

A hand with a light-colored manicure is touching a tablet screen. The screen shows a bar chart with several bars of varying heights and colors (blue, grey, white). The background is a soft-focus white surface.

HEALTHCARE - PERSONALIZED

Health insurance is a complicated business, often involving bundles of forms that users need to understand and fill out. This extensive, laborious initiation process often acts as a deterrent for buying insurance, especially for a multilingual, millennial population. What if health insurance companies simplify their onboarding process so buyers don't find the sign-up process time consuming and cumbersome?

Infosys®

A man and a woman are looking at a laptop screen and a document. The man is holding a white document with some text and a table. The woman is looking at the laptop screen. The background is a blurred indoor setting.

BUYING HEALTH INSURANCE IS COMPLICATED

Even in developed markets like the U.S., where only about 11% of the adult population is uninsured, insurance isn't a well understood thing. People often struggle to complete the extensive 'first few steps' to sign up for their insurance plans. And insurers, in turn, struggle to engage people after the initial buy-in. For our client, a large healthcare insurer in the U.S., this was a major challenge.

Another challenge was that nearly 21% of the American population speaks a foreign language at home. This makes English language insurance paperwork largely unconsumable. There is also the barrier of communication via a single medium (primarily paper), which may or may not suit the needs of all target consumers. There is no personalization in the entire process.

LACK OF ACCESS TO INFORMATION

The key to making health insurance better understood is then to make it highly contextual to consumers. What if we could personalize insurance details and information in such a way that every consumer finds it relevant? Maybe the real problem then is to ensure that the first touch-point with the customer — the welcome kit — delivers a customized experience: an experience that is simpler, and doesn't necessarily involve piles of paper.

BREAKTHROUGH

By personalizing the first touch-point, the 'welcome kit', we helped our client deliver an enhanced customer experience.

WHEN INSURANCE SPEAKS YOUR LANGUAGE

Enter the Infosys Personalized Intelligent Interfaces (PII), a smart video authoring tool, which can ingest data and deliver short, highly-personalized videos for customers. These videos, when provided as a part of the welcome kit, can, in a few seconds, tell customers about their individual plan, eligibility and deliver targeted health and wellness information based on demographics. What's more, these videos – using the text-to-speech technology, Nuance – can be provided in languages that customers are most comfortable with. Infosys PII can take inputs from multiple form factors, including Alexa or even via a Facebook chatbot, where customers can simply answer specific questions. So, no more form filling!

These personalized videos can be sent to end-users via emails or SMS, and they can be played on all connected devices. These video files can be created both in bulk and on-demand, whenever a member connects to the secured video server. And they take mere seconds to be generated. We've also based our video delivery platform on cloud for quick scalability to meet an increase in demand.

A woman with dark hair is looking at a tablet computer. The tablet screen shows a video interface with a green background and some text. The background is a blurred office setting with bookshelves.

Infosys®

DELIVERING CUSTOMIZED INSURANCE

Enhanced experience and
engagements right from the
first customer touch-point

Saves the customer from
hours of form-filling and
paperwork

Market differentiation for
the insurer

Mobile-friendly user
experience reduces time
to action

**WE DID THIS FOR
THEM. WE CAN
DO IT FOR YOU.**

Find out more about
how Infosys can help
you offer personalized
insurance experiences
to your customers by
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