

## How NPS helps organizations put human experience first

More than two decades ago, Net Promoter Score<sup>®</sup> (NPS) was created by Bain & Company to measure the way people feel about the organizations they interact with. While the NPS methodology has expanded and improved over the years, it still starts with one simple question: **How likely are you to recommend this company to a friend or colleague?** 

The answers to this question and the resulting NPS have led countless organizations to transform their focus on their audiences' experience. Because NPS shows how much people would recommend their experience, it represents their true perception of an organization, whether they've had a recent interaction or not.

Insights about experience set NPS apart from other customer satisfaction metrics, which measure recent interactions. Because NPS measures real human experiences, it's a primary metric used to understand the drivers of loyalty, advocacy and satisfaction at many organizations. NPS is equally useful for measuring the experiences of customers and employees alike.

In an NPS survey, all responders are filtered into one of three groups: detractors, passives and promoters. NPS is calculated by taking the total percentage of promoter scores and subtracting them from the total percentage of detractor scores. While NPS can range from -100 to 100, Bain & Company notes that any score above 0 is good, above 20 is favorable and above 50 is excellent.

Many industry-leading organizations have high NPS scores due to their dedicated focus on customer experience. As of 2021, Starbucks had an NPS score of <u>77</u>, the United Services Automobile Association had an NPS score of <u>75</u> and Apple had an NPS score of <u>47</u>.

For Group Medicare Advantage, Humana achieved industry-leading NPS of 79 in 2021. This NPS reflects Humana Group Medicare's service culture and focus on taking the extra step with members.

## How member experience drives Humana's industry-leading Group Medicare NPS

Today, people have many options for Group Medicare insurance and it's easy to learn what different insurers provide before making a choice. While member experience has always been a differentiating factor among insurers, it is now considered more important than ever.

In 2022, the Centers for Medicare and Medicaid Services will double the weight of member experience, complaints and access within their Star Rating Program. Humana Group Medicare is positioned to stand out for its commitment to outstanding care and support that contributes to the satisfaction and well-being of retirees.

This commitment comes to life through Humana Group Medicare's member experience model for all retirees and plan sponsors. In this unique customer service model, customer care representatives act proactively to assist members while advocating for their needs.

Humana Group Medicare members are welcomed with personalized calls and continually receive communications that are relevant to their needs. Customer care reps get to know each member's unique situation in order to deliver ideal solutions, and it's easy for members to connect with these care reps anytime.

No question is too complex or too trivial for Humana Group Medicare reps. Their service-driven dedication to resolving every issue is rated very highly by members, who are always helped by a single customer care rep who is trained in all areas and focuses on resolving issues on the first call, so members are never passed to different departments.

The results of Humana Group Medicare's commitment to member experience can be seen in its industry-leading NPS and customer service awards. In 2021, Humana was ranked #1 among health insurers for customer experience by <u>Forrester</u>, and #1 in Mail Order Pharmacy customer satisfaction for four consecutive years by <u>J.D. Power</u>. Humana was also ranked #1 in the health insurance industry in 2019 and 2020, and #2 in 2021 by the <u>American Customer Satisfaction Index</u>.

## What Humana members are saying about their service experiences:

"A member expressed that she could not have anything more valuable than Humana insurance. She exclaimed that she and her husband really do appreciate Humana and especially our rep Deanna. She stated that Deanna was so wonderful going over the plan and policies with them and they appreciate her very much."

## "I could never thank anybody any more than I can thank you for helping me."

"A woman called Humana on behalf of her father, who is a member. He had just gotten out of rehab and she wanted to get information on personal home care. Calay at Humana gave advice and promoted the 2022 personal home care benefit. She wanted to give Calay the highest commendation; Calay helped her incredibly with her father."

"Not only have you answered all of my questions; you've really been a kind person and I appreciate it."