

Improving Member Satisfaction Through People-Powered Solutions



UCare, a nonprot health plan based in Minnesota, places members at the heart of their operations. With a commitment to the underserved and overlooked, UCare maintains a strong presence. Across their Medicare, Medicaid, and Individual and Family markets, UCare serves over 600,000 members.



"We are a 'people powered' health plan; every employee on my team, and really throughout the organization, is committed to ensuring a positive member experience"

— Sheri Johnson, Vice President of Member Enrollment and Billing, UCare

The Challenge: Manual Processes Negatively Impacted Member Experience

UCare faced significant challenges due to manual processes in shopping, enrollment, and billing, which hindered their ability to scale On-Exchange and expand into the Off-Exchange market. Inaccurate Advanced Premium Tax Credit (APTC) reconciliation, month-long invoicing and delinquency processes, and a disjointed enrollment experience were key areas that needed improvement. These limitations caused delays and inefficiencies which impacted both the member and the employee experience.

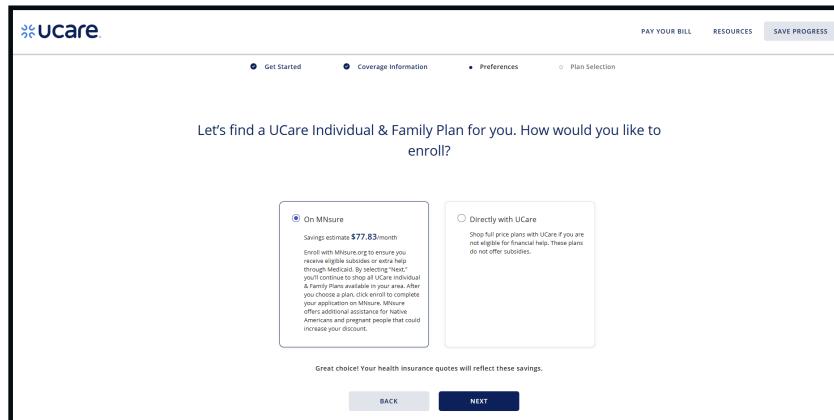
UCare measures the success of a process by its impact on the member. It was time to make a change.



The Solution and Results: Launch of Off-Exchange Coverage and Improvements to On-Exchange Effectuation and Retention Rates

In response to challenges in scalability and time-consuming manual processes, UCare partnered with Softheon to enhance their health plan offerings and member experiences. This collaboration led to significant advancements in both On-Exchange and Off-Exchange operations, including helping UCare to:

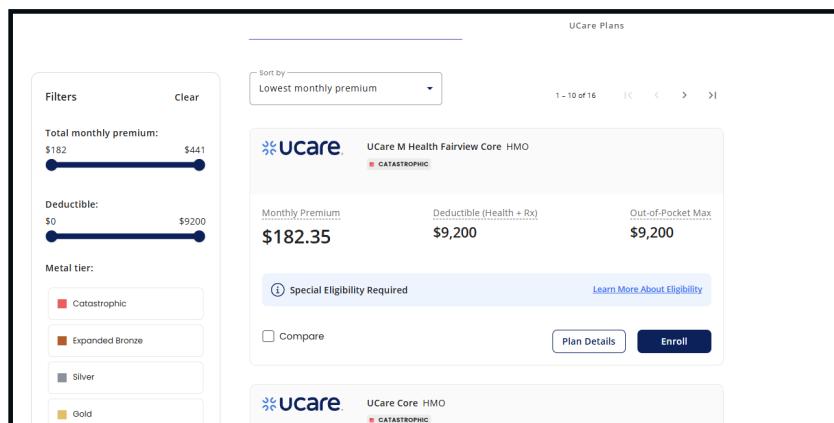
Improve On-Exchange Processes: During Open Enrollment (OE) 2024, Softheon went live supporting UCare's On-Exchange enrollment, billing, and member management operations. Partnering with Softheon improved operational efficiency, expanded service offerings, and ultimately raised member satisfaction, contributing to a **1.5% and 2% improvement in effectuation and retention rates**, respectively.



Ability to Switch Between On and Off-Exchange Shopping

OE 2025 went even more smoothly, earning a compliment from the State-Based Exchange (SBE), MNsure. Notably, this was the first year MNsure did not receive any reports of escalated issues between MNsure and UCare.

Launch Off-Exchange Coverage: For OE 2025, UCare launched their first-ever Off-Exchange offerings, expanding their market presence and accessibility to a broader range of consumers.



Off-Exchange Plan Selection

This launch blew projections out of the water. Estimating 500 members in the first year, UCare now provides **coverage to over 3,000 Off-Exchange members**: A **500% increase** in projected membership. With the support of Softheon, UCare was able to effortlessly scale processes to accommodate this unexpected spike.

This collaboration led to several process improvements both On and Off-Exchange:

1 Expanded Billing and Payment Options

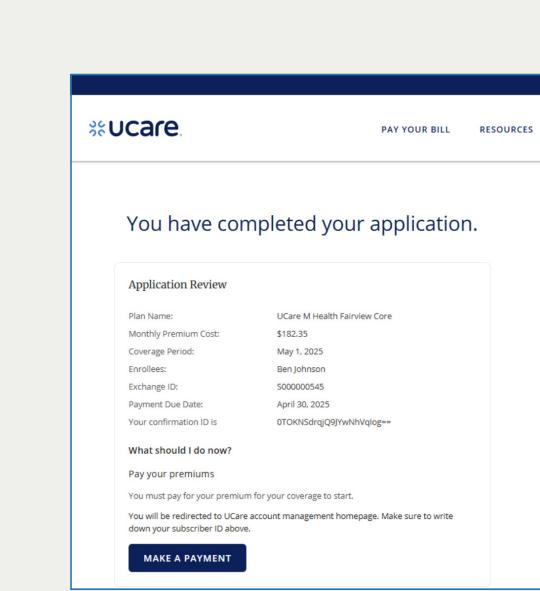
The transition to Softheon enabled UCare to offer a broader array of billing and payment options, significantly enhancing the member billing experience.

"We use every opportunity to talk to our actual members and get their feedback," Sheri shared, emphasizing the importance of collecting both positive and negative feedback from members and member advisory boards. In the most recent Net Promoter Score (NPS) survey, a few members praised the improved billing and payment processes. "That doesn't tend to be a satiser," Sheri remarked. "You usually just hear when something goes wrong."

Prior to Softheon, after a member enrolled, they didn't receive confirmation of enrollment for up to two weeks. This delay negatively impacted member effectuation rates as members were left uncertain about their enrollment status. With Softheon, this communication became instantaneous, particularly if the member used the **Pay Now** feature. A fully-effectuated member generally receives their ID card and full welcome kit within days, not weeks, enhancing both the immediacy and clarity of the enrollment process.

The introduction of features like Pay Now and automatic recurring payments saw substantial uptake, with **44% of On-Exchange members using Pay Now and 40% opting for autopay**. "You can set up your credit card to bill every month. That has been something that members really appreciated and something they had been requesting for some time," Sheri notes.

Sheri also shared insights into how Softheon facilitated improvements in the pay-by-phone payment process. Before Softheon, UCare was unable to accept initial binder payments over the phone, which limited member accessibility and convenience. The new process streamlined these transactions and expanded the use of the payment channel.



The screenshot shows a digital application review interface for UCare. At the top, the UCare logo is on the left, and 'PAY YOUR BILL' and 'RESOURCES' are on the right. Below this, a message says 'You have completed your application.' A table titled 'Application Review' provides enrollment details:

Plan Name:	UCare M Health Fairview Core
Monthly Premium Cost:	\$182.35
Coverage Period:	May 1, 2025
Enrollees:	Ben Johnson
Exchange ID:	5000000545
Payment Due Date:	April 30, 2025
Your confirmation ID is	0TOKNsdrqjQ8jWnVqlog==

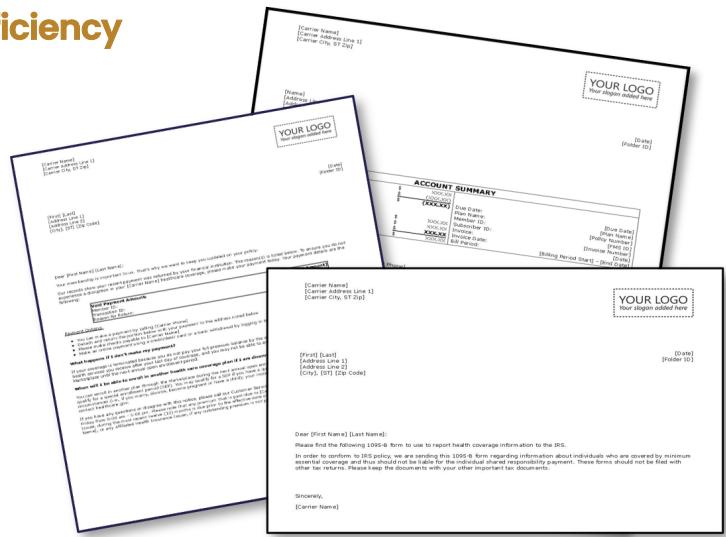
Below the table, a section titled 'What should I do now?' includes a 'Pay your premiums' button. A note says 'You must pay for your premium for your coverage to start.' Another note says 'You will be redirected to UCare account management homepage. Make sure to write down your subscriber ID above.' At the bottom is a 'MAKE A PAYMENT' button.

Softheon's Pay Now feature allows members to make their first premium payment immediately after they enroll in coverage. Instead of waiting weeks for the invoice, the member is instantaneously effectuated. Improve effectuation rates and cut down on member anxiety with this out-of-the-box capability.

2 Digital Communication and Process Efficiency

With Softheon, digital communication is an integral part of UCare's member engagement strategy. In addition to providing additional communication options, leaning into digital communication allows health plans to reduce their printing and fulfillment costs.

UCare notes that processes that once took a month (such as invoice processing) are now all completed in just one day of the month, followed by routine audits. The same streamlined process has been applied to managing delinquencies, enhancing overall operational efficiency.



Sample Member Communication Templates

3 Resource Optimization and Financial Savings

The integration of Softheon's solutions has allowed UCare to free up **three full-time employees (FTEs)**, who were then redeployed to support the launch of the Off-Exchange product and other critical areas.

4 \$2.1 Million in Additional APTC Reimbursements

In addition to operational improvements, Softheon's technological enhancements have also significantly **increased the accuracy of APTC reconciliations by 2.5%**, elevating UCare into the 99th percentile for accuracy. This improvement has led to an **increase in APTC reimbursements totaling \$2.1 million**.



Advancing Healthcare Through Partnership: UCare and Softheon's Ongoing Collaboration

UCare remains committed to enhancing member experiences by staying attuned to the evolving needs of the community. A key concern moving forward is the potential financial impact on members if tax credits and reinsurance are not extended. "If the tax credits don't extend and the states don't extend reinsurance, we will likely see premium increases," shares Sheri. This is not just a UCare issue. Regulatory changes will impact members across the country who qualify for APTC. Despite challenges, UCare's mission continues to be offering high-quality plans at affordable prices, not for the sake of increasing market share, but to make a positive impact on health outcomes.

The ongoing relationship with Softheon is characterized by a shared commitment to continuous improvement and learning. UCare appreciates the collaborative nature of the partnership, noting, "Softheon shares best practices with us," and "has pushed back on ideas we've had that might have an unintended-negative impact on the member experience."

"We were a plan with significant membership transitioning off another vendor. We knew what we knew, and we were on the State-Based Exchange (SBE). Softheon needed to rely on us for the SBE expertise and we needed Softheon for their technology and scaling expertise."

— Sheri on the UCare and Softheon partnership

Sheri's feedback resulted in the creation of the **Softheon User Community**. This is just getting started and will be a collection of Softheon's frequent users that supply candid feedback about the product and share tips and tricks. Softheon is committed to continuously improving our product and processes for all our clients, and UCare has been instrumental in providing real-time feedback.

Softheon looks forward to continuing our long-lasting partnership and driving growth for both organizations.

Interested in improving health coverage by partnering with Softheon? Regardless of your plan size or market, we are ready to help you scale while improving member experiences.

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Let's Talk



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