Medical Mutual of Ohio Turns a Digital Deficit into a Technological Triumph

MEDICAL MUTUAL®

When you're the official insurance provider for major professional sports teams and one of the world's best-known tourist attractions, staying ahead of innovation is paramount.

That's the commitment that has made Medical Mutual of Ohio, which insures Ohio's National Basketball Association, National Hockey League Major League Baseball teams, along with one of the states' National Football League franchises and the renowned Rock and Roll Hall of Fame and Museum — so successful for more than 80 years.

Industry:

Healthcare

Solution:

Kony Mobility Platform
- Kony Visualizer
- Kony Studio

kony

Based on the company's commitment to innovation, the Medical Mutual of Ohio's leadership recognized that mobile was increasingly becoming a trend that would have significant impact on its membership, so they moved fast to fill that void.

"Due to healthcare reforms, there is a much stronger consumerization of the healthcare market. To respond to this evolution, we needed to focus on a multi-channel sales approach appealing directly to individuals who are shopping for their insurance plans," said Joya Newman, Medical Mutual of Ohio's interactive e-solutions manager.

Medical Mutual of Ohio kick-started a mobile initiative that placed a premium on agile mobile development. That focus on agility and speed to market led the company to the cloud-based Kony Mobility Platform, which enables a write once, run anywhere approach to building mobile apps.

"We didn't need to have two native teams, one for iOS and one for Android," said Nick Mikulicz, Medical Mutual of Ohio's business solutions developer. "We simply could have one team that already knew JavaScript, and because of this they could be productive from the first day they were coding."

Forging a True Technology Partnership

It wasn't just Kony's technology that fueled Medical Mutual of Ohio's quick action; it was also a clear commitment to the company's success, as evidenced by the intimate consulting role Kony played during the planning process.

"We sat together for a week," recalled Keeli Strub, Medical Mutual of Ohio's director of customer insights. "It was a pretty intense exercise, but they really helped us identify what we wanted to deliver to our members."

The combination of the flexible Kony Mobility Platform and the close collaboration paid off immediately: Medical Mutual of Ohio had a blueprint for its first application in just two weeks, and

the Kony-powered development process yielded fruit in three to four months, said Mikulicz. The resulting application, which lets members access their ID cards, search for providers and view claim-related information, generated an overwhelmingly positive reaction from members and recast the formerly mobile-challenged company as a mobile innovator.

"They love the innovative features of being able to find a doctor at the touch of a button and having their ID cards in the palms of their hands," said Mikulicz. "They don't have to worry about forgetting it at the doctor's office and not being able to get their service."

Building on Early Mobile Success

Emboldened by its initial success, Medical Mutual of Ohio was ready to tackle additional applications, starting with an enterprise app supporting the company's Mutual Appreciation Program, which provides incentives to Medical Mutual of Ohio employees for patronizing member-owned businesses. Already popular with employees, the Mutual Appreciation Program has taken off since the app was introduced, with downloads and usage growing steadily, to the tune of $50 million poured back into the Ohio economy.

"I really believe the mobile app is a significant part of the program's success story," said Laura Dunn, mutual appreciation program manager.

In fact, Dunn said it's like a different program with the app, which has highlighted the flexibility that Kony's technology affords. The popularity of the app led to the program evolving, which led to needed updates to the web site, which in turn led to more innovation being injected into the app. All of that change has been made simple with the Kony Mobility Platform, and has been further powered by the feedback loop a mobile app creates with users.

> "We didn't need to have two native teams, one for iOS and one for Android. We simply could have one team that already knew JavaScript, and because of this they could be productive from the first day they were coding."

NICK MIKULICZ
BUSINESS SOLUTIONS DEVELOPER
MEDICAL MUTUAL OF OHIO

"One of the best parts of the program is that we get employee feedback, hear what's working, what they like and what they want to see. And in response, we can easily make and implement those changes," said Dunn.

The same is true of the member app, use of which has been growing significantly, said Strub. The increased usage has led to more data and insight about the app's strengths and weaknesses, creating an opportunity for constant improvement. "We have continued to look for additional enhancements to drive even more engagement and deliver more value to our members," Strub said.

Next: Riding the Consumerization Trend

Along those lines, Medical Mutual of Ohio is planning to tap the growing trend of consumerization in the healthcare market with its next application, a business-to-

business app for partners that will help its own sales efforts by enabling members to take a more active role in the selection of insurance plans. Such an app would potentially touch on three critical areas in which consumer healthcare engagement is on the rise. According to a recent Deloitte survey, consumers are becoming more active in their own care by partnering with providers, are exhibiting more faith in online health information resources, and are becoming more comfortable with relying on technology to manage their care.

Make no mistake: If the Kony Mobility Platform can help it to capitalize on all of these trends, Medical Mutual of Ohio will be poised to give it a try.

Newman added, "We are definitely excited and looking forward to working with Kony to make use of more of the tools they have available for us."

"We are definitely excited and looking forward to working with Kony to make use of more of the tools they have available for us.''

JOYA NEWMAN, INTERACTIVE E-SOLUTIONS MANAGER, MEDICAL MUTUAL OF OHIO
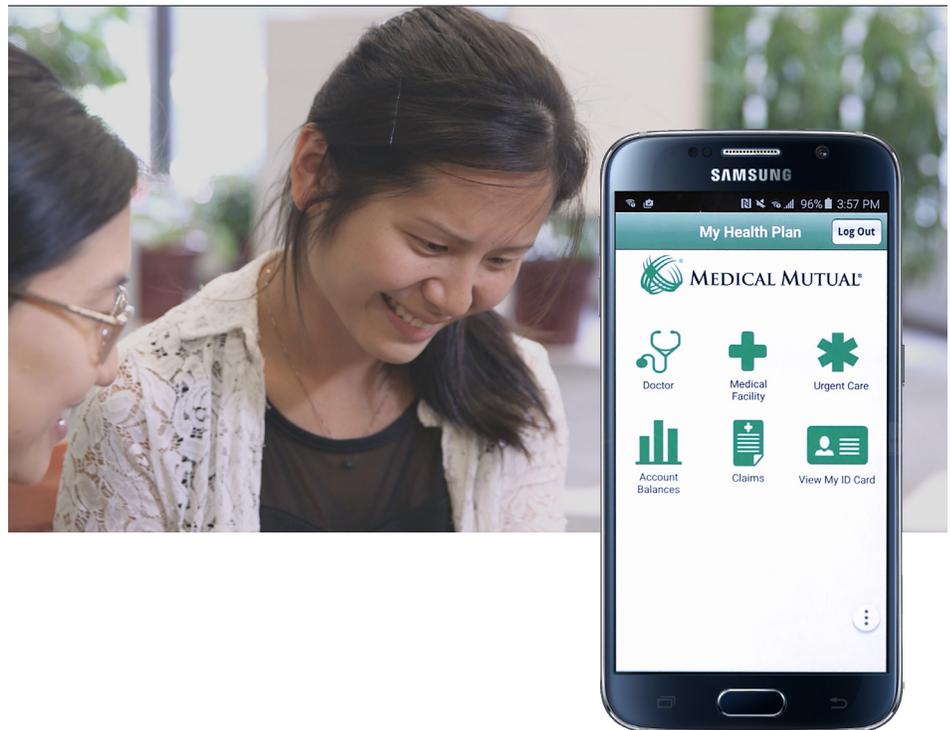
Kony is the fastest-growing, cloud-based enterprise mobility solutions company and an industry leader among mobile application development platform (MADP) providers. Kony empowers today's leading organizations to compete in mobile time by rapidly delivering multi-edge mobile apps across the broadest array of devices and systems, today and in the future. Kony offers pre-built business mobile apps to help organizations better engage with customers and partners, as well as increase employee productivity through mobile device access to company systems and information. Powered by Kony's industry-leading Mobility Platform, enterprises can design, build, configure, and manage mobile apps across the entire software development lifecycle, and get to market faster with a lower total cost of ownership.