

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



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.

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

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 that:

- 54% of members were not sure or aware of telehealth services available to them
- 60% said they were not proactively contacted with COVID information
- 48% felt their plan did not show concern for them during the pandemic
- Only 25% felt their plan was a trusted partner

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.

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 and the No-Code Revolution

No-code is a new class of cloud-based development platform that empowers organizations to rapidly build robust enterprise-grade software without writing a single line of code. Advanced no-code platforms such as Unqork come “out-of-the-box” (or out-of-the-virtual-SaaS-box) with all the toolsets and elements necessary to build and manage a robust application (e.g., front-end UX, workflow, rules engine, analytics, integrations, and maintenance). Since they’re all components of the same unified platform, everything works together in instant harmony. With no-code, organizations can devote all their development resources to addressing business challenges instead of technical ones.

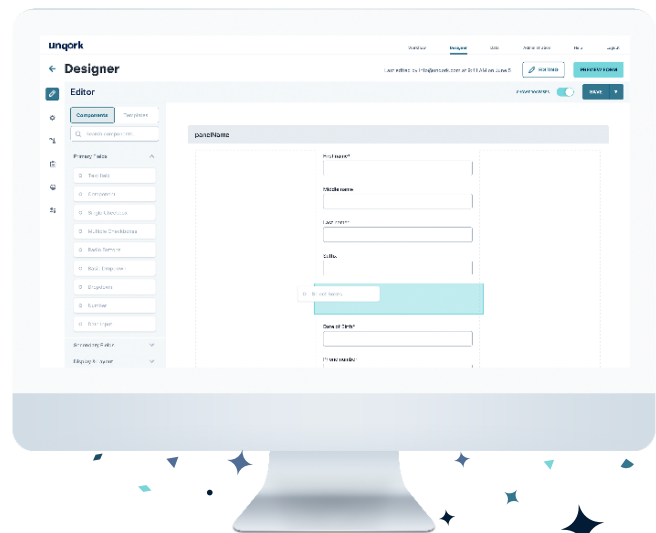
Also, by eliminating the need to write code from the building process, no-code expands the scope of who is doing the development. In a no-code platform, users (or **‘Creators’** as we refer to them at Unqork) build applications by drag-and-dropping configurable elements representing both user-facing features and back-end application logic. While modern programming languages (Java, Python, etc.) can take a year to learn and a decade to master, no-code can be picked up in **just a few weeks**, making development more collaborative and recruiting more flexible.

Unqork: the world's first enterprise no-code application platform

Unqork is specifically designed to address the challenges of the world’s most complex and regulated service environments, including **financial services, insurance, healthcare, and government**. We levy decades of industry-specific experience from our in-house experts to take on each sector’s most critical challenges.

Unqork has backing from some of the world’s most disciplined investors, including Goldman Sachs, Capital G, and BlackRock. Our technologies have been adopted by leading organizations, including Liberty Mutual, Marsh, Pacific Life, Goldman Sachs, and the city of New York, just to name a notable few.

Our clients can achieve unparalleled speed and flexibility in their development function while requiring a fraction of the resources. We can deliver these benefits through:



A unified SaaS platform

Unqork boasts dozens of components and capabilities related to **compliance** (up-to-date rules engines for FATCA, UK CDOT, Dodd-Frank, and more), **security** (native encryption, RBAC, and crowd-sourced penetration tests), and **application management** (SDLC governance, historic versioning, and module management).



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

Unqork comes with enterprise-ready compliance (e.g., SOC2, GDPR, Privacy Shield compliant, etc.). We have complete security capabilities, including proprietary RBAC solutions, and we provide BCP and DR support for applications built on our platform.

Curious about no-code for your organization?

Get in touch to [schedule a demonstration](#) from one of our no-code experts.

Contact Us