INSURANCE AGENTS

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PERSONA BACKGROUND

Name: Tracy Jones

Gender: Female

Age: 38

Location: DC/Baltimore Metro Areas

WORK BACKGROUND

- Various types of titles
- Regional & national insurance broker
- Work with companies in and out of Maryland
- May specialize in a specific industry (such as construction)

MOTIVATORS

- Customer-Friendly
- Responsive (as in get responses quickly)
- Expertise & Coverage
- Account organized (not task)
- Efficient presentation of information for regular tasks
- Feels like it's "built for me" / anticipate needs & tasks

KPIs

- Return visits
- Time on Site
- Minimal login attempts
- Content engagement
- Reduced call volume
- Increased form submission

PAIN POINTS

- Repetitive tasks
- Site organized by action/task, not by account
- Lack of coverage for other states
- A lot of communication still done via email or phone
- Hard to reach a claims adjuster without calling and leaving a message
- Takes time to find underwriter information (leverage the producer manual)
- Limitations of coverage outside of Maryland as client businesses grow
- Being able to efficiently find information
- Multiple sign-ons/logins

INFORMATIONAL NEEDS

- Certificates of Insurance
- Billing
- Loss/Run Reports
- Preparation for Audit Information
- Return to Work Program Information
- OSHA Information
- Other large workman's comp claims
- Claim scenarios
- Experience mods
- Underwriting programs & information (information available in the producer manual)
- Return to work options
- Recent activity on client base
- Other state rates & coverages available in relation to Chesapeake Employers coverage
- Industry-specific information and legislation for workman's comp claims
- Claim status & adjuster information based on claim

CONTENT & FEATURES

- Online chat
- Policy/Claim/Account search functionality
- Return to Work booklets & videos
- Develop a Return to Work program
- Claims status search or web app experience
- Full-site search, including forms, underwriting programs, safety information, industry-specific news
- Webinars on current topics and legislation
- Selling policies through Chesapeake Employers
- Renewal notice pushes
- Safety information for clients
- Loss control resources
- Online signing (eg: DocuSign)
- Commonly needed forms
- News ticker
- Recent updates to the site, or alerts to changes
- Way to send information to clients that looks like it is from the agent
- Online quoting & purchasing of policies

DESIRED ACTIONS

- Login
- Build a quote
- Loss/run reports
- Manage client policies/ renew client policies
- Send safety information
- Create an account

RISK MANAGER

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PERSONA BACKGROUND

Name: Julia McLeary

Gender: Female

Age: 51

Location: Bel Air, MD

WORK BACKGROUND

- 1400+ employees insured
- 31 years' experience
- 50% of employees speak Spanish
- Working with Chesapeake Employers for 5 years
- Keeps claims adjuster on speed dial

MOTIVATORS

- Dependable
- Personal
- Speed of service
- Cost-saving
- Safety-focused
- Proactive

KPIs

- Time on site
- Number of claims
- Reporting time
- Visits to safety resources
- Number of claims needing adjustment
- Applications for insurance submitted

PAIN POINTS

- OSHA regulations are a pain
- Variety of employees and differing levels of training
- Employees blow off their training
- Not enough information about procedures
- Calls to the claims department aren't answered in a timely fashion
- Employees can't access training videos
- Handles a lot of claims at the moment
- Getting all required information from claimants is hard
- Gets phone calls at all times of the night for claims that might be urgent
- Not many organizations want to insure some of the truckers, etc.

INFORMATIONAL NEEDS

- Approach to claims and risk management
- How to get started with Chesapeake Employers
- OSHA-compliant safety information
- Will I need/want an agent?
- Is Chesapeake Employers a reputable, trustworthy insurance company?
- Pricing information and how it's determined
- How to prevent workplace injuries
- What to expect during the claims process
- Policy creation resources
- Methods of detecting insurance fraud
- Updates to back-end portal

CONTENT & FEATURES

- Safety resources (video, text, and interactive)
- Benefits info
- Claims roadmap
- Audit information and process
- Why choose Chesapeake Employers?
- This year's OSHA regulations
- Chesapeake Employers' specializations, awards and recognition
- Designated/preferred medical vendors
- Ways to lower their insurance premiums
- Schedule an appointment or test online (including next available and/or doctor qualified emergency appointments)
- 24-hour helpline or live chat
- Customer testimonials
- Approach to worker's comp insurance (hands on, personable, not cold)
- Personalized safety posters with her organization's logo
- How to report suspected fraudulent activity
- Safety campaigns
- Experience and value proposition

DESIRED ACTIONS

- Find an agent
- Download safety resources
- Apply for insurance online
- Submit FROI forms
- Check claims status/verify claim info
- Create custom risk management plans
- Disseminate training materials
- Organize in-person training programs for new employees
- Create an account

EMPLOYERS/HR

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PERSONA BACKGROUND

Name: Brian Milsom
Gender: Male
Age: 42
Location: Baltimore
County

WORK BACKGROUND

- Small business owner or HR professional at a small to mid-sized business
- Low-risk business and has minimal knowledge about workman's comp claims & insurance
- May purchase insurance through an agent or direct

MOTIVATORS

- User-friendly
- Informational without feeling overburdened with information
- Mobile device-friendly design

KPIs

- Content Engagement
- Time on Site
- Pages/Visit
- Increased Form Submissions
- Renewal Rate

PAIN POINT

- Confusion regarding what's required and what is not in the State of Maryland, or how much coverage is required for their business
- Lack of information regarding how to file a claim and the process around that
- Lack of experience with workman's comp insurance other than paying a bill
- Cost of workman's comp insurance and coverage
- Legalese/insurance language
- Remembering a login when they may only use the site once/year to pay their bill
- Hard to find the information they are looking for; things can be buried on the site
- Easily overwhelmed by too much information
- Not understanding the process of an audit; why it is needed, and when it happens
- Managing expectations of injured worker and getting them back to work

INFORMATIONAL NEEDS

- State requirements for workman's comp
- Process for obtaining workman's comp
- Process for filing a claim/FROI
- Policy information
- How policy premiums are calculated
- Clearly articulated information that is easy to understand and grasp
- Safety information related to type of injury or common injuries in industry
- Medical policies
- Audit processes
- Information about workman's comp fraud and how to prevent it
- What are injured workers entitled to in the state of Maryland

CONTENT & FEATURES

- Interactive ways to convey processes and information
- Site search
- Chat functionality
- Frequently asked questions
- Quick work comp assessment quiz
- Video & interactive content for processes
- Send injured workers information about the claims and RTW process
- Easy access to commonly used forms & submission process
- Online form signing and submission
- Claimant resource center
- What to do when injured one sheeter for claimants

DESIRED ACTIONS

- Login
- Renew Policy
- Submit FROI
- Download/Send Safety Information
- Content Consumption
- Quote a policy
- Create an account

CLAIMANT

PERSONA BACKGROUND

Name: George Durward
Gender: Male
Age: 32
Location: Catonsville, MD
Occupation: Electrician

WORK BACKGROUND

- Claim: Back injury (fell off a ladder)
- Location: University Hospital
- Length of Treatment: 3 months (expected)
- Needs to get back to work ASAP

MOTIVATORS

- Dependable
- Personal
- Fast
- Informative
- Simple
- Mobile-friendly

KPIs

- Visits/downloads of safety materials
- Visits of claims roadmap
- Time on site
- Visits to find a provider
- Visits to find a pharmacy

PAIN POINTS

- Risk manager did not clearly communicate claims process
- Physicians did not clearly communicate ailment or treatment plan
- Received a bill for out-of-pocket expenses
- Not enough information on benefits, rights, and responsibilities.
- Knows nothing about workman's compensation insurance—this is his first injury at work
- Does not know who his employer has workman's comp insurance through

INFORMATIONAL NEEDS

- Reputation/trustworthiness
- Where to get healthcare
- Assurance of speedy handling
- How to update contact information
- What information is required in order to create an online account and review claim status
- Who to contact based on question (Chesapeake Employers vs Medical Provider) along with contact information for Chesapeake Employers
- What information to provide my risk manager/employer
- What information to provide my doctor
- How to appeal a claim determination
- Commonly found injuries and their causes
- Process for getting approval to go back to work

CONTENT & FEATURES

- Experience and recognition information
- Approach to care and treatment
- Online chat
- Claims roadmap
- Safety resources for specific task
- Find a provider
- Find a pharmacy
- What to do when injured
- Health and wellness information
- Return to work service and program descriptions
- Schedule an appointment or test online (including next available and/or doctor qualified emergency appointments)
- Patient testimonials
- Videos on common problems and expected treatments

DESIRED ACTIONS

- Login
- Submit required reports
- Get an explanation of benefits, rights, and responsibilities
- Create an account
- Find detailed information about the claims process
- Get status of benefits check
- Report injury to employer
- Update employer on treatment plan

MEDICAL VENDORS

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PERSONA BACKGROUND

Name: Joan Carson

Gender: Female

Age: 52

Location: Central Maryland

WORK BACKGROUND

- Experienced receivables coordinator
- Handles multiple hospitals or practices
- Responsible for making sure payments are made quickly and bills are closed out

MOTIVATORS

- Ease of Use
- Speed of Payment
- Communication of pertinent information
- Lack of barriers to accomplish tasks
- Timely responses

KPIs

- Time on site
- Total visits
- Minimal login attempts
- Pages/Visit
- Reduced call volume

PAIN POINTS

- Reaching a representative
- Slow payment processing
- Bill denial/appeals
- Lack of direct contact with adjusters, unless they know who they are
- Where to get more information or provide feedback
- All hospital information being in the system for management of bills
- The amount of time it takes to complete tasks
- Difficult processes
- Bills not displaying

INFORMATIONAL NEEDS

- Status of bills/payments (received vs. being processed)
- Reasons bills are denied
- Process information on how bills are denied
- Process for repealing denials of payment
- Sorting information by claim number
- Login processes
- Finding who the insurance provider is for specific claimants
- Body part information related to claims numbers to minimize confusion with patients who have multiple claims

CONTENT & FEATURES

- Online chat
- Status of bills/payments tracker
- Bill denial process
- Payment denied appeal process
- Claim number search
- Submission confirmations by email
- FROI search
- Login help
- Feedback submission form
- Experience ratings
- Online bill submission
- Easy-to-print

DESIRED ACTIONS

- Login
- Submit bills for payments
- Check status of payments
- Interact with online chat