



## Finding Healthy Return on Investment with Nexidia QuickStart

A Case Study by Nexidia

### THE CHALLENGE

Serving Tennessee for more than 60 years, Independent Licensee of the BlueCross BlueShield Association and not-for-profit BlueCross® BlueShield® of Tennessee (BCBST), Inc. today offers affordable health plan coverage and insurance products to nearly three million people across the state and five million people nationwide. Headquartered in Chattanooga, the organization is the state's largest health plan company, paying 65 million claims and more than \$17 billion in benefits annually.

BCBST has multiple business lines including government and commercial units. Under the commercial side, "BlueCard®" is a national program that enables members of one "Blue" company to obtain healthcare services while traveling or living in another Blue company's service area. BlueCard is responsible for linking independent Blue Cross companies across the country, and is comprised of about 80 dedicated contact center agents who field over 400,000 incoming calls per year.

Like others in the industry, BCBST's BlueCard division faced the growing challenge of minimizing operations costs while at the same time keeping up with increasing service complexity and rising call volume. They needed to understand why call volume and average handling times (AHT) continued

to spiral far above average and at alarming rates. The AHT for the overall BlueCross BlueShield of Tennessee organization was 9-10 minutes, whereas the BlueCard group's AHT grew to an average of nearly 17 minutes—more than 70 percent higher. It became increasingly clear that proactive action was needed to address the upward trend.

"Although we had a general sense of what was driving up call volume, we simply did not have the tools required to dig under the surface," said Maria Darras, director of BlueCard Operations for BlueCross BlueShield of Tennessee. "We needed to gain visibility into our contact center issues in order to reduce unnecessary operational costs. It became clear that if we were going to keep up with growing service complexity and industry challenges, we needed to upgrade our business intelligence and customer care capabilities."

While BlueCard had the ability to analyze AHT, it could only do so at an aggregate level. That meant that despite having multiple ways to improve AHT—from added training and improved agent scripts to developing necessary online applications—BlueCard could not pinpoint which solution mix would address the issues. Rather, it relied on anecdotal evidence gathered from agents. Therefore, the organization was not able to gain sufficient visibility into the reasons customers were placing



their calls in the first place. Without this ability to proactively identify trends and understand the root causes behind customer issues, the BlueCard group had limited understanding regarding what would reduce its call volume, improve service metrics such as first call resolution (FCR) and boost operational efficiency.

### THE SOLUTION

To address these challenges, BlueCard engaged in Nexidia's QuickStart program. QuickStart leverages the Nexidia OnDemand hosted solution which helps organizations launch speech analytics more quickly and efficiently. Using Nexidia OnDemand, BlueCard was able to access the full suite of capabilities in Nexidia's Enterprise Speech Intelligence application (ESI). Because ESI is able to integrate with multiple call loggers, metadata was easily brought into the system to be reviewed and analyzed.

Unlike other speech analytics solutions, Nexidia's offering is unique in its fast processing of audio content and unparalleled ability to pinpoint the root cause of customer calls. Together with the BlueCard team, the Nexidia analyst quickly understood the topics customers were speaking about, and what operational triggers were causing specific customer calls. Once they had the ability to conduct deep analysis, the joint team was surprised to discover



that the reason for the long AHT at BlueCard was due to many incoming provider calls indicating they had sent BlueCard medical records that could not be found in the system.

With Nexidia, BlueCard discovered that agents could not easily locate records due to a simple process issue. Missing provider cover letters were preventing records from being automatically imaged into the appropriate system for future retrieval and routing. With this knowledge, BlueCard was able to identify those providers who were not sending their medical records appropriately and alert them to review the appropriate filing protocol.

The Nexidia solution also alerted the BlueCard team to the need for specific types of training for its customer service associates. To assist with first call resolution and better group claims and assign them to the appropriate agents for follow up, BlueCard needed to provide clearer training to its agents on the classification of specific call types.

BlueCard also identified areas of improvement for its Web site. Using Nexidia, BlueCard identified that the billing offices did not always receive important paper remittance advices that would be helpful in later conducting a claim status online. As a result, BlueCard improved self-service options by enhancing its Web site to provide a link to the relevant remittance advice each time a provider updated a claims status.

“Engaging Nexidia via the QuickStart program was very smooth,” Darras continued. “QuickStart was up-and-running with little overhead and no hardware or software purchase requirements. The professional services team was very easy to work with and always available to help. Nexidia’s technology gave us the ability to dive into what a member was calling about and better understand the customer’s issue. Before, we were forced to guess at the reasons for calls and, as a result, aligned our strategy based on those assumptions. Now, with Nexidia, we are working with accurate information and can proactively streamline operations as a result.”

Based on the results demonstrated, Nexidia’s professional services and BlueCard’s internal team built a strong business case for adopting Nexidia speech analytics companywide. It was reviewed by key management at BCBST, including the CEO of BlueCross BlueShield, who subsequently green lighted an enterprise license based on the results.

Darras added, “The level of reporting detail in Nexidia’s system combined with its ease-of-use and hosted solution afforded us the vision into our customer calls that simply was not possible before. We are so pleased with the results that we are actively rolling out Nexidia speech analytics to other departments such as: Membership, Member Benefits, Provider Service Organization, Medicare Advantage, Medicaid Admin and Medicare. As a result of using Nexidia, we were able to make effective changes to our contact center operations.”

KEY RESULTS

The division was able to avoid costs associated with hardware, software, and training, allowing for a higher return on investment. With the solution up-and-running in days, BlueCard could experience measurable, tangible results in weeks, rather than months.

In the four months of the QuickStart program, BlueCard recorded significant return on investment (ROI) of over \$1 million, based on a number of reported benefits:

- Call handle time went from 17 to 12 minutes after using Nexidia, a 42 percent improvement in the key AHT metric—a projected yearly savings of nearly \$900,000
- Call volume dropped 12 percent for calls related to “medical records needed to process claims not located”—a projected yearly cost impact of over \$130,000
- Improved self-service options by updating its Web site to include links to updated remittance advices
- Managers employed the technology as an agent training tool on specific types of calls. For example, BlueCard built queries around a forwarded call and work with staff that needed extra training on that scenario, thus helping to improve FCR
- The staff was receptive to the opportunity for improving specific areas of their skill set and witness efficiency gains, further enhancing FCR

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