the complexity of making a change in one area requires changes throughout the process. A no-code platform automates many of these cascading tasks and therefore reduces the complexity of making changes.



Business agility: Whether it is a pandemic, new or changing regulations, or disruptions of a smaller scale, no-code can provide organizations with a way to address events quickly.

Curious about how no-code can be applied within your organization? Get in touch to schedule a demonstration from one of our no-code experts.

unqork

Enterprise application development, reimagined

Unqork is a no-code application platform that helps large enterprises build complex custom software faster, with higher quality, and lower costs than conventional approaches.

[Request a Demo](#)

[Learn More](#)