

# PERSPECTIVE

## Digitizing Customer Care While Optimizing Call Center Workload



### Abstract

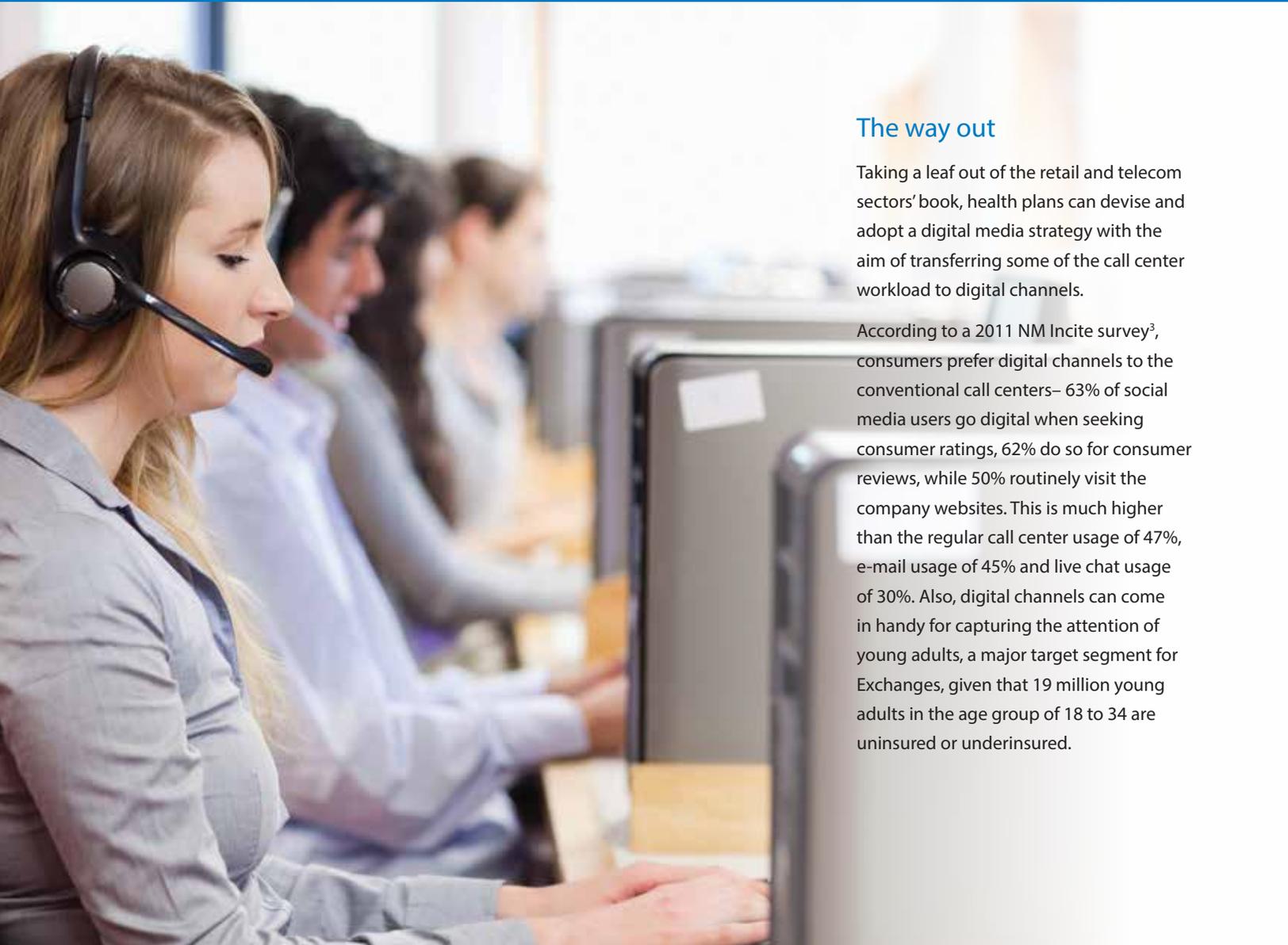
The complexity of the Affordable Care Act (ACA) provisions and surge in the number of people coming under the insurance ambit are expected to increase the health plan call center workload manifold. The wave of consumer confusion was evident from the thousands of incoming calls at the call centers of Health Insurance Exchanges, which went live on Oct 1, 2013. Call center executives are facing both basic insurance queries as well as complex, uncomfortable questions on the objectives of the mandate. Health plans are relooking at their strategies to tackle this wholesale consumer interrogation and want an alternative strategy for satisfying consumers and building stronger bonds, without escalating costs a great deal. One of the strategies is to digitize customer care. Health plans should work towards digitizing their customer care services – by transferring call center workload to digital channels, for instance – to be able to reap operational as well as strategic advantages.

The US Department of Health and Human Services estimates that the call centers will receive 42 million calls about the federal marketplace this year – a daily average of up to 200,000 – plus answer 2,400 letters and 740 e-mails, and host 500 web chats daily<sup>1</sup>. This is a good indication of the impending work pressure on call centers with the introduction of the Affordable Care Act. For instance on October 1st, as the Federal and State Exchanges went live, the two covered California call centers received 17,000 phone calls, which was

13,000 more than anticipated. Further, consumers facing issues on the Federal and State Exchanges are directly contacting the health plans to clarify their queries. Health plans estimate that the consumer traffic at their call centers and websites is increasing; for instance the Florida BlueCross and BlueShield call center reported receiving more than twice the normal daily call volumes<sup>2</sup>.

In addition to handling large call volume, these health plan call centers would have to tackle consumer unfamiliarity with the

healthcare reform. This includes dispelling common misbeliefs that the law will drive up healthcare costs and decrease the quality of healthcare. Consequently, health plans will need to make an enormous effort to tackle the volume and effectively improve the consumer perception. Of course, this cannot be accomplished without additional operating expenditure towards enhancing capacity, improving skill set and expanding supporting technical and physical infrastructure.



## The way out

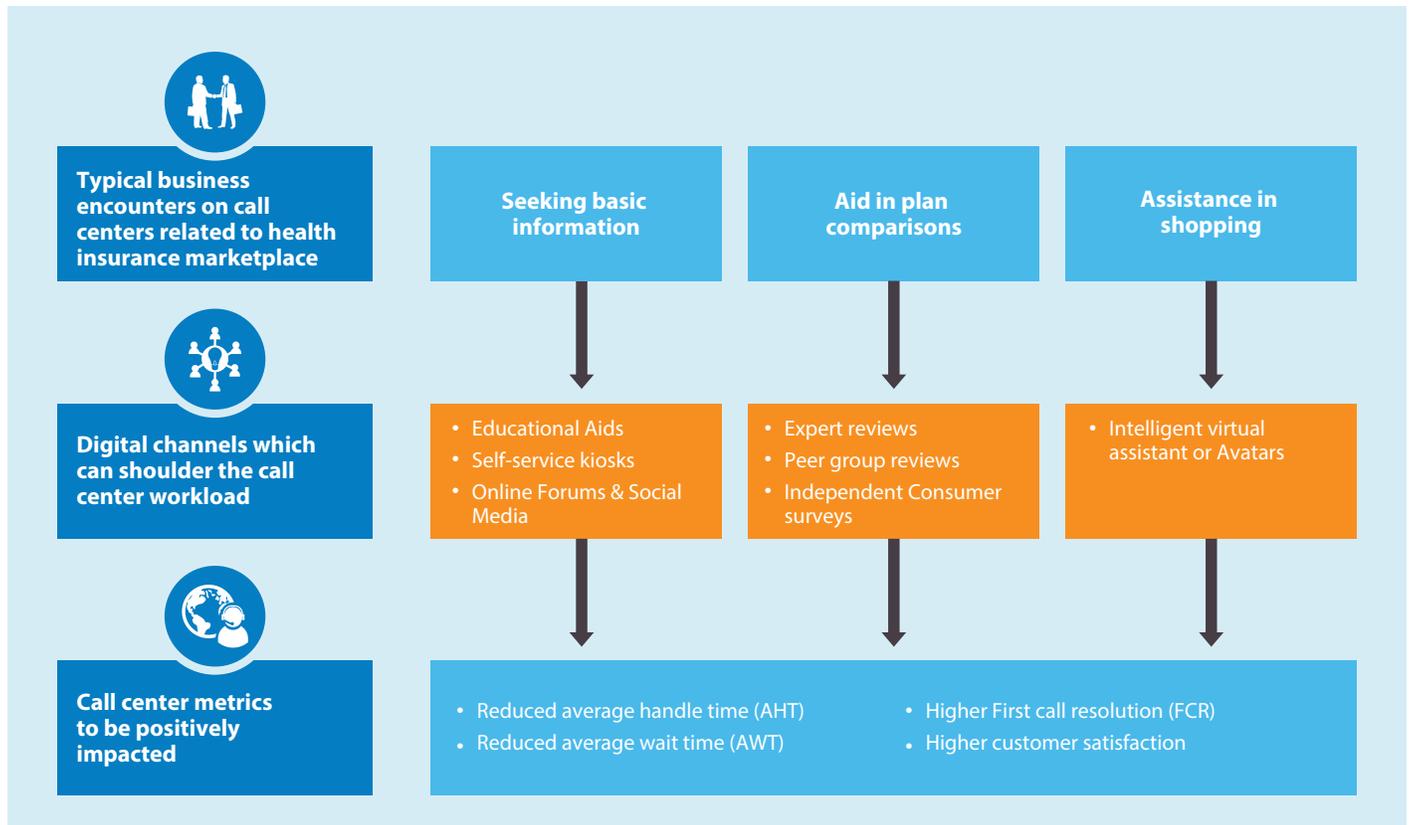
Taking a leaf out of the retail and telecom sectors' book, health plans can devise and adopt a digital media strategy with the aim of transferring some of the call center workload to digital channels.

According to a 2011 NM Incite survey<sup>3</sup>, consumers prefer digital channels to the conventional call centers– 63% of social media users go digital when seeking consumer ratings, 62% do so for consumer reviews, while 50% routinely visit the company websites. This is much higher than the regular call center usage of 47%, e-mail usage of 45% and live chat usage of 30%. Also, digital channels can come in handy for capturing the attention of young adults, a major target segment for Exchanges, given that 19 million young adults in the age group of 18 to 34 are uninsured or underinsured.

## Customer service digitization strategy to aid in reducing call center work pressure

With the Exchanges going live on October 1, 2013, health plan call centers are now busy handling consumer queries that can be broadly classified into three categories:

- **Basic information**—Consumers seek answers to basic questions on health insurance and in particular, about those provisions of the Affordable Care Act, which directly impact them
- **Plan comparisons**—These queries originate from a desire to better understand the intricacies of the plans being offered and how best they suit consumers, or pertain to networks or specific plans
- **Shopping**—Consumers expect assistance with their health insurance shopping, which includes application navigation, enrollment related queries, and status updates



Such call center business encounters and the resulting work pressure can be pre-emptively offloaded to the digital channels, largely by encouraging consumers to use self-help. These digital channels and their effectiveness in improving call center metrics can be elaborated as follows:

## Basic information and general awareness:

- **Educational aids**, including audio-visual aids such as infographics, videos, tutorials and television & radio advertisements etc. are effective for spreading general awareness about health insurance.

**Example** – Online guides to healthcare reform, such as AskBlue by BlueCross BlueShield Association offer an engaging and interactive user experience

- Improved awareness will help to reduce the disparity of information between the consumers and customer service representatives. As a result, consumers' queries to call centers will become more specific and precise; agents' responses can thus become that much more digestible, and not require lengthy explanations. Overall, the call center will benefit from a shorter Average Handle Time (AHT) – thanks to faster responses, which cut downwait times for other consumers as well as the number of abandoned calls.
- **Online self-service kiosks** may be deployed as a cheaper alternative to self-help kiosks in physical outlets to serve consumers seeking clarifications on the healthcare reform. Once the consumers get the opportunity to play around with the options available in an online tool, they might be in a better position to spot the exact information themselves, without assistance from agents.

### Examples –

~Subsidy calculators by BCBS Kansas City that aid consumers in calculating how much they can save by enrolling in Exchanges

~An interactive tool called 'Five Minutes to the Right Health Care Plan' by Cigna that aids the consumers in identifying the plan level they might fit into

- Provision of 24\*7 help through online kiosks can help in redistributing call workloads to non-peak hours/days. This can also help shorten the Average Wait Time (AWT).
- For any additional queries, a feature popularly known as 'Click to Call' maybe used in such applications, giving consumers a choice to book a call-back at a time of their convenience, just by the means of a click.
- Context-passing capability can help customer representatives on the job by presenting them with the entire customer interaction history in a single-window view. When a customer clicks for an agent, while on self-help, the interaction history enables the agent to take it from that point.
- **Online discussion forums and social media** are effective channels for answering queries in a participative manner, particularly those related to ACA guidelines, such as mandatory participation, guaranteed issue and penalties, as well as those related to cost savings through health insurance.

In these channels, the answers could be provided by health plan representatives or by other consumers.

A DMG Consulting report states that the number of relevant social media interactions will be equal to the number of phone interactions within the next five years, with 70% to 80% being service-oriented.<sup>4</sup>

- Such channels help in answering the queries of the masses in the process of responding to a single customer, and are able to tackle cross-questions effectively with planned responses.
- Aggregation and analytics of such social and other online media conversations can sharpen call center agents' knowledge and content management through what is popularly referred to as social listening. Making sense of the massive amounts of unstructured data shared through online forums and social media will require the employment of tracking and mining tools along with text analytics.
- Pooling of common queries and proven effective answers will create efficient and better informed agents, thereby improving 'First Call Resolution' (FCR) rates. Metrics similar to call handling are emerging for social media interactions as well, an example of which is 'Reach'. This denotes the reach of an agent's response based on the number of people following the post or update created by him.



### Aid in plan comparisons:

- Peer group reviews and independent consumer surveys are structured presentations of consumer experiences in the form of articles, comments, reports and ratings, which are proven to be effective channels of feedback. The health plans can encourage such reviews and publish them, eliminating bias or loss of consumer provided information and feedback. This makes it easy for new consumers to choose plans.
- Expert review– Expert viewpoints may be solicited to help mitigate consumer suspicion, and encourage healthy and rapid consumer dialogue.
  - Health plans have started to move in this direction – for instance, Blue Cross Blue Shield has come up with a blogging site called the BCBS blog.
  - Consumers can be rewarded for simplifying access to the right information through peer-care and encouraged to continue doing the same.
  - When consumers step in to help the community as a whole,

leaving the call center agents to concentrate on responding to queries that are not posed or answered online, the result is a better customer experience.

### Assistance in shopping:

- Intelligent Virtual Assistants or Avatars offer virtual guidance, while mimicking the human touch, to make health insurance shopping more fun. The virtual assistant can easily manage application navigation, premium payment, address change and related transactions. CareFirst BCBS has provided a virtual assistant, called “Chloe,” to help consumers navigate the payer’s exchange plan options.<sup>5</sup>
- Health plans can incorporate self-help options that provide a step-by-step guide using interactive text and visual aids. When consumers successfully resolve their issues, the solution enables the health plan to reward them with points that can be redeemed.

### Strategic advantages of the digitization strategy

Apart from reducing the call center workload, a digitization strategy helps

health plans in reaping multiple strategic benefits, including:

- Lower operating costs by deploying outreach programs based on the popularity of one digital channel over another, and reducing investment accordingly. For example, based on the analytics results, Blue Shield of California decreased spending on television advertising from 80% to 44% and redirected expenditure to social media, radio and mobile channels.
- Brand advocacy and improvement in Net Promoter Score (NPS). Fidelity Investments utilizes NPS to measure customer satisfaction and pays incentives to call center employees based on the same.
- A differentiated value proposition highlighting the health plan’s quest for transparency and willingness to bring user experience into the open.
- Spreading the word to a larger audience quickly and at low cost by using established mediums of communication.



## The way forward

Ultimately, the digital strategy adopted by a health plan should work in tune with call center functions and responsibilities to achieve a uniform consumer experience. To accomplish this, health plans should ensure that the context of consumer interaction is captured and distributed across all channels, both digital and physical. This will ensure that when one medium fails, another can step in to attend to the consumer.

## References:

1. The US Department of Health and Human Services released the data estimating the traffic at six Medicare call centers [Link](#)
2. Report by Reuters based on interviews with Healthcare payers [Link](#)
3. An NM Incite Survey on consumer survey on preferred information channels [Link](#)
4. 2012-2013 Social Media Customer Service/Contact Center Product and Best Practices Market Report [Link](#)
5. Press Release from CodeBaby [Link](#)

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