



## Translating member experience for your clients



Today's health care landscape is rapidly evolving and member expectations are higher than ever. As a trusted consultant, you play a critical role in helping clients define, deliver and elevate the member experience.

This guide is designed to equip you with the latest insights, best practices and real-world examples—organized around three foundational member experience principles:

- + Patient-centered care
- + Ease of use
- + Transparency

# Defining what the Evernorth member experience means

Our Member Experience focuses on supporting members every step of the way by putting more control and choice in their hands—making it easier for them to compare options, manage costs and access the medications they need.

**Our commitment to innovation is unmatched.**

We're continuously evolving the experience—doing more, moving faster and delivering greater value every single day.



With decades of industry expertise, Evernorth® delivers a holistic member experience that puts knowledge and control in members' hands from day one. Grounded in a deep understanding of the health care landscape, we help enable experiences members deserve and expect—one centered on their entire health care journey.

Use this resource to spark strategic conversations and inspire actionable solutions with your clients.



**Patient-centered care**



**Ease of use**



**Transparency**



# Patient-centered care

## Why it matters

Members increasingly expect health care experiences that mirror the **simplicity and personalization** of consumer technology.

**74%** of insured employees say they would work harder to help their employers succeed if they are satisfied with their benefits.<sup>1</sup>

The shift toward **digital health and personalized care** is accelerating, with organizations that prioritize patient needs seeing higher engagement and loyalty.



## What a better member experience looks like

- + **Personalization at every touchpoint**—from tailored benefit guidance and caregiver access to communication preferences and feedback-driven improvements that reflect member needs.
- + **Members have access to holistic support without fragmentation.**
- + **Proactive education and information** for members to make the decisions that are best for them.



**Visit [The Consultant Hub](#)**

to learn more about our services

## Evernorth in action

### **Express Scripts® Pharmacy Benefit Services**

provides benefits for more than 100M members.<sup>2</sup> We deliver personalized, real-time guidance so members can receive experienced service and compassionate care 24/7/365.

### **Accredo® Specialty Pharmacy**

launched Accredo Smart Path<sup>SM</sup>, an enhanced service model, powered by smart technology, that connects insights with streamlined processes and people to anticipate patient needs, helping to reduce call transfers and elevate care before risks arise.

### **Evernorth CareNav+<sup>SM</sup>**

connects an employer's full benefits ecosystem and guides members with personalized, easy-to-follow support—bringing medical, pharmacy, behavioral, and lifestyle services together into one digital platform.

### **Evernorth Oncology Benefit Services**

offers dedicated nurse navigators to guide members through their cancer journey.

### **MD Live by Evernorth<sup>3</sup>**

delivers whole-person, physician-led care through a national network of board certified doctors and licensed therapists, ensuring members receive personalized, quality support across primary care<sup>4</sup>, urgent care, behavioral health, and dermatology.<sup>5</sup>



# Ease of use

## Why it matters

**Complexity and inefficiency** in health care systems lead to frustration and disengagement.

**65%** of U.S. adults continue to find managing their care to be overwhelming and time-consuming.<sup>6</sup>

**61%** of consumers say it's difficult to know when to use the many benefits solutions offered by their employer.<sup>7</sup>



## What a better member experience looks like

- + **Members can easily access, understand and use their benefits.**
- + **Engagement is seamless**, with clear guidance from day one.
- + Services are unified in a **single digital experience**.

**+** [Visit The Consultant Hub](#)  
to learn more about our services

## Evernorth in action

### **Express Scripts® Pharmacy Benefit Services**

offers proactive, personalized recommendations, AI-supported chat, tools for pricing medications, and help locating pharmacies that provide services beyond prescriptions, such as vaccines.

### **Accredo® Specialty Pharmacy**

simplifies specialty pharmacy with electronic medical record (EMR) connectivity at scale as our standard clinical care model, anticipating 800k-1M transactions per year.<sup>8</sup>

### **Evernorth CareNav+<sup>SM</sup>**

redefines member experience through intelligent, anticipatory guidance delivering timely, tailored recommendations—empowering members to find and use services oftentimes before they even realize the need.

### **Evernorth Oncology Benefit Services**

streamlines access to quality providers, appointments and second opinions.

### **MD Live by Evernorth**

provides on-demand access to 2400+ board-certified doctors and therapists so members can achieve whole-person health—anytime, anywhere.



# Transparency

## Why it matters

**Transparency builds trust, confidence and satisfaction**—members want clear information about costs, coverage and care options.

**78% of members** expect to see out-of-pocket costs before visiting the pharmacy.<sup>1</sup>

Providing more than what is expected from regulations is critical to building member trust in their plan sponsor.



## What a better member experience looks like

- + **Members have full visibility** into costs, coverage and savings opportunities.
- + **Information is clear, timely and actionable.**
- + **Plan sponsors have deep insights** to optimize plan design and performance.



**Visit [The Consultant Hub](#)**

to learn more about our services

## Evernorth in action

### **Express Scripts® Pharmacy Benefit Services**

delivers industry-first annual prescription cost summaries alongside real-time cost tools, offering members a true understanding of the value their plan provides to them.

### **Accredo® Specialty Pharmacy**

improves cost transparency through financial assistance coordination programs, delivering \$2.9B in savings in 2024.<sup>8</sup>

### **Evernorth CareNav+<sup>SM</sup>**

offers access to all benefits information in one place—deductible balances, ID cards, coverage details and more.

### **Evernorth Oncology Benefit Services**

provides timely updates on authorizations, treatment and financial responsibility.

### **MD Live by Evernorth**

enhances transparency through real-time eligibility checks and clear cost-of-care visibility, helping members understand their care options and avoid surprise medical expenses before they book or begin a visit.

# Collaborating to enhance the future of member experiences



Evernorth's commitment to patient-centered care, ease of use and transparency is more than a vision—it's a reality, delivered through innovative solutions and ongoing partnership with consultants like you.

## Complementary resources

Leverage this guide to amplify your expertise and lead the way in enhancing member experience with Evernorth.

To expand your toolkit, check out these supplemental resources:

- + [The Consultant Hub](#)
- + [Express Scripts Member Experience](#)
- + [Accredo Specialty Pharmacy](#)
- + [Oncology Benefit Services](#)
- + [CareNav+](#)
- + [MD Live by Evernorth](#)

## + Ready to take the next step?

Connect with our team for tailored resources and support in bringing these member experiences to life for your clients.

[Connect now](#)



1. Data from a recent YouGov survey of 3,000 nationally representative Americans. Sample balanced gender, age, education, and ethnicity. Of this 63% are employed, 76% have health insurance and 69% are taking or managing prescription medications.
2. The Cigna Group, Express Scripts Newsroom, <https://newsroom.thecignagroup.com/express-scripts-further-advances-transparency-and-affordability>, April 13, 2023
3. Cigna Healthcare provides access to virtual care through certain third-party service providers. Such third-party service providers are solely responsible for the care and treatment they deliver. Benefits are subject to plan terms and conditions, including applicable exclusions and limitations. These services may not be available in all areas.
4. Virtual primary care through MD Live is only available for Cigna Healthcare medical members aged 18 and older.
5. Virtual dermatological visits through MD Live are completed via asynchronous messaging. AR, DE, DC, KS, MS, NM, RI, WV require a short video introduction with a dermatologist before receiving a diagnosis and treatment plan.
6. Evernorth Benefits Navigation Services Research, March 2025.
7. Evernorth Annual Buyer Insights Study, 2025.
8. 2024 Accredo Book of Business. Subject to change.

Evernorth Health Services products and services are provided exclusively by or through affiliates of the Evernorth companies.

02/26 © 2026 Evernorth Health Services. All rights reserved. Some content provided under license.

All pictures are used for illustrative purposes only.

**EVERNORTH**  
HEALTH SERVICES