



Customer Profile:

Health insurance

Website:

www.bcidaho.com

Location:

Meridian, ID

Business Need:

- Performance quality
- Cost-effective optimization
- Actionable VOC data
- Improved customer satisfaction

NICE Solutions:

- Desktop Automation
- Recording (with Desktop Tagging)
- Quality Management
- Interaction Analytics
- Workforce Management

The Impact:

- Reduced general AHT by 17%
- Reduced AHT for specialized calls up to 87%
- Over \$250,000 annual savings
- 100% of interactions captured

On The NICE Solution

“With NICE’s data integration, automation and real-time guidance, we knew we’d hit a gold mine.”

- James Mills, IT Supervisor at Blue Cross of Idaho

About Blue Cross of Idaho

Founded in 1945, Blue Cross of Idaho is Idaho’s oldest health insurer, with approximately 25 percent of the state’s population enrolled in its traditional, PPO and managed care programs. The company works closely with healthcare providers, hospitals and partners across the state, to ensure superior personal customer service.

At its headquarters in Meridian, Idaho, Blue Cross of Idaho employs more than 850 workers, with additional employees working from district offices in Coeur d’Alene, Twin Falls, Pocatello and Idaho Falls. The company contact center is also located in Meridian, where 230 agents handle an annual call volume of 1.4 million.

The Challenge

Blue Cross of Idaho faced several challenges primarily stemming from disjointed processes and systems it was using for customer service.

The company adopted a new phone system, for example, but had no integrated method for contact center agents to input call data into its Claims Adjudication System. This meant an inefficient, time-consuming and error-prone process of updating that information separately and manually.

Similarly, several Blue Cross of Idaho departments were using siloed and convoluted processes, even in connection with customer interactions. The result was lengthy handle times and the frequent need for several interactions to resolve a single customer issue.

The company was also not getting sufficient actionable insight into how their faulty processes were negatively impacting customer experience. Voice of the customer data was limited to a monthly survey of less than two percent of Blue Cross of Idaho customers.



The Solution

Blue Cross of Idaho sought a systematic solution to improving processes at the contact center. This meant a fully integrated set of tools to enhance both agent and customer experiences, to streamline processes, and to identify opportunities to improve customer satisfaction.

The health insurer found NICE contact center solutions to be the most comprehensive, systematic, integrated and adaptable. NICE Desktop Automation (for attended automation scenarios) and Workforce Management (WFM) solutions were selected to address issues of efficiency, while NICE Interaction Management and Interaction Analytics were deployed to capture and analyze data from 100% of customer interactions.

Real-Time Solutions with Real-World Impact

Blue Cross of Idaho first rolled out several NICE Desktop Automation and Interaction Analytics features. These streamlined processes by collating data from various sources, automating routine procedures, and proactively providing agents with real-time guidance regarding next-best actions during interactions.

The contact center agents were immediately pleased with the new tools at their disposal. This was reflected in an 8-point increase in first call resolution and a 14-point increase in customer satisfaction figures within the first month.

“At this point, we knew we’d hit a gold mine,” said James Mills, Blue Cross of Idaho’s IT Supervisor.

Leveraging data from Desktop Automation and Interaction Analytics, Blue Cross of Idaho identified highly impactful opportunities during customer interactions to further improve the overall experience. Specific NICE Desktop Automation procedures are tailored to respond to defined interaction cues by automatically compiling data from disparate systems and presenting the results on the agent’s screen in real time, along with relevant guidance. When more detailed information is needed, predesigned automations navigate the agent within the system, saving time and effort.

For example, triggered by customer calls regarding premium payments, agents are immediately provided guidance as to if and how a caller might be eligible for government subsidy. Another such solution built to support Medicare Advantage plan holders, has directly impacted health outcomes for BCI Blue Cross of Idaho members by promoting specific health services that affect quality of life.

Blue Cross of Idaho has further extended use of these tailored tools to Claims Processing, Enrollment and Billing, and Sales.

Breaking Silos for Savings and Satisfaction

Blue Cross of Idaho decided to measure optimization by focusing on those metrics indicating reduced customer effort and administrative costs, both of which directly impact the insurance premiums the company could offer. In addition, Blue Cross of Idaho looked at customer satisfaction levels as indicated by NICE voice of the customer tools.

Overall, Blue Cross of Idaho saw a general reduction in average handle time (AHT) of approximately 17 percent. More targeted call processes saw a dramatic AHT reduction of as much as 87 percent.

Those results are, in part, due to the breaking down of process silos in the contact center. Similarly, reusing solutions that worked in one department across the others empowered employees to undertake sometimes complex functions with confidence and without delay. This improved first call resolution, as well as customer satisfaction.

Taking into account all the performance improvements, Blue Cross of Idaho has estimated an annual savings of more than \$250,000.

‘We’ve Only Just Gotten Started’

Blue Cross of Idaho leveraged its NICE performance and voice of the customer tools to develop targeted solutions, increasing agent efficiency and the customer experience. User adoption of these tools is expected to continue increasing steadily, due to the engagement such solutions promote among agents in cultivating their own optimization ideas, which then quickly become reality.

According to Mills, Blue Cross of Idaho has “only just gotten started” optimizing with NICE.

About NICE

NICE (Nasdaq: NICE) is the worldwide leading provider of both cloud and on-premise enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE helps organizations of all sizes deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 22,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions. www.nice.com