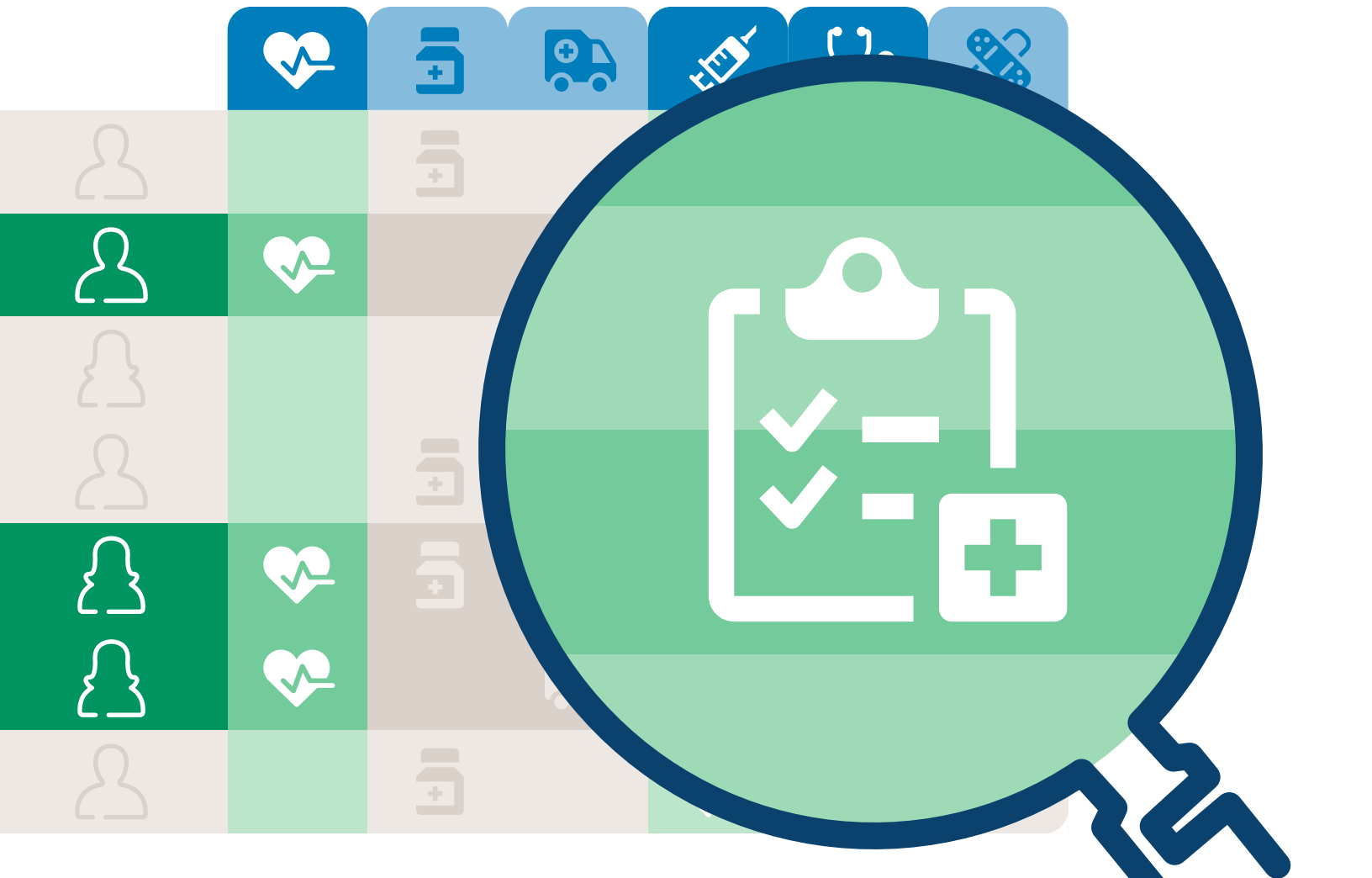


Case Study



Member Engagement – Automated.

A solution to boost member engagement and increase card adoption



Our client, a leading Fortune 500™ health insurance company, had long enjoyed continued business growth for more than 30 years. But despite that success, it fell prey to one of the most common challenges in the healthcare industry: low member engagement.

We analyzed the Wellness Portfolio for one multi-state health plan and found a number of concerns and challenges as a result of the performance metrics, specifically:

- About a 21 percent redemption rate among members who had earned incentives from completing activities like annual wellness exams or flu shots
- Of the total incentive dollars earned, only 17 percent were redeemed
- Participation rates indicating about 65 percent of members were labeled 'one-and-done,' effectively becoming inactive after one event
- A payment card activation rate of just 34 percent

This may look like a list of critical challenges. But it gave us the insight we needed to develop a strategy and execution plan to correct these issues.

Member engagement, meet Marketing Automation.

It was clear that our insurance client needed a marketing solution that would initiate personalized and timely communications based on activities in the member's life cycle. In order to realize timing and cost efficiencies, we knew digital messaging and automation could help us avoid the inherent challenges with conventional database marketing efforts.

Enter TSYS' Marketing Automation. By creating targeted messaging strategy based on pre-defined event triggers, we developed email campaign executions and automated the delivery of personal messages to members based on events, activity and behavior.

This method has been used successfully for our financial services clients for years. Our approach was to apply this model to the healthcare space, where there is a growing need for greater member engagement through personalized communications.

How does it work? By harnessing the power of TSYS AnalyticsSM with leading:

- Integration with our core payment processing systems
- Data management where transactional data is cleansed, aggregated and normalized for decision-ready analytics and reporting
- Campaign management tools that uses advanced program logic for trigger-based messaging and multi-channel execution
- Measurement and tracking of members who qualify for campaigns, overall response rates and card utilization

Thousands reached. Thousands engaged.

Over a six-month period, we made a significant difference to our client's member engagement rates.

More cards were activated.

Now 60 percent of the cardholders we messaged activated their cards, versus 33 percent in the control group.

Reminders were effective.

About 40 percent of members activated their card after a reminder message, 15 percentage points higher than our control group.

Members were more engaged.

Members in the health plan had engagement rates of 28 percent – up from 19 percentage points from the previous year.

Spending was higher.

The spend rates – dollars used from dollars earned – were at 40 percent, up from 21 percentage points the previous year.



Marketing Automation delivered:

60% card activation rate vs. 33 percent for our control group

25% point increase in activation rate from reminder messages

19% point increase in spending

9% point increase in member engagement rate

ABOUT TSYS

TSYS® (NYSE: TSS) unlocks opportunities in payments for payment providers, businesses and consumers. Our headquarters are in Columbus, Georgia, USA, and we operate in more than 80 countries with local offices across the Americas, EMEA and Asia-Pacific.

We provide seamless, secure and innovative solutions across the payments spectrum – from issuer processing and merchant acquiring to prepaid program management – delivered through partnership and expertise. We succeed because we put people, and their needs, at the heart of every decision. It's an approach we call "People-Centered Payments®."

Our industry is changing every day – and we're leading the way towards the payments of tomorrow. We routinely post all important information on our website. **For more, visit us at tsys.com.**

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