

NPS (*Net Promoter Score*), Customer experience metrics. Construction and analysis of a Private Medical Coverage Indicator

Noelia S. De Masi¹, Esteban C. Rochina¹, Mónica G. Schpilberg², María C. Puga² and Leonardo G. Garfi¹

1. Plan de Salud. Hospital Italiano de Buenos Aires. Buenos Aires, Argentina

2. Departamento de Investigación. Hospital Italiano de Buenos Aires. Buenos Aires, Argentina

ABSTRACT

Introduction: The NPS (Net Promoter Score) is an indicator used in customer experience programs to measure the satisfaction of said target audience and their loyalty. Our purpose was to send the survey and consolidate the NPS for the first time in a high complexity prepaid hospital in Buenos Aires (PSHIBA) in search of an objective indicator from the customer's perspective.

Methods: an analytical, cross-sectional observational study was carried out. Data obtained from members' responses to the PS-HIBA were included in the study.

Results: the first NPS indicator of PS-HIBA was consolidated: 22 points. The three customer profiles were displayed, obtaining 45.7% promoters, 22.3% detractors and 32% passive or neutral. Complementarily, the reasons for these qualifications were identified, being the three main ones: the problem of accessibility to medical appointments, the medical attention and the professionals valued positively.

Conclusion: this study provides an objective indicator which facilitates a common language in the organization and a comparison with the market from the customer's point of view.

The NPS as a system seeks to promote the construction of a customer-focused culture, in order to improve their loyalty and allow feedback. Thus, it is possible to keep the customer's voice in mind, identify, prioritize and address the perceived problems. It allows us to establish the guidelines for opportunities to improve from the patients' perspective.

Key words: NPS indicator, Customer Experience, CX, Health NPS, Prepaid NPS.

Author for correspondence: noelia.demasi@hospitalitaliano.org.ar, De Masi NS.

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INTRODUCTION

Customer experience is the sum of all visible and non-visible interactions (physical, visual, emotional/emotive, of understanding, among others), shaped by an organization's culture, influencing customer perceptions during the time there is a service relationship. These interactions trigger positive or negative emotions. In this line, building customer loyalty involves managing the customer experience consistently and comprehensively throughout the customer's life cycle.

With the focus on healthcare, patient experience is defined by the Beryl Institute as "the sum of all interactions, shaped by an organization's culture, that influence patient perceptions across the continuum of care"¹.

Another relevant definition in the current context defines it as "the result of the combination of three key factors: People + Processes + Technology. An organization that genuinely wants to transform itself and substantially improve its Customer Experience needs not only to work on the service patterns and attitude of the personnel in its service channels but also to review and modify processes and must have Technology that allows it to support all the changes required to be more agile and provide a better experience to its customers"².

This concept focuses on the value of current business models, establishing new expectations of customers, who compare their experience not only with rival companies or brands within the same sector but in any industry or category.

As for customer experience management, the U.S. consulting firm Gartner defines it as "the practice of designing and reacting to customer interactions to meet or exceed customer expectations, thereby increasing satisfaction, loyalty, and promotion"³.

It has become the focus of attention of all brands in recent years, as organizations have recognized the importance of this to keep consumers satisfied and loyal to the brand. In this sense, when customers perceive these experiences as positive, they become differentiation strategies and achieve competitive advantages for the organization on the market.

The NPS (Net Promoter Score) is the most widely used indicator in customer experience programs to measure customer satisfaction and loyalty.

According to the bibliography consulted, the concept began circulating in 2003, following the article "The One Number You Need to Grow" published by the Harvard Business Review⁴.

This approach offers the possibility of minimizing the gap between what the organization provides and the experience that customers expect. It has a single objective: to determine the probability that a person will recommend a brand, a company, a product, or a service to another person.

It allows measuring and managing patient loyalty without the complexity of traditional surveys. As a

theoretical framework, this tool should be part of the organization's strategic planning.

It receives high value from departments focused on customer experience due to its high response rate. It is a short survey with a proven response rate that increases relative to brevity.

The key is to ask the customer:

How likely are you to recommend the product/service or brand to a family member, friend, or colleague? Being "1", Unlikely and "10", Very likely that you recommend it.

Depending on the response, three consumer profiles appear:

The detractor scores between one and six inclusive, the passive or neutral between seven and eight, and the promoter between nine and ten.

The promoter "speaks well" spontaneously because of his experience; the passive "although satisfied" maintains a neutral behavior and does not disclose it. The detractor expresses his dissatisfaction. At this point, it is crucial to consider the impact of social networks in boosting this profile.

Through an optional open-ended question, we ask customers to justify this rating. This valuable information obtained is incorporated as feedback and used both to address dissatisfactions and drive opportunities for innovations that generate more promoters. This development is vital to learn more about opportunities for improvement in processes, people, products, and pricing over the long term.

The NPS is the value that arises from the difference between the percentage of promoters and detractors. That is, it can vary between -100 and +100. It provides information about the value perceived by the organization's customers and the degree of satisfaction with the brand.

As previously mentioned, the indicator provides valuable information on customer dissatisfaction or "pain points" as they are known in the discipline, and from this, it offers the possibility of implementing actions to improve their experience. Taking into account the importance of having an objective indicator of our customer's experience, the purpose of this work was to know and analyze the NPS of the Health Plan of the Hospital Italiano de Buenos Aires (PS-HIBA) because there is no previous research in this area. And in this way, we aim to provide a common language in the organization and a comparison with the market from the customer's point of view. The results may constitute a starting point to knowing the perceived value of our customers and provide an active listening to those needs.

MATERIAL AND METHODS

We carried out a cross-sectional, analytical, and observational study. Data collected from surveys sent to PS-HIBA members went into the study.

The research took place within the Marketing and Sales Area of PS-HIBA.

PS-HIBA is a prepaid medical system with over forty years in the market and a portfolio of 183,282 members (active as of December 2021). Its membership consists of 58% women, with an average age of 51 years and a seniority of 11 years. It has a healthcare network of two high-complexity hospitals and fifteen medical centers located in the Autonomous City of Buenos Aires (CABA) and Greater Buenos Aires (GBA), which is vital to provide coverage to its members, 55% of whom live in CABA, 27% in the West Zone, 7% in the South Zone, 6% in the North Zone and 5% in the interior of the country and unidentified patients.

The protocol for this study was approved under registration No. 6360 by the Research Protocols Ethics Committee and by the Medical Direction of the Hospital Italiano (PRIISA File N°. 6970).

DATA COLLECTION

Between September 3 and 11, an anonymous, self-administered survey was sent from the address plandesalud@hospitalitaliano.org.ar through an e-mail campaign, allowing only one response per member. The survey went to all active PS-HIBA affiliates over 17 years of age, that is, 137,134 people, and had one top question:

How likely is it that you recommend the Health Plan to a family member, friend, or colleague? Being “1”, Unlikely and “10”, Very likely.

And then an optional open-ended question asking patients for the reasons for their ratings:

Would you be so kind as to detail why you rated “X”?

That provides an opportunity to record members' comments from their perspectives in their own words.

RESULTS

By the time the survey went out, PS-HIBA had 158,038 active members over 17 years old by September 2021. We sent 137,134 surveys to those affiliates whose e-mail address was validated and obtained 26,991 responses, corresponding to 20% of the total all surveys sent.

According to the rating of the affiliates, we got the necessary number of promoter and detractor profiles to

form the NPS (Net Promoter Score) indicator (Table 1, Table 2, and Fig. 1).

DISCUSSION

The NPS result obtained for the PS-HIBA was 22 points, reaching optimal values based on the related literature (values between 0 and 50 are considered optimal)⁵.

According to the first nationwide Customer Experience study conducted by Bain in Argentina in 2016, the NPS score in the Healthcare market is 3; OSDE leads the segment with 31 points⁶. In subsequent years, the only reliable source we found is the health entity Sancor Salud, whose 2018-2019 Sustainability report shows an NPS of 11 points and for the 2019-2020 period of 1.6 points⁷.

One of the results to underline is that 46% of promoter profiles (ratings between 9 and 10) or 12,300 responses. When analyzing the reason for the ratings, the topic: “dissatisfaction with the outpatient service in terms of accessibility (appointments)”, we hypothesize that as this is a general problem of the health market, patients still rate it positively. Along the same lines, we consider that the perceived value of the service must be higher to recommend it over one's preference or taste. Usually, users are more demanding for recommending than saying they like something. In addition, making a health insurance recommendation does not have the same impact as recommending another service, such as, for example, in the gastronomic or entertainment sectors.

Another point of interest is the passive profiles, 31% of the surveys (ratings between 7 and 8 points) or 8,300 responses. The importance of this segment lies in understanding their pain points to transform them, through improvement programs, into potential brand promoters, in the understanding that they are profiles that “despite being satisfied (ratings of 7 and 8 points)” do not generate recommendations, are not loyal and are susceptible to switch to competitors.

Detractors accounted for 23% of the responses; however, 50% had a borderline score for that segment (5 and 6 points). The reason given in the free-text answers was related to accessibility for outpatient care. Since this is a highly complex issue, it will be challenging to design strategies for improving this aspect.

Table 1. Breakdown of responses by customer profile (n=26 991). According to the rating given by the affiliates regarding the PS-HIBA recommendation, three profiles emerge: detractors, those who rate between one and six inclusive; passive or neutrals, between seven and eight and promoters, between nine and ten.

Customer profiles	Detractors						Passive		Promoters	
Rating	1	2	3	4	5	6	7	8	9	10
n-26991	1364	414	620	645	1899	1359	3072	5287	3558	8773
%	5%	2%	2%	2%	7%	5%	11%	20%	13%	33%
% Customer profile	23.3%						31.0%		45.7%	

Table 2. NPS Indicator. Value that arises from the difference between the percentage of promoters and detractors.

NPS - % Promoters-% Detractors		NPS
Promoters	Detractors	
45.7%	23.3%	22.3

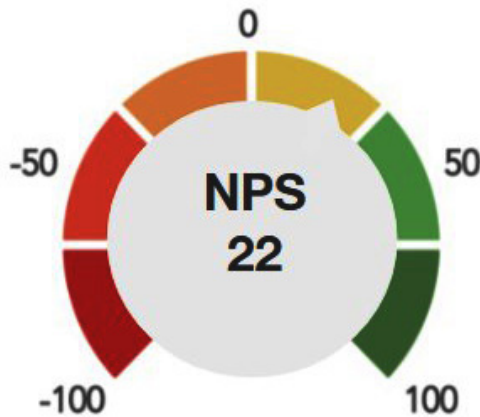


Figure 1. Graphical representation showing that the indicator can vary from -100 to +100, depending on how much impact the number of detractors and promoters have.

Based on the results obtained and their analysis, during the month of September 2022, we generated a space for discussion with referents and members of all the PS-HIBA work teams, from which the following concepts emerged:

- Focusing on the concept of RECOMMENDATION, commit your action to consequently recommend or not the service, for considering it “advantageous or beneficial.” In some way, there is an involvement in personal relationships where you put your own capital at stake: your credibility. Following this line, the perceived value of the service must be higher to consider recommending it over preference or taste: “We are more demanding to recommend than to say we like it.” In addition, a recommendation for health insurance is not the same (in terms of impact/risk) as a recommendation for another service, such as in gastronomy or entertainment, and so on. Immersed in the organization and evidencing the problems highlighted (SHIFTS, WARDS, HEALTH CARE, among others), we were pleasantly surprised by the number of promoter profiles (ratings 9 and 10), of 46% =12.3 K. Considering that the dissatisfaction with the outpatient clinic service is so relevant “when observing the results,” we wonder if this is a reality of the

health market in general and, therefore, patients value other services above these.

- It seems interesting to focus on passive profiles (31% or 8.3 K) to understand their pain points to transform them into potential brand promoters, in the understanding that they are profiles that “despite being satisfied (ratings of 7 and 8 points)” do not generate recommendations, are not loyal and are susceptible to switch to competitors.
- 52% of the detractors were at the “highest” score (5 and 6) within this category. In this sense, we visualize an opportunity for transformation to a higher profile. Although the clearly expressed reason was accessibility, understanding its complexity, can we find other areas of improvement valued by them?

The response rate obtained was 20% (27,000 surveys), which exceeded the expected number since we had a reference rate of 12%. We validated this information with companies specializing in customer experiences as Customer (a Spanish company focused on technology specializing in customer experience ROI measurement) and Qualtrics (an American experience management company with over twenty years in the market). Regarding the value obtained, we consider that, although the pandemic was winding down, the responses are likely to have been influenced by a different perception of customers due to a greater awareness of health. Another explanation for the high response rate may be related to the fact that in this period (September 2021), patients did not receive other surveys from PS-HIBA.

CONCLUSION

This study provides an objective indicator that facilitates a common language in the organization and a comparison with the market from the customer’s point of view. Additionally, it allowed us to identify customer profiles, which will later enable an in-depth analysis of them and, based on this segmentation, to carry out specific campaigns.

Although the needs expressed by our patients were those foreseen by the organization, this study made it possible to demonstrate this based on representative objective data.

On the other hand, the generation of a multidisciplinary discussion forum facilitated the interpretation of the indicator, the alignment of areas, and action guidelines for the future based on the objective information provided by our members. Regarding this point, it is fundamental that its approach has involved different points of view since the cultural transformation and the commitment of the whole organization must be a central pillar to generate processes worked in an integrated and coherent manner.

We believe that the ideal frequency is every two years since the NPS is a long-term index and represents

a fair balance to avoid annoying customers, to effectively process the surveys conducted, to be able to respond to the dissatisfactions or demands obtained and to be able to measure again the strategies applied as a result.

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Conflict of interest: the authors declare no conflicts of interest.

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