



# Driving ROI by Repairing Broken Experiences

# About AARP



## History

*Dr. Ethel Percy Andrus, a retired high school principal, founded AARP in 1958 to promote her philosophy of productive aging, and in response to the need of retired teachers for health insurance.*

## OUR PURPOSE

Empower people to choose how they live as they age.

## OUR OFFERINGS

*AARP fights for age 50 and over individuals and their families at the local, state and national levels. We work on important issues, such as Social Security, affordable health care, and supportive community features and options for getting around. AARP offers members a variety of discounts and access to health and financial products offered through provider partners.*



**38** Million Members



**22** Million Households

Approximately

**34%** of the 50+ Population



# About AARP



How AARP creates Real Possibilities



## Member Benefits

*AARP leverages its collective buying power to make market-changing products and services available for its Members in key categories: Health, Financial Security & Consumer Protection, Travel, Retail, Dining, Entertainment, Technology and Home.*



## Advocacy

*AARP advocates for the financial, healthcare and consumer policies most important to the security and wellbeing of people 50+.*



## Research

*Through our Public Policy Institute, we conduct and publish in-depth research and position papers on major topics of interest to the 50+, such as economic security, healthcare and livable communities.*



# The 50+ Consumer Has High Expectations

- Experience **expectations** of the 50+ consumer are outpacing companies' ability to implement customer experience improvements
- The 50+ consumer is a savvy one, they are heavy users of experience excellence brands like Amazon, Apple and Google, setting a **high bar** for all those who engage with them
- 50+ consumers use **all channels** – email, social, mobile, retail, online – so experiences across these channels need to be consistent and seamless





Easy





Timely



# NETFLIX

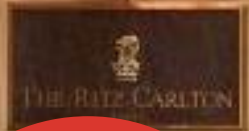


Personalized





# THE RITZ-CARLTON

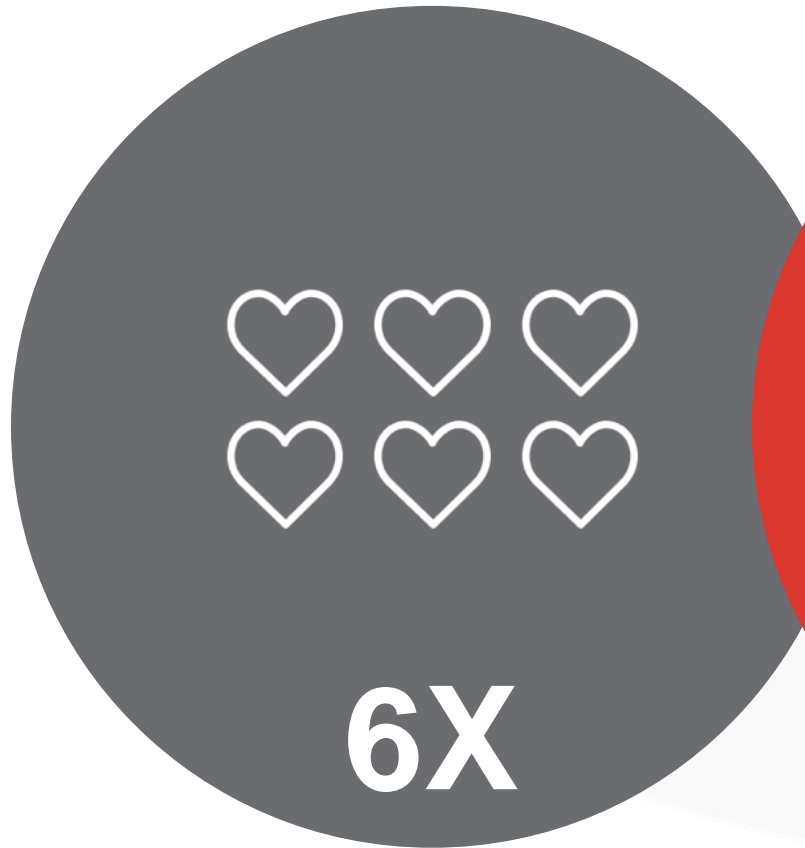


Intentional

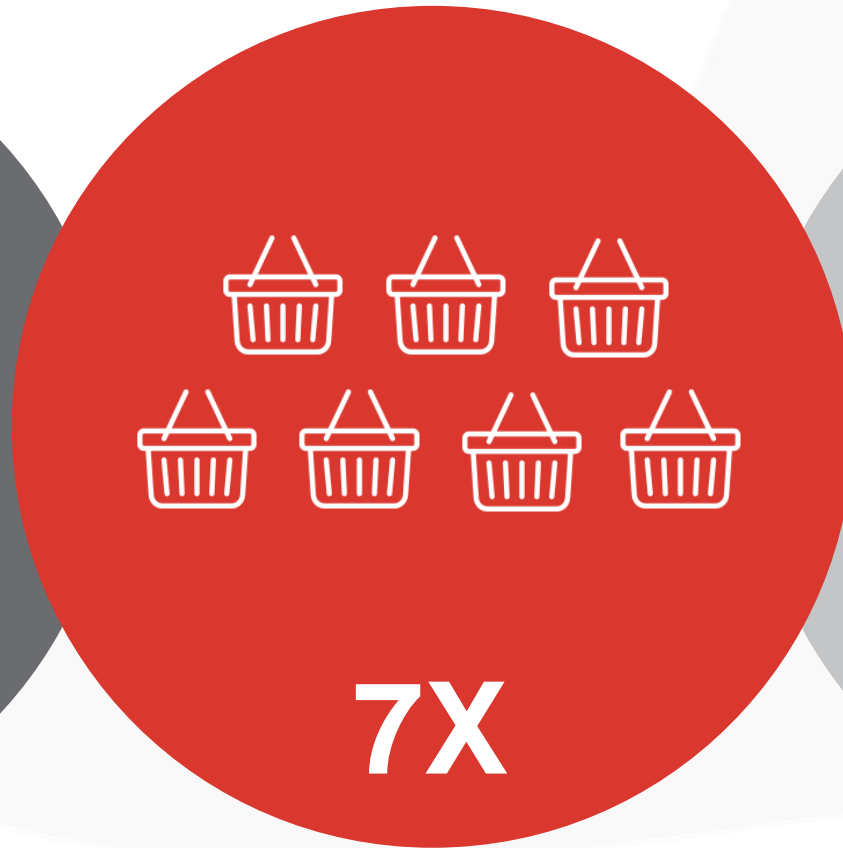


# Worth our attention

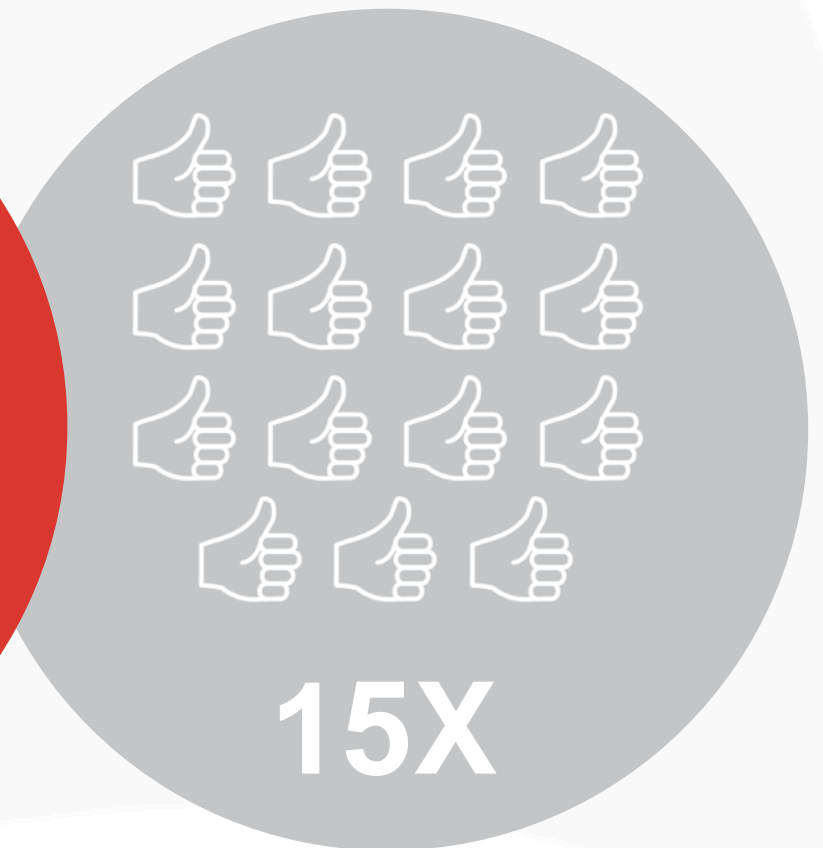
Effects of a positive emotional experience



**Forgive more**



**Buy more**



**Recommend more**

Source: Temkin Group

**AARPx exists to ensure a positive consumer experience in every interaction with AARP.**



**What Shapes  
AARP's Consumer  
Experience?**

**Every event,**  
whether at a national,  
state, or community  
level

**Every  
communication,**  
be it advertising or  
advocacy

**Every product  
and service,**  
as well as the  
business decisions  
that are made to  
create them

**Every channel,**  
including those that  
our providers manage

**Every interaction  
throughout a  
consumer's  
membership,**  
both big and small

**Every  
engagement with  
consumers,**  
including those with  
members, non-  
members, and other  
stakeholders

# How our consumers define a positive experience

AARPx guiding principles



**Effortless**

**Gets Me**

**Inspiring**





## Effortless

*“AARP’s products and services are simple, intuitive, and easy to get value from.”*

- Makes it easy and fast to find information I need
- Shows up in my moments of need
- “Owns it” when something is wrong



## Gets Me

*“AARP feels like it’s for people like me — people who share my challenges and desires.”*

- Proactively offers me information, tools, and services
- Engages me when I want, in the channels I want
- Knows what I want and need in all my life stages





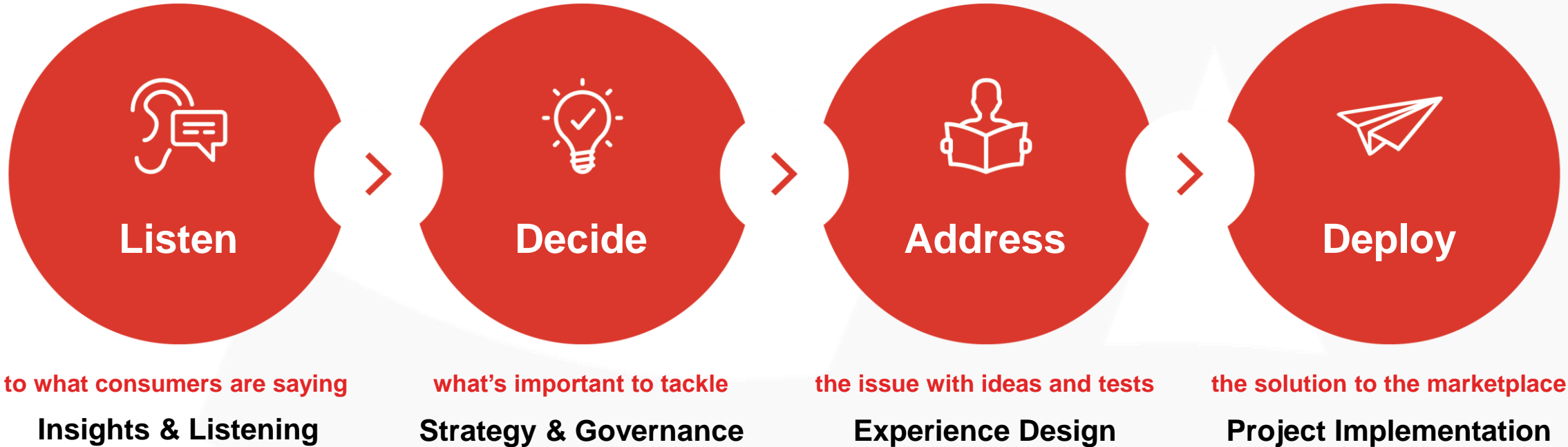
## Inspiring

*"I can do more with AARP than I can do on my own."*

- Provides me with a renewed sense of purpose
- Has tools or resources to guide me in life transitions
- Serves as my trusted partner

# How we work

Four steps = Four teams



# Decide What's Important to Tackle



## Collect

- We collect experience friction points and opportunities from various sources.
- Voice of the Customer
- State Office Staff

## Assign

- Opportunities are assigned to:
  - Design team for full scale redesign
  - Training/ Journey mapping
  - Business Unit

## Catalog and Score

- Experience Opportunities are catalogued and scored

## Scope

- Scoping allows for a deeper understanding of the challenge and the organizational environment

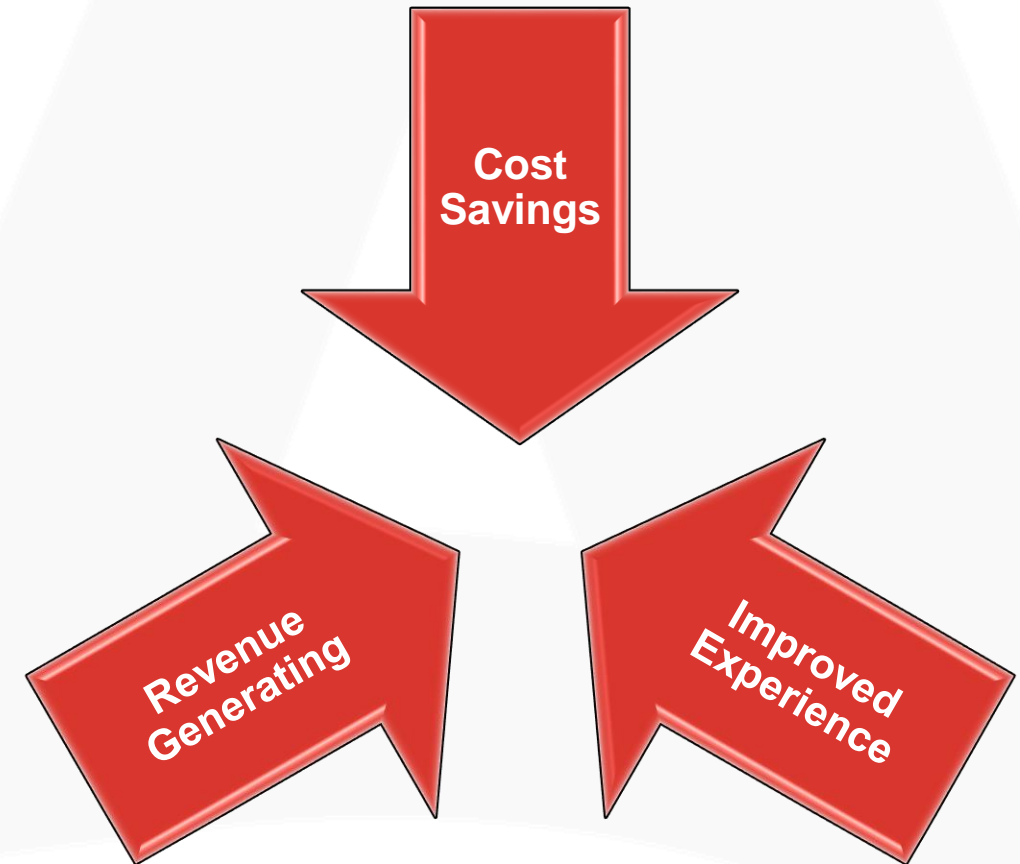
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U		
1			AARPs v2.5	AARP AARP/Thread Privileges										Other Attributes									
2	Date added	Disputed	Reference	back to "Click Me"	back to "Supporting"	back to "Feedback"	back to "Home"	back	navigation	password	password	reset	self	Standard Score (Percent)	Volume (Count/Year)	Themes	Topic	Observation	Status	Lead unit	Project		
3	12/01/16		20160801	1	3	3	3	3	3	1	1	3	3	23	-1.98	5760	Members are having difficulty with the online log process and total frequency of error messages	Usability	High frequency of error messages are being seen by members and non-members on the aarp.org site	Not Started			
4	12/01/16		20160802	5	1	5	1	2	1	3	5	3	26	-8.32	23678	Members would like easier accessibility to update one account information (i.e. Address, password, deceased member, etc.)	Account Management	Members express confusion regarding how to update account information and/or where to go online. Members are unable to update their account information such as phone number, physical mailing address and email address. The member must call into the support center to change the personal information listed above. This drives calls to the support center and creates a poor experience for those who prefer self service.	Not Started				
5	12/01/16																Members would like easier accessibility to update core account	Account Management	Some members note different expiration dates online than they believe are true.	In Progress			





# The Tension

- Can you design better customer experiences and simultaneously cut costs?
- Can a better experience generate more revenue?
- How much should you invest in a better experience?
- What is the ROI of a better experience?



# Supporting Loved Ones of Deceased AARP Members



## The Challenge for AARP

- On average, 3% of our members pass away each year
- Only ¼ of their loved ones (225K) contact AARP to cancel accounts
- For those that do not cancel, AARP and providers continue to send millions of letters
- “Canceling membership” is consistently one of the top 10 call reasons each month
- Mail suspension takes up to 4 weeks for AARP and up to 16 weeks for Providers

## The Experience of the Loved One

- Difficult to find out how to cancel a deceased members membership
- Critical next steps were given verbally by contact center agent
- Some treatments were insensitive and transactional
  - Promotions while on hold
  - Member solicitation on landing page
- They didn't always received a confirmation to make sure the membership was cancelled, resulting in repeat calls

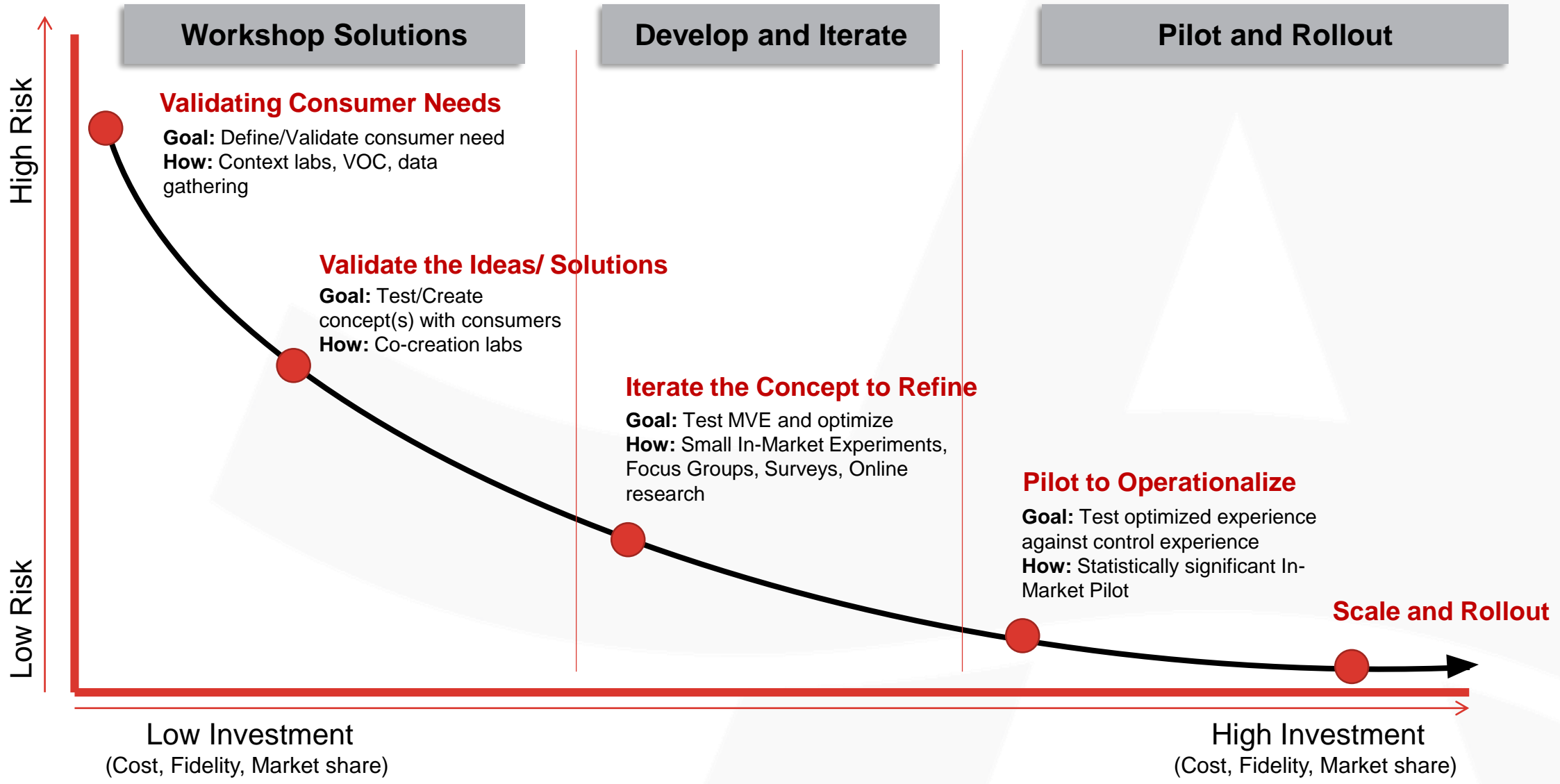
# Using Human-Centered Design

## Outside-In Solutions





# Iterate to Reduce Risk



# Supporting Loved Ones of Deceased AARP Members



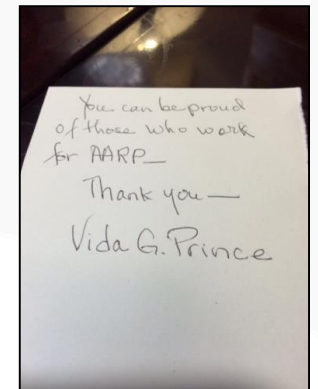
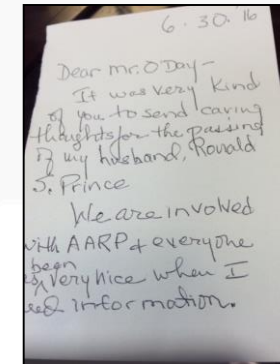
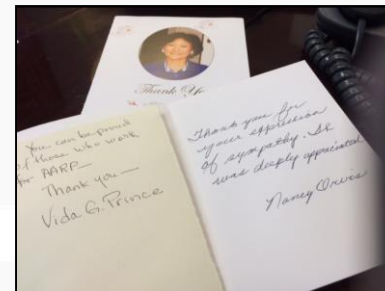
## The Experience of the Loved One

- ❑ Easier to find instructions on how to cancel or transfer AARP membership
- ❑ Calls a dedicated phone number connects them with trained contact center staff
- ❑ Receives a condolence card with resources and information
- ❑ Accesses the new AARP online grief community moderated by hospice social worker



## The ROI for AARP

- ❑ Reduced Mailings
  - ❑ Shorter call handle time
  - ❑ Resources sent instead of read
  - ❑ Email cancellations doubled monthly
- ❑ VOC feedback lower volume and no longer strong negative sentiment
- ❑ Notes of Thanks

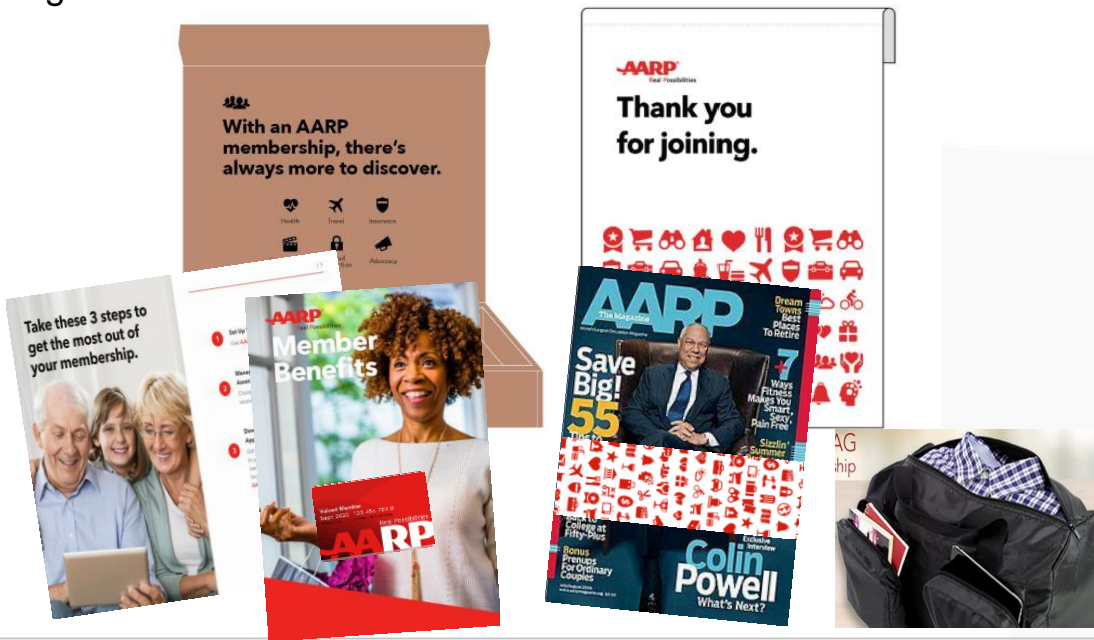


# Enhancing the New Member Experience with “One Box”



## The Experience Opportunity

- Today, new member materials are delivered at different times, resulting in
  - negative VOC sentiment
  - calls to the contact center
- It can take up to 6 weeks, for a member to receive their card
- Some members see joining as a “rite of passage” vs. a Moment of Delight



## What We've Done

### Round One

- Generated new ideas/ experiences
- Gather consumer input in small consumer groups
- Refined

### Round Two

- Took the ideas to a scrappy market test
- Checking for “Say” vs. “Do”
- Refined

### Round Three

- Send actual new members the combined package and gather feedback via surveys, 1/1 interviews, and consumer labs
- Refine

### Round Four

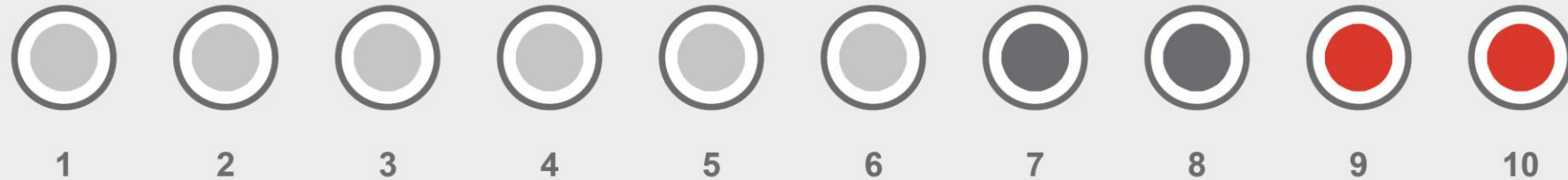
- Pilot with large number of new members to refine operations





ON A SCALE OF 1 TO 10

# How likely are you to recommend AARP?



**Detractors**  
*aka the threat*



**Neutrals**  
*aka the uncommitted*



**Promoters**  
*aka your fans*



**% Promoters**  
**— % Detractors**

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**Net Promoter Score**  
**(NPS)**

- Leading indicator of growth
- Measures customer retention and advocacy
- Quantifies customer loyalty