Unlock the Power of AI Across Your Contact Center

Presented By:

Sara Kloch, *Senior Product Marketing Manager* – **Nuance**

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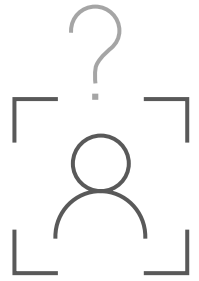RISE

The member engagement experience today

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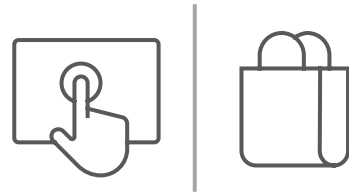
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Polling Question #1

Is contact center transformation a priority for your organization?
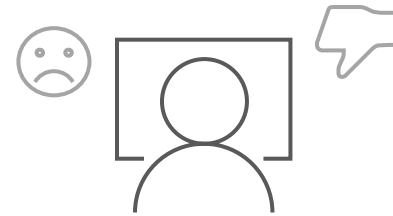
Friction remains the norm in member engagement

Health Plans need to know their members in an **actionable way**

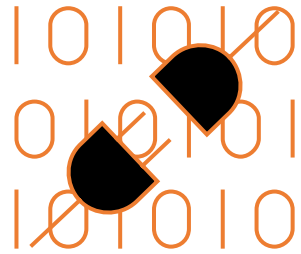Digital and physical experiences are **disconnected**

Inability to engage in **moments that matter**

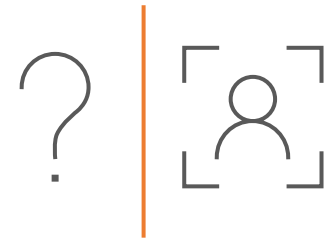Multiple departments are creating **siloed experiences**

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Data structure, availability and validity causes agent frustration

Data is being collected, but not connected

AI is time and resource intensive

Privacy and personalization remain a paradox

Members expect exceptional service

80% of customers expect personalized experience[1]

96% of customers will leave a business after a bad customer experience[2]

87% admit they are worried that sharing their personal information over the phone with a brand could make them vulnerable to fraud[3]

55% of contact centers do not have collaboration tools to resolve issues faster[4]

53% of contact center agents do not have proper visibility of information to understand the member context[4]

[1]Forbes, 50 Stats Showing the Power of Personalization, 2020
[2]Shep Hyken blog, Guest post, 2022
[3]Forbes, Fraud is Eroding the Customer Experience, 2020
[4]Forbes, 50 Stats That Prove the Value of Customer Experience, 2019

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An AI platform for intelligent engagement

Phone · SMS · Web chat · Mobile chat · Smart devices · IoT

AI LEARNING LOOP

5 HEALTHCARE AND ENTERPRISE APPLICATIONS
4 MULTI-SYSTEM WORKFLOW INTEGRATIONS
3 TOOLS, ENGINES, SDKs, APIs, ANALYTICS
2 AI ALGORITHMS, NEURAL NETWORKS, AND MODELS BACKED BY DATA AT SCALE
1 KNOWLEDGE BASE: VERTICAL-SPECIFIC DATA

ENTERPRISE APPLICATIONS

- Financial Services
- Insurance
- Travel & Hospitality
- Government
- Telecom
- Retail
- Healthcare

HEALTHCARE APPLICATIONS

- Documentation (speech recognition, voice skills, ambient, CAPD, CDI)
- Diagnostic
- Patient Engagement

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The case for a pervasive conversational experience

Putting members at the center

Business Centric

claims

benefits

eligibility

authorization

find a provider
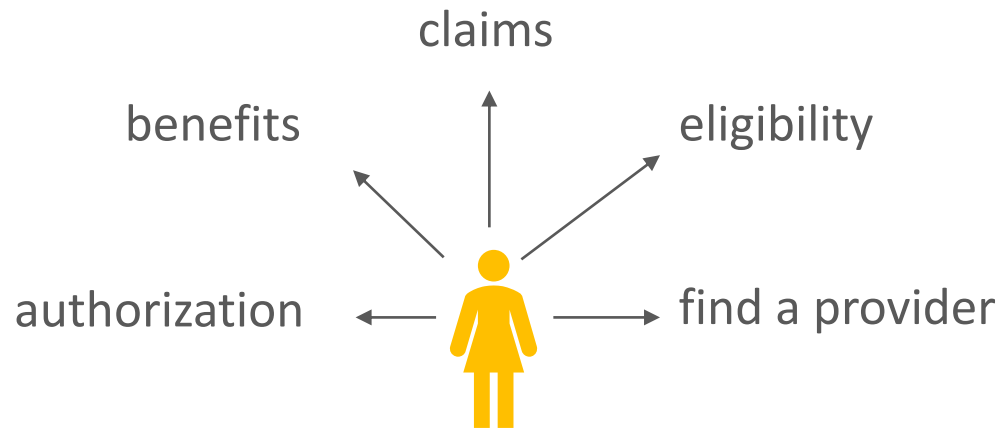
Natural language understanding, or NLU, removes the burden of users having to translate their needs into a single menu option. *However*, self-service still tends to be designed assuming the user has a singular need

Member Centric

Who will my plan let me see for this problem?

How much will my procedure cost?

Do I need prior authorization? Why am I being asked for prior authorization?

Do I need to do anything before my appointment to make sure I am covered?

Does my plan cover the service I need Do I check eligibility or benefits?

Why is my bill so high? Shouldn't my insurance be paying more of this bill?

Why was my claim rejected? How can I avoid future claim rejection?

I don't think my claim was processed right. Can I appeal?

Members need a **conversational experience** to navigate through a variety of overlapping topics driven by where they are in their specific journey (e.g., pre-visit or post-visit)

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Modern member experience

Deliver end-to-end experiences across the entire member lifecycle

Provide intuitive self-service options

Proactive targeting and engagement

Predict member intent, propensities and next best everything

Consistent experience across all channels

Unify your and enrich your data

Connect experience teams

360-view of your member

Create raving fans

Own your member relationships

Engage in new ways

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Polling Question #2

What type of engagement channels do you currently use for customer service? (Select all that apply)

Real-world payor examples of AI in action

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Continued evolution of natural language understanding (NLU)
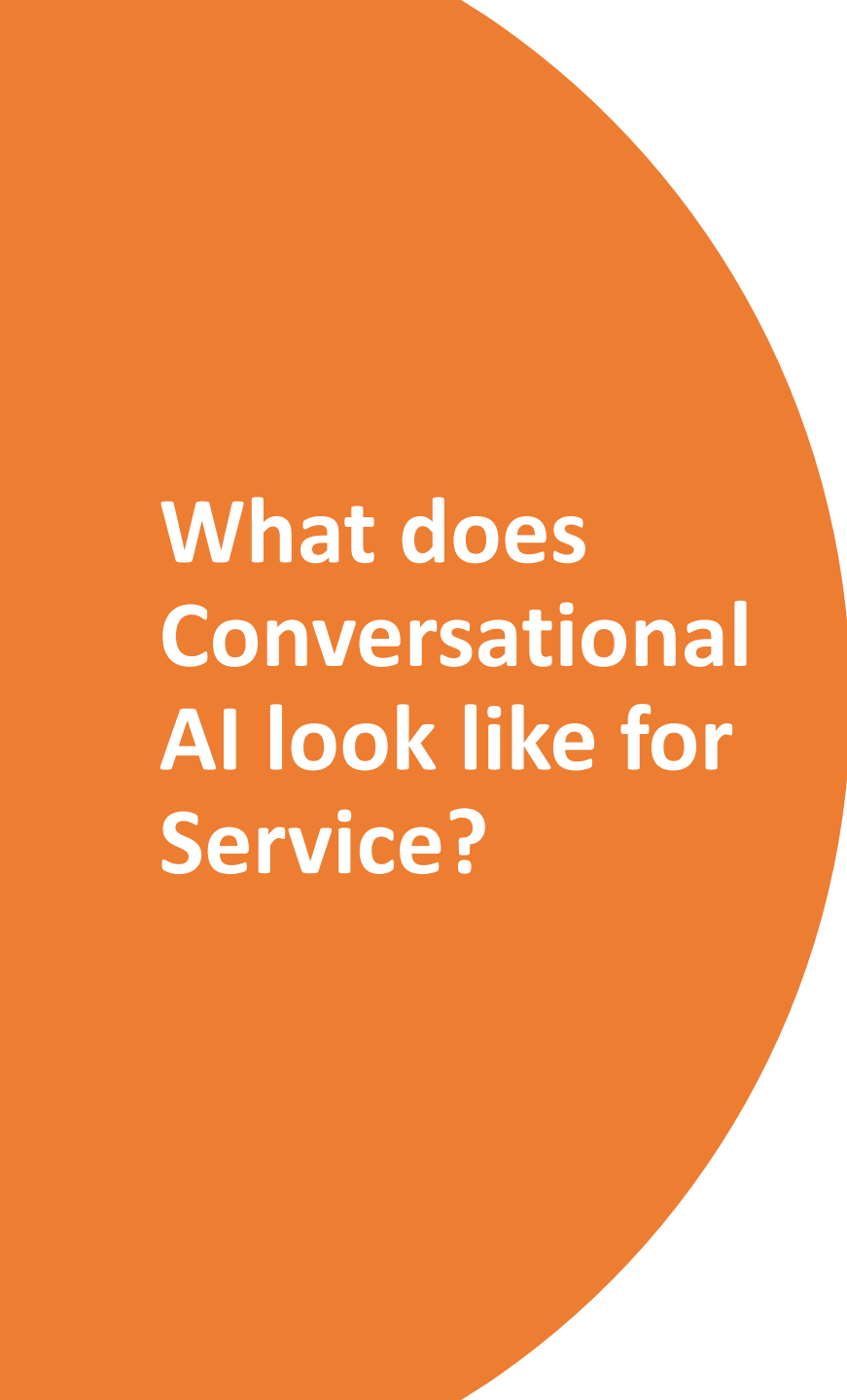
Technology Evolution

- Speech recognition accuracy and grammar coverage continue to improve
- Machine Learning (vs. handwritten rules) for prediction and proactive action
- Natural Language Processing is moving from pattern matching to true understanding by Large Language Models
- Generative AI algorithms

Intelligence Gathering

- Increasing commitment to storing and using customer data (real-time journeys, historical contacts and behavior, preferences, etc.)
- Knowledge bases can be consumed by machines and converted into answers
- AI tools like GPT are trained on the entire internet – enterprises can curate for their own use

Conversational UX

- Development tools enable design strategies which keep conversations on track by extrapolating information from context and experience – just like we do
- Growing prevalence of conversational interfaces will drive increasingly higher expectations from customers of being known/understood

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What does Conversational AI look like for Service?

Experiences that are human-centric, social and interactive, and grounded in communication principles regardless of mode of interaction

Delivering an Intelligent Conversational Experience

1

Know Who I am

Data-dependent *strategies that help create trust, rapport, and more personalized conversations*

2

Make It Easy For Me

Data-leveraging *strategies that expedite the conversation, anticipating needs or referencing data*

3

Understand What I Mean

Linguistic-focused *strategies that help the system understand vague or confusing user utterances*

4

Do What I Say

Linguistic-focused *strategies that model normal conversation, allowing users to more flexibly change topics*

Simplify

Reduce steps

Provide Up To Date and Consistent Information

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Conversational AI Use Cases for Payors

Benefit explanation	Annual Notice of Change	Drug Recalls	FAQ's on Covid, Health Programs, etc.
Evidence of coverage	Insurance card replacements	Providing Test Results	Gap coverage inquiries
	Filing and claims status	Open Enrollment Readiness	

Conversational IVR in action

YourHealthPlan

Intent Switching – key phrase is "met my deductible".

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Customer use cases

About the company

- Large national health insurer with multiple lines of business (commercial, group, Medicaid and Medicare)

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Case #1: FAQ-ifying claims and benefit questions through Conversational AI

Previous System

- Legacy on-premises directed dialog IVR technology

- Only played back paragraphs of basic benefits info that may or may not be relevant to the question

- Played back same information from claims EOB automatically, even if the caller was holding their EOB during the call

Challenges

- Inability to understand intents

- Inability to understand specific benefits or claims questions

- Mapping callers to the correct benefits or claims information

Technologies/Solution

- NLU with capability to understand >1000 intents

- FAQ-style benefits playback

- Intelligent benefits and claims inquiry handling based on intent and routing logic

Value/Benefits

- 110% increase in NPS

- 80% increase in call containment with self-service

- > $2M savings in Year 1 due to reduction in call transfers between member service reps to resolve issues

- Ongoing investments have resulted in >$4M YoY for the past 3 years

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Case #2: Leveraging multimodal experiences for PCP selection and instant ID card delivery

Previous System	Challenges	Technologies/Solution	Value/Benefits
• Siloed experiences across all communication channels • This included both inbound and outbound communications	• Aging caller population struggled to adopt investments in website and mobile apps despite trying and being willing to learn • ID Cards can take a week to be mailed to members • Medicare population with multiple addresses (e.g., snowbirds, long-term care)	• Improved data sharing and interaction between channels • SMS deep links to website/mobile app features • Deeper intelligence and personalization	• Increased member satisfaction and reduced costs • Increased self-service • Reduction in call handling time • Reduction in claims re-processing • Increased member stickiness and willingness to use other tools

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Case #3: Proxy authentication for caregivers/family members

Previous System	Challenges	Technologies/Solution	Value/Benefits
• Authentication requires a caller to provide member ID, their date of birth and zip code	• Alphanumeric Member IDs (especially from CMS) • Many populations have care-givers who need access • Fraudulent claims being filed (especially for prescriptions from mail order pharmacy) • Enrollment strategy and legal compliance with regulations in various states (like IL)	• Intelligent alphanumeric recognition based on predictive AI • Voice biometrics with fraud detection • Leverage plan enrollment process, agents and digital assets to drive voice print enrollment	• Reduced member effort and increased CSAT • 5% net increase in KBA success rates • Savings from fraud detection • Unlocks personalization to the user and drives better health outcomes

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Trust your AI future to an unbeatable combination

Azure OpenAI Service enables innovation of Nuance enterprise-grade contact center AI solutions

Azure OpenAI

First-to-market developer of broad, accurate GPT with 100Ms of commercial customers using and improving

Microsoft + **NUANCE**

Exclusive Azure OpenAI cloud provider scales enterprise security, data estate planning, and Responsible AI with unified support

25 years of sophisticated contact center AI voice and digital solutions used by F100 customers, agents and developers

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Questions?

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THANK YOU

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