



Ab Health Hamesha

How Mantra built the highest rated Diagnostic App for Religare

MANTRA LABS



CRAFTING EXPERIENCES INTO **THE HEART OF INSURANCE**

Customer Diagnostic & Wellness App



THE CLIENT

A **Specialist Health Insurer** committed to delivering excellence in customer servicing, product innovation and value-for-money services using technology.

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 diagnostic services for their **existing customers**.



THE SOLUTION

Mantra Labs proposed the creation of a '**Customer Diagnostic App**' with specific use-cases highlighted for integration such as, being able to –

1. **Book a Health Check-up Appointment** at any location and Hospital.
2. **Download** Health Check-up **reports**.
3. **Avail Cashless OPD** services by scanning 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 could also potentially benefit from using the app's features – therefore the design approach accounted for their usability as well.



THE PROCESS

02

User Experience Journey

Religare's existing customers are accustomed 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 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

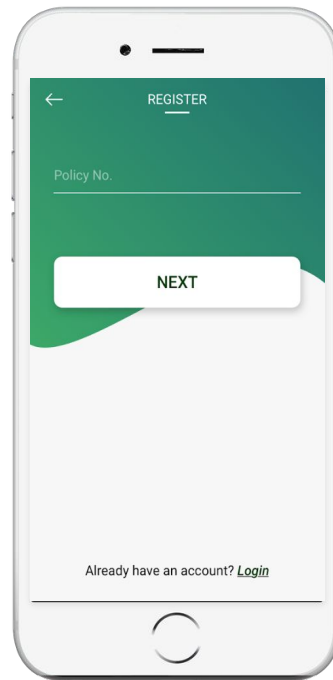
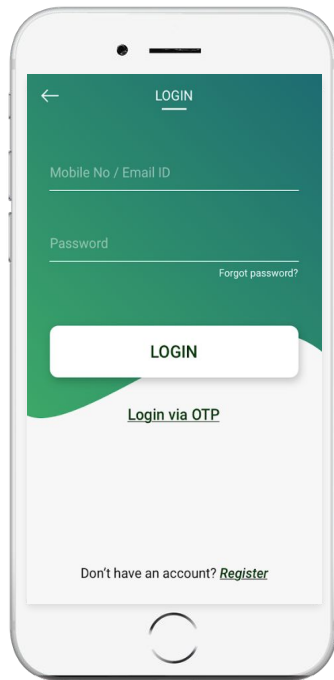
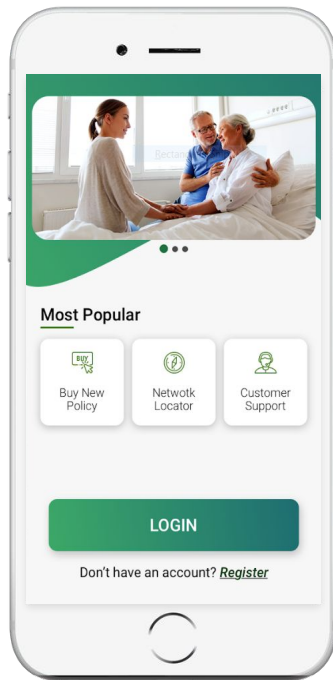


USER JOURNEY MAP



Start & Login

The **Registration** and **Login** process is simplified, so that the user can now complete both within a few steps.

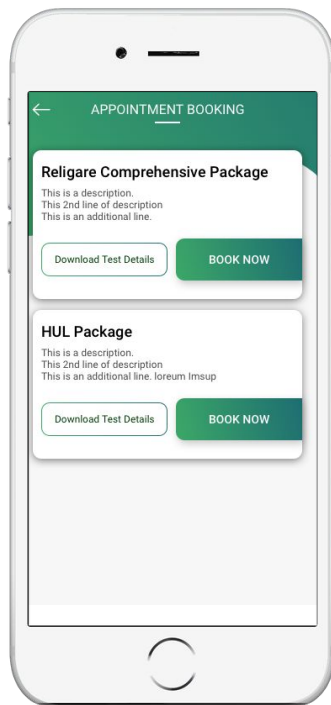
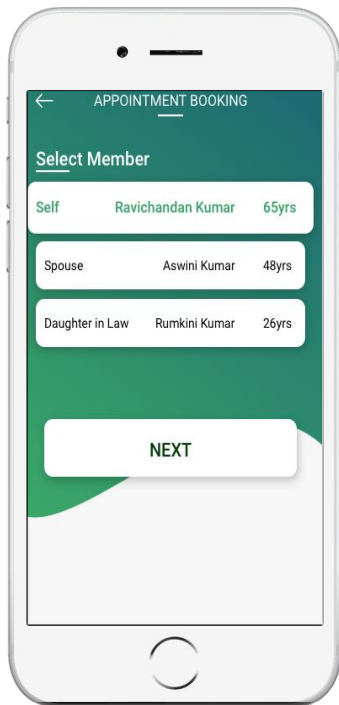




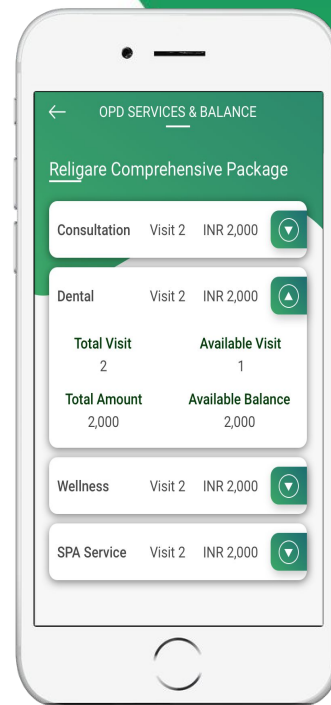
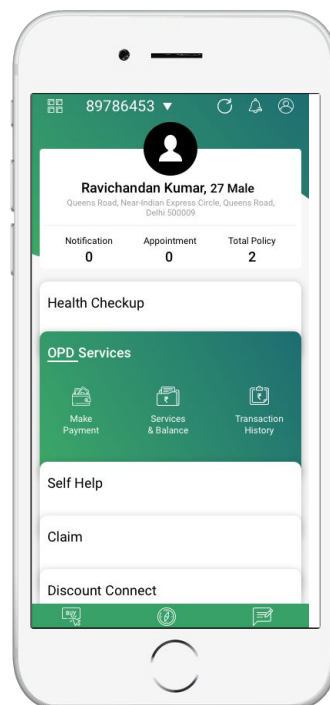
Home

Religare has User Friendly Ui to access the services easily.

Booking Appointment



OPD Services





Claim Intimation

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

← 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

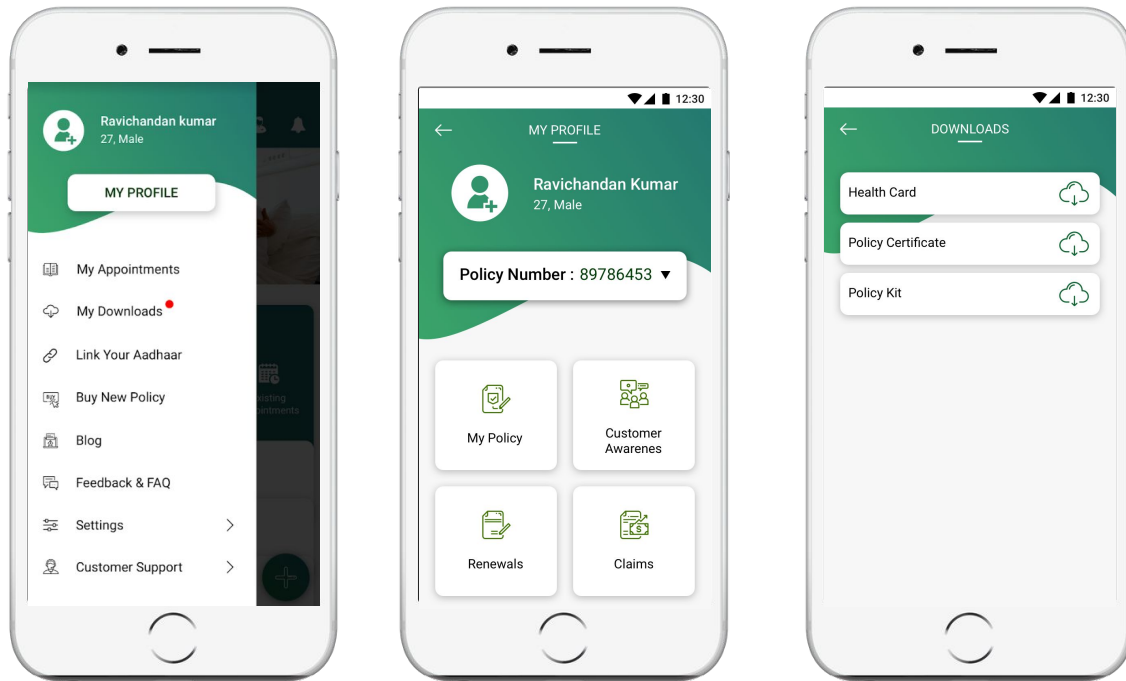
Claim Details

- ✓ Document Received
04 May 2018 01:20 PM
- ✓ Under Medical Adjudication
[Download](#) [Upload](#)
- Payment [Download](#)
Approved Amount INR 1000.00



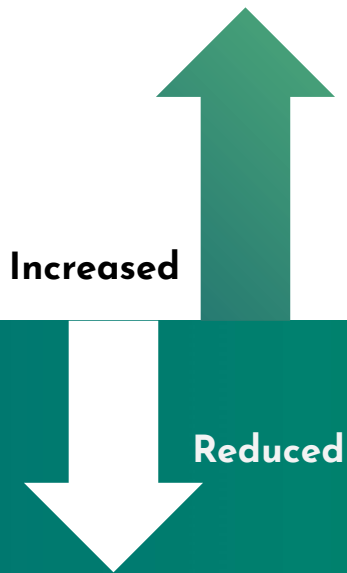
User's Profile

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



- **Traffic** through simpler navigation
 - **Policy renewal** rate
 - The no. of doctor's appointments has **increased**
- **Number of user input points** for login
 - **Number of clicks** for key services
 - **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 insurance customer diagnostic app** on the play store.

Average user rating in play & app store 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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- ✓ Real World Problem Solving using Artificial Intelligence and Customer Experience Consulting



100+

PROJECTS

150+

GEEKS

3

OFFICES

Key Partnerships



nVIDIA.



IBM Watson



mongoDB

Thank You



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