NICE®

HIGHMARK®

Customer Profile:
Health Insurance

Website:
www.highmark.com

Location:
Pennsylvania, West Virginia and Delaware

Business Need:
- Improved customer experience
- Better first call resolution
- Targeted coaching
- Greater agent efficiency
- Performance evaluation consistency

NICE Solutions:
- Nexedia Analytics
- Workforce Management

The Impact:
- Improvement in customer sentiment
- Better authentication scripting
- Improved marketing letter outcomes
- Identification of call drivers and root causes
- Decreased volume of calls under 20 seconds
- More targeted coaching for CX competencies
- Decreased non-talk percentage per call
- A decrease in "Gave Assignment"

On The NICE Solution

"Nexedia Analytics is helping us enhance the quality of our services, by focusing on customer experience and business-critical accuracy."

- Vickie Dinkel, Vendor Operations, Quality and Voice Analytics Manager, Highmark

About Highmark

Highmark Inc. and its health insurance subsidiaries and affiliates collectively are among the ten largest health insurers in the United States, and comprise the fourth-largest Blue Cross and Blue Shield-affiliated organization. Highmark and affiliates serve five million members, and hundreds of thousands of additional members through the BlueCard program, across the United States, providing dental and health insurance, vision care, and related services.

Highmark operates contact centers in Pennsylvania, West Virginia and Delaware, handling inquiries from members and healthcare providers on enrollment, eligibility, benefit quotes, billing and claims. The company employs approximately 1,500 agents (known as "customer service advocates") at its contact centers.

The Challenge

Highmark has made focusing on the customer one of its primary goals in all company activities. This means simplifying the customer experience, anticipating their needs, and delivering solutions that exceed expectations. In the contact center, the "customer first" approach is measured and promoted through first call resolution and robust quality performance metrics, while remaining within established call productivity levels.

Highmark relied on identifying comments regarding first call resolution, external surveys and internal error trend identification to determine how well customers were being served at the contact center. Additional feedback and input was collected from customer service and quality assurance staff during coaching and error assessment reviews.

To positively influence agent behavior and improve customer experience, Highmark initiated a project to redesign quality assurance. The initiative focused on two primary aspects, business critical accuracy and customer experience. Business critical accuracy refers to the completeness and accuracy of an agent's response to a customer, including resolution of their issue and the impact of the outcome. Assessing customer experience involves measuring specific competency drivers that have a direct impact on the overall success of a customer interaction.

Also needed, in order to make the initiative practical, was a system for sharing information on the identified data and turning the findings into effective action.

The Solution

To carry out its "Quality Redesign Initiative", Highmark determined that it was necessary to: isolate recorded calls or call types, analyze specific interactions for performance gaps, implement fixes, and then track the relevant metrics to determine the impact of adopted changes.

Given the comprehensiveness of Nexidia Analytics and the experience of NICE, as market leaders in the field of customer experience optimization, Highmark decided to turn to NICE as an integral part of its quality improvement efforts.

Obtaining Insight and Setting Benchmarks

The program adopted by Highmark involved collaboration with the Operations team to develop the competency questions for evaluation. The company migrated to a NICE Nexidia-driven quality evaluation form, focusing on customer experience and accuracy. The Training, Quality and Operational staff coordinated their efforts to ensure consistency in understanding how each question would be rated and which skills would be coached to improve results.

Working with NICE Nexidia, Highmark set agent and overall operations baseline net promoter and sentiment scores. A dashboard and reporting for individual and unit-level performance was developed to track and display scores for customer sentiment, percentage of non-talk time, and accuracy, as well as automated customer experience scoring with Nexidia Analytics.

Call and error analysis highlighted for Operational teams what processes improvements might be necessary. After the relevant changes were implemented, the impact on the business could be assessed and quantified through the quality assurance program as well.

In order to ensure the success of the project, Highmark made sure agents and supervisors were trained appropriately. This included training on the Nexidia Analytics solution, as well as training for Quality and Operational Support staff that focused on reinforcing positive behaviors through increased awareness and coaching. In addition, the company launched a two-month pilot of the new approach and related analytics within the Operations, Quality, Training and Voice Analytics teams.

The CX and Performance Improvements

The Highmark Quality Redesign Initiative produced positive results for customer experience and contact center agent performance, as well as better reporting overall.

Regarding customer experience, Highmark achieved:

• Improvement in customer sentiment
• Better authentication scripting
• Improved marketing letter outcomes
• Identification of call drivers and root causes

Highmark contact center agents and supervisors also saw improved performance results, thanks to Nexidia Analytics-driven quality assurance processes:

• Decreased volume of calls under 20 seconds, indicating rapid issue resolution
• More targeted coaching for CX competencies
• A decrease in the non-talk percentage per call, indicating improved competency
• A decrease in "Gave Assignment" actions, indicating fewer call transfers and improved First Contact Resolution (FCR).

In addition, Highmark improved it's peak season reporting (Enrollment & Eligbility, ID Cards, Access to Care, Claim, Denial, Pharmacy).

Current Enhancements for Future Improvement

Looking ahead, Highmark expects its Sales, Marketing and Operations teams to request reports and based on their specific business needs, which can then be analyzed with targeted analytics for process or agent skills guidance. The NPS metric defined with Nexidia Analytics will be used as a baseline for improvement opportunities at the organizational level going forward.

Highmark will continue to enhance its quality assurance approach in 2018, focusing on customer experience and business critical accuracy with the help of powerful NICE analytics solutions.