**aetna™**

**CUSTOMER**
Aetna, a CVS Health Company

**USE CASE**
Passwordless Customer Login

**DEPLOYMENT**
10+ Million Users

## KEY IMPACTS

- **REMOVED** Centralized Passwords

- **REDUCED** ATO Fraud and Phishing by 99.8%

- **SAVED** Millions in Password Reset Costs

- **ENHANCED** Customer Experience with True Passwordless Login

- **ACCELERATED** Mobile App Adoption Across 10M+ Users

> **True Passwordless Security addresses security and fraud risks for my enterprise, but also helps me drive a vision that allows that organization to meet the digital engagement goals that we have.**

**- Brian Heemsoth**
Executive Director, Global Security
Aetna CVS Health

## OVERVIEW

Aetna, a CVS Health Company, is one of the world's largest health insurer and managed healthcare providers. As part of their digital transformation initiative, the organization had a C-level directive to drive business results by tackling both user experience (UX) and security. This involved a defined, strategic move away from centralized passwords across customer-facing applications.

To meet their digital engagement objectives they decided to leverage FIDO® Certified Passwordless Authentication – an initiative which carried over through the CVS Health merger. Aetna and HYPR successfully delivered passwordless authentication to millions of customers who now enjoy fast and easy access on their mobile app. The vision now is to unify passwordless security across web and mobile apps and address new use cases as they expand passwordless to 30 million customers introduced by CVS Health.

## CHALLENGE

Passwords were a problem. Aetna's security leadership needed the organization to move away from passwords since they were the target of credentials-based attacks including account takeover (ATO) and phishing. The business leadership was aware that expensive password resets were impacting their bottom line.

Customers typically log into their application a few times per year. This meant password resets and helpdesk congestion were most common during the re-enrollment period. It was considered the annual "password apocalypse" that cost millions annually. Aetna's security and business teams cited four key requirements:

- Improve UX to increase mobile app adoption

- Reduce ATO fraud for member accounts

- Reduce password reset and helpdesk costs

- Implement a repeatable authentication framework to reduce integration costs

Aetna needed a solution that satisfied all four key requirements which address both business and security aims.

## SOLUTION

Aetna was able to integrate True Passwordless™ Security across customer-facing mobile apps in hours using the HYPR Mobile SDK for iOS and Android. HYPR's fully customizable user interface enabled Aetna to control and maintain their brand across platforms and apps. Ease of UI customization makes it easy for new lines of business to adopt passwordless technology and deliver a unified customer experience. HYPR was deployed on-premises with infrastructure distributed across multiple data centers which ensures high availability. Within a brief period of time Aetna replaced their legacy and passwords-based authentication approach with HYPR's True Passwordless architecture which enhanced security and ease of use to customers nationwide.

## IMPACT: A 99.8% DROP IN MOBILE ATO FRAUD

Today, 10 million customers benefit from passwordless access to Aetna's mobile apps. With HYPR, Aetna has the ability to quickly scale with adoption growth. Customers enjoy the improved UX that doesn't rely on cumbersome passwords stored centrally. Authentication was faster and the overall digital experience was enhanced. As a result, Aetna experiences year-over-year increase in mobile engagement rates.

Customers who adopted passwordless were safe from credentials-based vulnerabilities enabling the security and risk teams to decrease ATO fraud and reduce incident response costs that totaled millions of dollars. The number of password resets also fell and resulted in a direct ROI. This is especially beneficial in the context of identity and access management (IAM), since the annual cost in password resets was the top expenditure for the security team.

Aetna's success along its passwordless journey now works as a precedent for CVS Health to expand passwordless security to 30 million users. CVS Health's vision is to make customer access as simple as possible by leveraging FIDO2 authentication. This enables customers to quickly access their prescriptions, for example, when using their trusted mobile devices, as well as laptops with FIDO2 platform authenticators such as MacOS TouchID and Windows Hello.
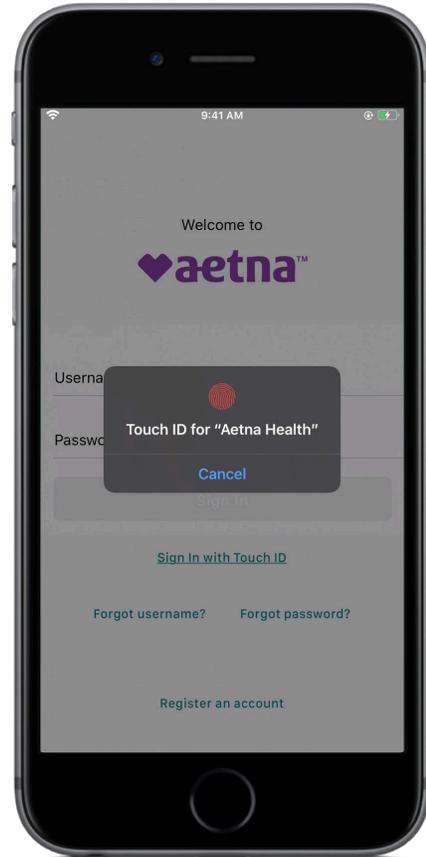
> " The cost of the attack has gone down for the adversary. The cost of defense has never been higher. By eliminating the hacker's favorite target, HYPR moves the economics back in the enterprises' favor.

**- Abbie Barbir**
Senior Security Architect,
Aetna CVS Health