Navigating the Changing Landscape for Healthcare Insurance Providers

Overview

Ongoing changes in the healthcare insurance industry over recent years have signifi-cantly altered the landscape, and additional changes are likely. With a legal mandate requiring health insurance, more Americans than ever before are now insured. As you know, these customers also have a variety of plans to choose from as new players have entered the industry and increased competition, making customer experience (CX) a strategic differentiator. At the same time, you as a healthcare insurance provider are burdened with a myriad of legacy systems in your call centers. And many providers are turning to Agile to accelerate the pace at which new features are developed in order to navigate the changing landscape.

Accelerating development alone, however, is not the answer if you ignore underlying problems with your infrastructure. But it is possible to rapidly improve call center infrastructure using IVR testing solutions that provide automated discovery, scenario testing, monitoring, and load testing. The result will be an improved CX for your customers, and this is important at a time when, as McKinsey states, the customer satisfaction scores of top-quartile institutions can surpass those of bottom-quartile players by as much as 30 to 40 percentage points[1]. Healthcare providers who are determined to deliver flawless CX can achieve a competitive advantage and gain market share.

Increased Competition for Healthcare Providers

The millions of people enrolling for healthcare insurance have many providers to choose from. While some insurers have dropped out of the Affordable Care Act (ACA) Marketplace for Open Enrollment 2017, according to experts, "Customers are able to choose from 30 health plans on average. About 79% of shoppers will have a choice of two or more insurers, and 56% can choose between three or more."[2] Many people who had not applied earlier are enrolling now that coverage is required, and it's important that you provide a flawless omnichannel customer experience, especially to your younger new customers. Any advantage you have over the competition in providing quality service will lead to a larger market share in acquiring these new customers.

Here are some facts[3] from Open Enrollment 2016 that show why competition for con-sumers has increased:

- 12.7 million customers enrolled in health plans
- 2.7 million customers were aged 18-34, the healthiest and most lucrative customers for plan providers
- 43% of all plan selections were from new customers

Differentiating with Customer Experience

Delighting your customers with great CX and setting yourself apart means handling calls and interactions quickly and efficiently and being able to engage your customers across multiple channels. It can also mean adding extra value through mobile channels, voice recognition, complex menu options, and the ability to change plans dynamically. But to achieve these objectives, you need to ensure your technology systems are functioning as intended.

Employees in your customer care, marketing, IT, or senior management groups in a healthcare organization may be aware of the importance of providing a great customer experience, especially since less knowledgable customers may be anxious or confused regarding their healthcare insurance coverage.

While healthcare insurance providers are moving towards online and mobile services, the call center remains one of the most crucial touch points for members, particularly when they are most in need, confused, or upset. The following statistics highlight why providing exceptional CX can differentiate you from your peers:

- More than one in five Americans — including 28% of Boomers — were dissatisfied with the experience of purchasing their health plan.[4]
- 27% of Americans would rate their satisfaction level a five out of 10 or less.[4]

The good news with these ratings is that there is tremendous room for improvement. You can seize the opportunity to differentiate yourself with improved customer service. Incorporating automated testing in your organization's Customer Experience Innovation Lifecycle (CXIL) is a key way to improve your Operational Customer Experience (OCX), as it increases the speed and quality of your customer experience while reducing the cost. Optimizing your OCX with Cyara will lead to a better customer experience. In this white paper, you'll find some straightforward steps you can take to dramatically improve the experience your members get from your call center.

Challenges to the Customer Experience in Healthcare Insurance

You're aware of the challenges your IVR (Interactive Voice Response) infrastructure team may be facing, but at the same time, unless you're in the IT department, you might not be aware of the extent of the issues, or of exactly what IT is dealing with when it comes to multiple systems and complex management. Delivering the kind of customer experience that sets you apart will require dealing with the challenges in your current systems.

Common challenges for healthcare insurance providers include:

- Different call answering (IVR) systems serving each state. If your organization has never acquired any other company, you likely have a minimum of 50 separate systems for customer care.
- If you've acquired any other companies, you may have closer to 100 separate call-in systems for customer care.
- A survey of all the major healthcare insurance providers found no fewer than 60 separate systems for handling incoming customer calls.
- To deal with potential surges in the call center, healthcare insurance providers keep large numbers of outsourced call center professionals "on call" for peak times. In other words, the alternative to an efficient IVR is manpower — one of the most costly alternatives.

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Another challenge may be a lack of information about what your customers actually experience — knowing this is the first step towards making improvements.

Roadblocks to innovating quickly might include:

- Most IT departments have no way of baselining or mapping out the IVR call scenarios, except hiring testers to call in manually and try each option one by one. It's practically impossible to map out every possible scenario for every caller and every instance for every IVR in this way.
- Even if you have mapped out the main test cases, you may be testing manually by calling in and trying out the test cases. This is expensive, time-consuming, and doesn't always pinpoint reproducible scenarios.
- Most IT departments don't have systems in place for monitoring the actual customer journey, meaning that they cannot identify the pain points unless customers complain. Even if customers are reporting specific problems, it's often impossible to reproduce the pattern that is causing the failure.
- To deal with potential surges in the call center, healthcare insurance providers keep large numbers of outsourced call center professionals "on call" for peak times. Do you know how well these expensive "on call" resources are servicing your customers?

Making the Move to Agile in Healthcare

Many healthcare insurance providers are making the move to Agile, or are considering this move. For customer-facing systems, Agile can offer faster time to market, especially if you have good feedback from customers on what needs to be changed. Having an Agile system in place enables your organization to make improvements on a regular basis: weekly, bi-weekly, or monthly. Rather than having "patches" to existing software, Agile enables you to make changes as a matter of course, with regular code drops. Cyara's automated testing platform is a perfect fit for the frequent sprints associated with Agile, ensuring 100% test coverage and reducing the risk of defects that make it to production.

End the Struggle with Legacy IVRs and Systems

Your IT department is responsible for a tremendous task: managing separate systems and integrating systems from companies you've acquired, while keeping up with changing regulations and requirements. That's why it's essential that they know about solutions that can make it easier to manage this job, especially as you near critical time periods when your systems will be flooded with calls. The Cyara Platform provides the fastest and most cost-effective way to improve existing IVR systems as well as essential tools for developing new IVR applications.

Cyara's tools can provide a baseline from the outside in, by automatically mapping all of your system's IVR scenarios. Even if you know what's in your IVR, it is good practice to continually map your system. After this step, you can use Cyara's tools to monitor and identify any issues before they impact your customers. You can also load test your IVRs to ensure they have the capacity to handle your peak call volume. Finally, you can test for bi-directional audio quality, which is another key to a great CX.

Preparing Your Call Centers is Easier than You Think

Cyara's tools can be implemented within two weeks, allowing you to rapidly identify gaps so that you can begin to address them. Although it's not a panacea, it's the first step in improving the CX provided by your IVRs.

A typical IVR development progression is as follows:

- **Discover what options are in your IVR system now.** The Cyara Crawler® is an automated tool that maps an IVR system and provides a baseline. In a matter of two weeks, you can be up and running and scan every one of your systems to identify problems that can then be fixed in pre-production and monitored in the production environment to ensure they are resolved.

- **Test use cases based on the discovery.** Once you know what you have, you can use the Cyara testing tools to load test all scenarios. You'll be able to find out where calls are dropped or end up on hold for too long, and how the system holds up under pressure.

- **Monitor IVR systems already in place to identify problems on live systems and provide an ongoing baseline.** Cyara Pulse, the Cyara monitoring solution, automatically makes test calls and reports on any issues, providing easily reproduced scenarios that your development team can address.

- **Automate testing.** Cyara automates most of your testing processes, typically reducing testing manpower by 80%.

- **Regression test.** Easily use existing test cases to do regression testing on your developments.

- **Load test.** Before taking a system live, or on a demo site, use Cyara to perform load testing to determine where the breaking points are when the system is overloaded. Handle potential breakdowns before the demand peaks.

Replace or Change Your IVR

Whether you are replacing your IVR systems or making changes to your existing IVRs, Cyara can help you save resources and reduce your development time, as well as increase your confidence that the systems will perform as specified on launch day. Cyara is the key to ensuring that your replacements or changes work as designed and don't impact other parts of the system.

Cyara is easy to use and designed so that developers can reuse test cases already in the system, or create their own test cases. Load and regression tests can be set up quickly and easily, and manual testing can be minimized or eliminated. Cyara tests everything from the validity of the scenario through voice quality and connectivity to other systems.

By using the Cyara Platform, you can:

- Establish a baseline by discovering all of the potential IVR paths a caller may experience and get editable design documentation, including recordings of all audio prompts
- Identify dead-ends, call drops, and incomplete scenarios
- Automate creation of test scenarios
- Easily run regression testing for every change
- Allow developers to easily test their own scenarios before submitting a build
- Automate load testing
- Substantially increase test coverage to include more test cases while simultaneously reducing the time and manpower needed
- Ensure quality by testing all scenarios before launch
- Monitor systems after launch to ensure they are working as expected
- Test audio quality of calls
- Automate and test routine agent activities, including those for remote agents
- Test voice recognition (Speech Language Modeling) and voice biometrics
- Test and monitor CX end to end, no matter the touch point (such as web or chat), and test backend systems to make sure they are working as intended

Cyara customers that have acquired IVRs through a merger or who have legacy IVRs with outdated documentation can shave weeks from their development timelines by using Cyara Crawler to edit IVR options and map customer journeys.

Upgrading Your Infrastructure

If you're planning to upgrade your infrastructure, it's important that you baseline your systems to get an inventory of your IVRs through documentation of what options they have, and knowledge of their level of compliance with policies and standards. If, like most healthcare insurance organizations, you are managing a multitude of legacy systems, it's also important to identify your IVR options, map your customer journeys, and identify any flaws in your working call scenarios. Cyara customers who have acquired IVRs through a merger or who have legacy IVRs with outdated documentation can shave weeks from their development timelines by using Cyara Crawler to edit IVR options and map customer journeys.

Who Uses Cyara?

Many major insurance providers around the world use Cyara, including Anthem, Aviva, Blue Cross Blue Shield, Cigna, Medicare, and United Utilities. Industry leaders in technology, telecommunications, e-commerce, and government institutions also utilize the Cyara Platform.

Visit the Cyara website for more case studies featuring industry-leading organizations.

Timing is Key

Cyara's automated tools can be implemented rapidly — but don't delay. Your development projects may already be scheduled — isn't it time to find out how Cyara's market-leading automated discovery, monitoring, and testing platform can help you complete your projects faster and with better results as you improve your CX?

1. *"The Four Pillars of Distinctive Customer Journeys,"* McKinsey, September 2016.
2. *"Survey: Consumers don't trust insurers, employers as health source,"* FierceHealth Player, September 26, 2014.
3. *"Americans Less Likely to Say 18 of 19 Industries are Honest and Trustworthy This Year,"* Harris Poll, December 2013.
4. *"Calling Your Health Insurer? Prepare to Wait,"* Bankrate.

CYARA partners include:

AVAYA CISCO NUANCE Genesys Hewlett Packard Enterprise IBM

ABOUT CYARA

Cyara was founded in 2006 with a mission: gather the best expertise in the industry to reinvent customer service. Today, Cyara has fulfilled that promise, as market-leading provider of an omnichannel discovery, testing and monitoring SaaS platform. Over 150 employees around the globe help the world's most elite companies use Cyara's Platform to accelerate the delivery of seamless and frustration-free customer experiences across every channel. Thanks to Cyara, organizations with combined revenues of over $3 trillion deliver billions of flawless customer interactions every day. Cyara was named a Gartner Cool Vendor in CRM Customer Service and Customer Support in 2015 and was Frost & Sullivan Australia's 2016 Vendor of the Year for Customer Interaction Management Platform Testing. For more information, visit **www.cyara.com** or email **hello@cyara.com**

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