

The new group dynamic

How to integrate social media into health insurance

Social media, such as Facebook, Twitter and LinkedIn, has been increasing in popularity in recent years, and along with that growth has come an increased connection to the health insurance world.

Once the question was: "Why would an insurer need a Facebook page?" Now, that question is more likely to be: "Why not?"

"The modern consumer of health insurance has come to expect companies to use social media products," says Kelly Kimberland, director of social marketing for UPMC Health Plan. "When an insurer uses social media it is providing the access that consumers value."

Smart Business spoke to Kimberland about social media in health insurance and why it matters to employers.

Why should an employer care if his or her company's health insurer is active on social media?

By using social media — Facebook, Twitter, and/or LinkedIn — a business, such as a health insurer, can increase awareness of the company name and its products. But more importantly, it is also a way that the insurer can actively engage with its members and provide useful information about their health plan options and about healthier lifestyles. When a health insurer has a presence on social media sites, it increases the ways that its members — and your employees — can receive information and form connections that can reinforce healthy messages.

What makes social media especially appropriate for a health insurer?

Research indicates that social media may be helpful to individuals trying to improve their lifestyles in areas such as quitting smoking and losing weight. The reason for this is that social media encourages a group dynamic. Instead of asking people to drive to a specific location to be part of a group — which still remains an option, of course — individuals with similar interests can connect online and share stories. It also provides a way for health insurers to get more feedback from and information to members who are interested in using social media.



Kelly Kimberland
Director of social marketing
UPMC Health Plan

What evidence is there that social media can be an effective means of communication?

Surveys have shown that an estimated 61 percent of American adults look online for health information and that about two-thirds of those talk with others about what they discover online. Many so-called e-patients have read about someone else's experience on an online news group, website or blog. What social media tools do is offer a new venue and a new way for people to share stories, make healthy lifestyle changes, and affect others' lives. Of course, not everyone on Facebook, Twitter, LinkedIn or other social media channels choose to be actively engaged in online communities or chat. But with social media, everyone will have the opportunity to participate and at least build awareness of the importance of healthier lifestyles.

What are some advantages of social media in terms of customer service?

One is access. Many times people are intimidated by forms and by the technical language sometimes connected with health insurance, and they can feel more comfortable using Twitter or Facebook. Finding companies on Facebook, for those

who use it frequently, is probably easier than trying to remember a company's e-mail address or phone number. Social media can provide answers and links to resources more quickly. If there are people out there using social media to do comparison-shopping, to find information and to communicate with others, it just makes sense that a health insurer would be there as well. Also, many employees may consider social media outlets to be friendlier than other media and that will help an insurer to get its message across as well.

What are the biggest challenges facing an insurer that uses social media?

Social media is a 24/7 proposition and demands a kind of more immediate interaction that not every company is equipped or ready to deal with. There is also the challenge of adhering to HIPAA and other regulatory guidelines. Anyone using social media must be aware of the dangers of posting private or personal health information. Visitors to a Facebook page must be mindful of the information they post. But there are advantages, too.

For instance, although not on a public-facing site, UPMC Health Plan offers a Live Chat feature through its secured member portal. Any member that has a question regarding coverage, claims, etc. can connect in real-time with a member advocate. An insurer can enhance the health insurance experience in a more personal way, which is what people are accustomed to with social media, by leveraging new technologies and tools. Social media is about making connections, providing useful information and sharing ideas. It is not all things to all people, but it can be a way to touch lives and is definitely worth offering to employees.

What advantages can an employer gain by having an insurer that uses social media?

One advantage of using social media is your employees may come to see their insurer in a more personal way because it is part of an online community. The health insurer can help to facilitate communities and conversations not only among its followers, but also gain their insight and feedback on specific questions or issues. <<

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