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# Rethinking Member Connections in a Digital-First World

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About Our Research

ABSTRACT

This whitepaper presents a data-backed exploration in health insurance, with a focus on digital tools and wellness strategies. Based on a survey of 789 US Health Insurance Members across Employer-Provided Plans (EPP), Direct Purchase Plans (DPP), and Medicare Advantage Plans (MAP), this paper aims to provide health plan executives with actionable insights to enhance member engagement, overcome digital adoption barriers, and align platform features with member preferences. The survey explores digital behavior, platform preferences, barriers to use, and key wellness expectations. We conclude with a strategic framework and actional next steps, and a preview of how Emids supports digital transformation in the payer space.

SURVEY METHOD

Emids conducted three online surveys between January 22nd and 28th, 2025 targeting health insurance members across the United States. Each survey focused on a specific group: Employer-Provided Plan (EPP) members, Direct Purchase Plan members (DPP), and Medicare Advantage Plan (MAP) members. A total of 789 members completed the survey. Of the respondents, 65% were enrolled in an EPP, 26% in a MAP and 9% in a DPP.

26%

65%

9%

789
Members

- 65% - EPP
- 26% - MAP
- 9% - DPP
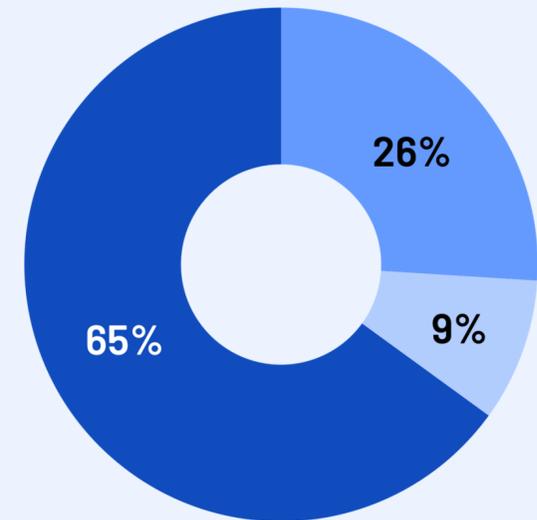
Responses were tracked according to the member's insurance plan type. While there are many similarities among members across the plan types, there are plan-specific member characteristics and motivations that may impact member-engagement strategy.

2 EXECUTIVE SUMMARY

What defines success for healthcare insurers today? Efficiency, cost reduction, and member satisfaction are undoubtedly critical, but at the core of these goals lies a vital element—member engagement. For healthcare insurers, engaging with members is no longer a secondary priority. It is a game-changer that directly addresses rising costs, operational inefficiencies, and poor outcomes, while ensuring a competitive edge in a crowded market.

Digital engagement is a strategic imperative for health insurance payers. Our survey found that while 80% of members are digitally engaged, significant gaps remain, *especially* among older and chronically ill populations. Members prioritize ease of use, personal relevance, and wellness support in their digital experiences. However, barriers such as lack of awareness, perceived low value, and poor usability persist. To close the care gap, health plans must adopt member-centric strategies, prioritize user-friendly tools, and invest in accessible wellness ecosystems.

KEY DIFFERENTIATORS

Health plans should prioritize improvements in the areas they are best leveraged to provide. This includes

Understanding health plan benefits and coverage

Cost estimation and planning

Checking and submitting claims

Provider/pharmacy search

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How Members Engage

Our survey found that the top engagement functions across all plan types were checking claim status, viewing claim history, viewing plan details, accessing member ID cards, finding providers or pharmacies and making payments. On the other hand, connecting wearable tech, health tracking, wellness program participation, comparing plan types, and accessing educational content all ranked the lowest across members.

Insight

Members focus on immediate transactional value. While this provides valuable insight to help payers address poorly engaged functions, it also underscores that it is important for payers to focus on the services they are leveraged to provide, such as claim and plan management or payments, while understanding their unique role in supporting their members health.

TOP ENGAGED DIGITAL FUNCTIONS

LEAST ENGAGED DIGITAL FUNCTIONS

Checking Claim Status

Viewing Claim History

Viewing Health Plan Details

Accessing Member ID Cards

Finding Providers or Pharmacies

Making Payments

Connecting Wearable Tech

Health Tracking

Wellness Program Participation

Comparing Plan Types

Accessing Educational Content

Member Preferred Digital Engagement Functions

Members across plan types reported the need for improvement in the following key areas:

CLAIMS, BILLING, AND PAYMENT
(e.g., submitting claims, checking status/history, paying premiums, and providers)

BENEFITS AND PLAN MANAGEMENT
(e.g., viewing plan benefits, coverage details, and comparing plan types)

COST ESTIMATION AND PLANNING
(e.g., estimating out-of-pocket expenses, calculating prescription costs/copayments, and using cost transparency tools)

PROVIDER AND PHARMACY SEARCH
(e.g., locating healthcare providers and pharmacies)

PERCENTAGE OF MEMBERS SEEKING ADDITIONAL FEATURE ENHANCEMENTS BY HEALTH INSURANCE PLAN

Health Insurance Plan	Feature	Percentage Wanting Improvement
Direct purchase (individual/family)	Telehealth and virtual care	22%
Employer-provided	General education on health topics, treatments, and procedures	13%
Employer-provided	Telehealth and virtual care, Health plan support and communication, Health monitoring (such as tracking fitness, sleep, nutrition, mental health, and connecting wearables)	12%
Medicare Advantage	Health plan support and communication	18%
Medicare Advantage	General education on health topics, treatments, and procedures	15%

The survey found that members across plan types have varying priorities for improving their digital tools. It is notable that DPP members responded that they would like to see improvements in telehealth and virtual care. This supports our previous finding showing a high proportion of DPP members have chronic conditions and the need to incorporate specialized functions and tools to support chronic condition management.

Key consideration for Payers

Build engagement tools around high use functions and consider adding wellness features into these workflows for higher adoption. Payers should consider members' unique healthcare contexts and characteristics of the demographics or groups they want to engage with whom they want to engage. Segmented and targeted research within these groups can provide insights to these unique considerations that should be considered when optimizing digital tools.

4 Digital Interactions with Health Plans

Digitally engaged members are more likely to schedule preventive care appointments, adhere to prescribed treatments, and are more likely to avoid costly emergency interventions and experience better health outcomes, overall. Payers also reap substantial rewards from their members' digital engagement, particularly in efficiency, cost management, and long-term profitability.

Understanding how members engage with their health plans, such as which tools they use the most or least, their preferred method of engagement, and other factors will help providers build their digital strategy.

While digital engagement is strong across all insurance types, gaps remain – especially in MAP, where 30% of members claim to not engage digitally. This lower adoption rate could be related to accessibility, and a higher age demographic among MAP members. By conducting further behavioral research, payers can implement strategies to address identified demographic groups.

Digitally engaged members experience better outcomes.

DIGITAL ENGAGEMENT RATES

91%
Direct Purchase Plan

83%
Employer Provided Plan

70%
Medicare Advantage Plan

DIGITAL ENGAGEMENT
% of members by insurance type that are digitally engaged.

Key consideration to increase MAP member engagement

Consider the needs of your members. For example, Cognitive and motor decline make it more difficult for some MAP members to use digital tools that are designed for the general population. Tailoring their toolset to accommodate their specific needs would help them engage better with their benefits program. This could include an easy-to-use transportation arrangement function, or the ability to arrange for home delivery of prescriptions, etc. Improving accessibility for members with dis-abilities or impairments through *functional design* can empower MAP members to take charge of their health journeys.

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5 Barriers to Digital Engagement

One in five respondents do not engage with their health insurance providers through digital tools. While there are several reasons why, we will explore critical areas that prevent member engagement.

Factors That Limit Digital Engagement

Members who don't engage with digital tools likely don't engage with other digital services such as banking or commerce. Members who do not engage digitally often cite preference for non-digital methods, lack of awareness of tools, perceived lack of value and trust/privacy concerns.

TOP REASONS FOR LACK OF ENGAGEMENT WITH DIGITAL TOOLS

42% 25% 24% 19% 15%
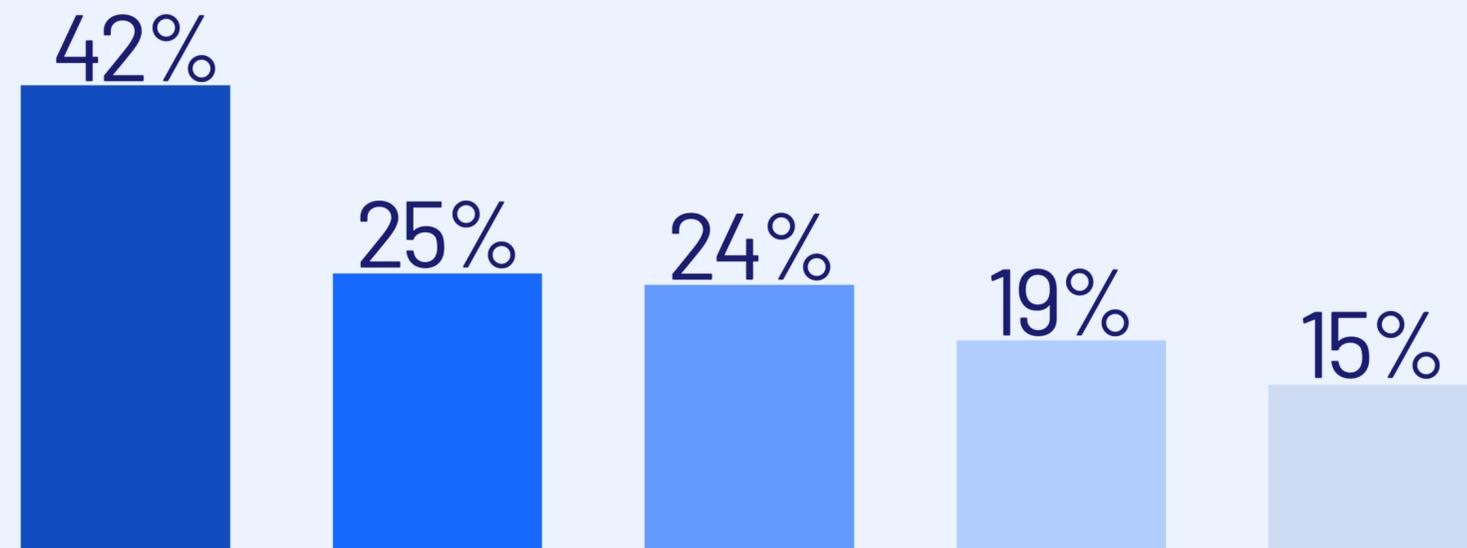
Wellness Programs Rating	Percentage of respondents
Preference for non-digital methods of interacting with my health plan	42%
Lack of awareness of existing digital tools provided by my health plan	25%
Lack of value to me	24%
Trust concerns	19%
Privacy concerns when using digital tools provided by my health plan	15%

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RANKED CHALLENGES BY PLAN TYPE (GROUPED)

Legend:
- Lack of Awareness
- Preference for Non-Digital
- Perceived Lack of Value
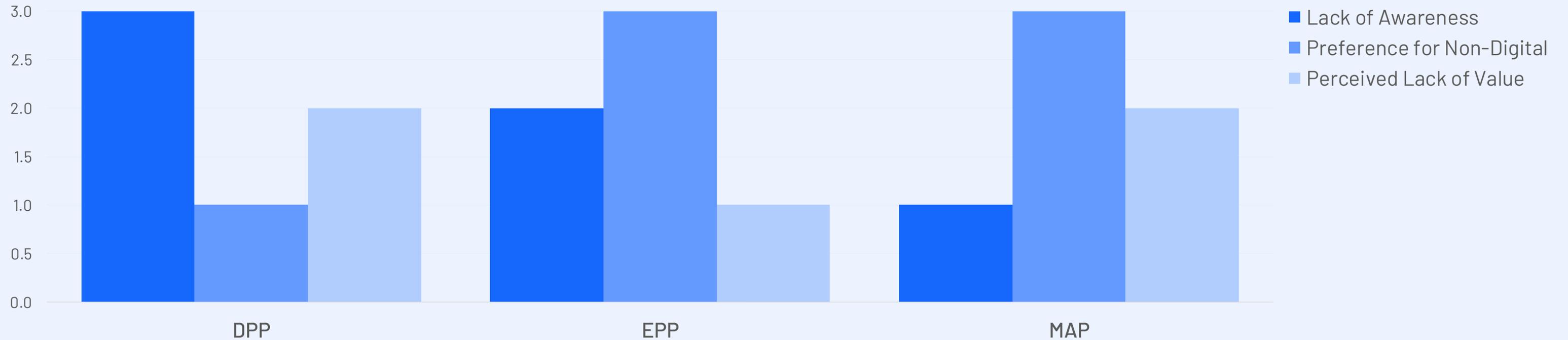
As we learned with MAP members who may have limited experience using digital tools and therefore hesitant to engage with them. Ensuring platforms are easy to use and including valuable functions based on members' feedback will help improve their MAP digital engagement.

Lack of awareness and a perceived lack of value being top factors preventing digital engagement amongst members highlights the importance of building strong marketing and communications practices for their digital functions to increase awareness.

Key consideration for Payers

Invest in better onboarding, awareness campaigns and improved communication strategies to raise awareness and convey the value of digital engagement tools.

6 Health Prioritization Corresponds to Member Engagement

There is an important, but complex, relationship between self-rated health status and prioritization of care with member engagement activity, which varies based on individual perception along with other external factors.
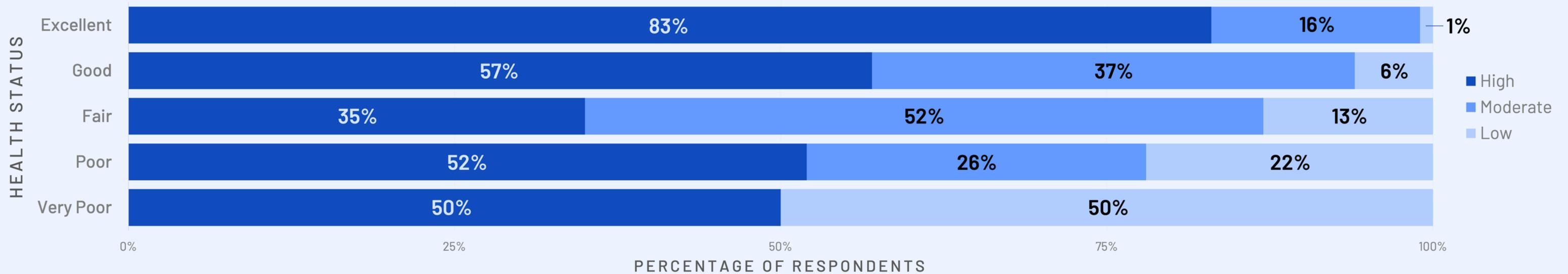
Members who prioritize their health are more likely to actively engage with their health insurance plan by understanding their benefits, utilizing preventative services, and seeking cost-effective care. These members are also more inclined to attend routine checkups and participate in wellness programs, ultimately driving better health outcomes and optimized plan utilization. Conversely, those with a lower health status, do not prioritize their health and are therefore not as engaged.

When members are focused on their health, they use benefits proactively; conversely, when they neglect their health, they may miss healthcare opportunities. Understanding this dynamic is key to encouraging better engagement. Digital wellness programs can address this challenge; however, for wellness tools to be effective, payers need to provide personalized, valuable support. This helps members start to see their insurance plan as a tool to support their health management.

> *When members are focused on their health, they use benefits proactively; conversely, when they neglect their health, they may miss health care opportunities.*

COMPARISON OF HIGH VS LOW HEALTH PRIORITIZATION

HEALTH STATUS

	High	Moderate	Low
Excellent	83%	16%	1%
Good	57%	37%	6%
Fair	35%	52%	13%
Poor	52%	26%	22%
Very Poor	50%	50%	

PERCENTAGE OF RESPONDENTS

There is a noticeable disparity across respondents in how they prioritize their health. The survey showed that those who perceive their health as excellent are more likely to engage in proactive health measures, while those with poorer health status show lower levels of engagement.

Health prioritization can build motivation, health knowledge, and self-efficacy which are key predictors of health status. In turn, a higher health status increases the likelihood of engaging with tools that support well-being – a prosperous cycle. Unfortunately for unengaged members, they are prone to the opposite challenge of a negative cycle, where a lack of engagement feeds a negative health status and vice versa.

PAYERS TAKE ACTION

Health insurance providers have a unique opportunity to make a real difference by encouraging those who need it most to prioritize their health. To achieve this, it's crucial for payers to deeply understand their members and the factors behind low health prioritization. By doing so, they can create targeted strategies that effectively motivate and support individuals in prioritizing their well-being.

Targeted digital strategies should look to incorporate health behavior change techniques that are aimed at those with low motivation, health knowledge, or self-efficacy.

Supporting Members with Chronic Conditions

The presence of chronic conditions is a critical driver of member engagement across insurance types. As a group, just over half of respondents (56.37%) have at least one or more chronic conditions. More than one third of them considered their state of health to be fair at best, and at least one in four sometimes or rarely prioritize their health over other areas of their lives. Incorporating elements to support members with chronic conditions offers a personalized, valuable experience for engagement.

Key consideration for Payers

To optimize these support functions, payers need to not only understand the chronic condition of members, but how it impacts their day-to-day, their social determinants of health (SDOH) and social support system, including caregiver support.
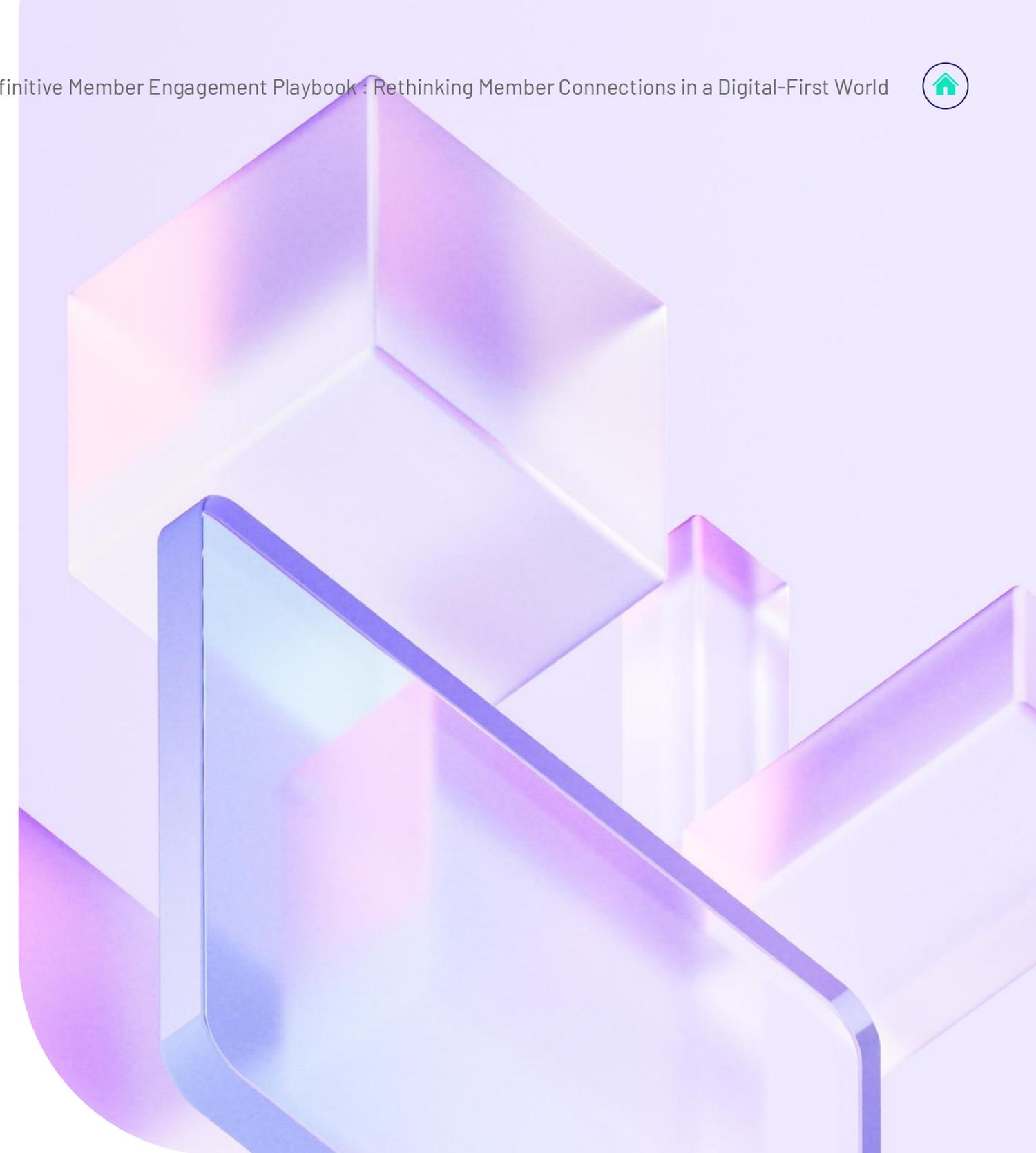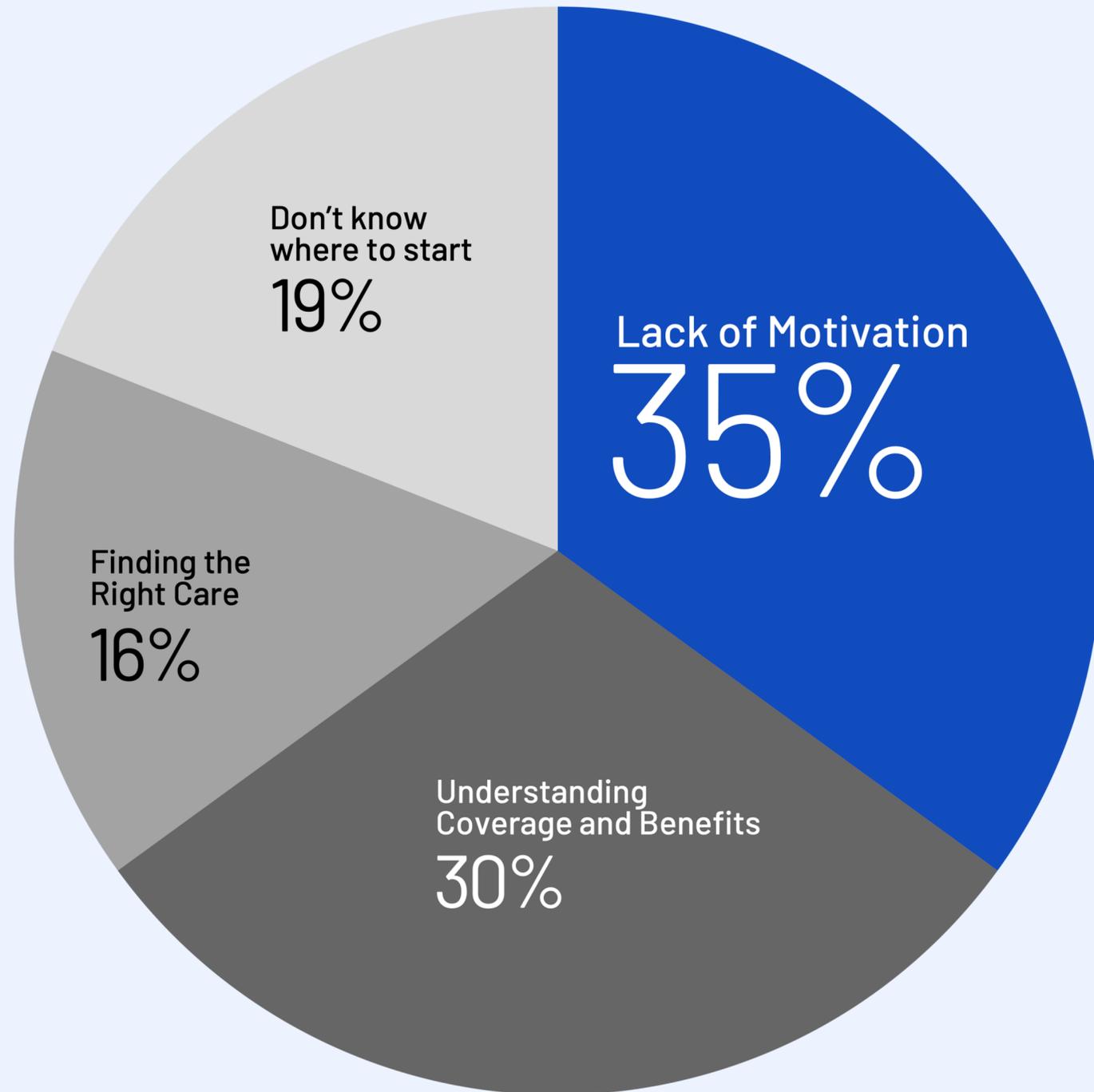
7 Supporting Members' Personal Health Challenges and Priorities

35% of members struggle with motivation and finding the care they need.

Health maintenance and prioritization for members will influence members' engagement practices. People who are less likely to maintain their health are less likely to engage with their plans and use prevention or wellness programs and features. Difficulty maintaining health is fueled by several factors that could be personal or derived from experiences with their health insurance providers and medical providers.

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MEMBER CHALLENGES TO KEEPING HEALTHY

Don't know where to start
19%

Lack of Motivation
35%

Finding the Right Care
16%

Understanding Coverage and Benefits
30%

Key consideration for Payers

The leading challenges to keeping healthy can be addressed by designing supportive and accessible digital engagement tools. Supportive tools, like AI-enabled virtual assistance, can help members find the right care, activate wellness support programs to help members know where to start, include functions that can connect to wearable tech can help with motivation challenges. Designing an intuitive and easy to navigate platform will allow members to understand their coverage and benefits.

8 Improving Digital Platform Navigation and Member Experience

While it is normal to see room for improvements in these ratings, member expectations for digital platforms are influenced by their experience with other platforms for various services, like commerce and banking, which can be the main function of their operations. For payers, this gap is exacerbated and may continue to grow given companies with best-in-class design, like Apple, are entering the healthcare and health and wellness market.

Prioritizing User Experience (UX) in digital platforms is essential to addressing member engagement and satisfaction. A digital platform that is user-friendly and intuitively designed will provide a positive experience for members, making them more likely to continue using it and confident to explore the platform's other service offerings.

User-friendly digital platforms can build trust and loyalty by providing members with transparent access to plan information, benefits, and claims. This presents incredible cost-reduction benefits to payers as well. By enabling members to easily access self-service features, call center volume will be reduced, and members will be empowered to manage their plan independently. Increasing access to preventative features through intuitive appointment scheduling or chronic condition management helps prevent costly medical crises, leading to significant cost savings. Finally, by making platforms easy to use, providers can capitalize on the additional opportunities to collect valuable data on behaviors and health metrics, which can be used to enhance services and optimize engagement strategies.

Payers should continuously monitor and improve UX to optimize these benefits and position themselves to increase market share value.

Members across all age groups rated their ease of navigating digital platforms

# 3.5/5

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9 Boosting Wellness Engagement

Despite being among the least utilized engagement function, there remains an appetite for among members for quality wellness programs, especially those that can offer them personalized guidance on their health journey.

When surveyed, members said the most valued wellness program features were:

- Custom health advice based on personal health data
- Health assessments followed by personalized plans
- Connecting to third party wellness trackers, apps, and medical devices (e.g., FitBit, Apple Health, etc.)
- Programs to help manage chronic conditions

79%

of members responded that wellness programs are either somewhat or very important when choosing a plan.
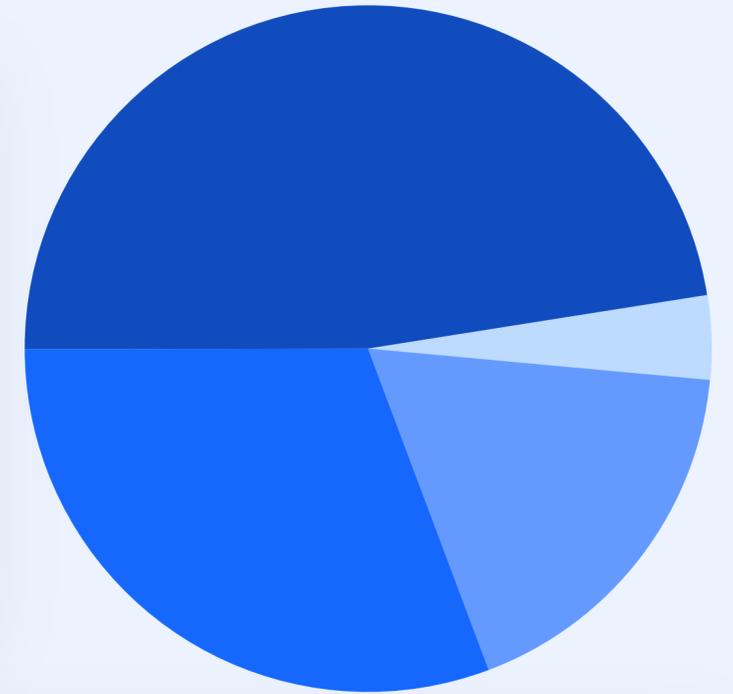
Wellness Programs Rating	Percentage of respondents
No Opinion	4%
Not important	18%
Somewhat important	31%
Very important	48%

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Payers that are able to meet the members where they are, are more likely to have higher engagement and success supporting their personal health. Incorporating a member-centric design approach that is tailored to their members, based on considerations such as population demographic, SDOH considerations, education and technology accessibility presents a holistic approach to engagement strategies.

Social wellness, digital coaching, partners programs, managing the health data of family members and sharing health data with a family member or caregiver were least valued as offerings from the Health plan. This could be due to availability of alternatives programs through other sources, or these programs do not align with what members expect from their health plan.

Payers that are able to meet the members where they are, are more likely to have higher engagement and success supporting their personal health.

Key consideration for Payers

Payers should develop or improve wellness platforms that offer personalized, interoperable solutions aligned to these needs. Incorporating principals of usability and accessibility, behavioral design, creative design, user-centered AI and wellness ecosystem interoperability framework in wellness tool design will drive positive outcomes for your members and will ensure payers stand out in a competitive, evolving market.

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10 Digital Health Engagement Outside the Health Plan

The top five digital health tools members engage with outside of their health plan platforms include fitness devices and wearables (43.9%), fitness and exercise apps (36.2%), health and wellness monitoring apps (27.6%), existing provider portals or apps (24.8%), and nutrition and diet apps (24.0%). These findings reflect a strong member preference for third-party solutions that support self-monitoring and wellness management. This behavior indicates that members are proactively seeking more robust and specialized tools than those typically available through their health plan, likely due to the tailored functionality and enhanced user experience offered by these external platforms.

Key consideration for Payers

Health insurance providers should consider integrating their digital tools with popular third-party health solutions— such as fitness devices and wearables, exercise apps, health and wellness monitoring apps, provider portals, and nutrition and diet apps—to stay competitive and relevant to their members.
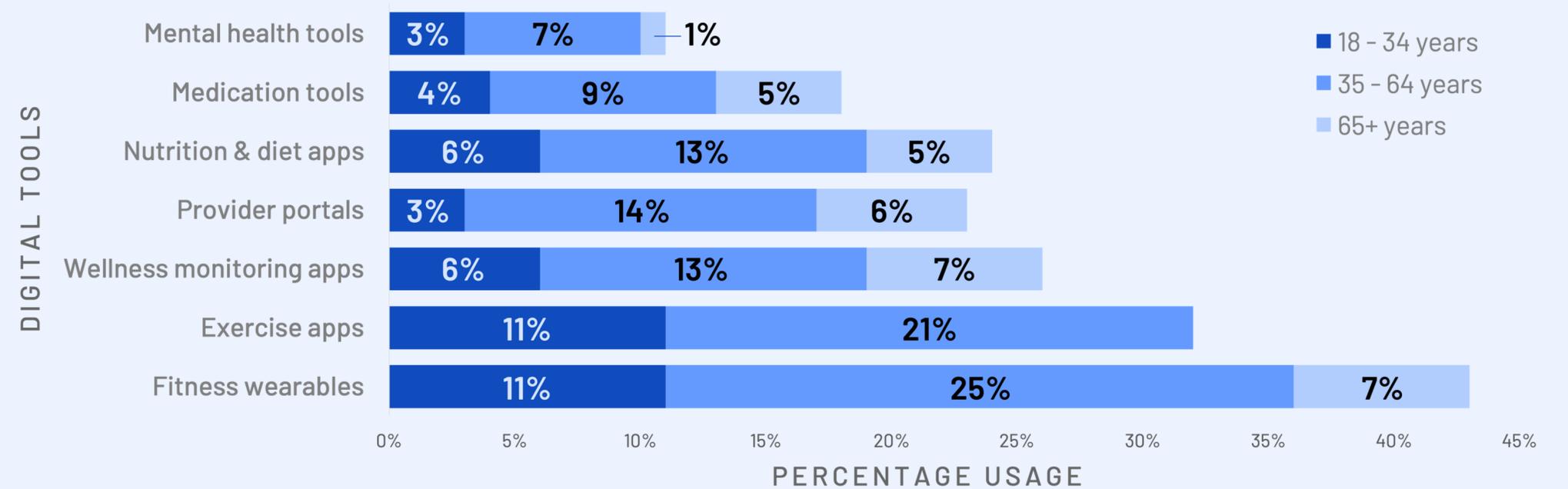
Younger adults (18–34 years) are more inclined to engage with fitness and wellness tracking apps, reflecting a focus on proactive lifestyle management.

Middle-aged adults (35–64 years) emerge as the most actively engaged segment overall, using a wide variety of digital health technologies that span both wellness and medical management.

As age increases, digital engagement shifts toward tools that support chronic care needs—particularly among the 65–74 age group, where medication management tools and provider portals see the highest levels of use.

MEMBER AGE DISTRIBUTION OF OTHER DIGITAL HEALTH TOOLS ENGAGEMENT (REPORTED IN PERCENTAGE)

DIGITAL TOOLS

Tool	18 – 34 years	35 – 64 years	65+ years
Mental health tools	3%	7%	1%
Medication tools	4%	9%	5%
Nutrition & diet apps	6%	13%	5%
Provider portals	3%	14%	6%
Wellness monitoring apps	6%	13%	7%
Exercise apps	11%	21%	
Fitness wearables	11%	25%	7%

Legend:
- 18 – 34 years
- 35 – 64 years
- 65+ years

PERCENTAGE USAGE

For health plan providers, this presents a valuable opportunity to align with members' **real-world behaviors** and explore innovative ways to integrate. or complement these tools.

This can help drive **deeper engagement, improve health outcomes, and maintain a competitive edge** in today's consumer driven healthcare landscape.

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Building a Sustainable Member Engagement Strategy

When starting to build a digital engagement strategy, payers should consider the following:

1. **Identify which digital function provides the strongest benefit to member and payer.**
Payers should prioritize functions that are best leveraged to provide the necessary, high-priority functions of their role as a healthcare insurance provider. Understanding where they can add value and where they may not be as effective will guide an impactful strategy.
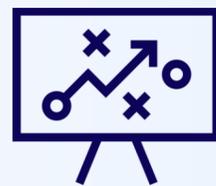
2. **Once this is established, payers should adopt a blend of technology, personalization, and continuous improvement to optimize digital engagement functions.**
The foundation to a sustainable member engagement strategy is a strong data strategy and management practice.
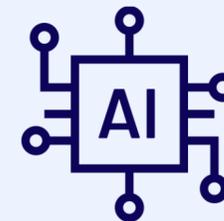
3. **Leverage AI and ML to analyze member behavior and tailor content and offerings.**
This can include customized health recommendations – predictive analytics allows payers to anticipate the health needs of their clients (e.g., proactive screening reminders, or chronic condition management).
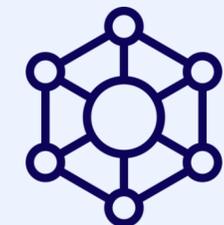
4. **Ensure omni-channel access** (web, mobile, SMS, email).

Integrating personalized proactive and preventative health outreach will help payers build their relationships and trust with members. Through personalized health tips, preventative care reminders, and AI-powered symptom checkers, payers can provide valuable health support. Chronic condition management is an area where payers can invest in support tools that will drive impact.

Meeting members where they are is key to successful member engagement. Develop omni-channel engagement opportunities that include mobile apps and user-friendly portals, email, phone calls, and SMS text messages that meet the needs of all members. Payers should consider the specific needs of demographics that have lower digital engagement trends.

Payers need to be very strategic about how they implement wellness features to ensure it benefits both members and payer. If payers choose to introduce wellness offerings, it is critical that they leverage the five pillars of wellness applications; usability/accessibility, behavioral design, creative design, user-centered AI, and wellness ecosystem interoperability. Incorporating gamification and rewards with high-value incentives like discounts or gift cards can increase the value of wellness tools for members.

Improving the overall UX with simple and intuitive navigation and communication with members will help drive member engagement with their plan. AI-driven virtual assistants can support claim management, plan coverage and provider information. Self-service tools will allow faster claims processing and can alleviate call center traffic.

Payers should continuously track member engagement metrics such as app usage, email open rates and portal logins. Using these insights, payers should implement ongoing optimization initiatives. Conducting iterative testing can help payers refine digital experiences to discover what resonates best with members. Combining sentiment analysis and AI will help payers improve interactions.

A Sustainable Member Engagement strategy requires continuous tracking, iteration and enhancements to keep up with member needs. This will go a long way towards continued engagement and satisfaction.

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Conclusion

The digital transformation of member engagement is not just an operational upgrade—it's a strategic necessity for payer organizations. Our survey findings underscore the critical role digital tools play in enhancing member experiences, improving health outcomes, and driving operational efficiencies. While most members are engaging digitally with their health plans, barriers such as awareness gaps, usability challenges, and varying levels of health prioritization still hinder full adoption.

To bridge the member care gaps, payers must adopt a member-centric approach that prioritizes accessibility, personalization, and behavioral design. Investing in intuitive digital platforms, AI-powered support, wellness incentives, and omni-channel engagement strategies will empower members to take an active role in managing their health. Additionally, targeted interventions for demographics with lower digital engagement—such as MAP members—will ensure that all individuals, regardless of age or health status, can benefit from digital tools.

Ultimately, the success of digital engagement strategies hinges on continuous innovation, data-driven decision-making, and an unwavering commitment to member needs. By leveraging technology to foster trust, convenience, and proactive health management, payers can not only improve member satisfaction but also drive long-term sustainability in the evolving healthcare landscape.

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Why Emids?

With over two decades of healthcare experience and a focus on payer operations, Emids is uniquely positioned to support your organization with the following:

- AI-driven personalization and member insights
- Accessible UX design for all member populations
- Integrated digital wellness and ecosystems
- Continuous research and testing to refine member experiences

Our comprehensive suite of tailored solutions, flexible partnership models, and outcome-focused strategies are designed to deliver measurable results from day one.

We invite you to explore how our insights and expertise can help you overcome your most pressing challenges and achieve your end-to-end digital member engagement goals. Together, we can craft a strategic approach that enhances member care and supports sustainable growth for your plan.

Contributors

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Talk to us to continue the conversation—and discover how we can support your Member Engagement initiatives. Together, we can build an engaging and enhanced member experience for your business.

Contact Us