

# Scale Smarter, Spend Better: A Strategic Playbook for How to **Choose the Right Model** for Effective Member Outreach

## Introduction

Choosing the right approach to member outreach—whether by outsourcing to a third party vendor or expanding your internal capabilities—is a critical decision for any health plan. This guide helps you evaluate both options, highlighting key considerations like speed, scalability, and effectiveness, impact and cost.

The following sections will explore various aspects, presenting data and considerations to help organizations evaluate which approach aligns best with their specific needs, scale of operations, and long-term objectives in member engagement and care coordination.



## LET'S GET STARTED

# In-House vs. Outsourcing: Which is Right for You?

The stakes for delivering seamless, empathetic, and effective engagement have never been higher. Should your health plan invest in building an in-house solution or leverage the expertise of a specialized third-party vendor?

Let's break down the key considerations—helping you weigh the costs, scalability, technology requirements, and member satisfaction impacts of each approach. Whether you aim to maintain control or prioritize agility, the choice you make today will shape your competitive edge tomorrow.

Use the table to compare the pros and cons and find the best strategy that aligns with your goals and resources.

Factors	In-House Development	Outsourcing
<b>Implementation Speed</b>	Slow—can take months for approvals and setup	Fast—programs live in 4-6 weeks
<b>Control Over Operations</b>	Direct control but requires alignment across departments	Aligned with goals through partnership coordination
<b>Scalability &amp; Flexibility</b>	Limited—staffing constraints impact responsiveness	Highly scalable—quickly adjusts based on demand
<b>Cost Structure</b>	High—requires ongoing salaries, training, and infrastructure	Lower—pay only for the services used
<b>Specialization</b>	Teams often manage multiple priorities, reducing focus	100% dedicated to outreach and scheduling
<b>Training &amp; Expertise</b>	Requires constant investment to maintain skill levels	Care Navigators receive 6-week specialized training
<b>Member Experience</b>	Quality depends on internal training and workload	High quality—empathetic, tailored member interactions
<b>Long-Term Commitment</b>	Inflexible—requires ongoing investment in staff and tools	Flexible—services can scale up or down as needed

## COST ANALYSIS

# Don't Forget to Do the Math

Understanding the cost of building an in-house outreach program is key to making an informed decision. Here, we break down the financial and staffing needs for a campaign to schedule **20,000 members** for needed care in **four months**.

### Understanding the Staffing Requirements for In-House Outreach

**Assumptions:** Effective member outreach campaigns require significant staffing resources, especially when aiming to connect with a large member base. For example, a campaign targeting 20,000 members requires up to five calls per member to deliver the best results, which means an estimated **100,000 calls** over **four months**. To handle this volume, we calculate the staffing needs and associated costs:

**Staffing Requirements:** For this scale, highly trained representatives top out around 2,000 calls per month. Therefore, approximately 13 full-time employees (FTEs) would be required to meet the demand of 100,000 calls, ensuring that enough staff are available to make consistent contact attempts over the four-month period.

**Total campaign calls:**

**20,000 members × 5 calls = 100,000 calls**

**Calls per month:**

**100,000 calls ÷ 4 months = 25,000 calls/month**

**FTEs required:**

**25,000 calls/month ÷ 2,000 calls/person/month = 13 FTEs**

Rounding up, the campaign would require 13 full-time employees.

### Understanding the Cost of In-House Outreach

**Cost Calculation:** The average cost across the nation for a call center employee is \$38,700 per year, that translates to \$18.xx per hour. Including benefits, this rolls up to \$23.25 per hour. To meet the campaign's staffing needs, the monthly cost for 13 FTEs is \$53,196. Over the course of the four-month campaign, this translates to a total in-house outreach cost of \$212,784. And, if you've hired this staff, you now have the burden of them on an ongoing basis, the annual cost of 13 FTEs alone is \$638,352.

These figures highlight the considerable financial resources required to conduct an in-house outreach campaign of this scale. By evaluating these costs, health plans can better determine if building internal capacity or considering outsourcing options would provide a more efficient path to achieve their member engagement goals.

**Hourly cost per FTE:**

**\$23.25**

**Daily cost per FTE (8-hour workday):**

**\$23.25 × 8 = \$186**

**Monthly cost per FTE (assuming 22 working days):**

**\$186 × 22 = \$4,092**

**Total monthly cost for 13 FTEs:**

**\$4,092 × 13 = \$53,196**

**Total campaign cost (4 months):**

**\$53,196 × 4 = \$212,784**

### Estimated Cost

Total campaign Cost of Member Services Team =

**\$212,784**

### Costs NOT included:

- Recruiting
- Onboarding
- Training
- Software/Hardware & technology
- Supervisor / Manager to oversee the campaign, FTEs, etc.

## CONSIDERATIONS

# Key Considerations When Deciding to Outsource Member Engagement

Delivering effective member engagement requires more than just resources—it demands expertise, speed, and scalability. Explore how outsourcing with ReferWell can address your challenges and unlock better outcomes through proven efficiency, superior member experience, rapid implementation, and cost savings.

### **Proven Effectiveness: Faster Results, Better Outcomes**

Internal processes can be time-consuming and less efficient. For example, scheduling through three-way calls can take 15-20 minutes per member, limiting reach and delivering a poor member experience.

**ReferWell engages members 3X faster, reaches 2.5X more members, and closes 6X more care gaps. Our efficient scheduling takes as little as 3 minutes, delivering higher impact with minimal effort. With an 82.5% show-rate, you achieve better results that surpass industry benchmarks.**

### **Superior Member Experience: Drive Satisfaction and Loyalty**

Internal teams often lack the bandwidth and specialized training to maintain consistent, high-quality interactions.

**ReferWell's Care Navigators receive six weeks of empathy-focused training, ensuring members experience seamless and pleasant interactions that enhance satisfaction and contribute to positive health outcomes.**

### **Scalability and Flexibility: Adapt without Limits**

Scaling outreach internally can be slow and costly, requiring time-intensive hiring, onboarding, and infrastructure. Seasonal campaigns or sudden spikes in demand can strain your existing teams.

**With ReferWell, you get instant scalability—adjusting outreach volume based on your needs without delays or disruptions to core operations.**

### **Rapid Implementation: Meet Market Demands Faster**

Internal teams often face months-long delays as they build business cases, secure approvals, and coordinate across departments—slowing down response to market changes.

**ReferWell accelerates implementation, launching programs within 4-6 weeks, so you can meet deadlines, respond to market shifts, and deliver impact faster.**

### **Efficiency through Specialization: Focus Where It Matters**

Internal call centers frequently juggle competing priorities—such as customer service and claims inquiries—making it harder to focus on care navigation.

**With ReferWell's Care Navigators, all efforts are 100% focused and dedicated to your specific program requirements, ensuring more targeted, effective outreach that drives better engagement.**

### **Cost Savings: No Full-Time Hiring Burden**

Building internal capacity means hiring, training, and managing new employees, along with covering infrastructure and workspace costs. For example, a 20,000-member campaign may require 13 full-time employees, costing \$200,000 to \$250,000 over three months.

**With ReferWell, you eliminate the need for additional hiring, training costs, management overhead, technology and infrastructure, or workspace, freeing up resources for other priorities.**



## Is ReferWell the Right Fit for You?

Choosing between outsourcing with ReferWell or expanding internal capabilities requires thoughtful evaluation. Here are some key metrics and questions to help you assess:

### Implementation Speed

Can your internal team launch campaigns within 4-6 weeks to meet market needs?

### Cost Efficiency

How much would hiring, training, and infrastructure cost for your internal outreach campaign versus outsourcing? Compare those figures to ensure ROI.

### Member Engagement Metrics

Are internal processes currently engaging members at a sufficient rate?

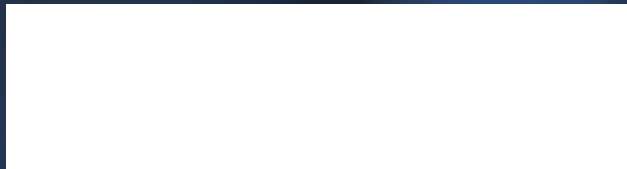
### Capacity to Scale

Do you have the internal flexibility to handle sudden spikes in outreach demand or seasonal programs?

### Learn More

Let's talk about how ReferWell can help your health plan boost engagement, close care gaps, cut costs, and improve outcomes—without the complexity that comes with building internal call centers.

Visit [ReferWell.com](https://www.referwell.com) or call us at **(800) 970-5875**.



**referwell.com** | [sales@referwell.com](mailto:sales@referwell.com) | (800) 970-5875