

# mPower (Health Insurance Self-Service Portal)



## Business Context

Mphasis moved from mandatory employee and parental health insurance to optional insurance plan. As a broker, we had to ensure that all members know about the plans available, ensure their enrollment, provide the cover from start date of policy and also ensure that TPA cards are distributed to all members within a short time. With 14 locations across India and most of the population in BPM business (no access to emails), achieving this within 30 days with no errors was crucial.

## Challenges

- Enrollment was to be finished in 30 days time for around 35,000 members
- Members expected to know premium payable by them upfront. Price was a crucial decision making attribute. (Here the in-house intranet could not help as it could not show the premiums payable)
- There were multiple options that were available for members to choose. All those had to be brought forward as choice during the interaction

- Members needed confirmation (psychological comfort) that their enrollment is complete and their dependents are insured
- Physical distribution of TPA cards in such high attrition industry at 14 locations was a logistical nightmare

## Solution

We developed an online enrollment platform (mPower) which took care of the points mentioned above and allowed employees to access the same at anytime from anywhere. Unique login IDs and first time passwords were created using combinations of employee code and date of birth of each employee. The solution picked up employee contact details and showed them options that they can choose. Based on the option chosen, members could view the premium payable and opt in or opt out of the same. Upon submission, the member got email and SMS confirmations. Even the TPA cards were changed from physical format to eFormat and were made available on this portal.

With our large workforce and most of them in BPM, we had real challenge of managing subscriptions for our optional health insurance plan. With Medimanager's Online Self-Service Portal, we could not only resolve this in one stroke but also could offer many health and insurance-related services to all our employees irrespective of their location or job.

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## Key Message

- However small and niche the requirement may be, one can always look at the pain points and identify solutions
- Customers like to make informed decisions with all datapoints in front of them while making those decisions
- Customers like confirmations of their transactions completed online

## Benefits

- This portal, which was aimed at solving two-three pain points, resulted into greater benefits over a period of time. Some of the benefits are as follows:
  - Ease of enrollment
  - Error-free operation – No escalations
  - Shorter time span for enrollment
  - Better resource usage by shifting manpower from transaction to education/support
  - Platform creation helped building many more services on similar platform which improved stickiness and helped Mphasis get better bouquet of services over a period of time

## About Medimanager

Medimanager Insurance Broking PL is an IRDA-licensed insurance broker for life and general Insurance businesses in India. Even though, Medimanager has license to operate in all lines of insurances in India, it developed its practice in the health insurance domain and has built innovative and first-of-its-kind solutions for its customer. With around 100+ customer service associates, Medimanager is headquartered in Mumbai and has service locations at Bengaluru, Chennai, Delhi and NCR and Pune. Medimanager takes pride in its belief that no two customers' requirements are similar and hence, building customer-centric dedicated solutions by being partner in customer's benefits delivery programme is the only way to win customer delight.

mPower, an online enrollment platform allowed employees to access their health insurance details anytime from anywhere and the availability of TPA cards in eFormat removed dependency on the physical card.

## Contact

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