

## Case Study

# Cognitive Service Experience

CognitiveScale is building Service Experience solutions – AI-powered insights that drive process improvements and cost savings - for one of the largest health insurance companies in the United States.

### OVERVIEW

Health insurance companies are challenged by a wide range of service inquiry types:

- Members call about bills and explanations of benefits (EOBs), to find in-network providers, or to ask about their benefits, not to mention enrollment questions.
- Providers call about claims and payments, Member benefits and coverage (e.g. eligibility and deductible balance), and contract-related matters.

Members and Providers are making inquiries via phone, researching in apps and portals, and even leveraging conversational AI (chatbots) - which points to the need for an omnichannel service inquiry strategy.

### CHALLENGES

Payers are challenged to find quick resolutions to numerous service inquiry types across multiple delivery options (phone, web, app). These inquiry types require knowledge of underlying processes - some of which are fairly complex. They can take significant amounts of time to resolve and incur incredible cost. As inquiries relate to claim payment or enrollment, they can also impact accounts payable or accounts receivable in profound ways.

### SOLUTION: COGNITIVE SERVICE EXPERIENCE

CognitiveScale is building AI-powered solutions that:

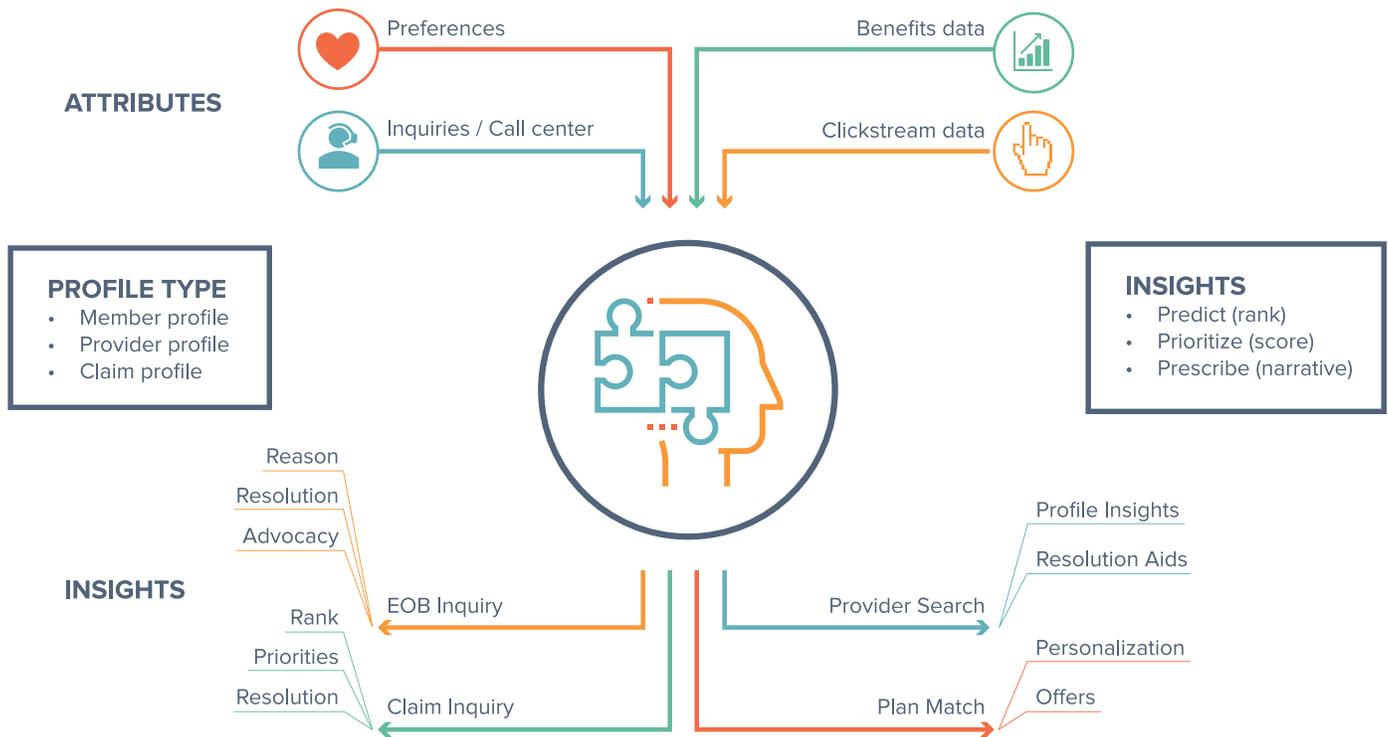
- Predict why a Member or Provider will call
- Prescribe solutions and next best actions to expeditiously resolve inquiries
- Prioritize recommendations when there is likely more than one reason for an inquiry
- Deliver insights to multiple channels (call centers, apps and portals, alerts and messages)

These AI capabilities leverage our Cortex platform. AI solutions include data integration and preparation capabilities (including data and document intake and interpretation skills), as well as algorithms and models that deliver the AI-powered insights. Then, these insights have to be delivered into service inquiry systems (call center systems, apps, portals) and workflows (claim inquiries, benefit inquiries, etc.).

In this case, service inquiry insights leverage CognitiveScale's Profile of One as a foundational element of declared, inferred and learned data and the resulting profile attributes. Example Cognitive Service Experience profiles include:

- Member Profiles: Service inquiries (and other needs like plan match, care management, and solution match) can all benefit from getting all of a Member's claims, benefits, utilization, cost, patient record, etc. data in one place - curated - as an enabling element of subsequent analysis.
- Provider Profiles: A provider can be "known" at a deep level by all of their claim, patient/Member, contract, prescription, etc. data. A provider can be a person, a practice, an organization, or other types of entities that engage in billing and collections, service inquiries, etc.
- Claim Profiles: Profile of One can be leveraged to deliver numerous AI solutions to transactions as well as personas and business entities. In one example, a claim profile could include linkages to all other related claims for a specific patient or a provider.

AI-powered solutions leverage these profiles to drive numerous insights. If we look at a base level Member profile that includes all associated claim data, we can predict why Members will call on bills and EOBs and prescribe solutions to call center agents.



## OPPORTUNITY & VALUE

There are multiple opportunities to improve the service inquiry process:

1. **Technology:** An omnichannel strategy will include delivery of insights for multiple use cases to multiple outlets, for example:
  - a. **Agent Assist:** Upon initiation of a service inquiry, call center agents will be presented with the likely reasons for a Member call and specific call resolutions or next best actions (e.g. a guided narrative or a review of current deductible balance). These insights are integrated into call center systems so they can be tracked, and agents can provide feedback on insights (which helps with the learning component).
  - b. **Self Service:** Similar predictions and prescriptions (insights) used by agents can be served to Members or Providers directly in apps and portals, as answers to personalized search results, or even as part of a conversational AI (chatbot) experience.
  - c. **Advocacy & Proactive Reachout:** Delivering insights via email and alerts can help replace service inquiries.
2. **Costs & Value:** Reductions in call time and call avoidance can save tens of millions of dollars, improve service experience ratings, and enhance agent productivity, among other benefits. In some cases, these same insights can improve revenue or reduce fraud when paired with other Member or Provider profile attributes.
3. **Extensibility of Solutions:** Member, Provider and Claim Profiles, and the insights delivered off of them, can help with a foundation for AI use cases like plan match or provider match, payment integrity, and care management and wellness solutions matching.

## About CognitiveScale

CognitiveScale is an enterprise AI software company with solutions that helps customers win with intelligent, transparent and trusted AI/ML powered digital systems. Our Cortex software and industry AI accelerators enable businesses to rapidly build, operate, and evolve intelligent, transparent, and trusted AI systems on any cloud. The company's award-winning software is being used by global leaders in banking, insurance, healthcare and digital commerce to increase user engagement, improve employee expertise and productivity, and protect brand and digital infrastructure from AI Business risks. Headquartered in Austin, Texas, CognitiveScale has offices in New York, London, and Hyderabad, India, and is funded by Norwest Venture Partners, Intel Capital, IBM Watson, Microsoft Ventures, and USAA.

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