

# Group Medicare Insights: The Humana difference

#### How we win:

Humana Group Medicare account management leaders discuss how to build client trust, why a personalized approach matters and more

#### Roundtable members:



Natalie Watkins Director, Account Management, Group Medicare Tenure at Humana: 22 years



Stephanie Heller Director, Account Management, Group Medicare Tenure at Humana: 15 years



Necia Williams Associate Director, Group Medicare Tenure at Humana: 18 years



Nick Arnold Associate Director, Group Medicare Tenure at Humana: 13 years

Our long-tenured leaders offer insights on customer service, leadership, why Humana stands out among competitors and more.

#### The value of tenure

Q: How does a highly tenured team add value for clients?

**S. Heller:** The longer you're with the company, the more knowledgeable you become, and clients really get to know you.

Q: How do you use your experience to help guide your groups, especially new ones?

**N. Watkins:** Having over 22 years of experience in the healthcare industry allows me to bring creative solutions to each client by using historical context and applying it within the current-day environment.

## Unparalleled service for clients and members

Q: What makes Humana's approach to customer service and client onboarding unique?

**N. Watkins:** We partner our account executives with sales right away, so they start learning about the client immediately. And then the same team that handles implementation stays on—we don't rotate groups in and out. That's definitely a differentiator in the way we do business.

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### Q: How do you view the role of the account management team at Humana?

**N. Williams:** My basic philosophy is that we are an advocate for the client internally and a champion for Humana externally. We champion Humana so clients know about all the things we're doing to help them, while internally, we're working for the best interest of our clients.

### Q: What do you think accounts for Humana's high member retention rate?

N. Williams: It starts with our customer service team in Group Medicare. Our representatives will do whatever is needed to try and answer a member's question on the first call. If members go to their former employer, Humana has a direct touchpoint for them through our concierge team. Team members are given the liberty to do whatever they need to resolve issues—this takes the workload off the plan sponsor.

## The importance of understanding clients

### Q: What steps do you take to be a trusted partner for plan sponsors?

N. Watkins: Being accessible and transparent—it's important for plan sponsors to feel that they can trust me and rely on me to provide accurate and actionable information. Knowing you have a partner that will get in the trenches to solve problems and also celebrate the wins is key.

### Q: What does client personalization mean to you?

N. Arnold: It's understanding that every group and their membership is different and knowing that no two groups are exactly alike. We have to understand the nuances of each group and their membership, know what drives them, and figure out how we apply what we do in a way that makes sense to them and will drive the outcomes we're looking for. It's knowing that it's not a one-size-fits-all approach to engagement every time.

### Why culture matters

Q: How do you feel the cohesive team culture at Humana translates into a positive experience for clients?

**S. Heller:** In talking with my clients and brokers, I generally hear the theme that Humana is one of the most honest, upstanding carriers that they work with. We tend to go above and beyond.

**N. Williams:** We have a genuine team approach—everyone pulls their weight, and everyone is willing to help.

To learn more, visit **Humana Group Medicare**