



HEALTH INSURANCE

Health ki Guarantee

How Mantra Built a 4.7 Rated App for Religare

MANTRA LABS



CRAFTING EXPERIENCES
INTO
**THE HEART OF
INSURANCE**

THE CLIENT

Religare is a **specialist Health Insurer** committed to the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

As one of the top health insurers in India - Religare offers products for Health, Critical Illness, Personal Accident, International Travel and Maternity along with Group Insurance for corporates.



54
Offices



2.6 M
Lives



1200
Employees



1100
Corporates



300+
Locations



THE PROBLEM

A website only approach had **limited** the **efficacy** of convenient access and overall usability for the end-user. The focus of the new changes mandated - simplifying access to insurance services for their **existing customers**.



THE SOLUTION

Mantra Labs proposed the creation of a '**Self-Help App**' with specific use-cases highlighted for integration viz., being able to - **book an appointment** for a health check-up at any desired location; **download** health check-up **reports** and, avail **cashless OPD** services by scanning a QR code.



THE PROCESS

01

User Research



The design consideration requires an understanding of end-user demographics, psychographics and specific needs associated with the insurance user's consumption habits.

Religare's audience is a split mix including older insured folk of ages 55 and above, who would also potentially benefit from using the app's features - therefore the design approach should account for their usability preferences as well.



THE PROCESS

02

User Experience Journey

Religare's existing customers are used to their strong visual branding. With this in mind, the app is built using a **flat design language**, while the user-experience is designed for simplicity and familiarity.

The user journey is divided into layers, based on 3 core use-cases:

Policy Renewal

- Policy Add-ons
- Policy Summary
- Payment Summary

Claims Intimation

- Claims Request Form
- Claims Processing

Booking Health Check-Ups

- Locating Partner Hospitals
- Appointment Booking for Health-Checkups
- Appointment Summary & History
- Downloading Health-Checkup Reports

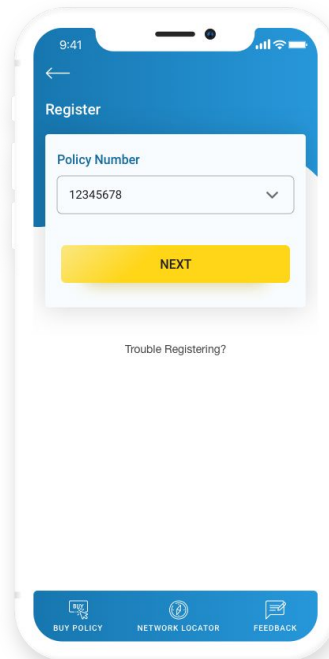
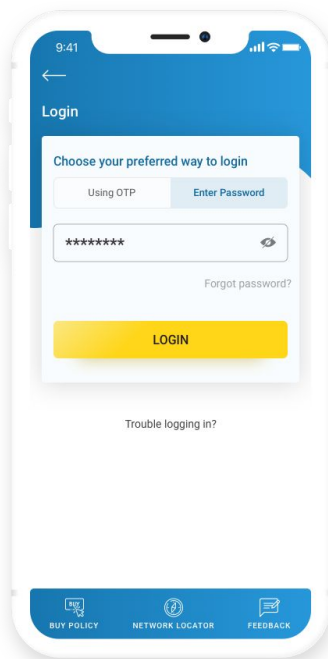
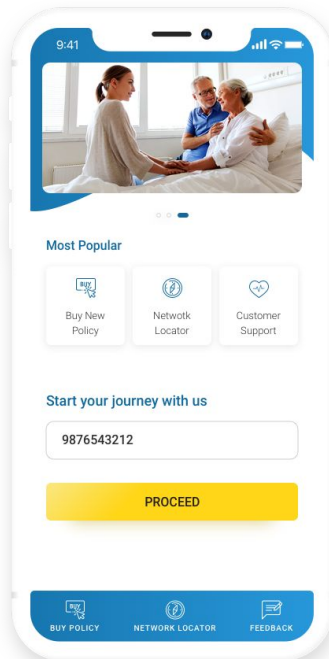


USER JOURNEY MAP



Start + Login

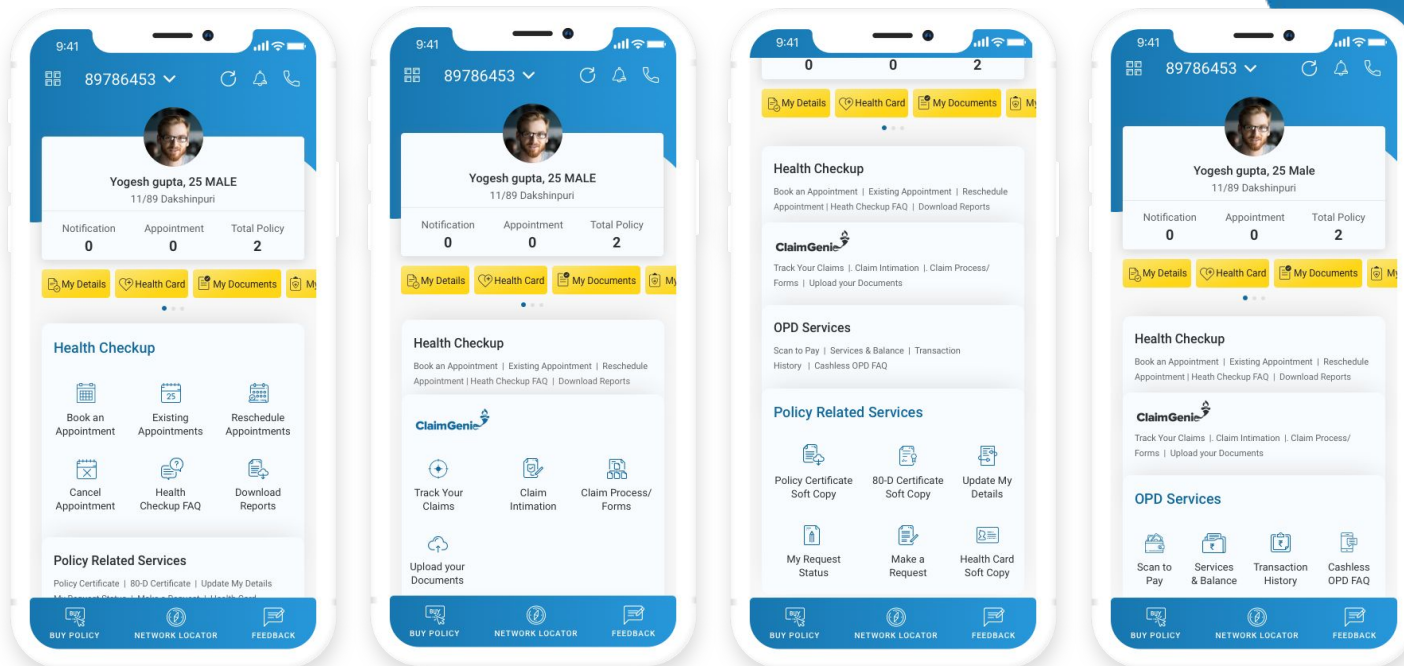
The registration and login process, is simplified, so that the user can now complete both, within a few steps.





Home

Users can easily access all of Religare's core services from the home page





Claim Intimation

Claim requests can be easily placed. The user has to enter only a few inputs, before they can begin tracking their request.

9:41

←

Claim Intimation

Select Member

M Self Ravichandan Kumar 55yrs

F Spouse Aswini Kumar 48yrs

F Daughter Rumkini Kumar 26yrs

NEXT

BUY POLICY NETWORK LOCATOR FEEDBACK

9:41

←

Claim Intimation

Select Claim Type

Cashless

Patient is treated within a paneled hospital of the RHIL and RHICL will settle the claim directly with the hospital.

Reimbursement

Insured pays all hospital bills, collect the original documents of the treatment undergone and expenses incurred and submits the documents to RHIL for Claim Processing.

BUY POLICY NETWORK LOCATOR FEEDBACK

9:41

←

Track your Claim

Intimation No.- 906762-01

Claim Type: Cashless

Intimation date
May 23, 2018

Member details
Insured name: Ravichandan Kumar
Policy No.: 11091234
Client ID: 569886

Claim Details

Document Received
04 May 2018 01:20 PM

Under Medical Adjudication
Upload

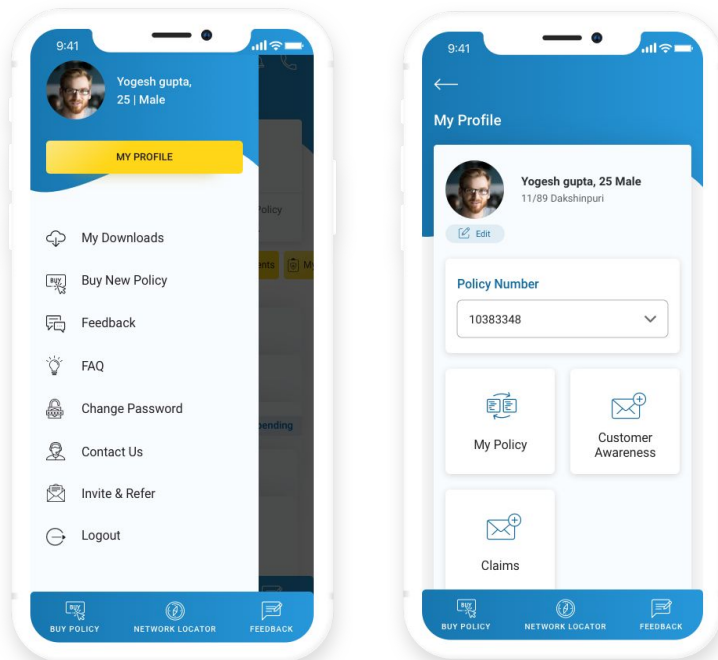
Payment
Approved Amount INR 1000.00

BUY POLICY NETWORK LOCATOR FEEDBACK




User's Profile

The user's profile page along with other related services such as 'My Appointments' and 'Policy Renewal' are all within a tap's reach.



Process Improvements

- 
- Improves **traffic** through simpler navigation
 - Improves **policy renewal** rate
- Decrease **number of user input points** for login
 - Decrease **number of clicks** for key services
 - Decrease **information heavy** design



App KPIs

The app was crafted alongside industry-wide benchmarks, where Mantra Labs was able to showcase the true potency of the app's core features to Religare's customers. The app is now the **highest rated health insurance app** on the play store.

Average user rating over the last **6 months 4.5 ★**

ANR (Application Not Responding) Rate **less than 0.01%** of all instances

Crash Rate **fewer than 0.77%** of all instances

*as of April 01, 2019, the app has 16k+ installs



ABOUT US

- ✓ Domain Focused Products and Solutions for the Digital Insurer
- ✓ Real World Problem Solving using Artificial Intelligence and Customer Experience Consulting



125+
PROJECTS

200+
GEEKS

003
OFFICES



Key Partnerships



NVIDIA



IBM Watson



mongoDB



**Microsoft
Azure**