

# Physicians Plus Insurance

## Growing a Health Care Brand with Mobile Engagement

### BUSINESS NEED

Grow brand presence, differentiate itself from competitors and reach the growing market of tech-savvy college graduates.

### SOLUTION

Symptom Checker mobile app from Krames StayWell

### RESULTS

- + Ensured plan members received the right care when and where they need that care
- + Enabled new to the area members or traveling members to easily find the right care facility with GPS powered maps and point-to-point directions
- + Decreased ER visits by 23% in one market and 39% in another market
- + Generated more than \$5 in savings for every dollar invested in the mobile app
- + Engaged and attracted the growing mobile user market with a valuable tool that complements the mobile lifestyle as shown by more than 5,000 app downloads

As a nationally recognized managed care organization, Physicians Plus Insurance focuses on providing high-quality, innovative products and services that help improve the health of its members and the community. Serving the south central Wisconsin area, it continuously strives to improve upon its already high quality of superior service and products. In keeping with this goal of constant improvement, Physicians Plus leveraged, customized and private-labeled the Symptom Checker mobile app from Krames StayWell to help its members receive the medical care they need from the most appropriate providers, while lowering its members' overall medical costs.

### Caring for the Mobile Generation

With one of its clients experiencing tremendous growth of 100 to 500 new employees a month, Physicians Plus needed a way to increase its brand presence among these new hires. Knowing that traditional media wasn't the best way to connect with these young tech-savvy new employees, Physicians Plus needed a new and more comfortable way to engage them. The Symptom Checker mobile app from Krames StayWell was just what the insurance provider needed.

"We needed to separate ourselves from the competition," says Steve Sorenson, Director of Marketing for Physicians Plus. "All of the health plans in our area have some kind of nurse line functionality, but the Symptom Checker app really expands beyond those capabilities, giving our tech-savvy members a valuable tool they're comfortable with."

**"We have easily generated more than \$5 in savings for every dollar that we have invested in the Symptom Checker app."**

Steve Sorenson, Director of Marketing  
for Physicians Plus.





With just a few taps on their mobile device, Symptom Checker can help people quickly and easily determine the appropriate care for common health symptoms and minor injuries. It can help them decide the urgency of their condition, and if they need to see a doctor or go to the ER. It can even give them directions to the appropriate care center. Working with Krames StayWell, Physicians Plus was able to customize the mobile app to fit its organization's specific needs, and then private-label it under the name MobileNurse.

"Our version of the Symptom Checker app was amazingly easy to bring to market," Sorenson says. "With the right level of promotion it generates both member satisfaction and

reduced costs that more than pay for the cost of the application. If you're first in your market with the app, it's a great way to separate your insurance plan from competitor plans as the plan of choice — especially for recent college grads that have a penchant for technology."

## Getting the Right Healthcare

One of the main benefits of the Symptom Checker mobile app is simply its ability to help Physician Plus members get the right care when they need that care. By leveraging care guides based on clinical protocols endorsed by the American Academy of Pediatrics, the app made it easier for Physicians Plus members in a wide variety of situations to get the care they needed.

One of the provider's members related the story of her 11-year-old child using the app to explain to her that he didn't need to go to the emergency room because according to the photo shown by the app, he was only suffering from swollen glands. In another instance, the app instructed another member to call his doctor right away. Based on the phone call, the doctor instigated an emergency admission to the hospital for the member. If the member had postponed contacting the doctor, his situation would have been much more severe—a situation that the Symptom Checker app averted.

The mobile app was especially helpful for move-ins from out of state or even from out of the country. "When people who are new to the area become ill, they don't know where to go to get care," says Sorenson. "They

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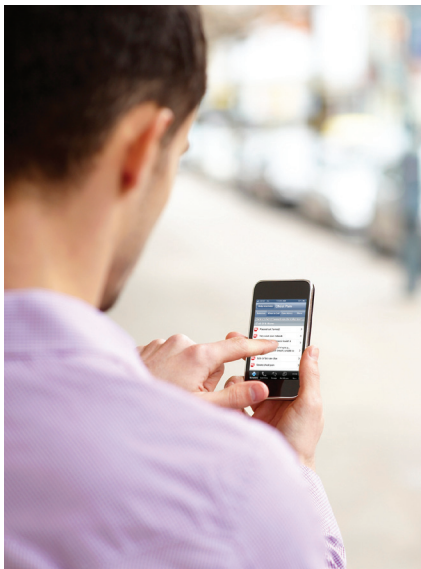
don't know whether to go to a doctor's office, urgent care facility or an emergency room. Even if they do know what type of provider they need, they don't know how to get there or which provider to choose. The Symptom Checker app helps them determine the appropriate provider, and with its GPS functionality, it presents a pin-drop map of where the closest primary care, urgent care or ER providers are located. And then it provides them point-to-point directions for public transportation, walking, or driving to the facility."

That same functionality has also been a major benefit for employers with high-mileage travelers who happen to get sick while on a business trip. When sick on the road, an employee might simply go to the closest ER or a care provider, which often ended up being outside the plan's network and costing the employee and the employer quite a bit more. The ability for Symptom Checker to easily address those issues has prompted Physicians Plus clients to get the app on its frequent travelers' mobile devices as soon as possible.

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## Reducing ER Visits and ER Costs

Another major challenge that the Symptom Checker mobile app addressed for Physicians Plus was bringing under control the rising number of ER visits by its members. Often members simply didn't know whether or not their symptoms warranted a trip to the ER. This problem was further complicated when some local hospitals began to aggressively promote the short to no-wait feature of their emergency rooms. As a result, the frequency of ER visits—with their associated higher costs—skyrocketed, even though in many cases the member would have been better served by going to an urgent care facility or waiting to see a primary care doctor.



"Within 6 months of having the Symptom Checker mobile app available in one market, we had a 23% drop in ER visits," Sorenson says. "In the market where ER facilities were highly advertised, ER visits declined by 39% with the app's availability. Other health plan providers find it amazing that we have been able to get that type of reduction in emergency room utilization."

## Driving Member Satisfaction, Savings and Revenue

Since its initial release of its private-labeled version of Symptom Checker, Physicians Plus has worked with Krames StayWell to add a number of enhancements to its version of the app, including protocols for first aid and treating a wide range of symptoms for infants. The

app as a whole has been well received by its members, and in the short time of its existence it has already been downloaded more than 5,000 times.

“Within the first six months, the Symptom Checker mobile app paid for itself many times over,” Sorenson says. “We have easily generated more than \$5 in savings for every dollar that we have invested in the Symptom Checker app. Members use the ER less often when the ER is not needed.”

Sorenson adds, “One of our overarching objectives is to ensure that our membership knows and receives the right care at the right place at the right time. That drives member satisfaction. It drives members to continually renew and move forward with us as their insurance carrier. It drives our top line revenue and our bottom line savings. The Symptom Check mobile app from Krames StayWell has helped us do all those things.”

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**ONE DESTINATION FOR EVERY HEALTH COMMUNICATION NEED.**

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