CUSTOMER
A large health insurer with over 40 Million customers.

PROBLEM
This healthcare payer handles over 6M calls per year in their contact center from customers inquiring about how certain claims were processed. When a customer calls, the customer service agent spends critical minutes on each call trying to understand why the client is calling, to find the specific claim that triggered the call, and finally explain why the claim was processed a specific way to satisfy the customer. All of this translates to a cost of $100’s M in call center expenses when you consider the complexity of the issues and the volume of calls these agents handle every year.

SOLUTION
Working with this health insurer’s customer service organization, CognitiveScale delivered an AI-based cognitive service experience system that enables the service agent to anticipate the customer’s need and quickly resolve the customer’s issue. As a member calls in, the system not only empowers the agent by predicting which claim the customer is likely calling about, but then provides simple explanations the agent can relay to the customer explaining the rationale of why the claim was processed a certain way, which accelerates call resolution.

The system, built on CognitiveScale’s Cortex platform, learns from omni-channel customer signals as well as agent feedback to improve and evolve its predictions. In addition to integrating these predictions in their agent workflow, this health insurer integrated this insight into multiple digital channels to promote self serv ways for clients to resolve issues without having to call the service center boosting customer advocacy and preventing certain customer issues altogether.

IMPACT
This system empowered customers and service agents to resolve claims inquiries quickly and easily improving customer satisfaction while reducing costs. The system resulted in:

- Estimated 13% reduction in call average handling time
- Annual savings opportunity of $10M
- Estimated 10% reduction in call volume (deflection)
Cognitive Service Experience Anatomy

About CognitiveScale

CognitiveScale Cortex 5 software helps businesses apply Artificial Intelligence and Blockchain technology to solve complex business problems at scale for financial services, healthcare, and digital commerce markets.

Our award-winning software is being used by global leaders such as USAA, Morgan Stanley, NBC, JPMC, ExxonMobil, Dell Technologies, and MD Anderson to increase user engagement, improve decision-making, and deploy self-learning and self-assuring business processes.

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.

For more information on the company, please visit us at cognitivescale.com and follow @cognitivescale on Twitter, Facebook and LinkedIn.

Contact an AI specialist at cognitivescale.com/contact