According to MetLife’s 19th Annual U.S. Employee Benefit Trends Study, 72 percent of employees say their safety and protection, as well as the safety and protection of their family, is more important now than ever before. As workers feel more concerned about their safety and protection, they want their workplace benefits and programs to help them feel reassured.

Recognizing the importance of benefits and the critical role they play to provide security and protection is only the first step. Applying for life and disability insurance coverages can require additional information to ensure applicants are being considered for the full coverage amount being requested. The employees and/or their dependents may therefore have to provide MetLife with more information by filling out a Statement of Health (SOH) form.

The Paper Barrier
While the SOH is a straightforward form that includes a series of questions about a person’s overall health, such as if you’re a smoker or if you’ve ever been treated for a medical condition, like high blood pressure, it can be an overlooked step in the process. This is more pronounced when an employer group is unable to use one of MetLife’s online SOH options and has to offer their employees paper SOH forms. Completion rates for paper SOH forms, unsurprisingly, were considerably lower than MetLife’s online SOH submission rate.

In line with its commitment to continually enhance its products and services and simplify the application process, MetLife looked for new ways to introduce additional online SOH options to employers to help individuals get considered for the coverage they needed for their family.

The Development Process
To ensure MetLife was able to quickly develop and deploy new digitized SOH options, it conducted a request for proposal (RFP) process in May of 2020 and selected Airkit. The teams began working together in weekly sprints to build a customer-centric solution that digitized the SOH process for both employers and their employees. The solution went through multiple iterations based on employer and employee feedback to ensure the process was seamless and allowed applicants to easily complete their SOH (and therefore finish the enrollment process for their term life and/or disability insurance).
Success & Scalability

Since implementation of the digitized SOH process in October 2020, MetLife has seen solid results in market:

- Four out of five applicants were satisfied or highly satisfied with MetLife's SOH experience.
- The digitization also improved completion results, which were up to 50 percent higher than the previous paper SOH processes.
- There was also a clear preference for the digital option among employees, with nearly 99 percent of SOH submissions completed online instead of paper.

Overall, the implementation of the digital experience not only improved the customer experience but also helped MetLife work in an agile way that allows the insurer to iterate its solution based on customer feedback quickly and efficiently. The digital SOH solution is now being scaled to more partners and employers and for a broader range of SOH form variations.

Only applicants who reside in either a US state or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are permitted to complete their SOH form online. Alternatively, these applicants may complete a MetLife SOH form that is provided to them. If an individual does NOT reside in either a US state or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands, the individual must be approved by MetLife before being provided with an SOH form.

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