



Transforming the Healthcare Member Experience with Conversational AI and Automation



Executive Summary

The healthcare industry is experiencing severe disruption, and there is no turning back. COVID-19 has strained existing systems to the breaking point and made an indelible impact on all aspects of healthcare.

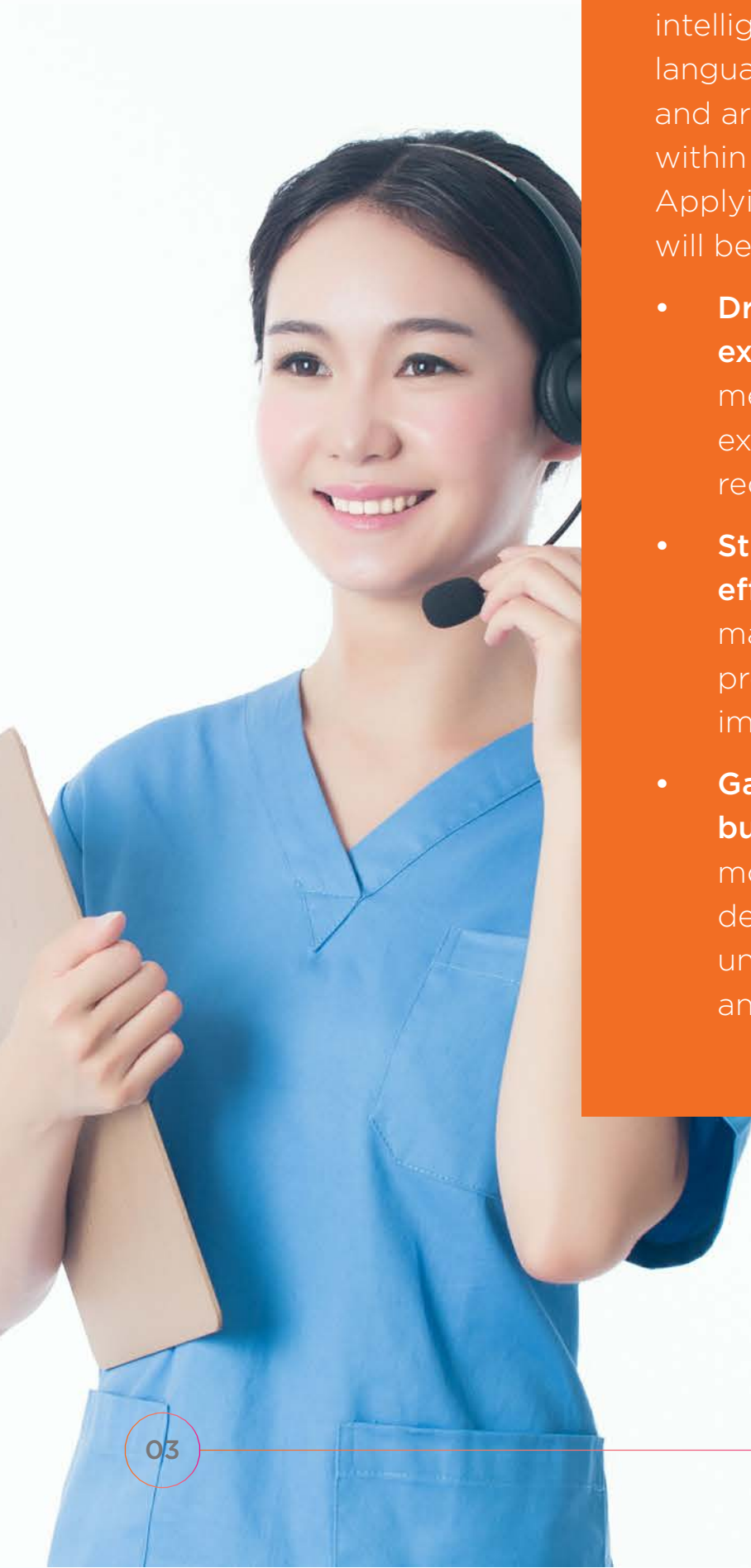
Healthcare environments have also shifted from physical to virtual models. Healthcare costs are rising, even faster than inflation, and healthcare reform remains the number one political hot button of our time.

As a result – on top of its numerous other effects on our daily lives, national economy, and world – COVID-19 has become a mega-accelerator for digital transformation in healthcare. While innovative technology has always accelerated growth, at no time, and, in no other industry, has it been felt as much as in healthcare today.

Digitalization has become mandatory to support healthcare changes. New tools have become a necessity for providers and insurers to meet higher member – and employee – expectations. Moreover, these rising expectations have to be met while adhering to larger overall business cost and productivity objectives.

To stay ahead of the curve and harness new opportunities, healthcare insurers must reassess, adapt, and realign their internal business processes. Of these, contact centers are the most fundamental to the healthcare digitalization journey. The ability of healthcare payers to maintain and build member trust requires technology-driven, value-added capabilities – and everything starts in the contact center.





Forward-thinking organizations are speeding the adoption of digital technologies, including intelligent automation, natural language processing (NLP) and artificial intelligence (AI), within the contact center. Applying these innovations will be essential to succeed in:

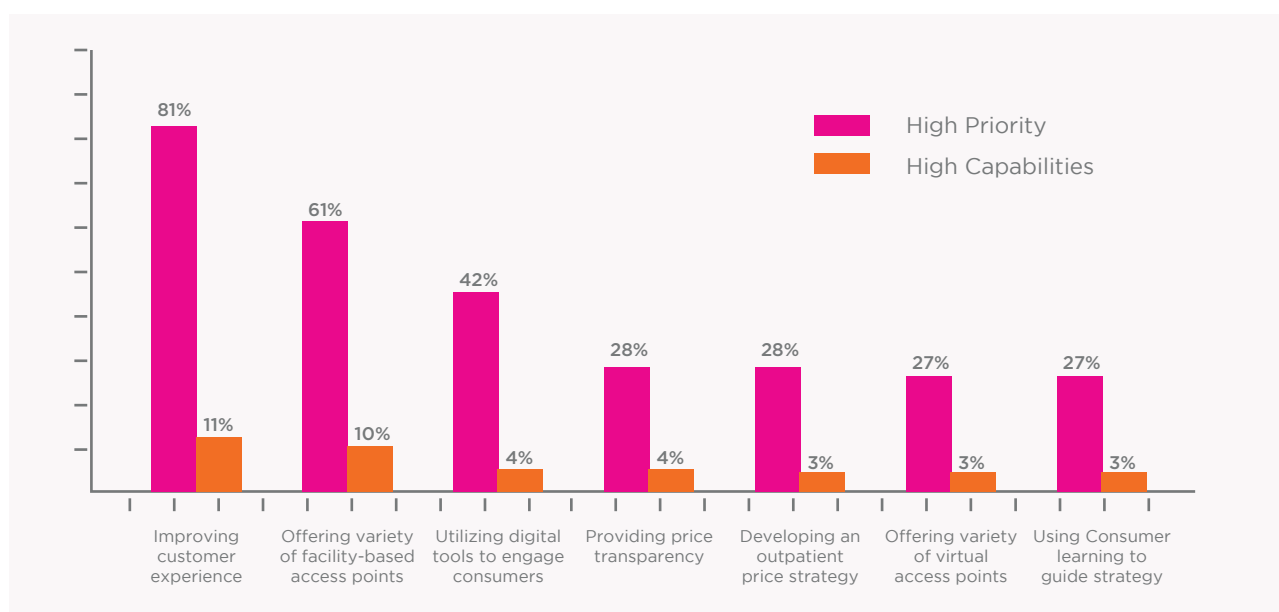
- **Driving a superior experience** – meeting higher member expectations and reducing churn
- **Streamlining process efficiencies** – maximizing agent productivity and improving response times
- **Gaining strategic business insights** – monitoring data to deepen member understanding and optimize services



Prioritizing Member Care by Prioritizing Better Tools

Improving the customer experience ranks among the top healthcare trends of 2020, according to Health Catalyst. (See chart below.)

Whether the issue is open enrollment, COVID-19 response, or continuation coverage under COBRA, healthcare payers must ensure a positive and seamless experience for their members. Responding to member needs must be managed in a transparent, timely, and thoughtful manner in order to build trust and satisfaction.



Source: Health Catalyst, The Top Three 2020 Healthcare Trends and How to Prepare, 2020

Because digitalization has become prevalent in the consumer world, members now have higher expectations when it comes to healthcare services and customer response. Members expect fast, convenient, and intelligent service for their needs.

Contact centers are the primary way that people access your business, making them critical to your brand. By reshaping contact center systems to drive processing efficiencies, healthcare payers deliver a better member experience.

Contact center workloads have increased as a result of COVID-19. Agents are dealing with data overload, and the pace is not going to go down, mandating new workflow efficiencies. A business's ability to effectively and elegantly manage these increasingly higher workloads is essential. The only way to accomplish this is through conversational AI solutions.



Boosting Self-Service Capabilities with Intelligent Virtual Assistants (IVAs)

Self-service contact center options allow healthcare payers to deal with higher workloads, improve member response, and increase productivity. However, today's contact center self-service solutions must evolve to match members' expectations which are higher as a result of personalized, consumer interactions with Amazon-like services.



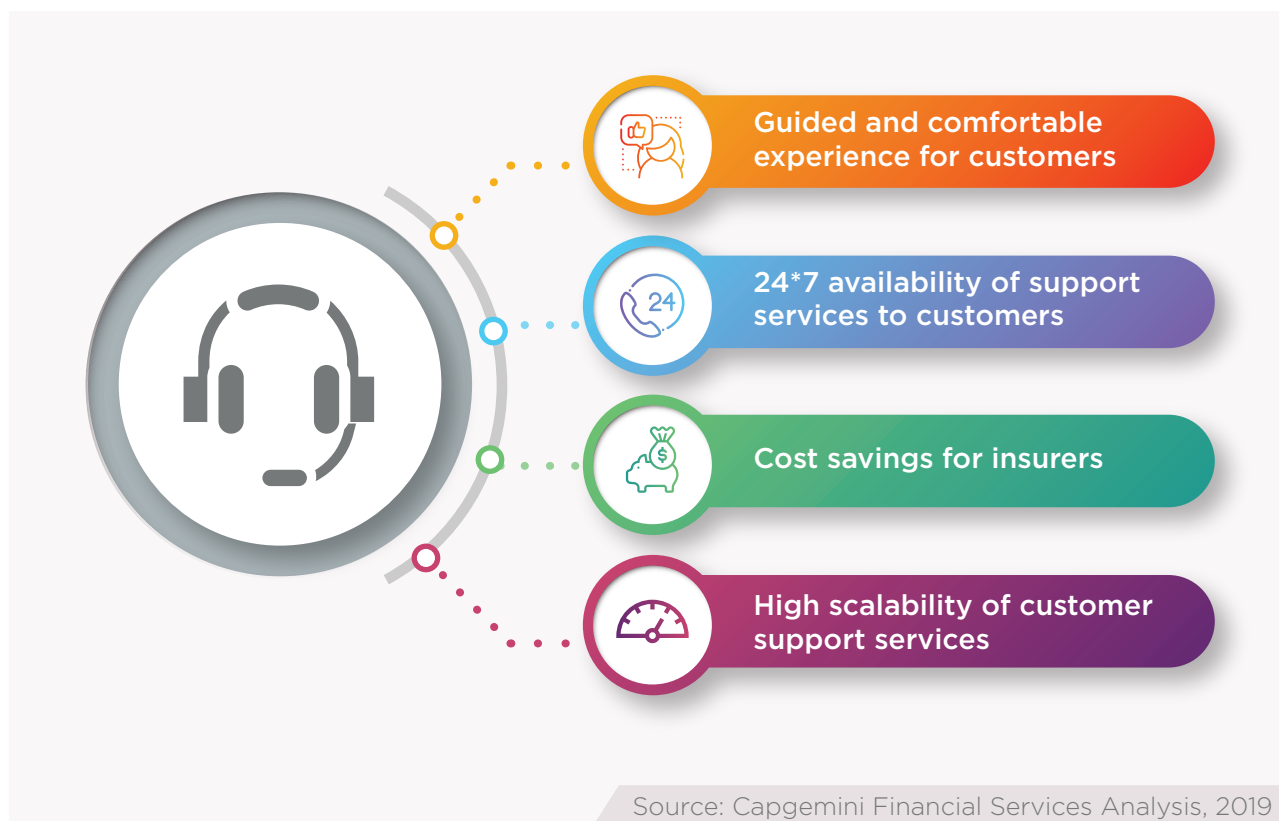
Intelligent virtual assistants (IVAs), also known as chatbots, are key to achieve this and will drive the completion and personalization of the contact center customer experience. COVID-19 has accelerated IVA deployment in healthcare for cost and efficiency benefits. As these chatbots have become more sophisticated and intelligent, user acceptance has also grown.

Today's IVAs deliver fast and convenient service. Natural language processing (NLP) and AI-driven chatbots facilitate customer engagement for routine transactional healthcare payer journeys, such as claim status updates, new policy inquiries, mailing of insurance cards, or provider lookup, office hours or appointment scheduling. A single chatbot can effectively service thousands of customers, giving members access to desired information anywhere and anytime.



These virtual capabilities are able to support members in a more meaningful and consistent way, improving workflow and becoming part of an overall strategy in servicing members. Higher-need inquiries are automatically transferred to agents for more personalized care. Moreover, by applying AI, the member experience is further enhanced, alerting agents to customer sentiment and intent and driving live in-call alerts, next best actions and recommendations.

Exhibit 5: Benefits of health insurance chatbots



Personalized interactions remain the cornerstone of brand loyalty. Members want healthcare insurers to take the time to listen and show they care. Digitalizing the contact center experience with IVAs provides members with 24/7 availability, as well as continuous and consistent care based on the latest curated information.

Additionally, IVA technologies deflect member journeys from higher cost channels, lowering overall call waiting times and helping to better manage business costs. By lowering healthcare payer costs, payers can focus attention on driving transformation in other critical areas, such as increasing agent efficiencies through automation and AI.



Streamlining Process Efficiencies: ACW Automation

Automation innovation provides huge dividends within the contact center. By automating routine agent processes, contact center technologies enable faster problem resolution for your members. Usage of intelligent automation increases overall efficiencies, while ensuring that follow-up tasks are captured and taken care of, providing continuity for future engagements and enhancing member satisfaction.

A Better Member Experience Starts with a Better Agent Experience

Agent experience and member experience are intimately intertwined; the first directly affects the other. By offloading repetitive, mundane work from agents, automation empowers agents to perform more personalized and attentive member care. The right contact center tools equip your agents to better meet member commitments, enhancing job performance and satisfaction, while empowering agents to become ambassadors for your brand.

Consider, for example, the considerable amount of time agents spend on after call work (ACW). ACW is a key part of a call center's average handling time (AHT). As part of their ACW, agents write detailed call summaries after every single member interaction – a time-consuming and labor-intensive process. By using AI and NLP, call summaries and dispositions are automated and agents can offload this work and will be able to focus all attention on the customer, delivering an experience with empathy and care.

Automating ACW also increases accuracies and improves efficiencies by driving higher productivity, lowering AHT and reducing hold times.

In addition, freed from mundane ACW, agents also have the ability to develop a more authentic relationship with members, reducing churn and identifying cross and upsell opportunities where they can actually service members better.



Enabling Remote Contact Center Agents

Historically, to maintain security, call center agents have worked together in tightly-controlled physical locations. However, Accenture notes that shifting to partial or full work-from-home models has become vital for leaders to minimize business disruption, serve customers better, and reduce potential revenue loss. With virtual work environments here to stay, advanced, dynamic, and secure systems have become an imperative.

New voiceprint technologies make it possible to securely enable work-at-home call center agents. With advanced voice biometrics authentication technology integrated in a frictionless process, organizations using contact centers can automatically and continually identify agents to avoid security breaches.



Monitoring Data with AI for Strategic Advantage

AI makes it possible for healthcare payers to easily capture insights for business value. By enabling the fast and automated extraction of data from each and every member interaction, AI allows healthcare payers to detect member patterns, or introduce processes that simply can't be managed by a human workforce.

Take, for example, payment integrity.



Ensuring payment integrity is vital for healthcare insurers; overpayments can cost payers hundreds of millions of dollars, making it essential to catch overpayments as early as possible. However, manually monitoring millions of call records is simply not humanly feasible.

Advanced contact center technologies provide immense strategic value for healthcare payers by making it possible to catch overpayments in advance. By applying NLP with AI, for example, claims data and call transcripts can be transcribed and instantly analyzed, generating reports on potential errors for further evaluation.

Leveraging NLP and AI, healthcare payers can also detect member and agent-centric patterns across voice, email, text or chat, making it easier to identify and rectify points of friction in the customer journey. With post interaction analysis, payers can see what pain points occur most often, so that they can make adjustments in their processes.



They can spot trends in customer feedback to make operational improvements, making recommendations to refine agent effectiveness and solve common problems.

Digitalized Contact Centers – A Strategic Urgency for Healthcare Insurers

Healthcare remains at the forefront of our lives and is top of the agenda for the new administration. COVID-19 has stretched not only hospitals and frontline workers to their limits but also generated enormous volumes of calls and work across healthcare contact centers.

By shining a light on system deficiencies, these pressures are propelling new healthcare digital strategies and revealing improvement opportunities.

As healthcare options continue to expand through COVID-19 vaccinations and increased coverage, the right virtual response infrastructure will be critical for health insurers. As the first point of entry, AI and automation in contact center technologies provide healthcare payers with a tremendous opportunity for differentiation and brand perception. Yet today's experience does not always meet members' increasingly high expectations.

To provide a superior member experience, contact centers must match consumer expectations. This requires leveraging self-service tools that speed simple and straightforward problem resolution, applying automation to offload routine and time-consuming tasks, and using AI to derive strategic business insights.

Success will rely on driving new, high-quality services that apply these advanced capabilities, while simultaneously ensuring operational efficiencies to support continued business growth and lower costs.



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