

Lockdown - Serving newly digitised consumers

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The Covid pandemic has changed the way we communicate, consume information and news and how we engage with organisations. But most importantly, it has brought the importance of quality healthcare into the spotlight.



Lee Callakoppen

Considering these factors, Bonitas Medical Fund is delighted to have been named the leader in the Medical Aid Industry category of the Ask Afrika Orange Index Awards® ahead of two shortlisted competitors, Discovery and Bestmed. The Orange Index Awards® is the most widely referenced customer experience measurement and benchmark in South Africa.

Lee Callakoppen, principal officer of Bonitas, says, "This Award endorses the strategy we adopted, which is to reshape the healthcare ecosystem by bringing affordable quality care to more South Africans.

"The past 18 months have been challenging. Member experience regarding their health and the perceived value from their medical scheme is a tipping point," he says, "Connecting with our members remains a key focus and much has been done to enhance our digital capabilities to improve our members' experience.

"With the need for quality healthcare during the pandemic, schemes had to be flexible, adaptable and above all else – innovative. Lockdown saw more members move online which brought with it a different customer expectations in terms of service capabilities and digital platforms. Technology is evolving to make things simpler and more efficient and the interactions on our member zone shows that being able to track health history, payments and medicine prescriptions has been favourably received."

Other technological innovations from the Fund include: Virtual care and an informative and educational Covid-19 Hub providing information such as identifying symptoms, guidelines on how and where to be tested and receive treatment and be vaccinated. "This has all resonated with our members who have remained loyal. In fact we saw a 2.3% membership growth this year."

The Ask Africa Orange Index® research revealed that trust is the top customer loyalty driver, followed by reputation and relationship. On the flipside, the biggest detractors from customer loyalty are a lack of value for money, first call resolution (FCR) and high customer effort.

"After measuring customer experience for the last 20 years through the Ask Afrika Orange Index® what has become very apparent is that customer experience continues to differentiate businesses," says Ask Afrika founder and CEO, Andrea Rademeyer.

"Lockdowns during the past 18 months mean that we are once again living in a time where businesses have been at the forefront of designing ways to continue providing services to customers. It has been fascinating to observe just how creative businesses have become in order to bridge this gap, in many ways servicing a newly digitised customer seemingly overnight," says Rademeyer.

Rademeyer says if the impact of lockdown must be complimented in a way, it gave businesses no choice but to up their game in terms of digital interaction. Results showed that the experiences when engaging with digital channels are better than when customers engaged with human interaction channels – such as call centres – except when they have a complaint.

Callakoppen says the plan for 2022 is to connect more closely with their members, "through various touchpoints including webinars where we address concerns, update them on current news in the medical aid industry and explain product and benefit changes or even tricky terms used in the medical aid environment.

"We need to continue to engage with our members and provide them with healthcare solutions which include a proactive and strategic approach to product development, along with extensive research, analysis of the macro-economic environment, evaluation of member satisfaction levels and actuarial modelling, to ensure that we continue to put the needs and concerns of our members first.

"It is heartening that our efforts have been recognised. We know health is emotive and perceptions are everything but this award tells us that we are on the right path."



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Bonitas



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