



Four ways to fuel group benefits administration with data and analytics

Reevaluating your benefits strategies to accelerate product innovation and expand participation



TABLE OF CONTENTS

Introduction	3
Create transparency to succeed alongside partners	4
CASE STUDY Optum Health	5
Accelerate design and innovation	6
Wow customers by exceeding their expectations	7
Drive operational excellence	8
CASE STUDY Cigna	9
Take the first step	10



Reimagine the group and voluntary benefits marketplace

To transform or be left behind? That's the choice insurance carriers now face—whether or not they realize it—as monumental shifts in the marketplace reshape the landscape and make digital transformation imperative.

Every industry has entered an era of immense disruption, accelerated by the COVID-19 pandemic and characterized by a rise in nontraditional workers, changing workforce demographics, and a paradigm shift in the employer-employee relationship. In the midst of this upheaval, the group-benefits market is confronting its own set of unique challenges and opportunities.

As the economy reacts to the Great Resignation, competition has intensified among employers for the most talented workers—who are more empowered today to work when, where, and how they want. Salary alone is no longer enough to attract and retain them, prompting employers and plan sponsors to reevaluate their benefits strategies—creating a multi-billion-dollar opportunity for carriers.

Evolving consumer expectations

36% of employees view insurance benefits at work as more valuable because of the pandemic

26% of employers anticipate working with more insurance carriers five years from now

76% of employers think employees will expect a wider variety of benefits over the next five years

69% of U.S. employers with at least 1,000 employees plan to offer more benefits in the next five years

Source: Seizing the growth opportunity: the future of workforce benefits," EY, November 2021

Create transparency to succeed alongside partners

As employers move to expand their benefits programs to meet emerging and unmet needs, carriers must be ready to seize the opportunity. How? By partnering with employers to accelerate product innovation, expand participation, and ultimately drive profitable growth. The way to do this is by strengthening your data, analytics, and AI strategies.

An advanced digital platform provides the resilience you need to capitalize on an increasingly complex benefits distribution ecosystem. Benefits technology

platforms today must interface with carriers, brokers, and employers to connect employees with the coverages they need. Success alongside your partners means creating transparency across all distribution channels.

Your ability to connect to these platforms and upgrade your own digital capabilities in today's environment directly correlates to winning new business.

Insights derived from your data deliver a more comprehensive understanding of employees' needs. By connecting the different systems employers use daily in a centralized hub, Tableau brings all the disparate data sources together to provide a holistic view of the workforce.

An advanced, integrated digital platform and analytics ecosystem from Tableau unites distribution partners, helping them succeed together.

72%

of employers predict digital capabilities will play a larger role in carrier selection in five years

Source: EY, Seizing the growth opportunity: the future of workforce benefits, November 11, 2021



Optum Health better understands customers with Tableau

Optum Health provides care directly through local medical groups and ambulatory-care systems to 100 million consumers, including employers, health systems, government entities, and health plans.

Business challenge

Before Tableau, Optum Health had siloed data sources, reporting teams, and spreadsheets. The company had to manually track its various distribution partners and independent brokers and produced spreadsheets for its sales team. These outdated processes did not result in meaningful insights or drive value.

End-to-end analytics solution

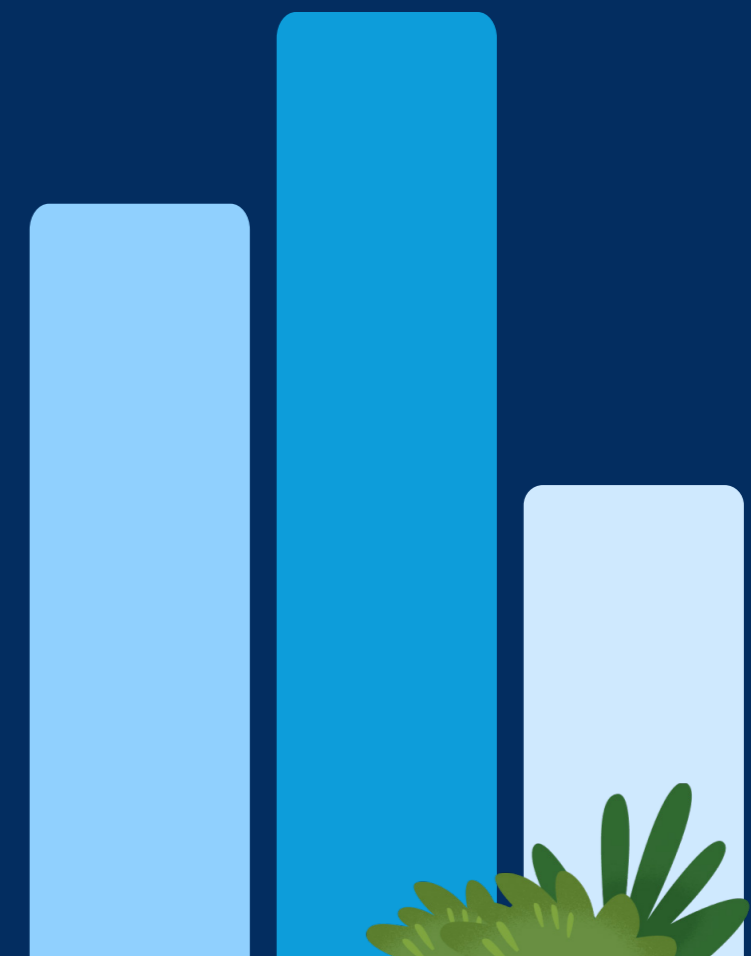
Tableau unified multiple data sources into a centralized location for a holistic view of operations, presenting data in a meaningful way so the company can address customer issues as they arise. The solution provides customer-experience and engagement insights that increase efficiency and help drive business performance.

Tableau also provides the Optum sales team with a comprehensive view of its sales territory, helping salespeople see where key brokers and distribution partners are and uncover new opportunities.

Results with Tableau

Tableau analytics elevated Optum's conversation around reporting, shifting it from "What rows and columns do you need?" to "What do you need to drive the business?" All the data flowing through its systems gives Optum new insights into the customer experience and furthers the company's understanding of how customers interact with the business.

Optum's discovery of new use cases and greater value is ongoing as Tableau helps the organization run more efficiently and service customers more effectively.



Accelerate design and innovation

There are unique forces shaping today's labor market. Five distinct generations are represented across the workforce, all with different expectations. In addition, the labor market is experiencing an influx of nontraditional workers, from contractors, to remote, hybrid, and gig workers. Professionals are expecting flexibility and a benefits plan to meet their needs.

40% of employees believe their employers understand their needs*

57% of employers believe they will be more reliant on insurance-carrier technology in five years, inclusive of using data more effectively for a 360-degree view of their workers*

60% of North American life insurers say data insights led to increases in sales and profitability**

As employers successfully acquire and retain talent, carriers realize greater benefits participation. But traditionally, insurance has trailed other industries in modernizing operations. This has led to a market gap that represents a growth potential of tens of billions of dollars. Carriers looking to capitalize on this opportunity must move quickly to overcome the limits of their legacy systems and disparate data sources.

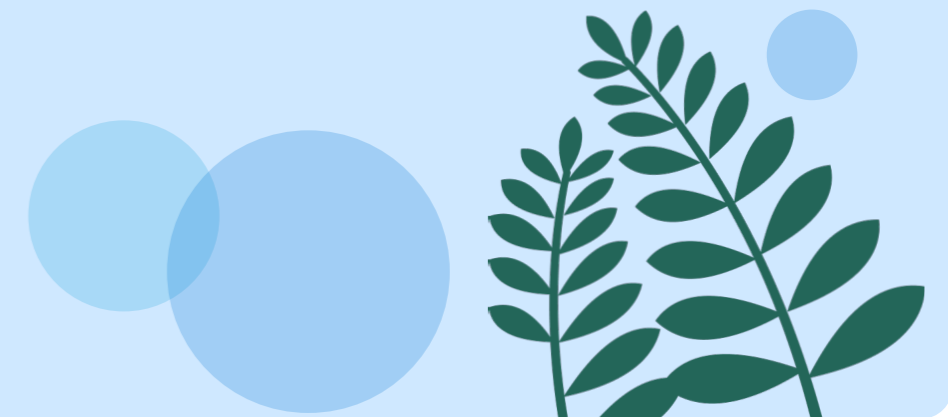
Tableau consolidates data from multiple systems and sources into a single view, presenting dynamic dashboards that show you ongoing participation and engagement. The solution turns data into powerful, actionable insights—letting you unlock key trends and workforce personas to accelerate design, drive product innovation, and discover new cross-sell and upsell opportunities.

An advanced digital platform connects your distribution partners, eliminates manual processes, and delivers more customer-centric experiences to help you cut costs and drive efficiency. Tableau empowers you to:

- Unify customer insights to deliver holistic and impactful engagements
- Leverage the power of data to accelerate plan design based on trends
- Automate workflows, routine tasks, and client engagements to improve efficiency and increase margins
- Attract and retain top talent leading with innovation

*Source: EY-LIMRA research, 2021

**Source: Deloitte Insurance Outlook, 2021



Wow customers by exceeding their expectations

Given the complexity of the group- and voluntary-benefits space and the external forces impacting today's environment, it's more critical than ever that carriers partner closely with employers to deliver high-value experiences to the end-customer: the employee. Move from meeting to exceeding customer expectations by anticipating their needs and market trends.

No matter where your data resides—a CRM platform like Salesforce, a customer portal, or an external data warehouse—Tableau unifies your legacy and digital systems to surface customer insights across your book of business. Tableau analytics help you stand out from the competition with more compelling, customer-centric experiences backed by AI insights.

The solution gives employers access to the tools they need to uncover popular benefit programs and rapidly deploy new bundles and offerings. Surfacing key trends lets them expedite plan design to offer more relevant and personalized benefits and drive enrollment. And with digital capabilities playing a central role in future insurance-carrier selection, there is clearly a proven market need for a digital platform to connect all distribution channels for an enhanced overall customer experience.

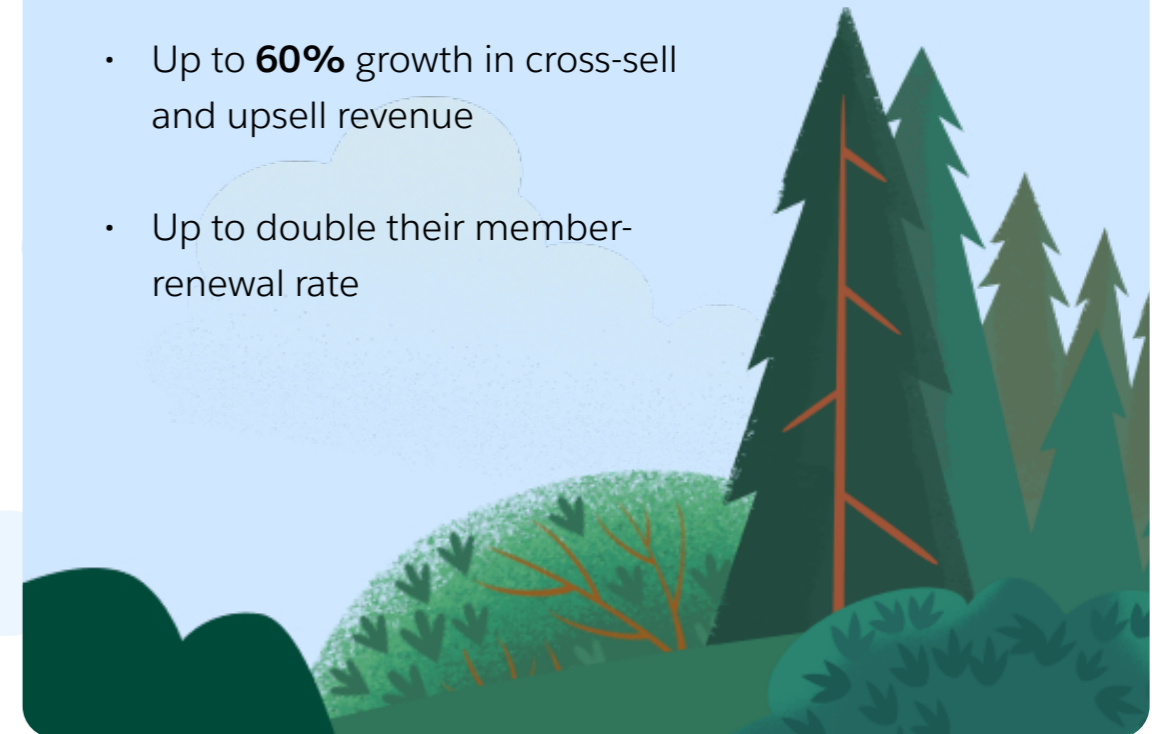
80%

of consumers say the experience a company provides is as important as its products

Source: "The Insurance Imperative for Growth and Resilience," Deloitte Digital, 2021

Customers using embedded Tableau analytics experience:

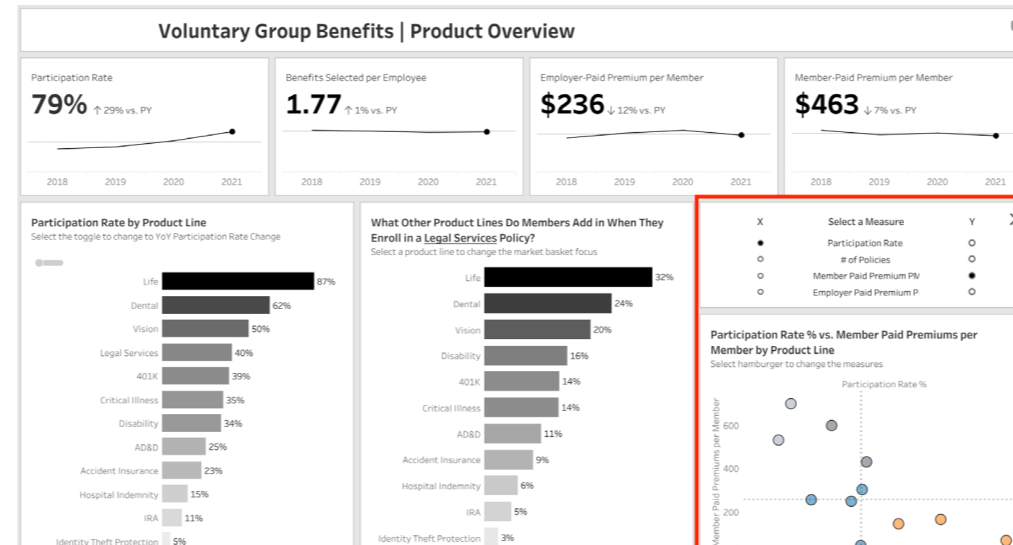
- Up to **60%** growth in cross-sell and upsell revenue
- Up to double their member-renewal rate



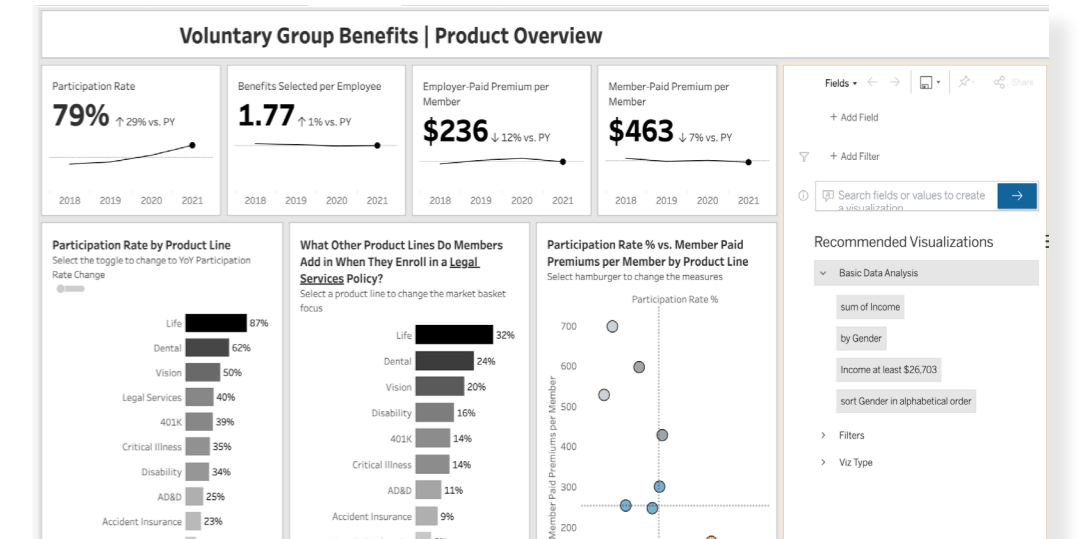
Drive operational excellence

Succeeding in today's competitive and volatile marketplace ultimately rests on one mission: to deliver world-class service and forward-thinking benefits. To achieve this, carriers need to transition from slow, manual-based tasks requiring data from disparate systems to digital processes that engage employers, enhance plan design, and boost enrollment. Placing operational excellence front and center is key to improving benefits participation and driving profitable growth in today's business climate.

Analytics with Tableau empower you to provide employers with administrative relief by making insights available where your users already are—in Salesforce and Slack, within a customer portal, or through dynamic email notifications.



Easily identify how to reduce your monthly group benefits cost burden by empowering users to choose how they want to experience their data. For example, with the click of a button, you can quickly change the view to show the relationship of employer-paid premiums per member and participation rate. Tableau can help you surface key insights such as unlocking cost management opportunities surrounding benefits or updating your plan design.



Even if you have questions that are not highlighted in the dashboard, you can use Ask Data to ask, iterate upon, and answer your own questions.

Cigna improves healthcare affordability and care with Tableau

Cigna delivers affordable, quality care to 95 million customers across the globe through commercial health, dental, life, accident, and Medicare and Medicaid insurance products. Relationships with Cigna Collaborative Care (CCC) providers, plus data from all its insured customers, put Cigna in a unique position to reveal insights for the best optimal patient treatment and services.

Business challenge

Prior to Tableau, Cigna used Excel to analyze its multiple, disparate data sets, creating confusion around CCC performance. CCC providers took static legacy reports, adapted them, and sifted through data points to gain insights.

End-to-end analytics solution

The company implemented Tableau as the visual-analytics platform for its 550 CCC partner organizations across 32 U.S. states. Cigna's analytics team can now review financial transactions, customer, and provider data; create meaningful reports; and share them with partnering providers so they can offer better, more affordable patient treatment.

Tableau helps Cigna securely integrate multiple data sources with its existing data infrastructure and offer governed reports to CCC partners. With Tableau, Cigna also supports internal analysts who aggregate healthcare costs and data from more than 140,000 physician partners, helping keep the quality-of-care standards high for its customers.

Results with Tableau

Tableau provides Cigna with greater flexibility to support its CCC providers, who benefit from on-demand, actionable data. Access to analysts who study medical cost patterns and trends help Cigna improve care and generate cost savings for its patients.

Improved Tableau reporting provides insights into:

- Financial transaction and customer data that create more meaningful reports
- Data patterns indicating service adjustment and cost savings opportunities
- Better resource prioritization and optimization

Take the first step

Winning in today's ever-changing group-benefits marketplace means moving quickly to adopt data-driven strategies that resonate with and drive value for customers. But don't try to do it all at once. Instead, select one strategy that will help your team deliver tangible, measurable value quickly.

Explore these resources to get you started:

Just beginning your analytics journey? Check out Tableau Accelerators—ready-to-use dashboards you can combine with your data and customize to get insights faster. Insurance Accelerators give you a jump start.

[Explore Insurance Accelerators](#)

Find answers to your Tableau questions in the Tableau Community, or learn from free training videos. Tableau starter guides are customized to your role. Then take Tableau for a free test drive.

[Download free trial](#)

Schedule a demo.

[Contact sales](#)

Learn how to scale your analytics strategy.

[Explore Tableau Blueprint](#)

Learn more about Tableau for Insurance companies.

[Explore Insurance Analytics](#)



salesforce

