

Abstract geometric lines in the top-left corner of the page, consisting of several thin, black, overlapping lines that form a complex, non-representational shape.

# DITCHING NPS: A YEAR OF REFLECTION



# DITCHING NPS

# AGENDA

Ditching NPS

Overview of Why

NPS Dichotomy

What Exists

What Now?

Building Future

## WHAT IS NPS?

A diagram illustrating the Net Promoter Score (NPS) formula. It consists of three rounded rectangular boxes arranged horizontally. The first box is gold and contains the text 'NPS'. To its right is an equals sign '='. The second box is green and contains the text 'Promoters'. To its right is a minus sign '-'. The third box is red and contains the text 'Detractors'.

$$\text{NPS} = \text{Promoters} - \text{Detractors}$$

Net Promoter Score is a number from -100 to +100.

## THE REAL PROBLEM WITH NPS



**Detractors**



**Passives**



**Promoters**



**What percent of working adults (18-64) choose their health insurance carrier?**

**12%**

88% of adults get their insurance through their employer.

The majority of employers offer one to two insurance carriers.

Company size, family size, employer, and region/location heavily influence the insurance product.

## SO, WHY ASK LIKELIHOOD TO RECOMMEND WHEN...

*Does anyone recommend a health insurer to their friends and family? Most people get it through their employer and don't have a choice.*

*"I have no choice in who my employer partners with for health insurance. Consequently, I don't know if there are better or worse options."*

*"I myself do not have a choice; CareFirst is chosen by my employer. So my "recommending" this insurance is nonsensical."*

*"Most friends and family get their insurance through their employers. I have no reason to recommend a health plan to them."*

*People usually get their health insurance from their employer. They don't usually have a choice as to who provides it. So, it's not a recommendation that is often sought after.*



15%

**"Do not recommend health insurance"**

## SO, WHY ASK LIKELIHOOD TO RECOMMEND WHEN...

- Majority of members do not choose their health insurer.
- Influenced by political, economic, and social environment
- Uneven level of engagement among members
- Plan and coverage variations affecting experience



**15%**

**“Do not recommend health insurance”**



## WHAT WE WERE DOING



NPS  
Target

vs



Identifying Problem

Focused on improving score not underlying issues affecting experience:

- Dichotomy between overall perception and individual experience
- Ideal score for industry depended on research firm and audience
- Reported 4 different iterations of the score without accounting for external influences
- Significant differences based on study and survey
- No alignment for touchpoint experience

# THE NPS JOURNEY

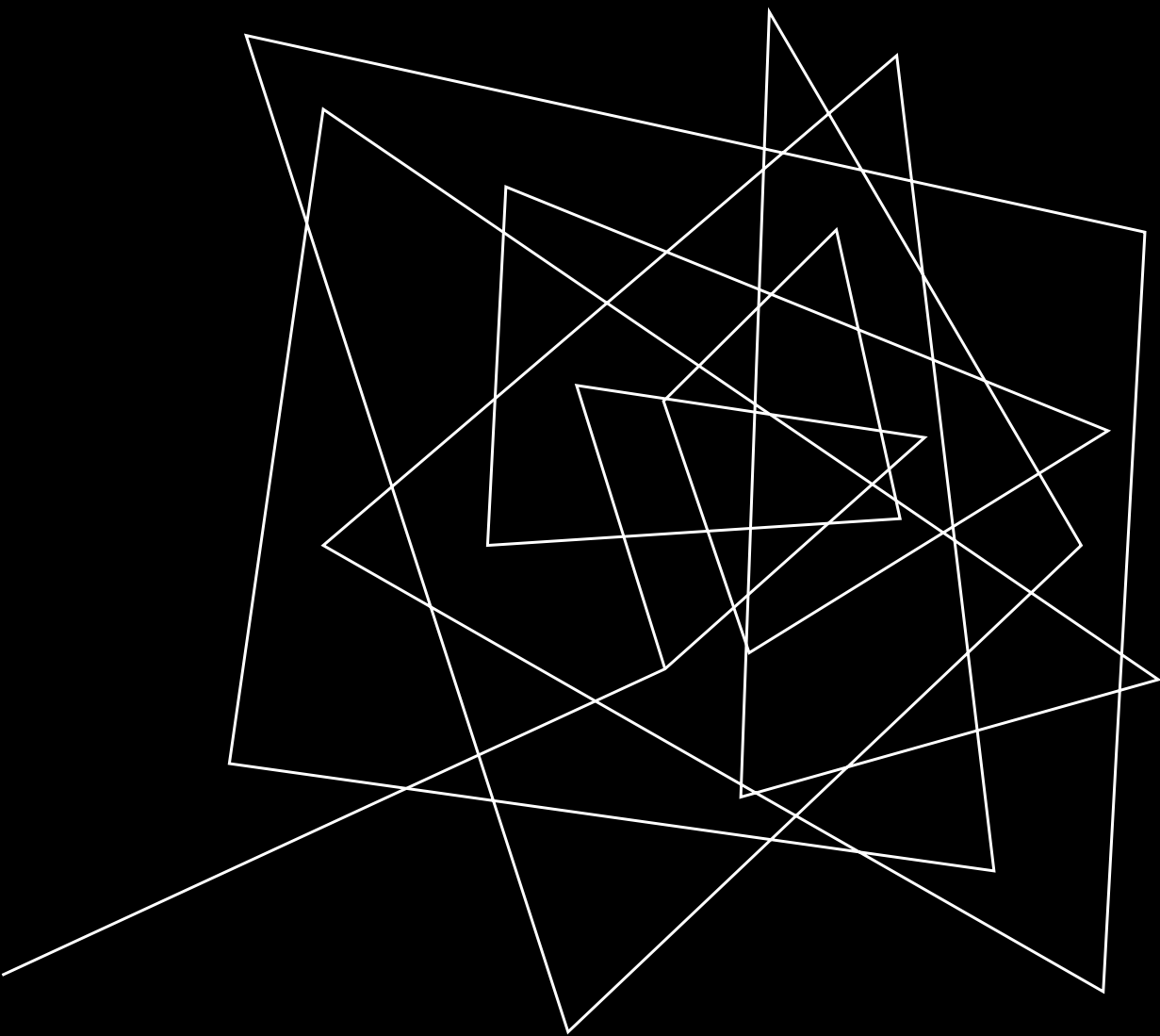
NPS was chasing a number  
not an experience

Immature Study reliant on  
external vendors

Targets not realistic to  
health insurance

Updated study –  
Incorporated phone





2024  
WHAT WE DID



## LEFT NPS SO NOW WHAT?

- Triangulated Core Principles to all studies
  - Simple, Clear, Human
- Incorporated
  - “How can we improve?” to all touchpoints
  - Broker, Employer, Provider, and Government programs into experience metrics
- Aligned
  - with Engagement, Experience, Digital Products, and Analytics to identify right metrics for success
  - Behavioral data with sentiment data to demonstrate what influences experience.

## 2024 AND 2025 EXPERIENCE AND ENGAGEMENT

NPS removed from KPIs

Experience KPI

Mid-Year and Year End  
Assessment

Individual metrics for  
Touchpoints

What can we do to Improve  
at touchpoint – basis for  
experience

### January – June

Built internal team of  
research and health  
SMEs

Revised existing studies

### October - December

Revised Brand Study  
Aligned with BCBSA  
Focused on 2025

### July - September

Brought sample and weighting  
in-house.

Overhauled Qualitative Coding



Industry  
Indices



Internal  
Research



BCBS  
Association



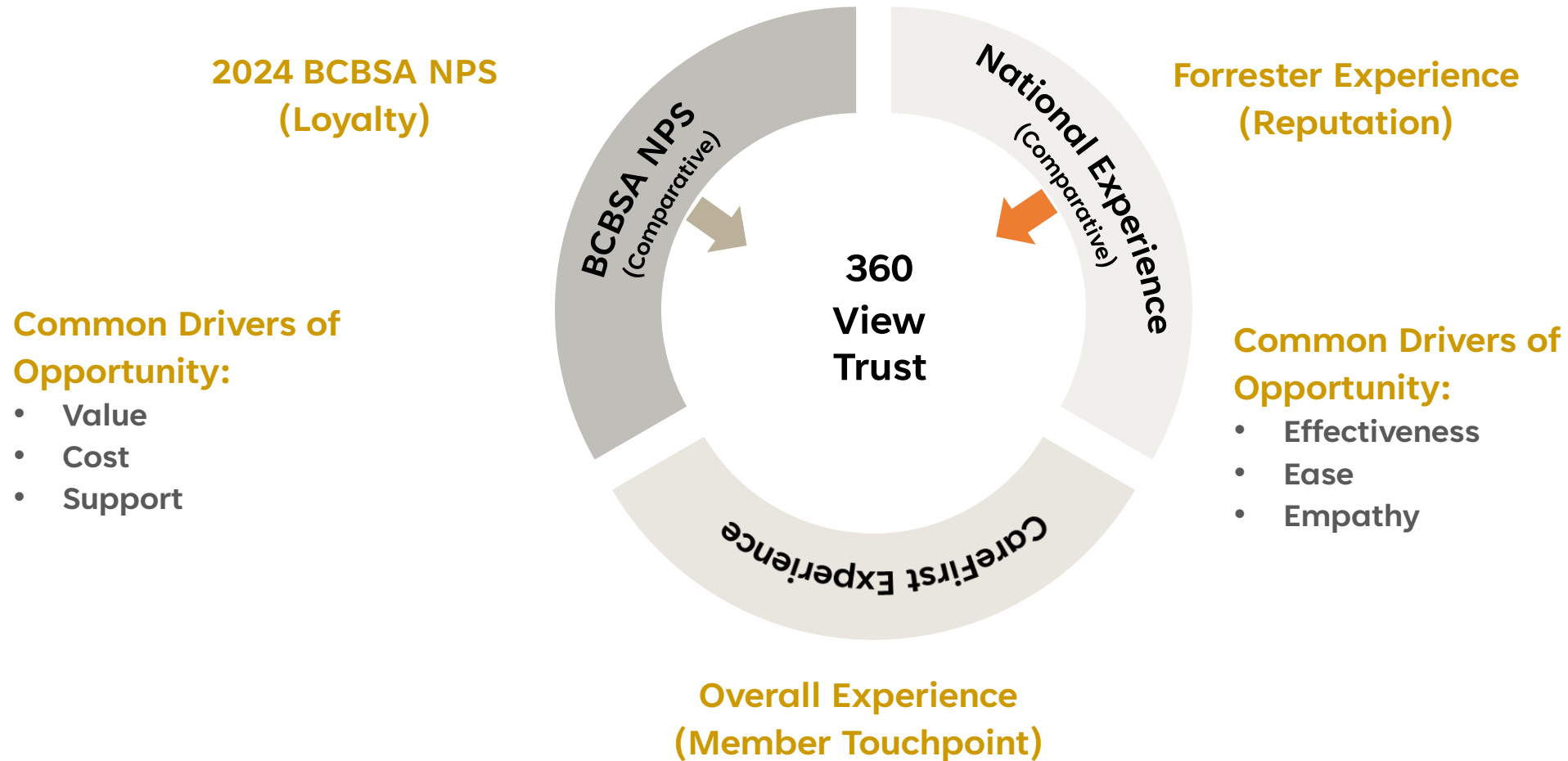
**Shared 5 Point  
Excellence Scale**

**Forrester CX Index**  
Effectiveness  
Ease  
Emotion  
Retention

**Member Touchpoint**  
Commercial  
Brand  
Post Call  
Digital  
Clinical  
Provider

**Brand Strength  
Measure**  
Value  
Cost  
Support  
Preference

# HOW WE LOOK AT EXPERIENCE AND SENTIMENT







THANK YOU!

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