

Wrong Question: What Does The Consumer Want?

Posted on April 22, 2008 by George Van Antwerp

After hearing Grant Harrison (VP, Integrated Consumer Experience) speak a few times on stage yesterday about his role at [Humana](#), I was glad that I had time booked with him to learn more about what he does. I found it to be a very interesting discussion. Grant works in the Innovation group at Humana, and he brings a background which includes [Virgin HealthMiles](#) where I believe he was one of the founders and time at Tesco and SkyTV (among other consumer facing experiences).

The first thing we talked about was their VirtualMe initiative which is the creation of an avatar (i.e., virtual persona) for use on the web. They haven't launched it yet, but it sounded like it was an effort to give some personality and interactivity to the consumer. Interestingly, they are already working on a mobile solution and how to use this in kiosks within the physicians office to pull up your data and minimize your rework. As we continued to discuss this, Grant talked about pushing it to the physician as an interface for them to input data essentially into the patient's page or portal. I asked him if this would essentially create an integrated [PHR](#) / [EMR](#) which was shared by both parties which he agreed it could. [Maybe someday they will use the avatars in [Second Life](#) to open up a virtual Humana location.]

I asked him about creating a points program since he had done that at [Tesco](#) in the UK. He mentioned that they were looking at it. One of the things he mentioned was that they believed the amount of points or incentives you had to offer someone was directly linked to how good of an application you had and how clearly the patient saw value from their interaction. [It's a great point.] Interestingly, he used [RealAge](#) as a good example of an [HRA](#) that people willingly do all the time. I never thought of RealAge that way.

When I started asking him about measuring success, he pointed out to me that people who ask "what does the consumer want?" don't know what they are doing. Essentially, they are trying to generalize the healthcare masses when it is all about micro-segmentation. *[It was clearly an opportunity for me to plug what I work on at my day job at [Silverlink](#), but I was good and stuck to the press role.]* He talked about a current effort they have to learn about the "care-giving woman" who is between 35-65 and has both a child to care for and a parent.

In talking about groups, we talked about a few things like measuring happiness. He had mentioned that this was their objective and talked about the whole body of international research on this topic and how you could look at proxy metrics like their engagement as a measure of happiness. We also talked about segmentation models and tracking things like their awareness and/or interest in communications from Humana.

We talked briefly about retention at the end of the discussion which seems like something they are

getting ready to address with a focus on group retention, brokers, and Medicare lives. [He is one of a few healthcare people I know that ever talk about retention in groups...which I believe is a clear opportunity.]

“Not an insight unless you act on it.”

I think this quote was a good ending to the discussion since I was asking about what they were doing to actualize this information. Another question I had had was whether they would really build out all this within Humana or take it out to an Entrepreneur in Residence at a VC firm. I know we struggled at [Express Scripts](#) when we looked at how to develop and manage businesses that had little (operationally) in common with the core business. [As an interesting side note, I asked him what he thought about Express Scripts recent announcement about their [Center for Cost Effective Consumerism](#), but it wasn't on his radar screen at all.]