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# **Digital Health Trends in 2023**

These are the 4 trends to watch in 2023 for healthcare payers in the digital space.



(Alt text: A custom graphic depicting four different digital health trends for 2023 and beyond)

The healthcare industry is constantly changing. Advancements in digital products and platforms, changes in regulations, and new players entering the field forces healthcare payers and their technical teams to stay on the cutting edge of industry trends. It can be challenging to keep up and adapt to new technologies, especially when legacy systems contribute to technical debt and teams are resistant to change.

Updating systems and moving to newer digital health platforms are key components to operating an efficient, effective system. Digital health tools can increase customer satisfaction, improve the quality of care, move the organization towards greater interoperability, and reduce the time to market for new products and services.

So today, we will break down the key digital health trends for 2023 and how you can begin quickly implementing them to improve your organization's efficiency.

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## Best Practices for Following Digital Health Trends

Information technology is rapidly expanding, for better or for worse. The infrastructure and intelligence that technology can provide the healthcare industry can quickly enhance the entire industry's experience. As a result, payer tech teams will continue looking for new ways to surpass expectations, from improving customer service satisfaction with member portals to increasing interoperability through tech infrastructure.

Due to this, a payer's tech team must follow digital health trends closely because they can change quickly with the market. New technology brings innovations, but it also brings new vulnerabilities. Prevention in the form of updated hardware and software is the best solution to maintaining data integrity, but if it's not closely monitored, those integrations will get left behind by something better.

#### Digital Health Trends of 2023

As many in the tech industry have experienced, the rapid improvements in information technology (IT) architecture can benefit customer service, data management, and cloud experience. Therefore, a large aspect of a tech team's responsibilities for payers is keeping up with digital health trends.

Healthcare payers have a distinct responsibility to maintain their technology infrastructure and quickly correct any weaknesses. The entire industry relies on safely and securely handling individuals' protected health information (PHI)—legal ramifications are possible if they fail to do so. Staying current with new digital health trends is time-consuming and expensive, however. Most healthcare payers find their technology teams are stretched thin maintaining current infrastructure, let alone taking the time to extensively research and implement new technology platforms, processes, and innovations.

This Company is here to help—we broke down the top four predictions and digital health trends for 2023 with key recommendations to get started with each trend.

#### 1. Member and Broker Portals Promote Continuous Support

<u>Member and broker portals</u> have grown exponentially in popularity within the last few years as a value-based strategy for payers to support their members continuously.

Since the outbreak of COVID-19, health insurance members have been paying closer attention to their healthcare finances—placing a shift in the industry onto the demands of the individual. This creates a need for quick, on-the-go personalized healthcare elements that require digital environments to function. Payers will have to make drastic changes to their digital presence to keep up. Tech teams will begin to notice the influx of demand for a member and broker portal's continuous support.

The continuous support tech teams have incorporated into member and broker portals are showcasing new ways in which payers can provide faster evaluations on claims, create more secure transactions, and deliver more information on affordable healthcare options.

Continuous support can get very overwhelming for the technicians who support it, especially if it relies on manual interactions. Luckily, there are remedies to alleviate the workload while still improving the user experience. In this case, continuous support is often streamlined using automation techniques, machine learning models, and design architecture to encourage member interaction without the need for a human.

There are multiple ways to promote continuous support to health insurance members and their payers. However, these three implementations are the more common solutions that technicians have used to start their build towards full interoperability and continuous support.

- Responsive Mobile Designs. Members can access their portals from smartphones and tablets, all while receiving the same user experience as they would on a desktop.
- **24/7 Answers to Common Questions.** Members who need help or have questions can receive answers, despite the time zone they reside. This is commonly implemented using artificial intelligence (AI), often called 'chatbots,' for a realistic alternative to messaging a human agent.
- Automated Workflows. From the back end, brokers are now able to manage member profiles and data in a more efficient manner than ever before. Brokers and agents already have many responsibilities to take care of daily. The tedious repetitive tasks that take a long time to perform no longer benefit the payers or their members when brokers and agents perform these responsibilities manually. Payers have been saving money and time with <u>automation features and tools</u>. Brokers and agents can now focus on the critical work that requires human efforts. At the same time, faster processing and turnaround times on claims, ticket

submissions, and applications leave customers more satisfied.

# 2. Data Management Trends and Analytics Provide Insight For Customer Claims and Applications

Many resources are provided to the technical teams of payers to retain the integrity of their most prized asset—big data. However, managing and mismanaging healthcare data can often lead to a waste of resources, a loss of member satisfaction, and numerous legal issues. Among the many digital health trends, a large focus has been placed on finding the most effective data management solutions and insight opportunities.

- Decentralized Data. As a whole, the healthcare industry has been looking at data storage options to promote big data and fast healthcare. The largest debate on data storage surrounds the pros and cons of centralized and decentralized data. However, in the end, the choice between the two can come down to managerial style. Despite this, the onward digital health trend has favored decentralized data. Not only are decentralized data systems inherently interoperable, but they also provide more flexibility to the end user. It's common to see payers transitioning to data decentralization by breaking down data silos, hosting nodes, and building cloud architecture.
- Zero Trust Architecture. Another common digital health trend that tech teams have seen is the shift from Virtual Private Networks (VPN) to zero-trust architecture for better prevention measures on large databases. The zero-trust architecture of big data is predicted to grow exponentially due to the multi-factored authentication it provides. Zero-trust has also eliminated the pressure on organizations to rely entirely on perimeter-based protection or VPNs.
- Data Democracy. Payers have also shifted focus in 2023 to improving data democracy so all workers within the organization can access necessary information without the chance of error. Tech teams can

implement tools that non-technical users can use to decrease the possibility of error when assessing data. That way, non-technical employees can easily navigate data sets without risk, therefore providing better insight into claims and applications through the diversity of evaluators. These tools are predicted to be continually developed and assessed within 2023. Due to the published recency of some engagement tools, specialized tech consultants are recommended in guiding healthcare payers to the correct tools for implementation without the risk

• Predictive Analytics. A payer must balance a professional's judgment with data analytics to better conclude customer claims. The tech team must implement predictive analytic tools for agents and brokers to utilize. The Federal Bureau of Investigation (FBI) estimates that 3 to 10 percent of healthcare expenditures in America are lost to fraud annually. Predictive analytic tools are the most recent digital health trend to encourage thorough claim investigations. These tools are developed to speculate when fraudulent claims might be more frequently submitted, raising the agent's awareness to prevent these specific claims from being accepted.

Implementing these digital health trends for data management can be a large project. That is why most payers hire specialty tech consultants to work alongside their tech teams. Specialty tech consultants can fasten the pace of implementation and provide expert advice for reducing associated risks.

### 3. Machine Learning and Al: Leverage Risk-Management Strategies

Al is another digital health trend and a substantial factor in improving digital transformation and interoperability. The improvement of machine learning has allowed payers in healthcare to provide more accurate and efficient healthcare policies to their members. By <u>pulling together better risk pools</u> and utilizing specialized interface systems, Al has been able to assess risk more accurately and determine more accurate pricing of insurance products.

Machine learning and AI have also improved their abilities that detect fraud within claims and applications. As a result, it's predicted that AI will be the starting point in assessing claims and applications before they are sent to the broker. Payers will be able to understand their members' demographics better, which will guide their billing processes to a more accurate conclusion. This will save much time and effort on the payers' end, allowing brokers and agents to focus on more pertinent work.

While AI has been a digital health trend for quite some time, it continues to grow in maturity and innovation. It's predicted to have some breakthroughs in technological advancements within the next few years.

#### 4. Cloud Computing Encourages Big Data Integrity and Growth

As many in the tech industry know, big data and <u>cloud computing</u> go hand in hand. Storing data is essential for payers to function. Without big data, payers couldn't accurately assess claims and applications. Naturally, the healthcare industry places a lot of resources into finding the best solution for storing big data.

Despite the idea being traced back to the 1960s, cloud computing has only recently, within the last two decades, been universally adopted into the healthcare industry. With new legal responsibilities being placed on payers for big data storage, cloud computing research and implementation have become a top priority for technical professionals and innovators. With this plan of innovation, payers can move towards their goal of full interoperability quicker than ever before. Ultimately, the adoption of cloud computing in the healthcare industry has lowered costs, increased customer satisfaction, and optimized workflows.

Since the beginning of cloud computing, different service models have grown to develop and encourage the integrity of big data growth in different ways. The most recent digital health trend for cloud computing is the implementation of Software-as-a-Service (SaaS) for payers due to its affordability and data democracy. While having all infrastructure managed under a service provider

can sound intimidating when working with highly confidential data, SaaS security tools have proven to be extremely secure and helpful in preventing data breaches.

Switching between service models or beginning to implement cloud storage can be a challenge for tech teams who need to juggle already existing hardware and software services. That's why specialty tech consultants are now being brought onto tech teams to ensure a payer's tech team is optimizing their resources, protecting their assets, and saving costs on hardware and software solutions in the long run.

### Payer Hesitations For Implementing Digital Health Trends

Many payers view some digital health trends as a waste of time and resources. After all, every new technological innovation will have some flaws from the start, and sometimes these new implementations result in the reorganization of the entire IT infrastructure. This in itself can be a large project. It's a risk that many companies don't want to put the time or finances into doing. However, if a company's IT infrastructure is not periodically reorganized, minor issues could become big problems. IT infrastructure is meant to be maintained and upgraded. Nonetheless, a tech team must optimize their company's resources, and part of that duty is determining which 'trends' are beneficial to their company and which ones are not.

Although this duty lies on the tech team, other responsibilities must be taken care of as well, and it can get overwhelming for the department. That is why companies must speak to professional consultants to help guide the transition. These tech consultants have the ability and time to dedicate.

# This Company: Consulting Services to Optimize Digital Transformation For Payers

When implementing digital health trends for digital transformation, consulting with specialty technicians before making changes and implementations is crucial. Between member and broker portals to cloud computing integrations,

specialty tech consultants can provide the resources for implementation, usage, and maintenance. These resources are invaluable to data integrity and security, especially when working with sensitive information such as healthcare claims and insurance applications.

#### **Getting Started**

This Company is a consultancy that combines technology and industry depth with a get-it-done culture to enable resiliency, efficiency, and innovation. Whether you are looking to improve customer satisfaction, implement effective data strategies, optimize cloud applications, or anything in between, we can help.

<u>Contact us</u> today to learn more about digital health trends, our technology and business consulting services, and how we can help you accelerate business value.