HEALTHCARE EVOLVED
2015

CUSTOMER SERVICE: 
WHAT IF YOU COULD....

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BILL MARSHALL
HEALTHCARE PRINCIPAL

PEGA HEALTHCARE
What if you could…

*Excel in the Customer Journey*
Excel in the Customer Journey

One Journey
One Brand
One View

Member/Patient/Consumer Administration
Clinical Interactions
Pre-Enrollment Sales and Marketing
Provider/Partner Administration
Contact Centers in HC Organizations
CONNECTING GLOBAL EXPERIENCES

12,000 service advisors across 12 countries use Pega Customer Service providing a 3X increase in customer satisfaction for American Express
UNIFIED CUSTOMER EXPERIENCE

12,000 users across 100 apps & 150 websites – with a 33% reduction in handle time while outperforming other systems customer satisfaction by 600 basis points
What if you could…

Minimize staff training
Minimize staff training

― Zero days training for new staff
― Zero training needed for most staff
― 50% reduction in training time
― 12 weeks training down to 4 weeks
― Standing ovation for IT
What if you could...

*Go with the Flow – even when the flow changes*
What if you could…

Work with a Trustworthy Vendor
What if you could…

Work with a Trustworthy Vendor

CASE MANAGEMENT #1

BPM #1

REAL-TIME DECISIONS #1

LEADER IN CRM
24/7 Medical Alert System Availability

With over 7.5 million subscribers, Pega Customer Service has handled over 20 million calls with 99.99% SLA
What if you could…

*Work with a Trustworthy Partners*
What if you could…

Be operational in **hours**!
What if you could…

You can
JIM MORGAN
SR. DIRECTOR
COGNIZANT HEALTHCARE CONSULTING
Pega @ Cognizant

**LARGEST PEGA PRACTICE**
2500+ trained & certified consultants

**MOST EXPERIENCED INTEGRATOR**
1000+ deployments

**AWARD WINNING PARTNER**
10+ awards including Partner excellence & Innovation

**INVESTED SOLUTION PROVIDER**
15+ solutions across industries, 50+ accelerators
Thought Leadership

*Drive Industry Leading Thought Leadership*

We deliver thought leadership on contemporary issues and trends to propagate new ideas and to expand thinking horizons.

- **HIX 2.0: New Alternatives for State Participation in HIX**
- **ICD-10 Advantages Require Advanced Analytics**
- **Connected Care: Heightened Imperatives**
- **Health Insurance Evolution In India: An Opportunity to Expand Access**
- **Financial Impact Analysis: A Window into the Business Impact of ICD-10**
Code Halos as an Enabler

*Code Halos — the digital record surrounding people, organizations, processes and devices — are critical to gaining new business value in almost every industry*

Healthcare code halos are formed around 5 defining factors based on the healthcare entities that they are associated with:

- **CONSUMER / PATIENT**
  - The Changing Customer Role and Behavior
- **HEALTHCARE ENTITIES**
  - Innovative & Engaging
- **PLAN / CARE SERVICES**
  - Personalized
- **EMPLOYEES**
  - Empowering Employees
- **PARTNERS**
  - Collaborative Ecosystem

**Halos in action**

- **CONSUMER / PATIENT**
- **HEALTHCARE ENTITIES**
- **PLAN / CARE SERVICES**
- **EMPLOYEES**
- **PARTNERS**

**Environment Info & Apps**
- **Medical History**
- **EHR**
- **Claims History**

**Healthcare Apps & Devices**
- **Provider Touchpoints**

**Intervention**
- Determine if an intervention is required
- Identify the correct WCM* program

**Monitoring & Follow-Ups**
- Care Management & Wellness Counseling team

*WCM — Wellness & Care Management*
Shift in Strategic Priorities in Healthcare

To tackle unprecedented challenges, healthcare payers should shift their priorities aggressively for sustained growth

- Member engagement and activation
- Omni channel & Digital experience
- Differentiated end to end experience
- Growth of exchanges – B2B to B2C

- Diversification / Productization / Capability “Store”
- Run Different:: looking for relevance and higher margins
- Accelerated M&A for greater economies of scale

- Fluid workforce that extends beyond in-house employees
- Tele-work
- Leaders to drive innovation and manage transformation

- Rationalize and drive efficiency in legacy business
- Next generation platforms and applications

- Re-designing customer interaction methods
- Emergence of SMAC ecosystem
- Big data to centralized data
- Movement from legacy systems to cloud
- Digital-physical convergence

- Vertical integration – JV or acquisitions
- Blurring the lines between providers and payers

- Risk-sharing and distribution of accountability
- Transparency of price, quality and outcomes
- Emphasis on collaborative care and shift towards new models
Engagement across Channels

Plans must assess existing touch points and develop new processes to cater to new buying habits and provide seamless member and partner experiences across all channels: Plan-owned and 3rd party

Enrollment Implications:
Plans must collect information from and integrate across eight or more different enrollment channels

Process Implications:
Net new processes are needed to engage consumers across these channels and create a seamless service experience

Data Implications:
Plans must use data to optimize customer experience and integrate technologies across channels to gain competitive advantage
The following maturity models illustrate the evolution of capabilities that payers need to create which will likely require an ecosystems of suppliers and partners.
Customer Service of Future

Contact Engagement Platform enables multichannel experiences across all stakeholders... more digital engagement... better agent service... less call volume... more insight... back-office integration... And lower TCO
Cognizant Solutions with Pega

Cognizant has partnered with Pega to solve customer service challenges to address the shifting Industry preferences and trends

**Marketing**
- Create & Execute Campaign
- Segmentation with volume constraint
- Predictive & Adaptive models to improve future outcome
- Manage Sales process & Cross-Sell/Up-sell offers
- Multi Channel Survey Management

**Sales**
- Lead Management
- Dashboard & Reports (visibility into the end to end sales process)
- Opportunity Management
- Access CRM in Mobile device
- Collaboration & Google Map
- Email & Calendar integration
- Agent Sales Forecasting

**Service**
- Customer 360 & Agent 360
- Omni Channel Management
- Coaching tips and in-context dialog
- Contextual, real-time analytics
- End-to-end work automation
- Routing, SLA & prioritization
- Interaction & Knowledge Mgmt

- Pega Decision Management transforms client's operations by integrating BPM and real-time decisioning
- Pega Marketing Director (CMD) provides multi-channel marketing automation solution
- Pega Recommendation Advisor (RA) enables consistent, personalized & intelligent dialog during customer interactions
- Pega Marketing leverages predictive & adaptive analytics to provide real-time & batch marketing offers
- Cognizant is working actively with Pega in implementing these next set of frameworks

- Expanded presence in customer service by launching Pega CRM framework
- Through this framework Pega can now help clients improve customer experience in areas beyond the contact center
- Cognizant has delivered several projects using SPM frameworks and involved in upgrading it to Pega 7
- Cognizant worked with Pega in implementing first Pega CRM framework

- Started customer service journey by launching Customer Process Manager (CPM) framework
- It is a pre-built process-oriented Contact Center application for managing & automating customer service across multiple customer touch points.
- Currently four different versions or “flavors” available (BFS, INS, HC, Cross-Industry)
- Cognizant has 30+ implementation experience with Pega CPM across industries

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## Service: Pega Contact Center Case Study

_Designed and Developed a Commercial Desktop which is a next generation customer workstation for customer service providing an integrated and uniform customer service experience across all LOB’s_.

### Situation
- Lack of standardized operating and deployment model leading to inconsistent Customer & user experience
- Processes and technology were limited in ability to support end to end inquiry/case management
- No single version of truth - leading to poor Customer service
- Manual intensive, time consuming verification, inquiry capture & preliminary research process leading to SLA misses
- Lack of automation, alerts, notification capabilities and Monitoring processes are manual - by phone, email, and same time

### Solution
- Provide Customer Service Representatives a reliable effective system with options to provide callers for timely and preference driven service.
- Increase up-time of systems especially during peak volume periods
- Implement the next generation Customer workstation and enable an integrated workflow for tracking Customer queries, service delivery issues, and service requests
- Provide a “360 degree view” of the Customer to support resolving Customer queries and pro-actively monitoring customer satisfaction.
- Move to a single application platform across multiple channels using Pega systems based customer servicing.

### Benefits
- Enhanced & Consistent Customer Experience
- Average call handle time has significantly reduced (more than 50%) and came well below the agreed SLA
- Improved Alerts, Notifications & Escalations leading to better communication
- Reduced in manual time spent in handling of transfers and Improved CSR productivity
- CSR spending less time on non-value added tasks like call transfers
Sales: Pega Quote to Card Case Study

**Build a Quote to Card systems for Merged Market Plans Under Affordable Care Act**

### Situation
- Replacement of existing Sales Process which is manual and complex
- Integration with External Systems like Health Insurance Exchange HIX as part of ACA rules
- Meet several Time bound ACA deliverables for 2013
- Legacy Sales Quoting and Rating tool could not support Exchange and Member Level Rating Requirements
- Lack of centralized repository for plan benefit data to support Sales and EDI transactions
- Streamline and simplify the complex and decision-intensive sales process

### Solution
- Agents and brokers can quickly and easily recommend plans, deliver accurate quotes, and develop winning proposals
- Insurance provider can easily track their growth, individual sales, annual sales etc
- Improvement of operational efficiencies, lower administrative costs and exceed the needs of customers, brokers, agents, underwriters, marketers and other sales cycle participants

### Benefits
- Facilitates best-practice quoting, rating and underwriting, and streamlines application submission and enrollment
- Helped customer to meet ACA mandate of selling health plans through MA health exchange.
- Systematic generation of proposal documents help brokers in presenting them to customers. Additionally multiple quote generation without going back multiple times
- Workflow driven platform to provide continuous business improvements
- Centralized systems of records for products, sales, rates
- Consistent and standardized architecture and technology platform
Marketing: Pega Next Based Action Case Study

A Customer-centric approach to marketing that leverages predictive and adaptive analytics

**Situation**
- Business unable to create clear strategy: Unable to capture Customer Journey
- Business Strategy not Integrated with Business Process
- Capturing of Customer Feedback as part of Interaction Process
- Poor Product promotion for offering and lack of Prediction of Actions based on Customer history

**Solution**
- Provide Tailored Approach of Capturing Customer Profile and creating Marketing Strategy for each Phase of Cycle through CRM.
- Identification of Customer Segmentation through Strategy, Offering and Campaign
- Design, change, measure, and control multichannel customer strategies with a single marketing portal that doesn't require IT involvement
- Customer-centric approach to marketing that leverages predictive and adaptive analytics to provide real-time marketing offers/treatments to drive customer lifetime value.
- Next-Best-Action Marketing includes a core set of out-of-the-box marketing capabilities leveraged by every module of the solution that allows marketers to design, execute, deliver, and adapt to marketing
- Analytics-based campaign capabilities include intelligent segmentation that leverages predictive analytics and easy to use visual segments to pick the best customers for your marketing initiative.

**Benefits**
- Optimizing customer lifetime value
- Maximize revenue with proactive cross sell
- Retention opportunities for customers
- Optimum balance between various customer needs and the specific needs of the business.
THANK YOU