



Ab Health Hamesha

How Mantra Built a 4.5 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

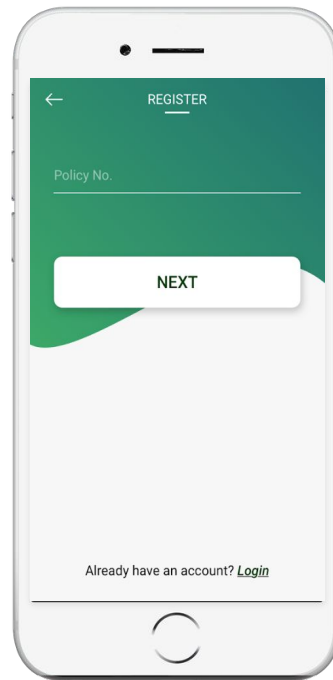
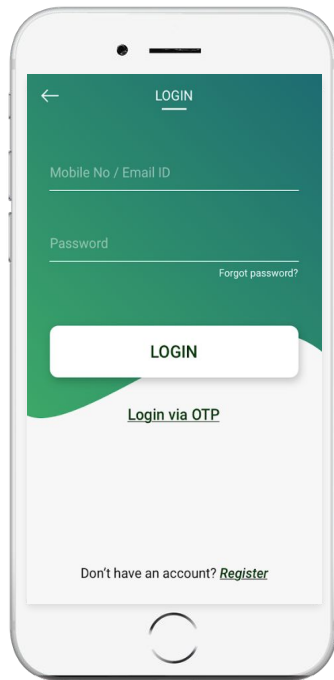
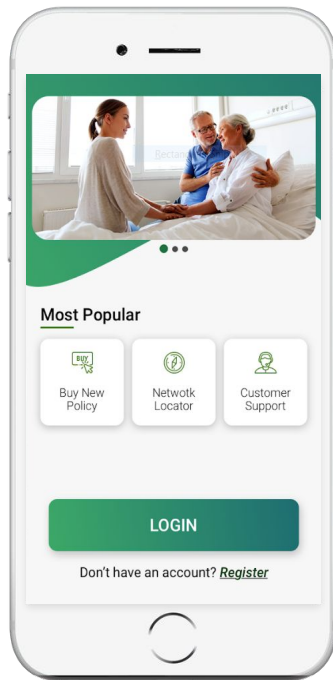


USER JOURNEY MAP ---



Start + Login

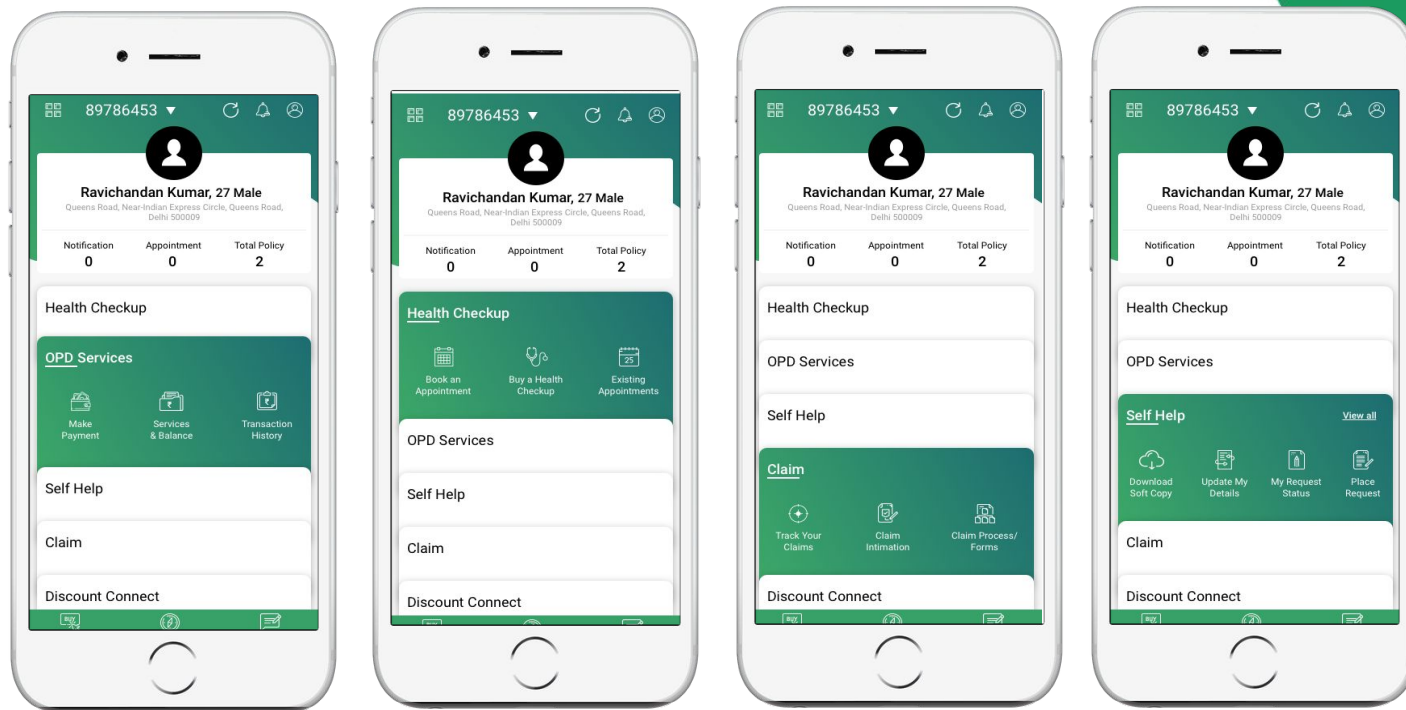
The registration and login process, is simplified, so that the user can now complete both, within a few steps.





Home

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





Claim Intimation

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

The image displays three smartphone screens illustrating the claim intimation and tracking process. The first screen, titled 'CLAIM INTIMATION', shows a 'Select Member' section with three options: 'M Self Ravichandan Kumar 55yrs', 'F Spouse Aswini Kumar 48yrs', and 'F Daughter Rumkini Kumar 26yrs'. A 'NEXT' button is at the bottom. The second screen, also titled 'CLAIM INTIMATION', shows a 'Select Claim Type' section with two options: 'Cashless' (where the patient is treated in a paneled hospital and the claim is settled directly) and 'Reimbursement' (where the insured pays bills, collects documents, and submits them for processing). The third screen, titled 'TRACK YOUR CLAIM', shows the claim details for 'Claim No.- 906762-01'. It lists the claim type as 'Cashless', the intimation date as '04 May 2018', and member details including the insured name 'Ravichandan Kumar', policy number '11091234', and client ID '5698876'. The claim details section shows a progress bar with three steps: 'Document Received' (completed on 04 May 2018 at 01:20 PM), 'Under Medical Adjudication' (with 'Download' and 'Upload' buttons), and 'Payment' (with an 'Approved Amount INR 1000.00').

CLAIM INTIMATION

Select Member

M Self Ravichandan Kumar 55yrs

F Spouse Aswini Kumar 48yrs

F Daughter Rumkini Kumar 26yrs

NEXT

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.

TRACK YOUR CLAIM

Claim No.- 906762-01
Claim Type : Cashless

Intimation Date
04 May 2018

Member Details
Insured Name : Ravichandan Kumar
Policy No. : 11091234
Client ID : 5698876

Claim Details

✓ Document Received
04 May 2018 01:20 PM

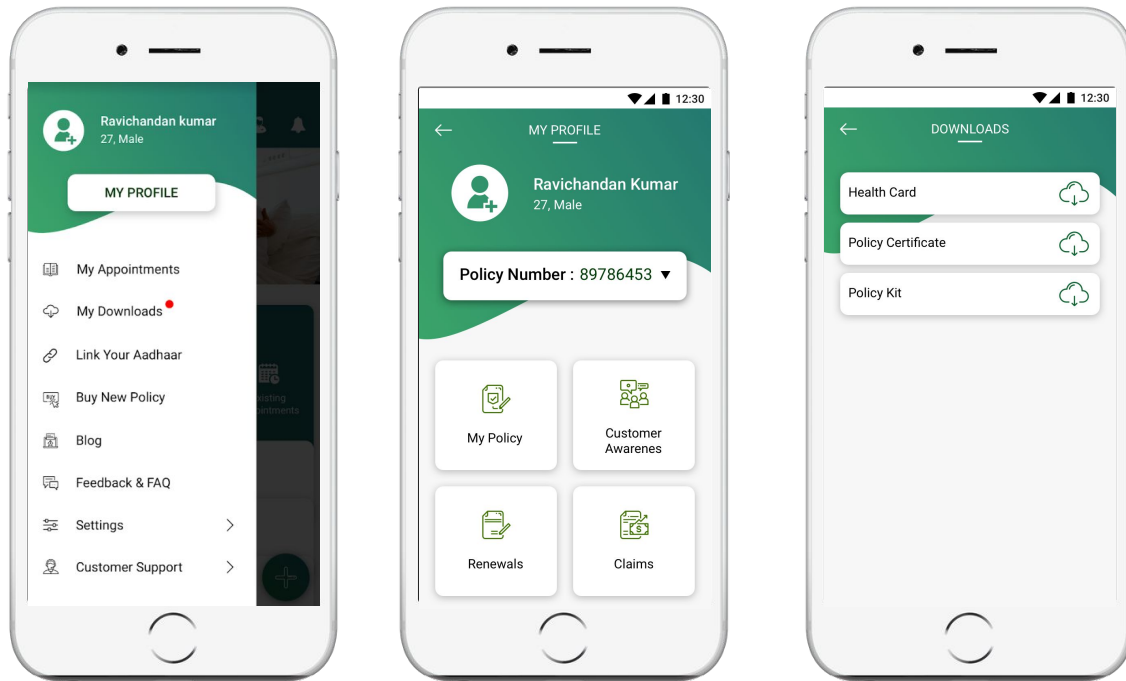
✓ Under Medical Adjudication
Download Upload

○ Payment
Approved Amount INR 1000.00




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



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100+

PROJECTS

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GEEKS

3

OFFICES

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