

User Testing

THIS
The Human Insight Summit

Building a Customer-Obsessed Culture at Centene

A recipe for connecting insights
to bottom-line business results





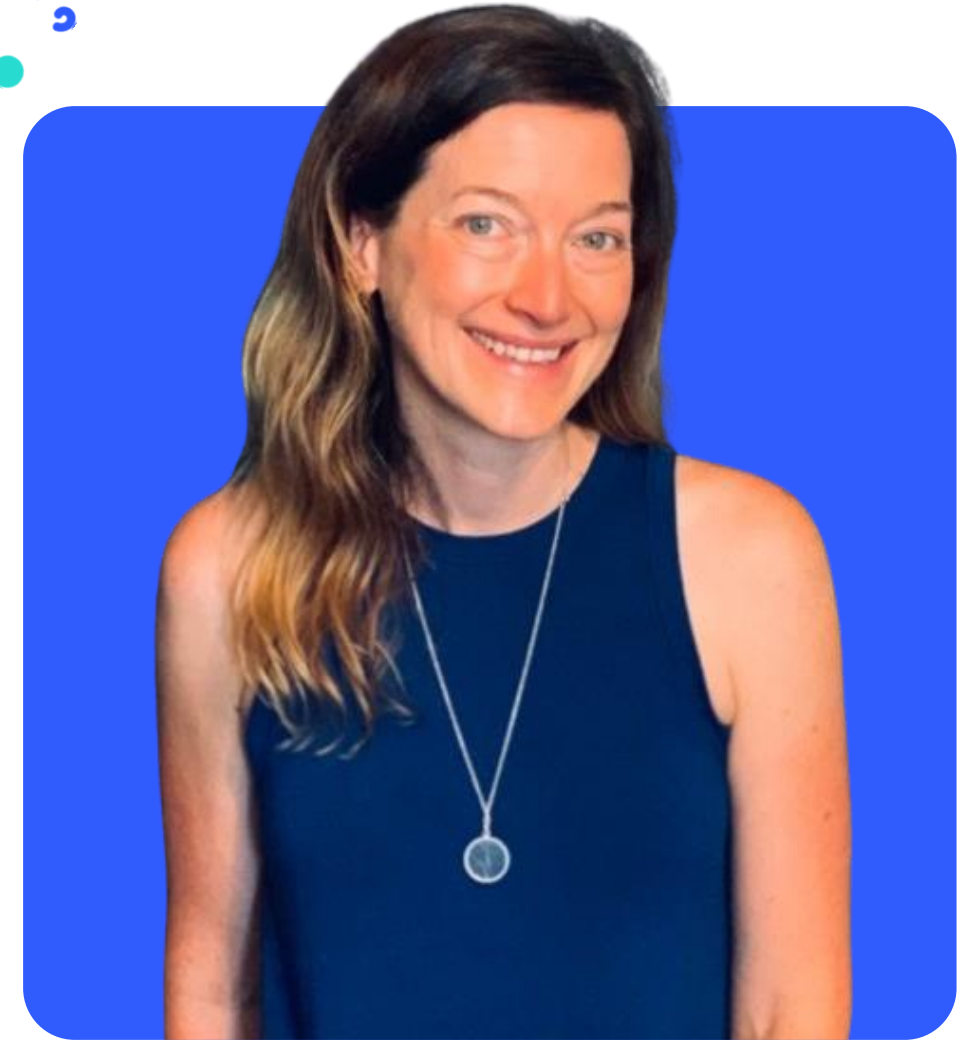
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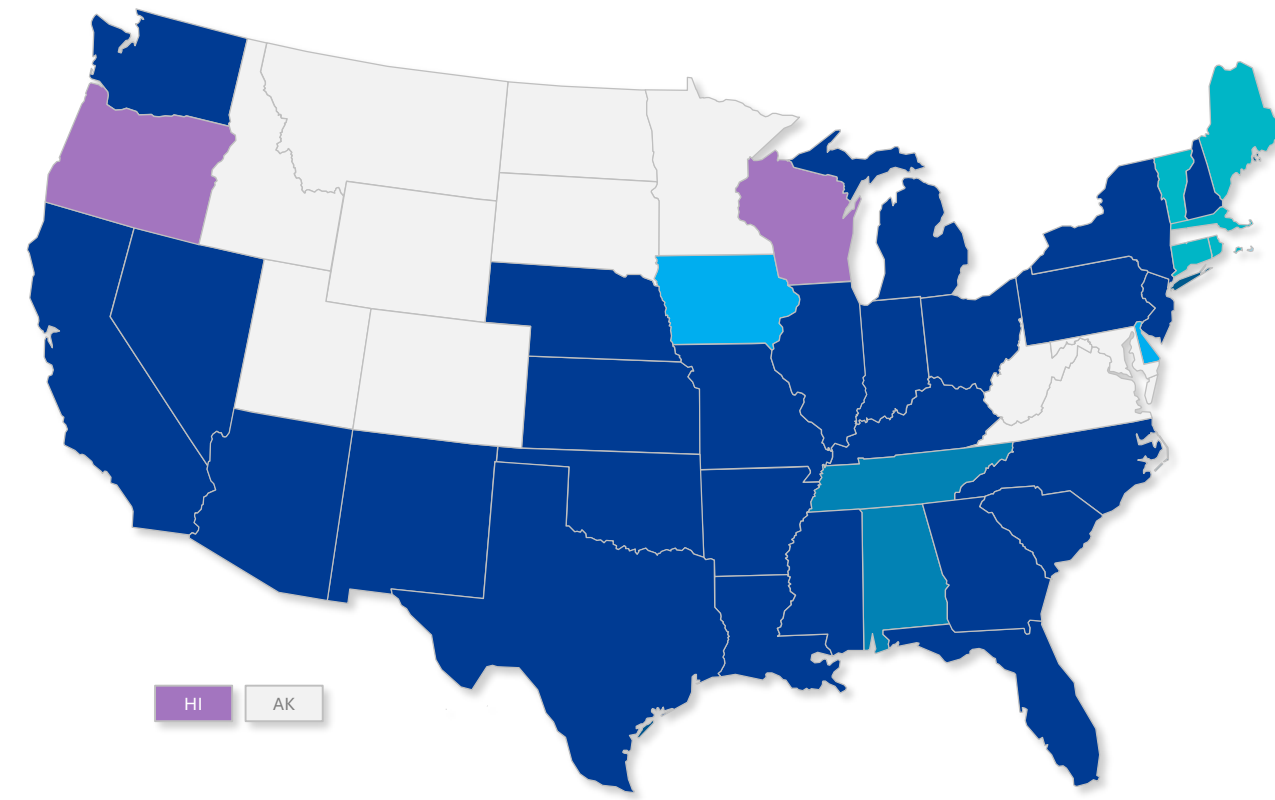


Leading in government-sponsored healthcare.
Transforming the health of the community,
one person at a time.

29M
MEMBERS*

68k
TEAMMATES

#22
FORTUNE 500®



- Medicaid
- Medicare
- Medicare PDP
- Medicaid and Medicare
- Medicare and Marketplace
- Medicare, Medicaid, and Marketplace

*As of 6/30/2023



In today's session...

Which experience factors matter most?

How should we measure those factors?

How do we translate that into hard value?

How do we operationalize the model?

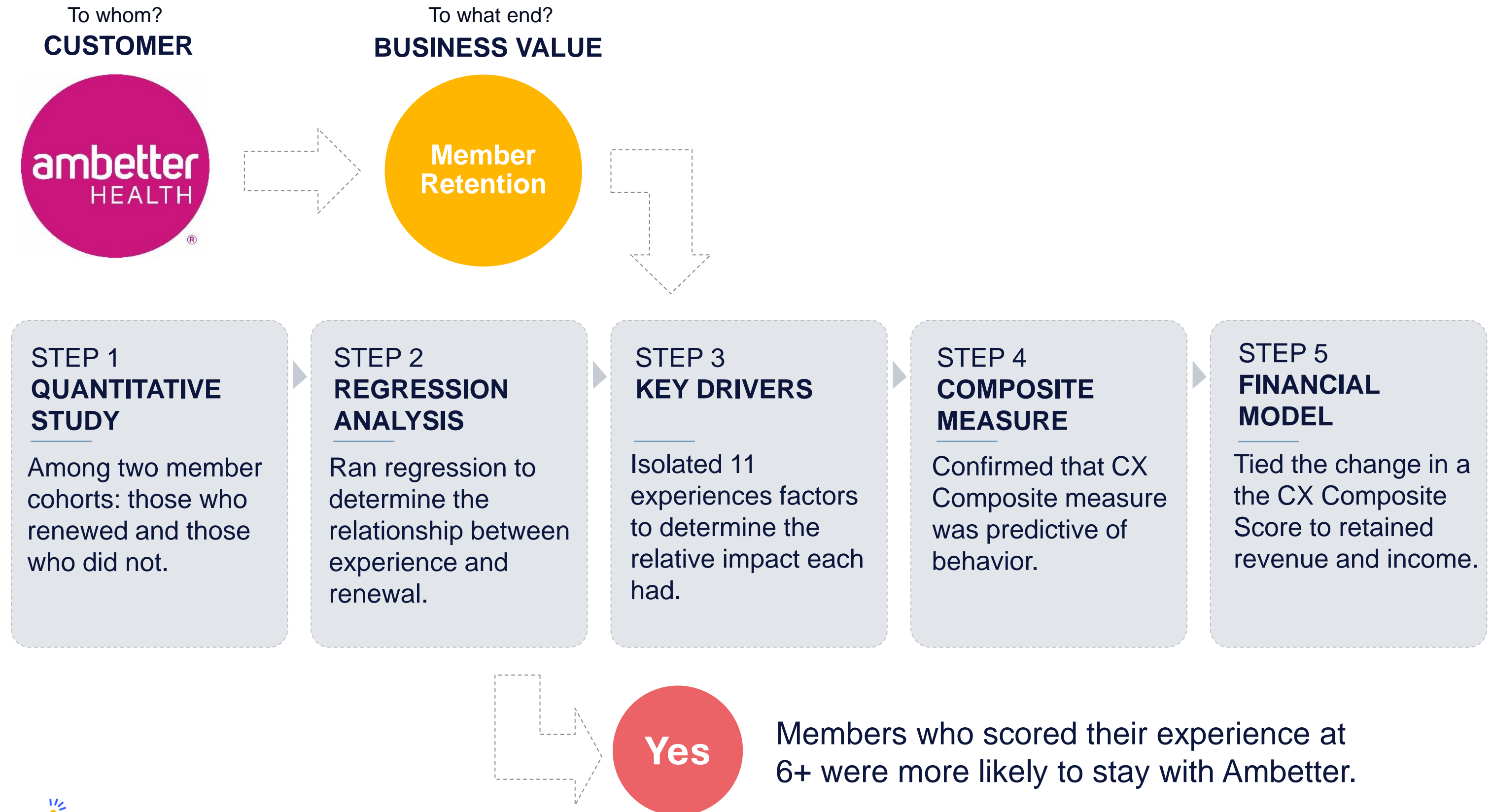
How do we connect CX to UX?

easy

hard



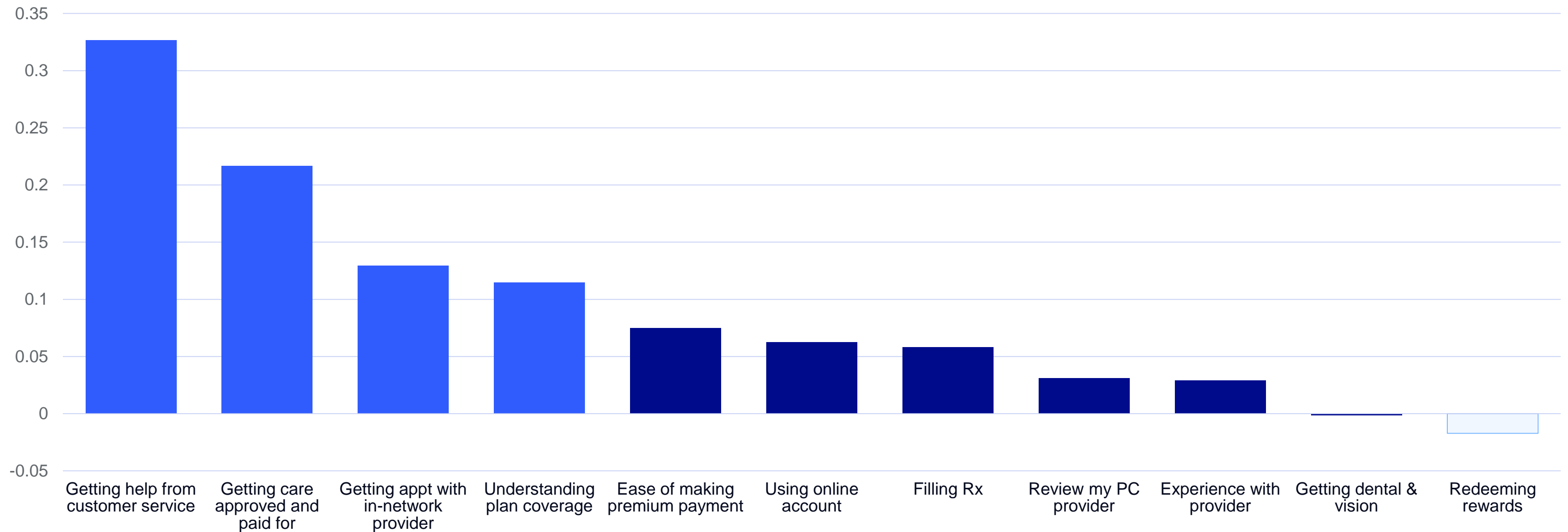
Does experience matter?



Which factors matter the most?

Four factors are top drivers of retention—with five additional influential factors.

Relative importance of key drivers of overall customer experience



How should we measure those factors?

Satisfaction, Trust, Ease and NPS are all highly correlated. The combination of Ease, Trust and Satisfaction (our CX Composite) provides an actionable measurement framework.

	CX Composite		Satisfaction	Trust	Ease		NPS
Score	Predicted Prob.	Score	Predicted Prob.	Predicted Prob.	Predicted Prob.	Score	Predicted Prob.
3	0.416	1	0.462	0.402	0.492	0	0.384
4	0.449	2	0.544	0.506	0.565	1	0.429
5	0.482	3	0.623	0.609	0.635	2	0.475
6	0.515	4	0.697	0.704	0.700	3	0.521
7	0.549	5	0.761	0.783	0.758	4	0.568
8	0.581					5	0.613
9	0.613					6	0.656
10	0.645					7	0.696
11	0.675					8	0.734
12	0.703					9	0.769
13	0.730					10	0.800
14	0.756						
15	0.779						
Standardized Coefficient	★ 0.473		0.431	0.505	0.376		0.589

The CX Composite allows us to monitor Experience at the daily, transactional-interaction level—and tie that leading indicator to our relational measures to predict the impact of the current experience on retention.



How do we translate that into hard value?

There's a significant positive association between the CX Composite and likelihood of renewal.



For this line of business...

A **1-unit increase** in
the CX Composite Score corresponds
to a
2.8% increase
in likelihood to renew...

...which equates to...
[insert your membership base,
per-member average revenue,
and income here.]



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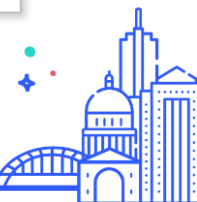
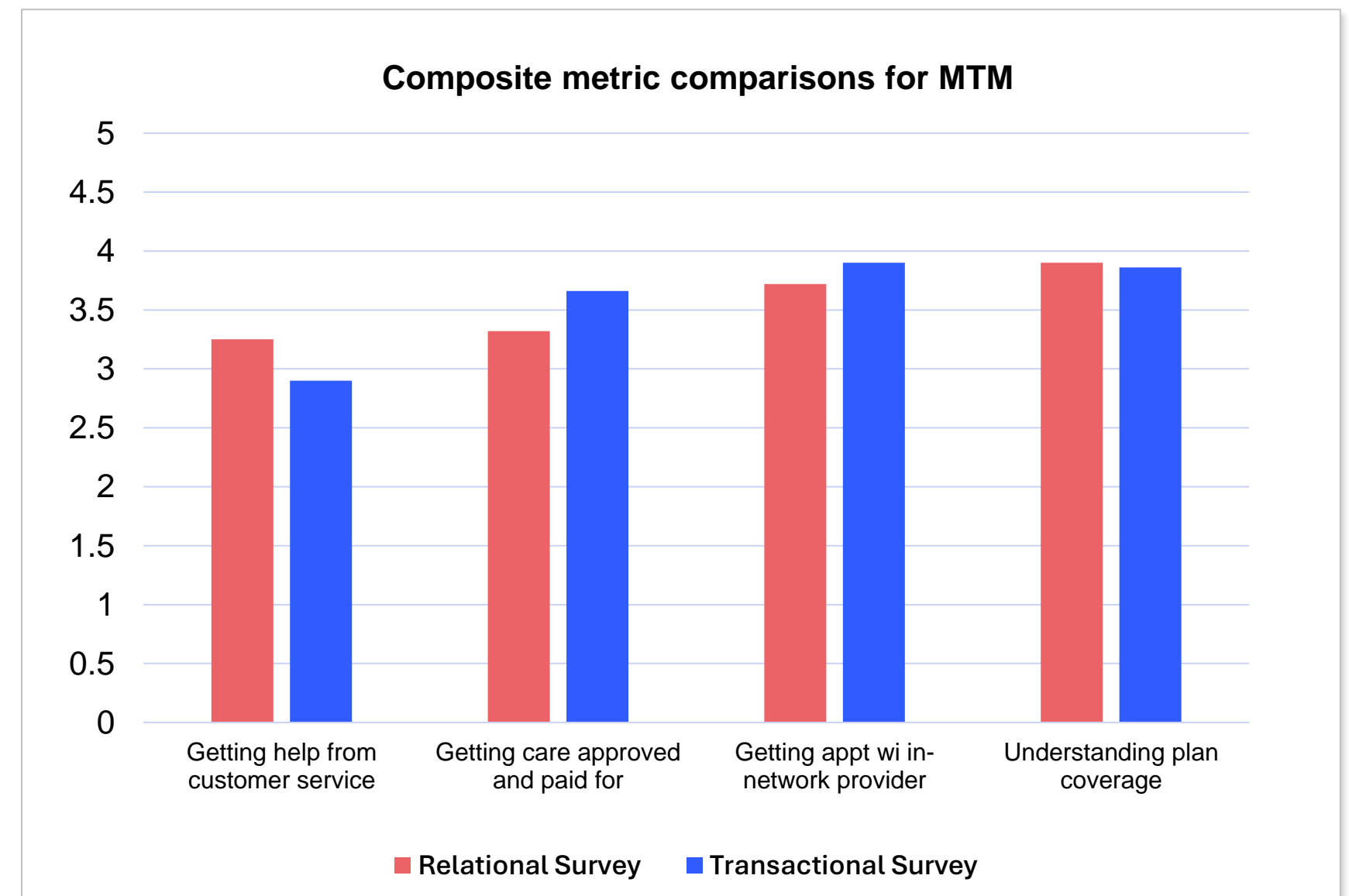
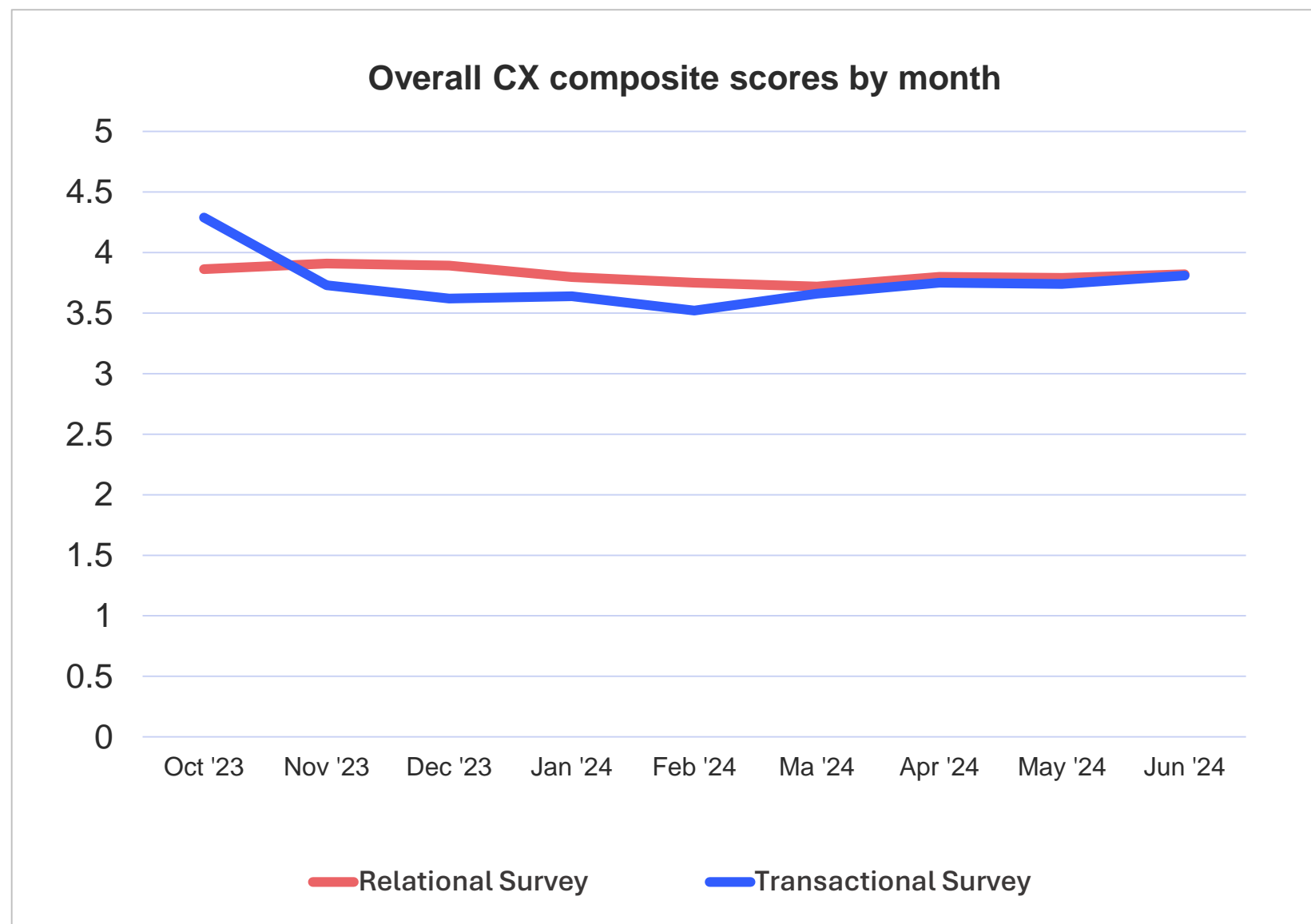
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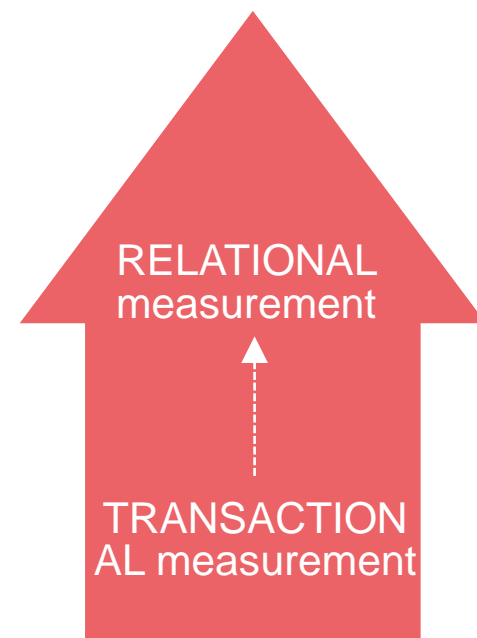
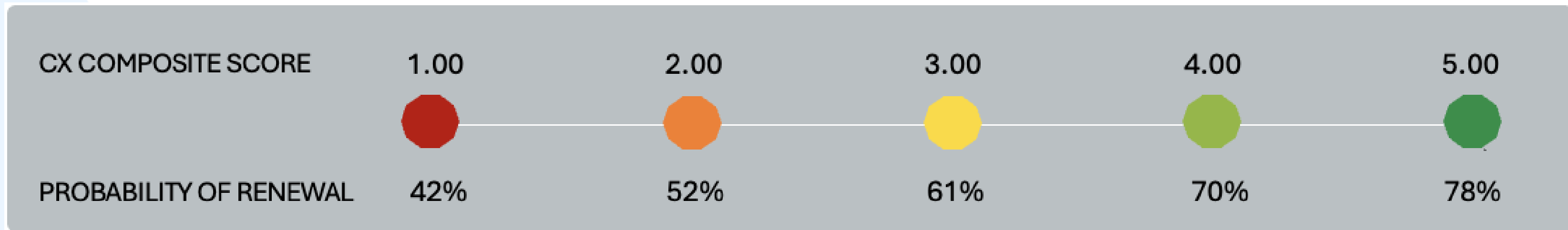
Comparing transactional to relational CX composite scores

There is tight alignment between transactional and relational performance. Understanding this relationship is critical to operationalize the framework.



Interpreting the CX composite score

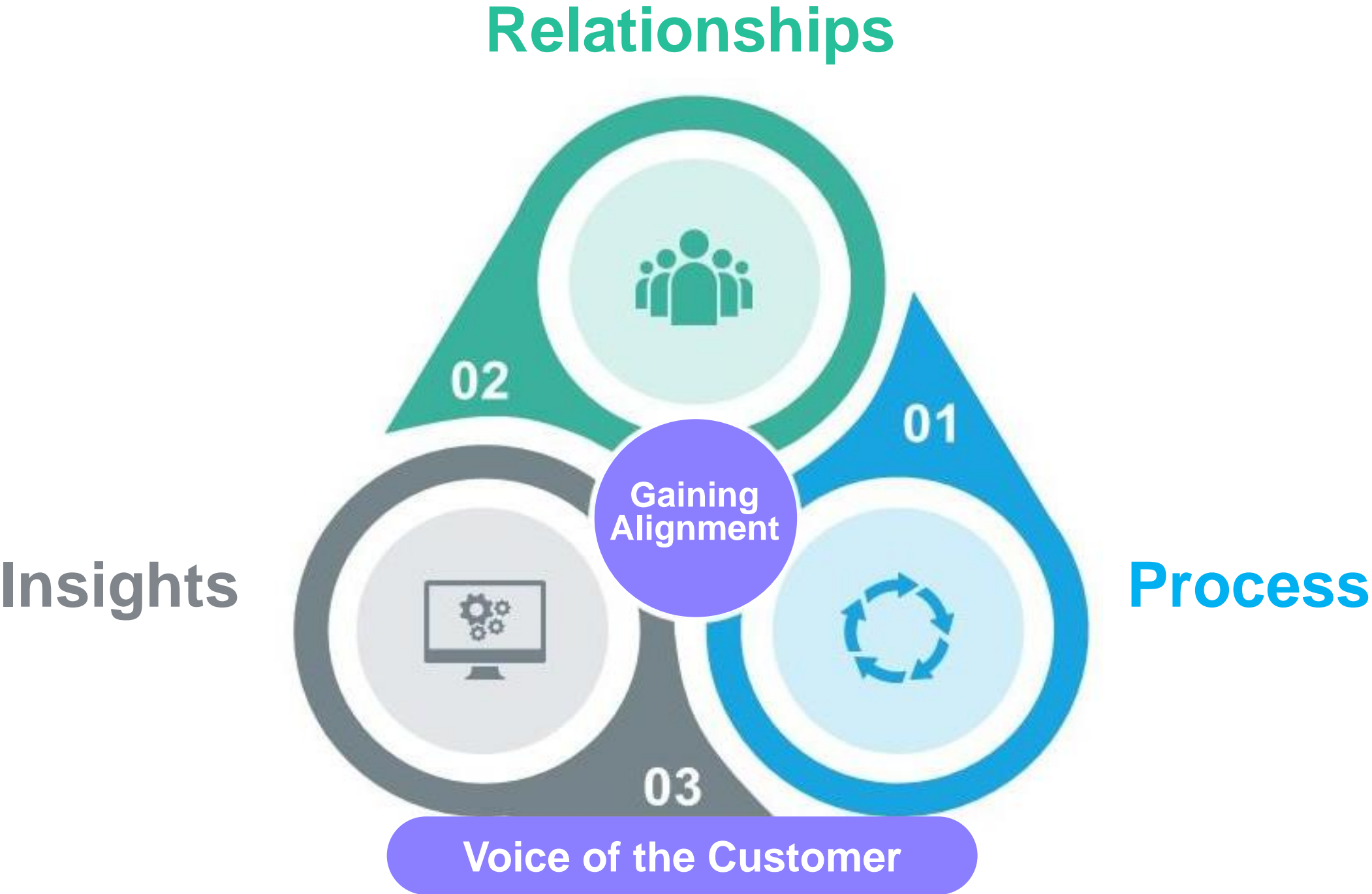
This sliding scale provides a shorthand for interpreting the CX Composite Score. For instance, if the overall score achieved in the Annual Study is a 4.00, there is a 70% likelihood of renewal based on Experience factors.



Measurement instrument	Current average CX composite score
ANNUAL NRD STUDY	3.81
MONTHLY PULSE SURVEY	3.79
DIGITAL AND CALL CENTER SURVEY	3.94



How do we operationalize the model?



Consider how leaders make decisions...

Which band is the most popular of all time?

1. Dave Matthews Band
2. Pink Floyd
3. The Eagles
4. The Rolling Stones
5. The Beatles
6. Led Zeppelin
7. U2



Are your insights objective or subjective?

Which band is the most popular of all time
according to record sales or concert sales ?

Dave Matthews Band

Pink Floyd

The Eagles

The Rolling Stones

The Beatles

Led Zeppelin

U2

These answers =
**Objective
truth**

Your opinion =
**Subjective
truth**



Are your insights objective or subjective?

INSIDE OUT THINKING



VS

OUTSIDE IN THINKING

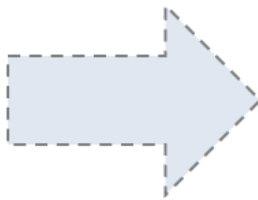


- Relies upon popular opinion
- Suggests silo'd or single channel ideas

- Relies upon data / facts
- Suggests holistic or omni-channel ideas



Foster relationships across channels



Which experience factors matter most?

How should we measure those factors?

How do we translate that into hard value?

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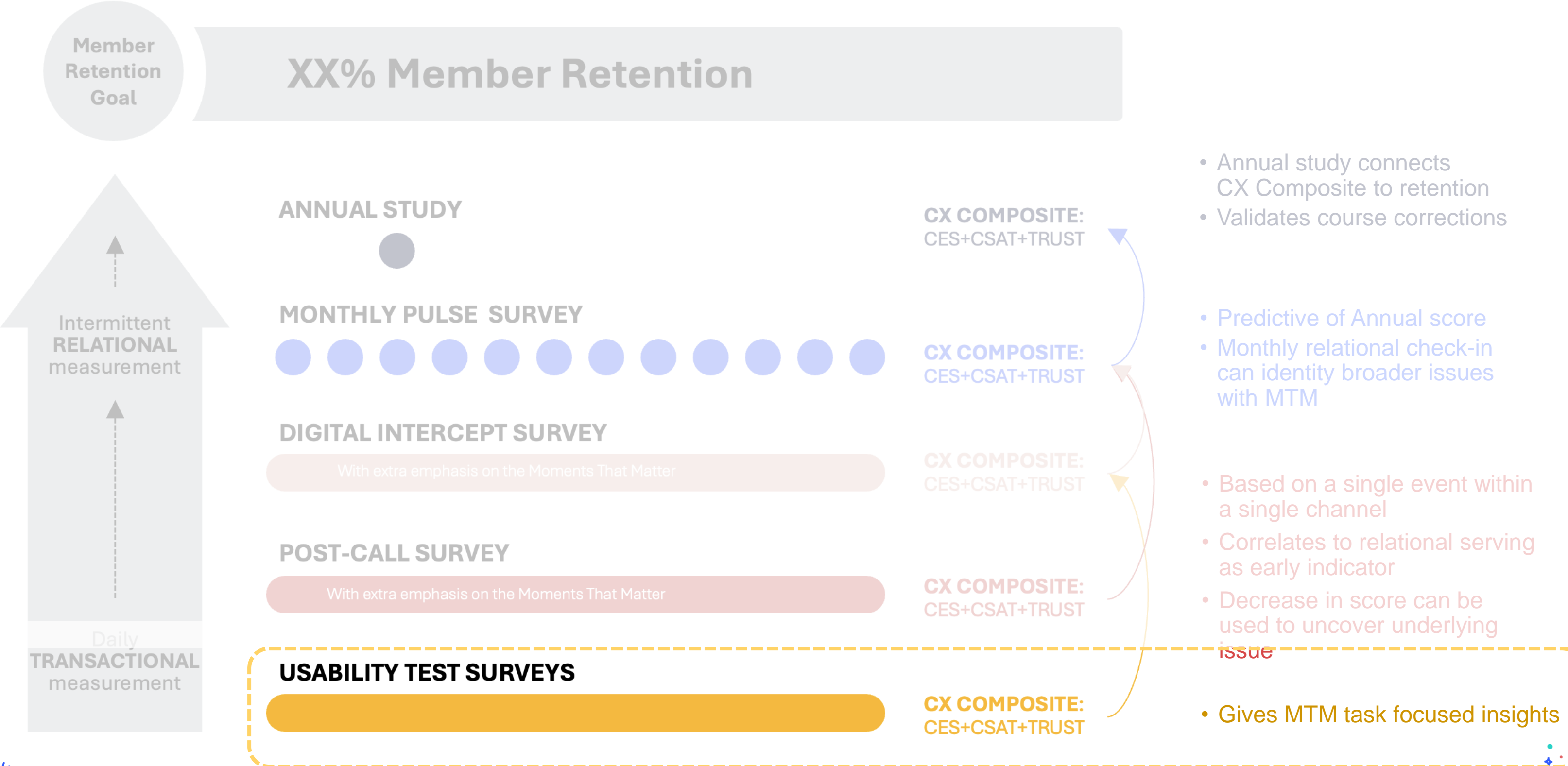
How do we operationalize the model?

How do we connect CX to UX?

hard

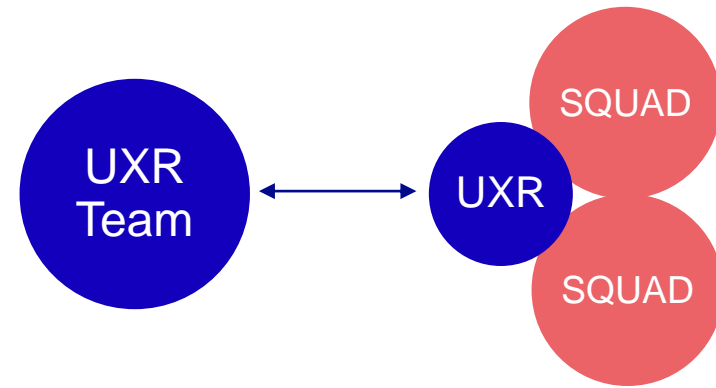


Applying the CX composite framework



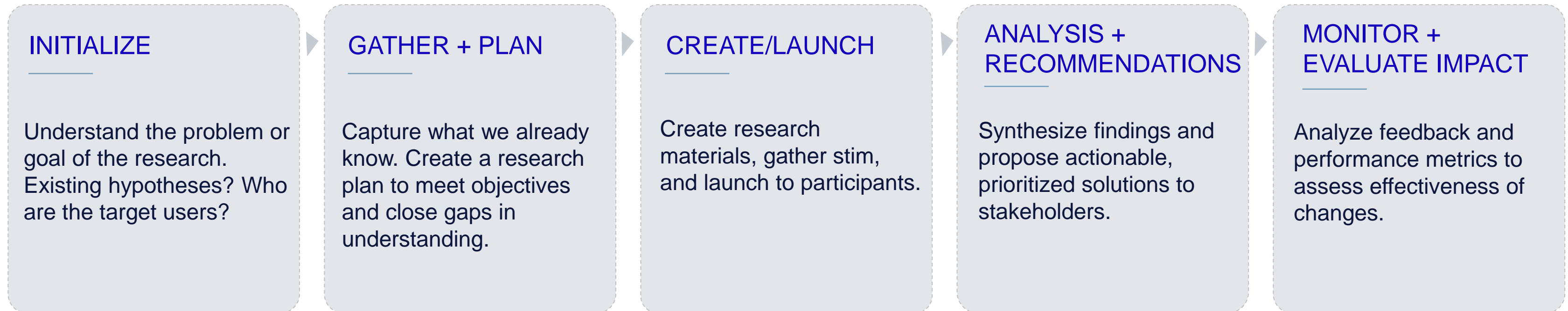
UXR practice at Centene

Our XR operating model in a.... **Matrixed organization**



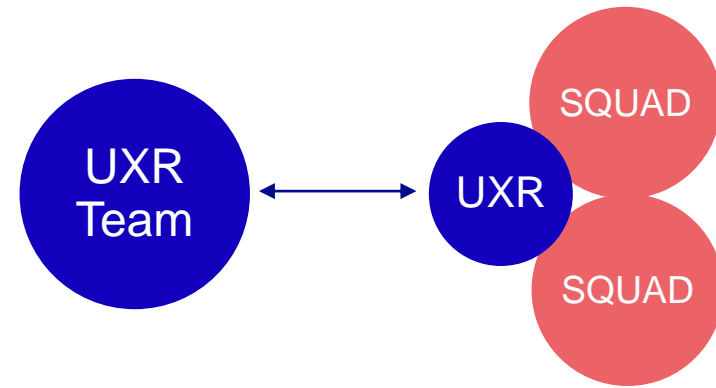
- Embedded in squads – project work assigned through squads
- UXR team – coaching and mentorship, responsible for UXR process and operations, capacity planning support

UXR PROCESS



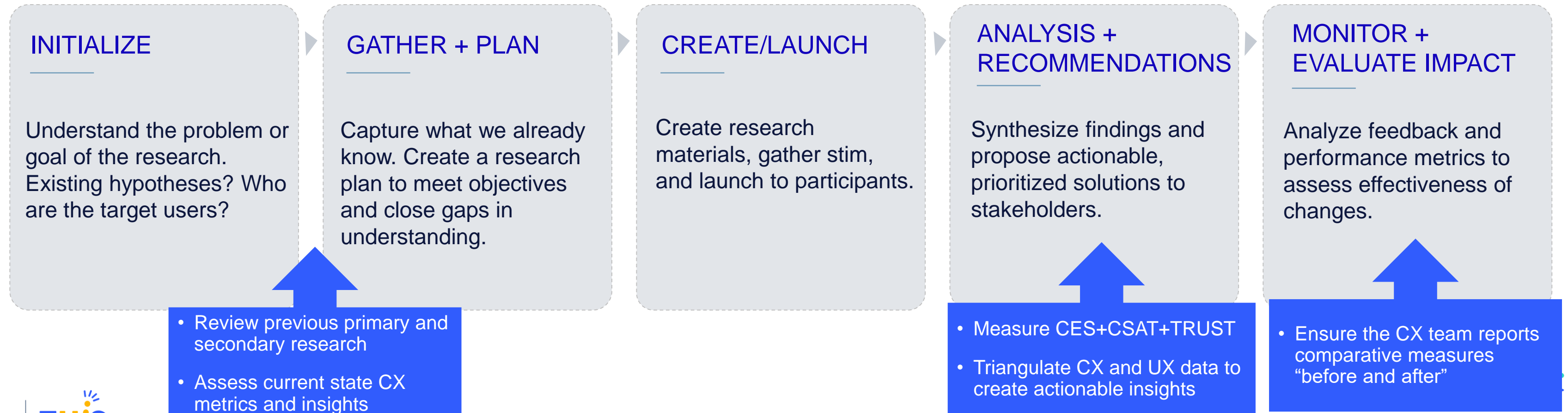
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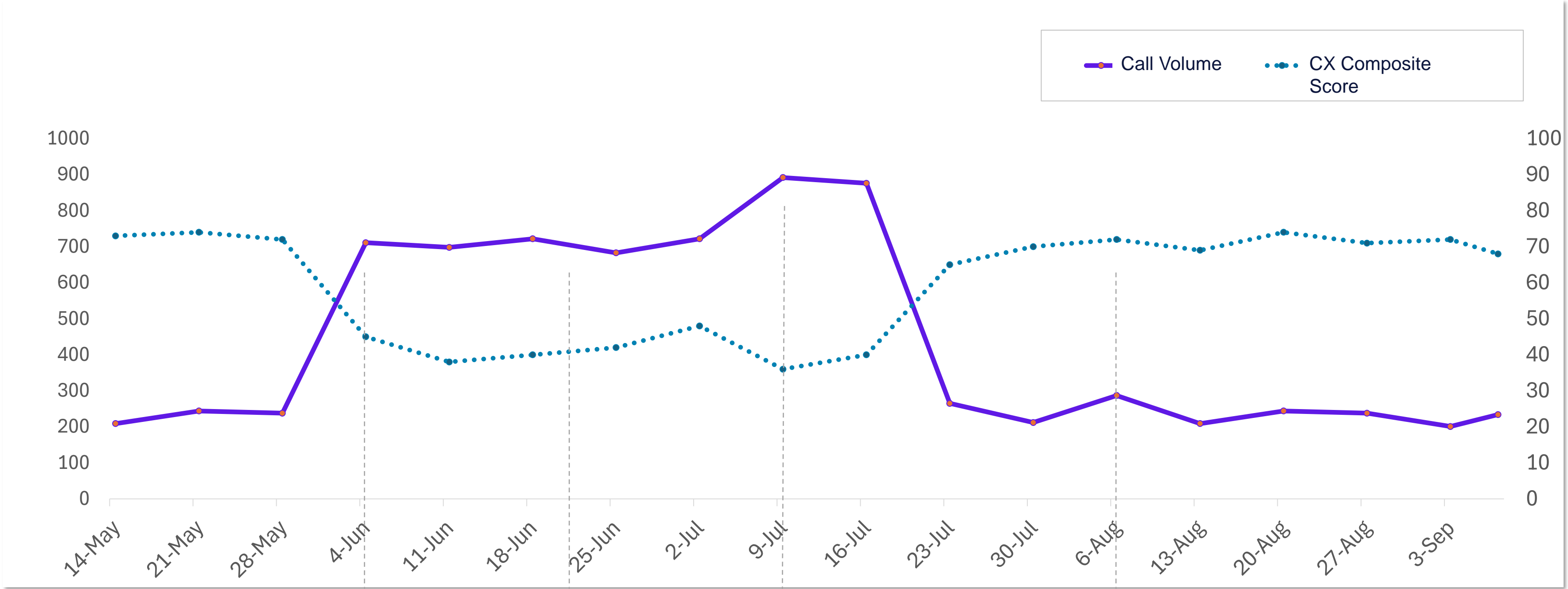


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- UXR team – coaching and mentorship, responsible for UXR process and operations, capacity planning support

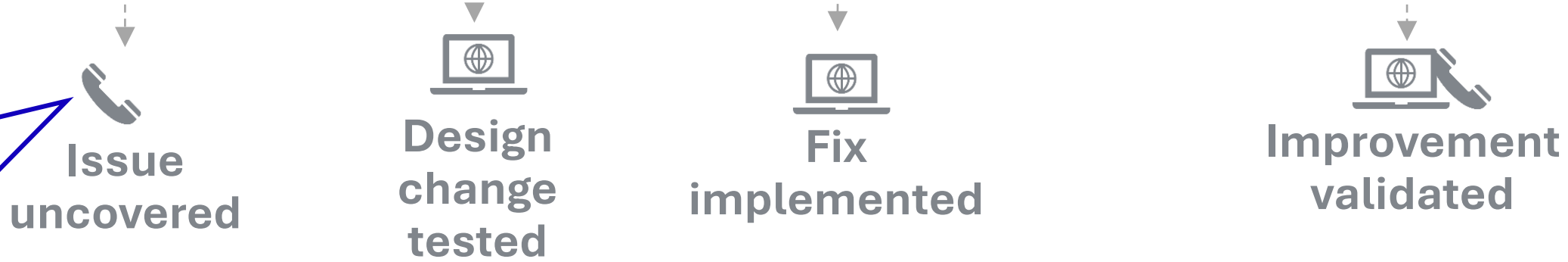
UXR PROCESS



Case study: Setting/resetting a password



“Setting up password with entry key extremely confusing. Worst password experience ever!”



Which experience factors matter most?

➔ **Customer-specific**

How should we measure those factors?

➔ **Prove your predictive metric**

How do we translate that into hard value?

➔ **Know your formula and measure**

How do we operationalize the model?

➔ **Process + Relationship + Insights**

How do we connect CX to UX?

➔ **Align metrics and be consistent**

