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Nexidia and Blue Cross and Blue Shield of North Carolina – Voice of the Customer (VoC) Analytics to Increase Clarity and Ease of Use for Customers

A Frost & Sullivan
Case Study

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INTRODUCTION

Each day, vast amounts of customer interactions—in the form of phone, online, and social media, among others—flood into contact centers. Collectively, these interactions represent a potential goldmine of customer insight and business intelligence—in high-value areas ranging from improved customer experience and service quality to more efficient operations and untapped revenue-generating opportunities. However, that potential remains latent if an enterprise lacks the capability to transform that unstructured data into actionable insight.

Innovative technologies like speech and customer interaction analytics are being leveraged today to give forward-thinking enterprises the ability to swiftly and intelligently respond, versus simply reacting, to change. This is a critical competitive advantage in today's dynamic business environment. By synthesizing massive volumes of interaction data and translating it into the “Voice of the Customer” (VoC), customer interaction analytics is enabling enterprises to keep a real-time pulse on ever-changing customer needs and market conditions.

This case study illustrates how Blue Cross and Blue Shield of North Carolina's VoC program has enabled the company to identify and prioritize key challenges, cascade and coordinate insights across the enterprise, and capitalize on untapped value-creating opportunities.

THE STARTING POINT

In late 2011, Nexidia, one of the leaders in customer interaction analytics solutions, partnered with Blue Cross and Blue Shield of North Carolina (BCBSNC) to enhance their service center operations. BCBSNC selected Nexidia's Interaction Analytics OnDemand hosted offering. In addition, the company retained Nexidia Managed Analytic Services, a professional services program, to help them maximize the benefit they would get from using speech analytics.

BCBSNC delivers healthcare products, services, and information to almost four million members, and has become a model of success for transforming the way companies can do business by listening to those members. Years before partnering with Nexidia and before Voice of the Customer (VoC) became a trend, BCBSNC used studies, focus groups, traditional customer surveys, consumer and product research, and contact center data to drive the way they develop and deliver products and services to their customers and providers.

Despite being ahead of the market in terms of the variety and quantity of customer data they pulled from, BCBSNC knew they could do a better job of listening to the voice of the customer and improving the customer experience. A significant driver was the introduction of the Affordable Care Act (ACA), the goal of which is to expand access to insurance to millions of Americans, and change the ways people receive coverage. BCBSNC was, like all health insurance companies, experiencing the need to shift to a more business-to-consumer model. They understood the need to address the consumer lifecycle and were able to use the Nexidia solution to develop their strategy and prioritize initiatives. Additionally, with

their Member Touchpoint Measures (MTM) ratings and bottom line at stake, minimizing operational costs while keeping up with increasing service complexity, customer experience demands, and rising call volume became more important than ever. BCBSNC leveraged Nexidia Interaction Analytics to formalize the sharing of customer insights across the organization and improve their key metrics.

One advantage Nexidia Interaction Analytics provided was it gave BCBSNC the opportunity to quantify a problem without asking their contact center professionals to more thoroughly document the nature of the calls they were receiving. This allowed them to prioritize the issues that were having the greatest impact on their members. It also provided empirical data points. Now other departments could understand the effects that BCBSNC's own business decisions and the Affordable Care Act had on member experience. Without Nexidia, BCBSNC had been reliant on a narrative story, where they had a few general examples of an instance occurring. Without statistics on frequency or cost implication, this presented them with an uphill battle in uncovering the root cause of customer calls.

Using Nexidia, BCBSNC discovered that members were confused about claims, benefits and coverage. Previously, they may not have been able to pinpoint the source of the confusion, or the regularity with which it occurred. Thanks to Nexidia, they now understood the exact percentage of calls that were initiated by customers who were confused by marketing materials or were unable to self-serve via the company's website. As a result, BCBSNC was able to understand and implement ways to make things simpler and friendlier for their customers. One way was through the use of standard terminology and clearer language across their product offerings and marketing materials. Another was through a redesign of channels such as their website or complicated processes to better serve their membership.

CONTINUING WITH INTERACTION ANALYTICS

Through the Nexidia partnership, BCBSNC was able to push through a more formal VoC program. It targeted areas that would have a significant impact on the customer as well as the business, feeding back results of the data they received to all areas of the business. For example, in addition to running studies on member communications and customer effort, BCBSNC targeted the critical yearly open enrollment period for members. BCBSNC, through Nexidia tools, was able to run detailed reports to determine the specific types of questions people were asking, and where customers needed additional help and support. They then fed the results back to the contact center team so they could train their staff accordingly. They also provided information to their health care team to increase wellness and chronic care program participation, to the web group to highlight additional types of information they could put online, and to the marketing team to improve collateral.

BCBSNC now had the ability to hear and understand the confusion that their members had about very specific health insurance benefits. The customer experience team was able to share this insight throughout the company, communicating the results of individual calls through the use of Nexidia. The results produced "aha" moments, and a much clearer understanding of how to develop better tools for customers. They also provided insight into

opportunities for education, both internally and externally, to prevent unnecessary or repeat calls into the contact center and how to better handle inquiries. For example, they could hear if there was something about the call where the agent didn't sound confident, prompting the customer to call back again to verify, or cases in which the agent reassured the member that an issue would be taken care of, and added "but if you want, you can call in to confirm," instead of telling customers to check the status online.

ONGOING EFFORTS

A year into the use of interaction analytics, BCBSNC is on the cusp of rerunning some of the research efforts, year over year, to see what has improved and how the questions from members have changed. One of the advantages of Nexidia Interaction Analytics that will make this research possible is knowing that BCBSNC has the ability to search new and previously captured interactions, for any term, without having to reprocess the audio. As new healthcare regulations come into play and new hypotheses need to be tested, it will be important for BCBSNC to be able to search for any word or phrase and not have to worry if it was in a dictionary or if they have to re-index their audio. This gives them the ability to freely explore all of their stored interactions against new interactions to understand when problems originated and when enacted changes began to have the desired impact.

The company's experience with Nexidia's capabilities was best described by Gretchen Gray, Director of Customer & Consumer Experience: "Because there is so much to do in healthcare today and because of the changes underway in the industry, you really want to invest in the consumer experience, but everyone is challenged with capacity and resources. I believe that unless you use this approach, I don't know how you pick your priorities and focus. Speech analytics is one of the main tools we have that helps us say 'here is where we can have the most impact' and 'here's what I need to do better or differently to assist my customers.'"

BCBSNC demonstrates how creating a VoC program and leveraging speech analytics as part of that program is necessary to improve long-term relationships with customers.

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