



Health Net Federal Services Digital Transformation Journey

Realizing Efficiencies and
Revolutionizing Customer Experience

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PW 18



**Limitless
possibilities.
Real results.**

The Digital Normal: Revolutionizing Customer Experience

Legend
 Revenue (USD)
 ● 2017 ○ 2003



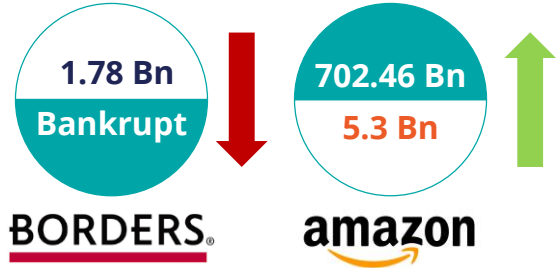
Customer finds Product



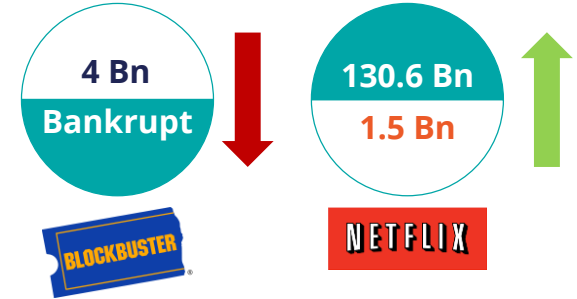
Product finds Customer, Anytime Anywhere



Just Grab and Go!



Embrace Digital to **Succeed**, or Fade to **Black**



It's not a question of **'Should I'** anymore !!!

Pega @ Cognizant

LARGEST PEGA PRACTICE

2600+ trained & certified consultants

MOST EXPERIENCED INTEGRATOR

1000+ deployments

AWARD WINNING PARTNER

13+ continuous years of accolades in Pegaworld

INVESTED SOLUTION PROVIDER

10+ Digital Solutions, 30+ accelerators



Cognizant & Centene: Digitally Disrupting Healthcare Operations

Sales & Quote

- Individual & Group Sales
- Quoting
- Quote to Proposal

Enrollment

- Individual & Group Enrollment
- Group Setup
- ID Card Creation & Welcome

Medical Management

Prior Authorization

Marketing & Illustrations

Bill of Material Processing

Customer Service

- Inbound & Outbound Contact Center
- Omni Channel Service
- Appeals & Grievance

Claims

- Claims Codification, DOFR
- Accumulator



10x
Productivity



1/10TH
Cost



100X
Speed

Health Net Federal Services – Who We Are ?

30+

years of partnership with
US DoD TRICARE program

Rancho Cordova, CA

US Headquarters

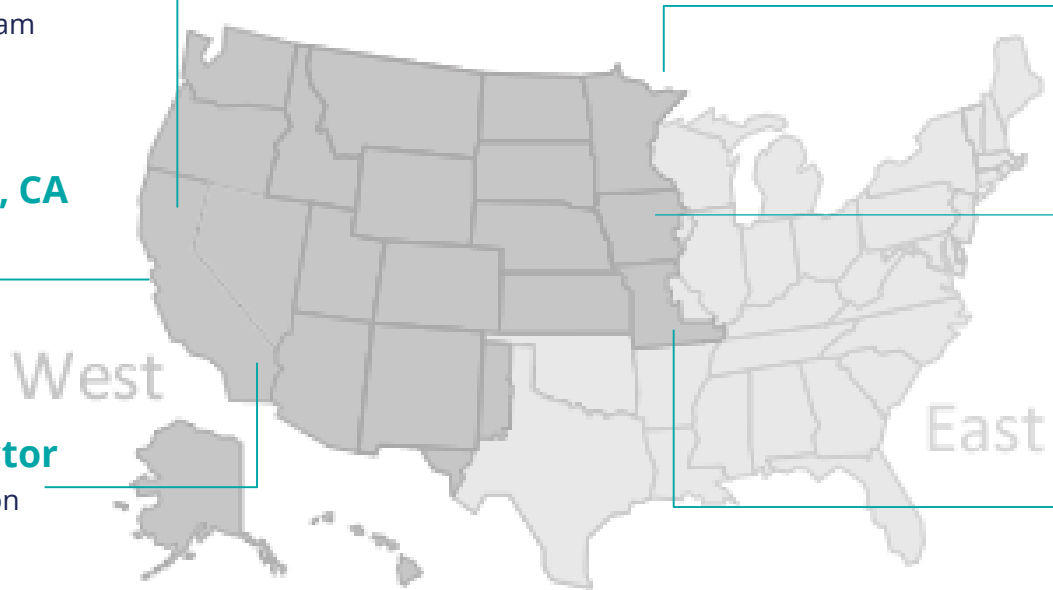
**Managed Care
Support Contractor**

for TRICARE West Region
across 21 US states



**HEALTH NET
FEDERAL SERVICES**

A Wholly-Owned Subsidiary of Centene Corporation



2.9M+

Beneficiaries in US Defense
Forces & their families

1400+

Client accounts served
including Fortune 500
companies

1.7M+

Veterans

Digital Transformation Journey



The Beginning

- Prior Challenges
- Business Needs
- Industry Imperatives
- Platform Selection

Charting Roadmap



Build Out

- Automate Processes
- Infuse intelligence into processes
- Automate Decision Making
- Industrialize Robotic Automation

Embracing Digital

Transformed
Customer Journey



Continuous Improvement

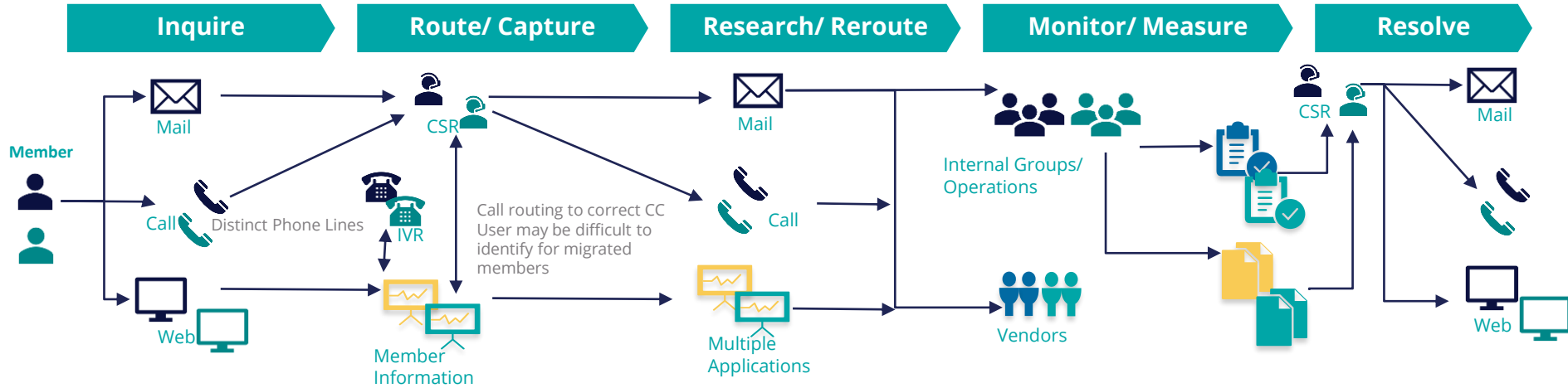
- Future Proofing
- Extending to other functional areas

Extending Digital

The Journey
Continues



Challenges in Existing Landscape



Challenges

- Lack of Omni Channel Capabilities

- Manual Routing
- High Call Handling Time (AHT)

- High dependency on manual efforts
- Lack of Integration with multiple systems

- Lack of SLA management
- Lack of Real-time dashboard

- High Turnaround Time (TAT) for call closure

Key Drivers

Business Drivers

Improve Customer Service Experience

Reduce Data Error Rate

Reduce Call Duration

Reduce Call Volume

Call Waiting Time (90 Sec) Compliance



IT Drivers

Seamless Integration Capability across Enterprise

Enable DevOps

Data Availability across Enterprise

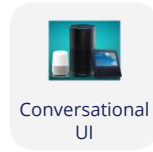
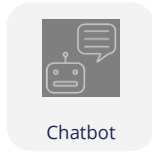
Responsive UI

Support Enterprise Data center Migration Strategy

Reduced Application Downtime

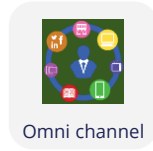
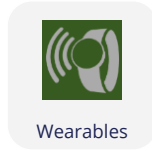
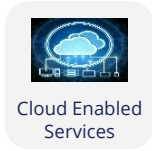
Industry Imperatives: Emerging CX Trends & Best Practices

Digital Self Service



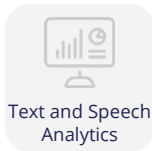
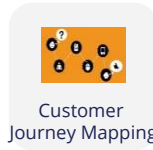
- Biometric authentication – Voice Print Analysis
- **Digital Channel Enablement – Zero UI, Conversational IVR**
- **BOTs to engage & offer self service to customers in social / chat / phone**
- **BOTs to automate repetitive activities**

Anytime Anywhere Engagements



- Virtual Agents leverage cross-channel integration capabilities for collaboration
- **Omni Channel yet personalized experience**
- **Intelligent Personal Virtual Assistants - Alexa**
- Wearables and sensors for on the go monitoring
- Cloud based Contact Center for “work from home “agents
- **Access to Intelligent Knowledge Management to enhance agent productivity**

Service Personalization



- **Patient 360 view for holistic insights**
- **Customer Journey instead of channels**
- Cognitive Intelligence for customer state of mind, Customer Personas, NLP, Speech to Text
- Conversation analytics over multi media like video, speech & text
- Cognitive Robotics – System senses it’s time to talk
- **Next Best Action Recommendation for customer**

Why We Chose Pega: The Levers

Omni Channel Experience

Responsive UI
Same Experience across mobile / web
Integration with Chatbots

Integrated Automation Platform

Integrated BPMS & Robotics Platform
SLA Management & Notification
Enhanced Straight Through Processing

Cognitive Automation

Decision Strategy
Adaptive / Predictive Analytics
AI / Machine Learning
Service Differentiation through 'layered
cake' architecture

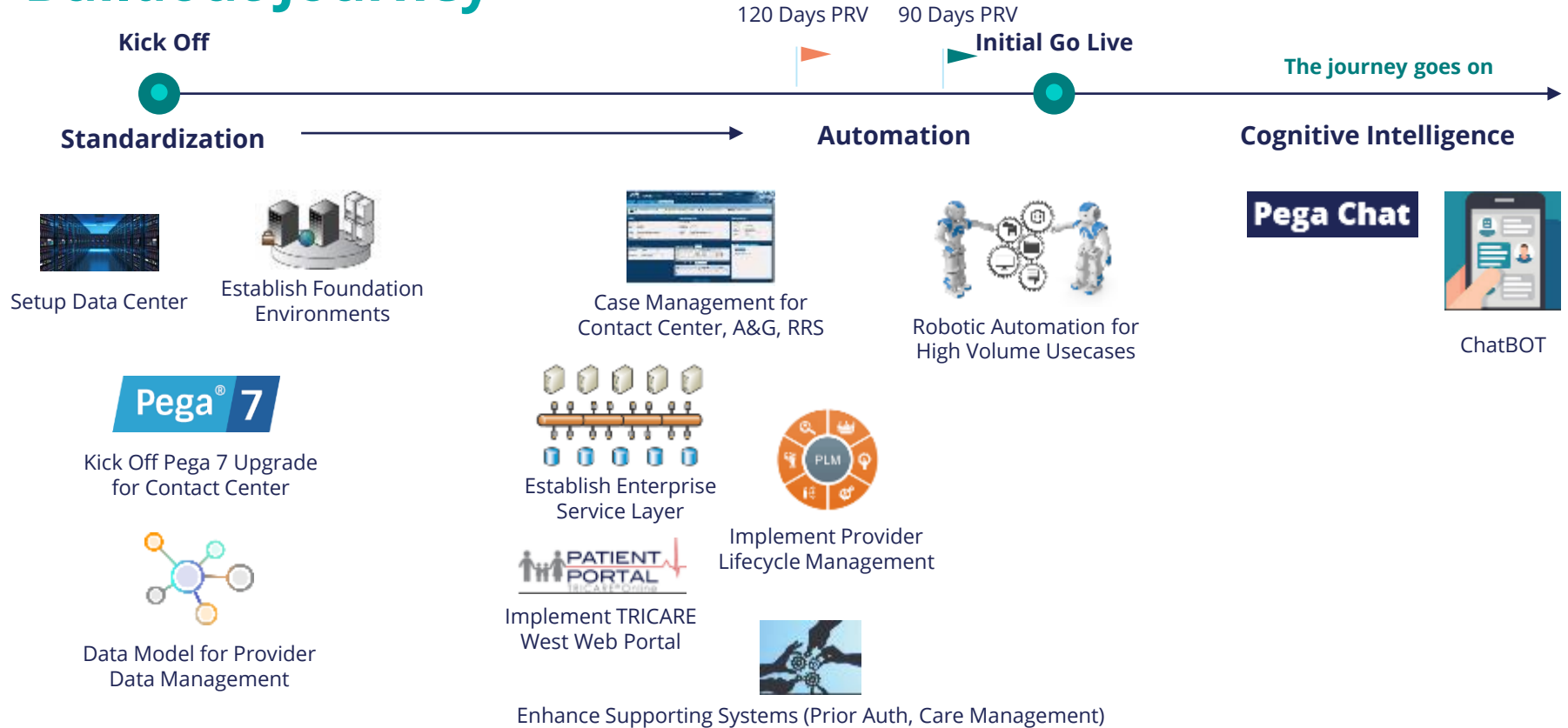
Workforce Productivity

Workforce Intelligence
Intelligent Routing
Automated Monitoring
Knowledge Management

Agility of Change

Ability to incrementally build
solutions

Buildout Journey

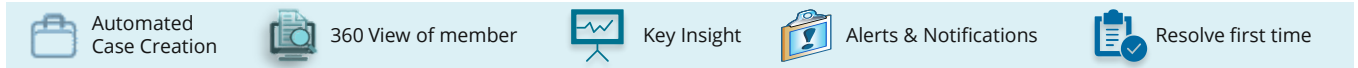


Transformed Customer Journey

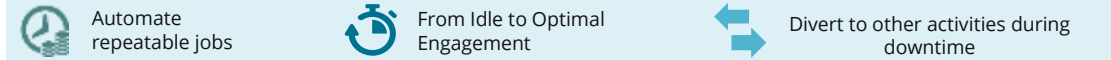
Self Service Enablement



First Contact Resolution



Improve Workforce Utilization



Call Deflection via Automation



Resolve



Solution provided and inquiry closed

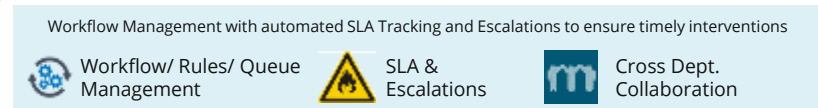
Monitor

Systematically track and report key metrics and inquiry status

Research

Reduce need to research data across multiple systems/ teams

Case Handling Efficiency



Capture

Inquiries captured at the point of contact and tracked until resolution

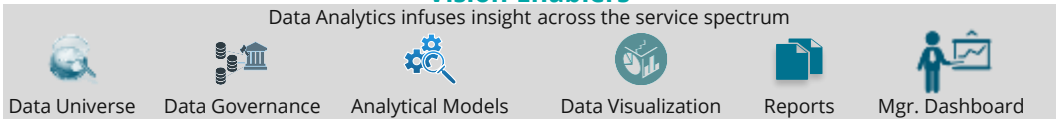
Route

Smart routing based on business rules and efficient queue mgmt

Inquiry

Customers receive omni channel experience

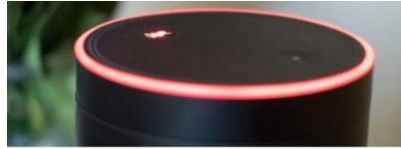
Vision Enablers



The Journey Continues



**Strengthen
ChatBot**



**Enable Alexa
as a Channel**



Sentiment Analysis



Visual IVR

What my Co-Pay ?

Is Prior Auth Required

Provider Search

Prior Authorization
Status Check

Establish Sentiment
Analysis to reduce call
escalation

Transforming Member
Experience



PEGA[®]

Build for Change[®]