

Wellframe User Personas

PERSONA 1

Miguel



Age: 28

Gender: Male

Location: Fallon, AZ

Occupation: General laborer (\$30,000)

Family: Single, no children

What are they using the app for?

- English not his primary language
- Low health care literacy
- Does not have a primary care doctor
- He is open to using telehealth
- Doesn't have easy access to a computer, but does have a smartphone
- Receives an annual flu vaccine and currently uses Chantix for tobacco cessation

How he found out about Wellframe

Miguel is scrolling through his newsfeed when he sees an ad aimed toward sanitation workers. The ad is about care advocates, people who can help answer questions about your healthcare right from an app offered in English and Spanish. The ad says it's included as a benefit offered by his employer. He clicks on the ad and it brings him to a web page with more information about the program. He sees his employer's logo and his health plan logo, so he knows it's legit. He thinks the program was interesting, but doesn't take any further action.

A few days later, he receives a text from his health plan. It's about that same program he saw on his social media feed the other day, and it turns out he's eligible. He clicks the link in the text message which brings him to a web page with a video about the program.

After watching the video he decides he wants to sign up and follows the instructions below the video. He downloads the app in Spanish and soon gets a message from his care advocate. They noticed he doesn't have a primary care doctor on file, so they help him find one between his house and his workplace. They even offer to set up an appointment!

The Wellframe features most relevant to address Miguel's needs



The gaps in care data ingestion and next best actions populate his personalized health checklist within the app. The health checklist item also includes a link directly to his health plan's provider directory, where he can find a high-quality, best-priced PCP.



Localization translates the entire experience into his native language (Spanish).



His care team sees those gaps in care insights within the staff dashboard member profile.



Miguel can send in-app messages to his care team with any questions, and they can respond asynchronously.



He reads an on-demand educational article embedded within the "select a PCP" health checklist item explaining why having a PCP is important. The article is optimized for mobile and accessibility, and written at a 4th-grade level to support health literacy.



He visits the Member Resource Center where he can use the right tool to find a high-quality, best-priced, convenient PCP that offers telehealth, in the event that he wants to search or research himself.



Miguel's experience is optimized for smartphones and usability, so it was easy for him to know what steps to take next.

Necessary integrations to meet his needs

- Gaps in care data provided by his care plan to Wellframe
- Resource data feed populating the Member Resource Center that enables Miguel to find a PCP Eligibility file
- Dedicated APIs with member profile information like medications

The Wellframe difference for Miguel

Wellframe's member app is highly rated (4.75/5 stars) and automatically localizes to English or Spanish (standard), or Haitian Creole (additional), based on the default language selected by the user in their phone settings.

After assisting Miguel with selecting his PCP, the health plan staff can refer him to a care manager for further support in smoking cessation right within the chat thread – no need for a warm transfer via telephone or scheduling a follow-up call. The care manager can continue to work with Miguel within the same Wellframe member app by adding appropriate Care Programs and reminders, asking Miguel to track his cigarette intake, medication administration, and mental health status. They can check in with Miguel regularly via chat and schedule follow-up phone calls for deeper discussions when needed.

When Miguel has further questions about copays or medications, additional plan staff can join the chat thread and answer the questions, provide links to appropriate resources, or direct him to resources like his benefits summary or cost calculator tool in his Member Resource Center.

PERSONA 2

Jennifer



Age: 34

Gender: Female

Location: Sturgis, SD

Occupation: Transportation Sourcing Specialist (\$75,000)

Family: Married, two children

What is she using the app for?

- Living with depression and anxiety
- Trying to get pregnant with her third child, recently started fertility treatments
- Member has access to a non-integrated fertility benefit through a 3rd party
- Received a bill for the first treatment and feels she is being incorrectly charged. Wants to dispute the charge.
- Oldest child has cystic fibrosis – trying to get child started on specialty medication, Trikafta
- Overwhelmed with doctor visits and open to telehealth

How she found out about Wellframe

Jennifer and her spouse want to have another baby. They are having a hard time getting pregnant and decide to explore their fertility options. Jennifer does some research on her health plan website and finds an article about fertility. The article has information about what benefits she has access to, but she feels overwhelmed with the options and isn't totally sure exactly what her plan will cover.

The article mentions something about care advocates – a dedicated team whose job is to help her sort out the confusing parts of healthcare. At the end of the article, it tells her to log into her member portal to learn more, which she does.

In her member portal, Jennifer sees a pop-up about the care advocate program. She clicks on it and downloads a flier with more information about the program and instructions on how to sign up. She can't believe it's free! She downloads the app, and gets her first message from her care advocate. Right away she asks about a recent bill she received for a fertility treatment, and her care advocate helps explain what's going on.

The Wellframe features most relevant to helping Jennifer



Jennifer gets convenient access to a care advocate via in-app chat who can answer her questions about cost, coverage, and how to access her fertility benefit.



She finds a direct link to the 3rd party fertility benefit provider from the Member Resource Center, so she doesn't have to keep track of multiple digital destinations or provider names.



She sets reminders to keep track of appointments.



Jennifer responds to an intake survey that surfaces her need for anxiety/depression support, concerns about her recent bill, and oldest child's health needs.



Her BCBS MN care advocate triages and directs Jennifer to other plan resources and staff for additional support (such as Care Management).

Necessary integrations to meet her needs

- Resource data feed populating the Member Resource Center that enables Jennifer to access the 3rd party fertility provider
- Eligibility file with member profile information like medications

The Wellframe difference for Jennifer

Wellframe empowers BCBS MN staff to support all of Jennifer's needs through a single convenient mobile channel. The health plan staff also benefit since they can see all of Jennifer's information in one member profile on their web-based staff dashboard, right next to the chat thread. No need to go chart chasing or wonder if they are missing critical information.

Brittany can find education, resources, and health plan staff to assist her all in one place with her health plan app. This includes:

- Questions about her clinical needs (depression, anxiety, fertility)
- Benefits and administrative support (like disputing her bill)
- Help navigating her child's cystic fibrosis (finding specialists, paying for expensive treatments)

PERSONA 3

Shadhi



Age: 44

Gender: Female

Location: Elko, NV

Occupation: General Operator (\$45,000 - hourly)

Family: Recently Divorced, two children

What is she using the app for?

- Overweight and recently diagnosed with Diabetes. Not well managed.
- Has questions about her medical and pharmacy benefits for appointments, labs and meds associated with diabetes
- Wants to know if there are any generics that may save her money – are there any Rx tools to help her compare cost and information?
- Is currently taking Ozempic with an HbA1c over 9 (not well controlled)
- Uses Novolog insulin and uses her meter and test strips at least daily

How she found out about Wellframe

On her way in the door after work, Shadhi grabs the mail and starts leafing through it. She notices something from her health plan. She opens up the letter and reads about a new benefit she is eligible for due to her recent diabetes diagnosis. Also in the envelope is a flyer about her care advocates – a team of people there to help her manage her health. Shadhi puts the letter in her “read later” pile, and goes through the rest of the mail.

A week later while scrolling on her phone, Shadhi gets a notification about an email that just landed in her inbox. She opens the email and sees it’s about her care advocate. The email includes a video which she watches to learn more. Then she goes back to scrolling.

Three days later she receives a text message from her health plan. It says she is eligible to work with a care advocate. Shadhi clicks the link from the text and it brings her right to the App Store. The video she watched the other day said the app is free, so she figures she’ll give it a try.

Shortly after downloading the app she gets a message from her care advocate. She asks her care advocate if there are any ways to help her save money on her prescriptions. The care advocate tells her about Rx tools that are included in her benefits.

The Wellframe features most relevant to helping Shadhi



Shadhi connects to a care advocate via in-app chat who can answer questions, triage her needs, and direct her to resources and further support.



When coupled with Wellframe's Digital Care Management solution, the care advocate can connect Shadhi to a Care Manager right within the app.



The Care Manager can then assign appropriate Care Programs: a sequence of educational articles, assessments, and actions like alerts/reminders/checklist items that are delivered over time and designed to support members towards a specific health goal.



Shadhi takes advantage of Wellframe's glucometer device integration to easily track trends and anomalies with her blood sugar levels and share this information with her Care Manager or other providers/caregivers.



She finds prescription guidance using a pharmacy savings tool that's available to her from the Member Resource Center.

Necessary integrations to meet her needs

- 3rd party vendor diabetes support through resources that have been populated in her Member Resource Center (like Livongo)
- Benefits and prescription support through connection with appropriate health plan staff and/or resources that have been populated in her Member Resource Center (like GoodRx or Rx Savings Solutions)
- Resource data feed populating the Member Resource Center that enables Shadhi to access a tool or service to help with prescription costs
- Eligibility file with member profile information like medications

The Wellframe difference for Shadhi

Wellframe recently supported a real-life use case similar to Shadhi, a member with newly diagnosed diabetes that was not well controlled. This member was skeptical and nervous about the changes he had to make to his life. He agreed to connect with a Care Manager through his health plan via phone, who encouraged him to download the Wellframe app so they could connect asynchronously whenever he needed or wanted to do so.

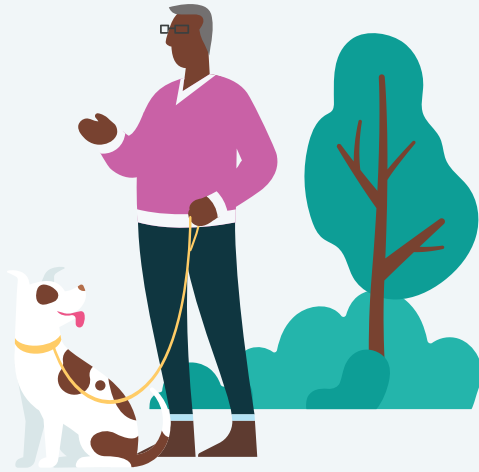
He was enthusiastic about this convenient opportunity for support rather than always having to schedule a phone call because it fit right into his life. As a matter of fact, he was going camping that weekend and wouldn't be able to talk on the phone, but in-app messaging would be ok.

The Care Manager assigned him an appropriate diabetes Care Program. After a few days of reading educational articles, he now understood why taking his medication regularly and lifestyle changes like diet and exercise were really important. He started using the built-in medication tracker and reminders to make sure he didn't miss a dose.

Then he inquired about being able to track his blood sugar levels in the app and was pleased to discover he could do that too by syncing his glucometer with his Wellframe app! Now he is on his way to managing his diabetes with support from his Care Manager. Back to Shadhi: she would be able to do all this, plus access additional health plan staff and resources to assist with benefits and navigation questions. And BCBS MN would be the brand that Shadhi relies on for this support rather than outsourced 3rd parties, driving loyalty and member satisfaction.

PERSONA 4

Anthony



Age: 57

Gender: Male

Location: St. Louis, MO

Occupation: Supply and Inventory
Manager (\$55,000)

Family: Married, four adult children

What is he using the app for?

- High-cost claimant
- Has a relapsing form of multiple sclerosis not requiring medication treatment until now. His doctor has just prescribed Ocrevus, a second-line therapy, due to allergy to mannitol (will require medical prior authorization exception review).
- Wife just diagnosed with breast cancer and provided a treatment plan including mastectomy – they are considering a second opinion
- He is overwhelmed with bills and EOBs he is receiving. Needs help understanding them

How did he find out about Wellframe?

Anthony attends the annual benefits review with his HR team at work. During the presentation the rep talks about a new benefit – care advocacy. The rep has a slide with all of the ways care advocates can help people manage their health and care, and Anthony thinks it might be helpful for him and his wife.

After the presentation, he is too busy to follow up with his HR team. The next day he has lunch in the break room and sees a poster on the wall about that care advocate program. A line about getting help with bills catches his attention. He has a stack of bills at home he's been avoiding because they're so confusing.

A few days later, the HR department sends out an email talking more about care advocacy and benefits. Anthony is hesitant because he hates talking on the phone, but he notices he can download an app for free and send a question to his care advocate whenever it's convenient for him. Anthony sets up time to meet with HR, and during his meeting the HR manager helps him download the app and get started.

The Wellframe features most relevant to Anthony



Anthony gets convenient access to multiple health plan staff members who can assist with clinical, benefits, and navigation needs.



The in-app chat is more approachable than phone calls, so Anthony is willing to try it and he uses it regularly. If he had to make a phone call every time, it likely just wouldn't happen.



Anthony and his wife both get the care they need, while BCBS MN steers Anthony towards the highest- quality and most cost-effective providers and medications.



When coupled with Wellframe's Digital Care Management solution, Anthony and his wife can engage with Care Managers for ongoing, even daily, support in actively managing their respective health needs during this critical time.



Anthony uses automated reminders to ensure they don't skip a dose or miss an appointment.



He answers survey questions, which regularly elicit information about symptoms and concerns so health plan staff can triage and activate timely interventions instead of waiting for claims data or the next phone call.



Anthony reads educational articles written in a mobile-optimized, accessible way that promotes health literacy. Anthony and his wife understand their options and the various communications from their plan in a self-service way.



He visits the Member Resource Center for tools like second opinion services and prior authorization support.

Integrations necessary to support him

- Resource data feed populating the Member Resource Center that enables Anthony and his wife to access relevant tools or services
- Eligibility file with member profile information like medications

The Wellframe difference for Anthony

Beyond the capabilities demonstrated in the previous member personas like convenient access to health plan staff via in-app chat, on-demand educational articles, and self-directed programs, Wellframe also enables family members and caregivers to provide support for each other. Today, we have pediatric caregiver support. We are actively expanding capabilities to enable family members to access each other's apps (with permission) as well as additional caregiver use cases like children caring for elderly parents, with all the features we've discussed in this RFP.

PERSONA 5

David



Age: 54

Gender: Male

Location: Madison, WI

Occupation: IT Manager (\$125,000)

Family: Single, two grown children

How did he find out about Wellframe?

He learned he had access to Wellframe from a sticker attached to his new insurance ID card.

What is he using the app for?

- Living with back pain for past 10 years
- Physician has recommended spinal fusion surgery
- Prior Authorization denied for missing clinical documentation from the provider

The Wellframe features most relevant to David



David uses the Member Resource Center to find prior authorization support.



While navigating the resource center, he refreshes his memory on benefits offered by his employer. He realizes they offer a stipend for a home office, so he buys a standing desk and ergonomic chair to help manage his back pain at home.



He can also find self-service resources to learn more about his options for non-surgical interventions and more evidence-based approaches to managing pain.



After deciding to go through with the surgery, he messages his BCBS MN advocate for help finding the right surgeon.



The advocate steers David to the highest-quality, highest-value provider.



When paired with Digital Care Management, David can access a care manager, who could enroll him in a Surgical Care Transitions program to help him prepare for and recover from the procedure.

Integrations necessary to support him

- Resource data feed populating the Member Resource Center that gives David access to health plan and employer-sponsored resources
- Eligibility file with member profile information

The Wellframe difference for David

Wellframe delivers the centralized, convenient, and personalized experience that today's consumers expect. Instead of navigating different portals, waiting on hold, or turning to Google, members like David can find everything they need in one place to make the right health decisions—and get the most out of their benefits.

For members like David, who undergo a medical or surgical hospital admission, the Wellframe Digital Care Management solution can also make a measurable difference in improving care transitions. In fact, [a recent impact report](#) determined that Wellframe reduced subsequent admissions by 33% in the first 30 days post-discharge.

PERSONA 6

Donna



Age: 60

Gender: Female

Location: East Ridge, TN

Occupation: Office Manager
(\$40,000)

Family: Widowed

How did she find out about Wellframe?

Donna learned about Wellframe from a letter sent to her from her care plan, as well as a follow up call from an engagement specialist.

What are they using the app for?

- No claims in past 12 months
- No indication of getting recommended screenings for age/gender

The Wellframe features most relevant to Donna



Donna completes a digital intake survey from the Wellframe app about her health needs and goals.



The assessment surfaces insights to the staff dashboard that Donna is overdue for her annual mammogram.



Automated next best actions (NBAs) recommend the right gap in care content within the staff dashboard.



Donna reads digestible content, written to a 4th grade reading level that helps Donna understand why this screening is important, what to expect, and how to prepare.



Donna schedules her mammogram through the app.



Donna sets a reminder so she doesn't miss her appointment.



Her care team follows up through secure two-way messaging to confirm that Donna had her screening.

Integrations necessary to support her

- Resource data feed populating the Member Resource Center that connects Donna to scheduling
- Eligibility file with member profile information like medications

The Wellframe difference for Donna

member needs, all through a single channel. Additionally, with 81% of seniors owning smartphones, the Wellframe app meets members like Donna where they are. The app is 508 compliant to ensure accessibility and is designed with ease-of-use in mind.