



In Just Ten Months, Leading Medicare Advantage Payer Achieves **95%** Approval Rate on Supplemental Benefit Debit Card Transactions, with Members Spending Over **\$68M** on Critical SDOH Services

At a Glance

Industry

Medicare Advantage

Challenge

- ♥ Unclear OTC product eligibility
- ♥ Elevated product costs
- ♥ Delayed card delivery
- ♥ Slow order fulfillment
- ♥ Inconsistent brand experience
- ♥ Labor-intensive approved product list maintenance
- ♥ Poor member experience

Lynx Solutions

- ♥ Supplemental Benefits
- ♥ White-Label E-comm Site & App

Results

- ♥ **100%** cards-in-hand before effective date
- ♥ **100%** dollars in purses before effective date
- ♥ **95%** in-store product approval rate
- ♥ **1.3M+** successful in-store transactions
- ♥ **\$68M+** in OTC product spend
- ♥ **88%** of online orders are delivered within 2 business days

[Explore Supplemental Benefits](#)

Leading health plan dramatically improves member experience for OTC and Healthy Groceries supplemental benefits with Lynx

About

- ♥ A nationally recognized nonprofit health benefits organization serves over one million members, with a mission to improve health, instill humanity, and inspire hope. For over 30 years, it has offered innovative individual and family plans, Medicare plans, Medicaid plans, and employer group plans. As a leader in member-centric healthcare, the organization prioritizes affordability, accessibility, and operational excellence to enhance member satisfaction and loyalty.
- ♥ As part of its Medicare Advantage offerings, the organization provides an over-the-counter (OTC) product allowance. This benefit gives more than 224,000 Medicare Advantage members pre-loaded payment cards to simplify access to essential OTC health products. Cards are automatically reloaded either monthly or quarterly to ensure continued access to this supplemental plan benefit.

Challenges Faced in 2024

Members were able to take advantage of this benefit by purchasing OTC products either in-store at select retailers, over the phone, or online at a designated website. But the process was clunky and disjointed, leading to member frustration and brand erosion for the company.

The prominent Medicare Advantage payer was experiencing several operational and user experience hurdles with their existing process, including:

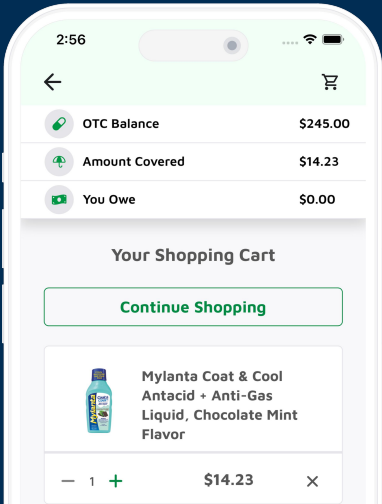
- **Unclear Product Eligibility:**
Some members weren't sure which OTC products were eligible for the benefit and which were not, leading to product denials, frustration, and degraded trust at the point of sale.
- **Expensive Products:**
The company's partnered vendors featured prices that were 25% higher than retail on average, resulting in the valuable OTC benefit not stretching as far as it should have for members.
- **Slow Fulfillment:**
Processing and shipping OTC orders placed online or over the phone sometimes took weeks instead of days, delaying member access to essential health items and reducing satisfaction.
- **Inconsistent Brand Experience:**
For benefit tracking and ordering, members were directed to generic third-party apps, which didn't offer a personalized experience and diluted the company's brand presence.
- **Labor-Intensive Program Management:**
Maintaining accurate Approved Product Lists (APLs) across multiple vendors and retailers was a cumbersome, outdated process that often led to errors and inefficiencies.

Objectives

To better meet member health needs and service expectations, **the company set the goal of improving their OTC product process in order to boost Medicare Advantage member satisfaction.** Specifically, they wanted to:

- ...» Make it easier, faster, and cheaper for members to get OTC products they needed
- ...» Create a consistent, end-to-end branded experience from browsing to delivery
- ...» Save time by making the process less labor-intensive for their OTC benefit team

To achieve their goal, the Medicare Advantage payer turned to Lynx for help.



Solution

Lynx implemented its **Supplemental Benefits** platform to manage the end-to-end process, including a new, white-labeled OTC e-commerce member portal and mobile app. The complete program implementation and launch encompassed the following:

- **Custom Development**
Fully custom white-label mobile app and e-commerce website, ready for the company in just 10 weeks
- **Seamless Operation**
Streamlined card issuance process managed by Lynx, with real-time balance and purchase data available to members 24/7 via the website and app
- **Consistent Experience**
Branded end-to-end program design, creating a personalized member experience distinct from competitors
- **Frictionless Shopping**
Browsing, ordering, and tracking all via a user-friendly interface, eliminating barriers to accessing critical products



Fair Pricing

Updated online catalog data with product pricing that matches what's seen on store shelves, extending the value of the OTC benefit



Real-Time Eligibility

Automated, up-to-date APLs from retail partners to improve transparency and reduce product denials, plus the ability to scan any product from the mobile app to check its eligibility



Faster, Broader Access

Access to 60,000+ retail locations for in-person shopping and 90+ distribution centers, enabling delivery in 2 business days for online/app/phone orders



Reliable Payments

Upgraded payment technology with enhanced security and efficiency, ensuring smooth and reliable transactions for members

Results

By partnering with Lynx, the Medicare Advantage payer transformed its Medicare Advantage program into a model of efficiency, affordability, and engagement. Since allowing members to enjoy seamless access to their OTC benefits through an intuitive app interface — with clear product eligibility, more competitive pricing, and faster shipping — the company has seen impressive results.

01

Launched the new program to 215,000+ members (now 224,000+) with **100% of cards delivered and 100% of benefit funds available** in member purses prior to the effective date

02

Achieved unprecedented in-store OTC product approval rate of **95%**, compared to the industry average of 80-85%

03

Allowed members to conduct **1.3M+ successful in-store transactions** to date, generating over **\$68M+ in benefit spend**

04

Delivering **88% of online orders within 2 business days**, including 1,300 orders processed and shipped within just four days post-launch

Thanks to the positive outcomes the Medicare Advantage payer has achieved in its partnership with Lynx, the company has made significant improvements in its overall program satisfaction and member retention.



About Lynx

Lynx is an API-first fintech platform revolutionizing healthcare payments. It enables health plans, financial institutions, and benefits administrators to embed a comprehensive suite of healthcare financial accounts and services into their existing user experiences. With a focus on innovation, scalability, and seamless integration, Lynx is redefining how healthcare payments are managed. For more information, visit lynx-fh.com.

Ready to revitalize your benefits program? Let's discuss how you can improve members' satisfaction while reducing costs for your organization.

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