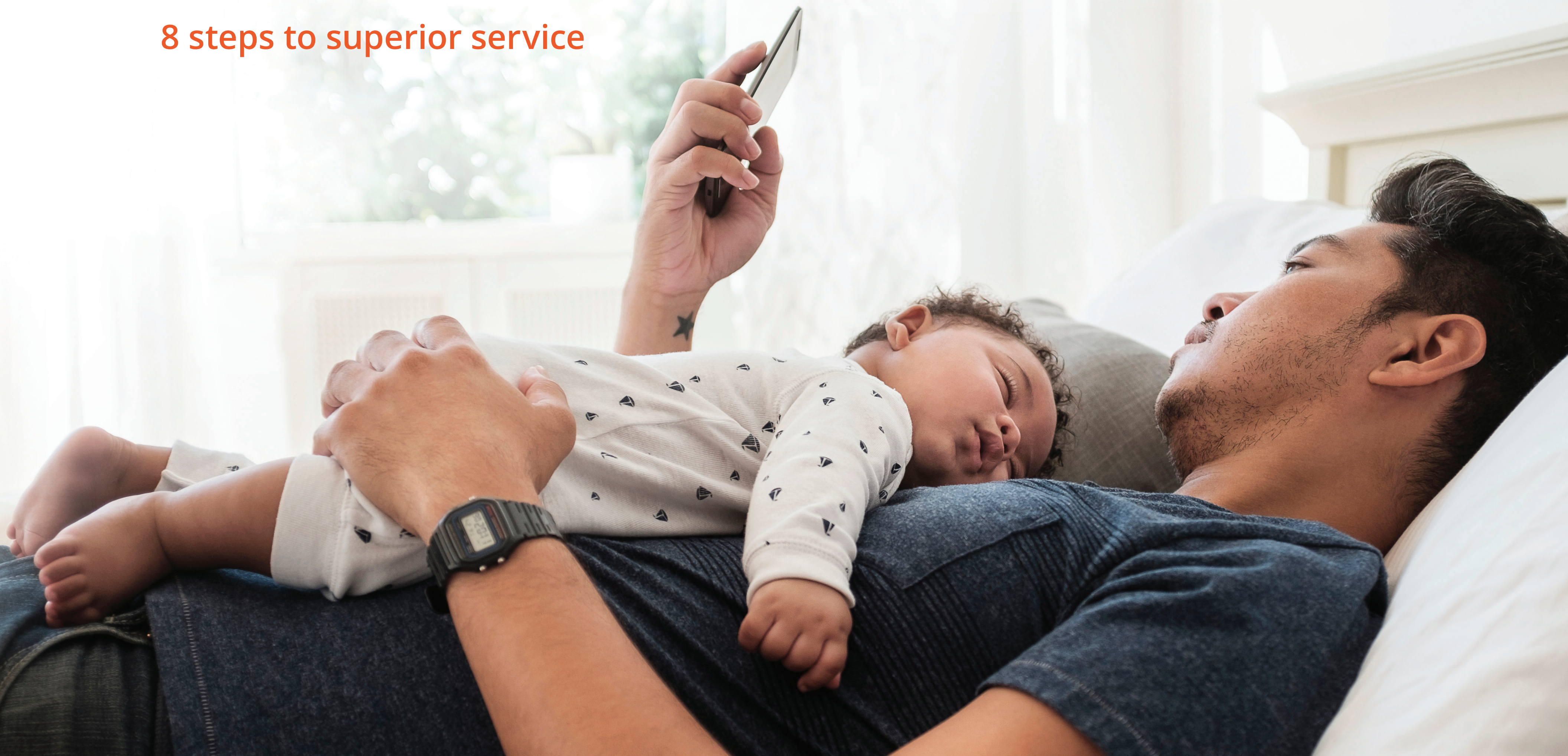
PEGA®

How to provide proactive and personalized member service

8 steps to superior service



It's not news: across every industry, customer expectations are growing. And yet, many organizations are still failing to live up to those expectations. Customers want service to be fast, easy, and connected. They want the organizations they contact to know who they are and quickly resolve whatever challenges they may face. That's why it's important that health plans evolve their current approach to achieve proactive and personalized service. Here are eight ways to help you get started on your journey to delivering service that always meets – and even exceeds – your members' expectations.

1

Move from a service/product-centric mindset to a member-centric approach

A big downfall for many payer organizations is they put their services or products first, rather than focusing on members' needs. By focusing on services and products as a strategy to serve their members, many payers fail to see the end-to-end journeys and preferred outcomes their members expect. This means that not only are they missing out on key customer insights – but they are also potentially missing out on opportunities to grow member loyalty and revenue. Making your members the top priority helps your organization orient around their needs, and that will help you deliver the excellent service they expect.

2

Focus on broader engagement metrics

Many payers still focus on antiquated metrics that originated in call centers. Think average handling time (AHT), for example. When the goal is consistently to end the interaction as quickly as possible, it becomes clear that the member is not the top priority. Metrics like first call resolution (FCR) reframes the problem in a better way – focusing on resolving the member's issue right the first time.

But even so, these metrics do not apply to the digital channels that many members now prefer. They are not oriented toward the broader engagement that organizations are increasingly interested in driving. That's why payers need to focus on new metrics, like Net Promoter Score (NPS), Member Effort, and even call avoidance to achieve better engagement, increase loyalty, and deliver greater value to their members.

3

Know your members as individuals

For years, payers have been striving to create the elusive 360-degree member view. They want to know who their members are and access all data on an individual at the click of a button. The reality in the digital age, however, is that the amount of available data on each individual is overwhelming, and not immediately actionable – it goes well beyond the traditional 360-degree member view. The focus is not on knowing everything about your members – but on knowing the right information about them at the right time, preventing the analysis paralysis effect. Incorporating artificial intelligence (AI) capabilities into your approach to customer service can provide a consolidated, relevant member view with a focus on the right next best action to help deliver personalized experiences in context.

4

Recalibrate decision-making

For customer service representatives, it can sometimes be challenging to know what the best course of action is to resolve an inquiry and deliver the service best-suited to each member's needs. The agent may not know where to seek the right answer, or what an appropriate follow-up interaction may be. With a centralized hub that stores accessible member knowledge (right from the agent desktop) along with AI, you can serve relevant information to your agents and members, including the suggested next best action.

5

React in real time

Members are more impatient now than ever before. They know what they want, and when they want it – which is now. So how do you satisfy this need for instant gratification? You must react in real time, rather than relying on delayed batches of data analysis. You must immediately know who your members are, understand the context of their issue or inquiry, and be able to respond immediately, right at the moment of need.

Real time drives real results

Take a benefits inquiry, for example. This common customer journey can often create confusion and frustration for your members. When a member reaches out to understand coverage, they want to get the correct information quickly. Using the right real-time capabilities, like omni-channel AI, you can connect interaction with execution. The agent can quickly view the path the member took through each channel, anticipate what they might be inquiring about, and pick up where they left off, all while working directly with the individual. This ensures a member's question is immediately answered and updates the next best actions, such as suggested service providers, in real time. What's more, real-time AI can even proactively offer additional information and guidance, as appropriate - resulting in a great member experience.

6

Automate and integrate front- and back-end processes

One of the best ways to deliver the frictionless experiences that members expect is to automate your processes. Both front- and back-end processes can present major obstacles on their own. When member- and employee-facing systems don't seamlessly connect to back-end systems, gaps in data, decision delays, and disconnects can occur. That's why it's important to automate processes on both ends, but to do so in a way that your back-end automation speaks to automation on the front-end.

While your organization can still see major improvements in efficiency by automating only front- or back-end processes, implementing end-to-end automation provides much greater benefit. It enables you to break through silos and drive work to completion, simplifying tasks and significantly increasing speed. Integrating processes across the enterprise reduces service costs while boosting productivity. This approach also generally improves employee satisfaction, as they are no longer caught up with mundane, low-level tasks and can instead focus on the higher value ones.

7

Preemptively address concerns and confusion

Customers increasingly expect the companies they do business with to anticipate their needs preemptively. Instead of waiting to react to their concerns or confusion, they expect you to reach out to them with appropriate communication, on the channel of their choice. Proactively offering solutions to potential issues helps you to deliver the sort of frictionless experience your members expect.

To adequately anticipate what your members' needs may be, you need to understand who they are and what to expect from them. That way, if you detect behavior that is out of the ordinary, you can provide relevant information or support. Sometimes, that may be providing answers to a simple question about a product or service, and other times, it may be resolving a complex issue that crosses multiple departments. Automatically sending information or resolving an issue before a member reaches out about it translates to proactive and personalized service, and that helps to increase member satisfaction – and retention.

8

Show that you care

According to a recent survey by Forrester[1], making customers feel appreciated and valued helps boost loyalty. And to make your members feel both appreciated and valued, you need to show that you care. It's about putting the personal in personalized. Sometimes small actions, like a thank you email or following up on the outcome of an inquiry, can go a long way in making members feel valued. Courteous representatives that exhibit empathy to your members' unique situations or issues add that personal touch and help members see that you care.

Training agents to demonstrate empathy and establish rapport with members is a crucial piece of the puzzle. As service channels expand beyond the phone, however, it's important that your genuine concern for your members comes through on every channel – be it a phone call, text message, online chat, or so on. Regardless of how your members contact you, show you care by following up through an automated email or satisfaction survey to check if they are pleased with their outcome and the service they received.

1. "US Customer Experience Index, 2018," Forrester, June 2018

Delivering proactive and personalized customer service can seem like a daunting task. Follow these eight steps to break it down into smaller, more manageable actions. While some require new tools or technology, some start with simply rethinking your processes or switching your mindset. Technology investments provide more value when they support a specific strategy, so consider what your goals are in the short and long term. From there, decide how to prioritize these steps to deliver the customer service you envision - and the personal experiences your members expect.

If you're looking for more tips and ideas for how to transform your member service experience, visit pega.com/industries/healthcare/customer-service

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