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case study :: Blue Cross Blue Shield of Minnesota Health Plan Provider Builds Strategy for Integrated, Consistent Member Experience

Multi-Channel Strategy Aligns IT and Business Around Same Goals

About the Company

As the largest health plan in Minnesota, Blue Cross Blue Shield of Minnesota (BCBSMN) serves 2.8 million members – one out of every three Minnesotans. It is Minnesota's oldest, largest and most-trusted nonprofit health plan.

Every year, the company handles 3.4 million service calls with the support over 600 call center agents, and does so with high satisfaction rates. The company views their quality customer service as a key competitive differentiator.

Going beyond Technology

The IT infrastructure team at BCBSMN adopted IP telephony early on, and heavily leverages technology for member service. Yet to achieve some of its initiatives, such as communicating to members about healthier living or disease management, the company needed an enterprise-wide technology roadmap.

To accomplish that, BCBSMN had to integrate all data and deliver it through multiple channels in order to ensure consistent service across all customer interactions. That meant aligning people, processes and technology under that single objective.

Customer

Blue Cross Blue Shield of Minnesota

Nuance Solutions

Nuance Business Consulting Services created a three-year strategic plan for an integrated member service experience.

Results

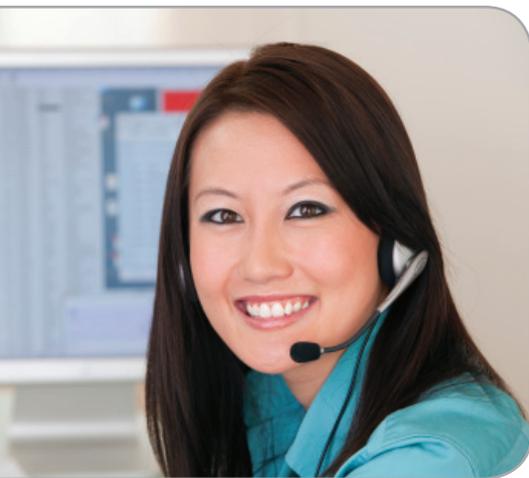
- An integrated strategy ensures consistent member experiences across all touchpoints.
- The new multi-channel approach supports more proactive communications to members.
- Outbound alerts on H1N1 reached 15,000 members per day.
- In 2009, the company reduced live service rep calls by 1.5 million.

“It’s not all about the technology,” said Lou Gallagher, senior director of infrastructure communications at BCBSMN. “One thing that we’ve struggled with as an organization is breaking down our channels across our HR department, across our executive department, across our sales department. . . We need to do a better job of communicating across our channels internally.”

Enterprise-Wide Member Service Strategy

Gallagher and the team explored vendors to help refine the strategy and processes at BCBSMN. Several IT team members were already familiar with Nuance Communications as a leader in integrated communications.

“We met a few of the people and understood the breadth of knowledge they have across the entire contact center,” Gallagher said. “That was really something Nuance brought to the table.”



The company engaged Nuance Business Consulting Services to develop an integrated member service experience strategy. Beyond technology expertise, BCBSMN valued Nuance’s ability to partner with IT in communicating with the various business units.

“All the people that Nuance brought to our business units could also talk to the technical team. They have that split skill set,” he added.

Three-Year Business Plan

The Nuance team evaluated the member experience lifecycle, from the member acquisition process through service and support. To do so, Nuance met with executives and line-level managers throughout the organization and reviewed existing strategies and programs.

Nuance consultants spent time in the contact center observing call-taking and processes. They worked with BCBSMN’s technical team to understand their current infrastructure. They also talked with executives to understand the broader vision and current objectives for the organization as a whole.

Through the analysis, Nuance identified the opportunity for BCBSMN to move from a “siloed” structure to a more integrated approach. The technology group and business needed to coordinate regarding how to capture and maintain data in the member database. Doing so would enable a more consistent member experience, and open up data availability for marketing, customer service and strategic planning.

Nuance responded with a three-year business plan – Integrated Member Service Experience Strategy – that leverages the company’s high-touch interpersonal approach, complemented by an integrated, multi-channel technology strategy. The strategy addresses four key opportunities:

- **Information strategy**

Nuance recommended centralizing and improving access to member data, empowering everyone at BCBSMN with knowledge to help grow, retain and satisfy members. Marketing and sales teams can leverage the information to segment members, customer-facing staff can respond more consistently, and R&D can make better strategic decisions.

- **Interaction strategy**

The interaction strategy builds on the centralized data to ensure consistent and coordinated activity across all member touchpoints, whether in live conversations or self service. With integration of technologies for self service, interactive voice response (IVR) and call routing, the company can play a more trusted advisor role.

- **Effectualness strategy**

The third leg of the recommended strategy builds in measurements to ensure that the information and interaction strategies drive desired results. It encompasses member design (understanding who the membership is), member alignment (service is organized around member needs), and member measure (evaluation of interactions against a set of benchmarks).

- **Communication strategy**

The communications strategy seeks to ensure that members have an integrated view of BCBSMN. Every person at the company should understand how he or she impacts the membership.

“With Nuance’s help, we’ve set the foundation on how things integrate and interact with each other. We have both a business and IS partnership on our member experience now. It is not a business direction. It is not an IS direction. It is combined direction.”

– Lou Gallagher,
Senior Director of Infrastructure,
BCBSMN

The comprehensive plan provides a clear path with actionable steps for coordinating processes and technology. Most importantly, the engagement helped the IT and business teams work together toward a single goal.

“One of the biggest challenges we had was communicating with the business. Nuance actually helped us do that very effectively,” Gallagher said.

Results: An Integrated Approach in Action

With the strategic plan as a guideline, BCBSMN is moving to a new multi-channel, integrated model. The company is tying data to its outbound dialer which will leverage voice recognition technology to assist with self service. This will further enhance their remote agent capabilities by transferring valuable data to agents’ desktops.

One example of this initiative is a program called Coordination of Benefits Automation. In this example, an automated outbound campaign intends to identify members who have additional coverage from other providers, which is an annual requirement for the company. An automated outbound call will be initiated, and when a member answers the call, an automated voice will ask the member to answer yes or no regarding whether he or she has only BCBSMN coverage. If the member has other coverage, the system will route the call, along with relevant data via screen-pop, to an at-home service representative. This infrastructure to support this functionality is virtual desktops and Voice over Internet Protocol (VoIP).

“We will offer our customers the option to do business in their way on their time. They can either take care of business right then and there by talking to an agent or have our agents, through automation including computer-telephony integration (CTI) and outbound dialing, call them back at their convenience,” Gallagher said.



This business strategy also lends itself to other ad-hoc, quickly needed applications to contact members. For example, when a business unit needed to communicate to members quickly about H1N1 flu vaccines, it worked with the IT team to develop automated outbound alerts. With the automated approach, the disease management campaign initiated 15,000 outbound calls every day, and it reached 70 percent of the membership in just three weeks. In this case, the company utilized IVR, speech, and outbound technology in an integrated effort. Similar efforts have supported multiple business objectives.

“It’s not very difficult to execute on these strategies and not very difficult to get ROI off the back end of these strategies,” he added. “In 2009, we reduced our call count by about 1.5 million calls due to the outbound interaction of our contacts.”

Lessons Learned

Apply business and IT to service challenges – A world-class member experience only happens through integration of business and IT.

Focus on business problems, not technology – Business groups didn’t fully understand how technology could solve their problems. Nuance partnered with IT to communicate about solutions more effectively with business units.

Transfer knowledge – Gallagher valued that the consulting engagement focused on getting BCBSMN on the road to accomplishing objectives on its own, instead of relying on consultants.

“Nuance helped educate my team about how to be successful on our own. That was a great part of the relationship – the transfer of knowledge,” Gallagher said.

Looking Ahead

BCBSMN continues to implement the integrated member service strategy. As it upgrades some of its technology infrastructure to leverage Web services, Gallagher anticipates bringing further value to business units.

“With Nuance’s help, we’ve set the foundation on how things integrate and interact with each other,” he said. “We have both a business and IS partnership on our member experience now. It is not a business direction. It is not an IS direction. It is combined direction.”

About Nuance Communications, Inc.

Nuance is a leading provider of speech and imaging solutions for businesses and consumers around the world. Its technologies, applications and services make the user experience more compelling by transforming the way people interact with information and how they create, share and use documents. Every day, millions of users and thousands of businesses experience Nuance’s proven applications and professional services. For more information, please visit: www.nuance.com.

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