

THE PERFORMERS

× CANADA'S INFLUENTIAL THOUGHT LEADERS ×

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Chief product officer, Express Scripts Canada

"MY FOCUS IS PROVIDING PRODUCTS AND SERVICES THAT ALLOW OUR CLIENTS—INSURANCE CARRIERS AND THIRD-PARTY ADMINISTRATORS—TO GROW THEIR BUSINESS."



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Karen Kesteris is chief product officer at Express Scripts Canada (ESC), overseeing the product development and analytics teams. "I'm responsible for delivering the overall vision of product for Express Scripts Canada," she says. "My focus is providing products and services that allow our clients—insurance carriers and third-party administrators—to grow their business." We asked her to explain how she accomplishes this.

What is the relationship between ESC clients and product development?

We take a collaborative approach, working very closely with our clients. We want to make sure we understand their needs and strategic goals—what they are trying to achieve in their markets. We monitor the landscape to keep track of legislative changes and other drivers that may influence our product roadmap. We also tap into our global parent; we're the only pharmacy benefit manager in Canada with access to the types of innovative services and solutions that such a large and established organization can provide on a global scale.

What does successful product development look like to you?

The number one driver is that it's client-centric. It's very important to us

that we deliver products that the client actually wants to, and can, use and that our products help solve client problems.

We also bring innovative solutions to the marketplace. In the world we live in today, with its focus on data and digital, that level of innovation is important. Innovation helps us keep up with changing plan sponsor and plan member expectations. It also lets us take full advantage of the data capabilities and data points that allow us to drill down to identify and address the needs of each plan member.

We recently launched a product that is a good illustration of successful product development. It tracks plan members' adherence or nonadherence to medication. Using sophisticated algorithms, we can calculate down to the plan member level a person's historic adherence to drugs and predict future behaviour with respect to adherence.

To get to solutions like that, we use an Agile approach that gives us the flexibility to pivot as needed. We keep clients apprised of what we're working on throughout the entire product development process so that if there is a change in requirements or a change in direction, it's a small change and we can react quickly and continue the development.

What is the future of product development in the pharmacy benefit landscape?

The need to meet plan members' needs and expectations is at the forefront of practically all initiatives. From a clinical perspective there's a growing trend towards personalized medicine and from the insurance perspective there's a renewed focus on the plan member experience. As recently as a couple of years ago, a wellness program might have been rolled out at an aggregate level to everybody who had diabetes, for example. It was very open-ended. Now what you're seeing is a higher level of personalization to ensure every plan member gets the appropriate treatment.

Also, from a cost perspective, targeted plans will be far more financially viable. If you have a pool of 100 plan members and you can have 10 successful interventions as opposed to 50 minor touchpoints, you're going to have a higher rate of return on your investment and the level of impact will be much greater because the plan member will be more engaged.

How does product development ultimately impact the member?

In our industry, a good product development strategy helps make sure the plan member has the right experience and access to the right tools. Even people in the industry sometimes struggle to understand all the moving pieces in insurance and the drug world. So, from a plan member perspective, we want to make the journey as easy as possible. That means simplifying everything, creating access points for the plan member, and providing the plan member with tools that explain programs at a level he or she can understand and from which the plan member can create his or her own context and framework. That, in turn, increases adoption—which is an important plan sponsor and insurance carrier objective.



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