![CognitiveScale — THE TRUSTED AI COMPANY]

Engage AI:
Cognitive Service Experience

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.
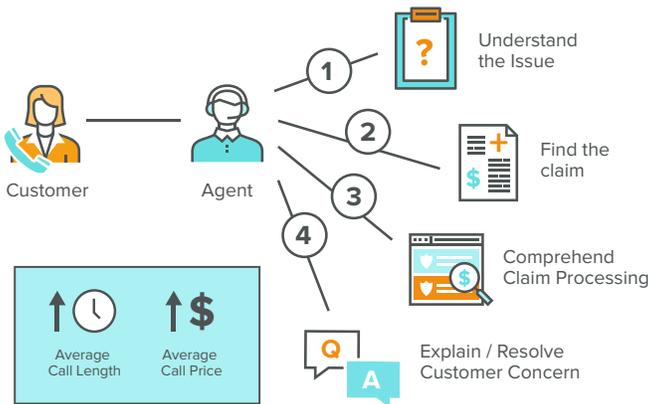

Figure 1: Manual process

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.
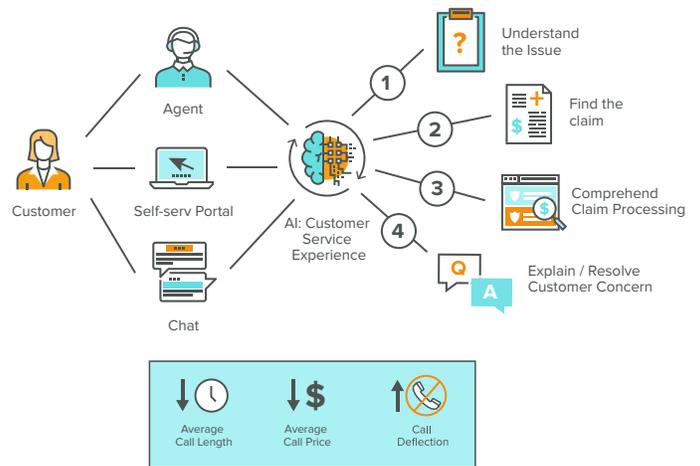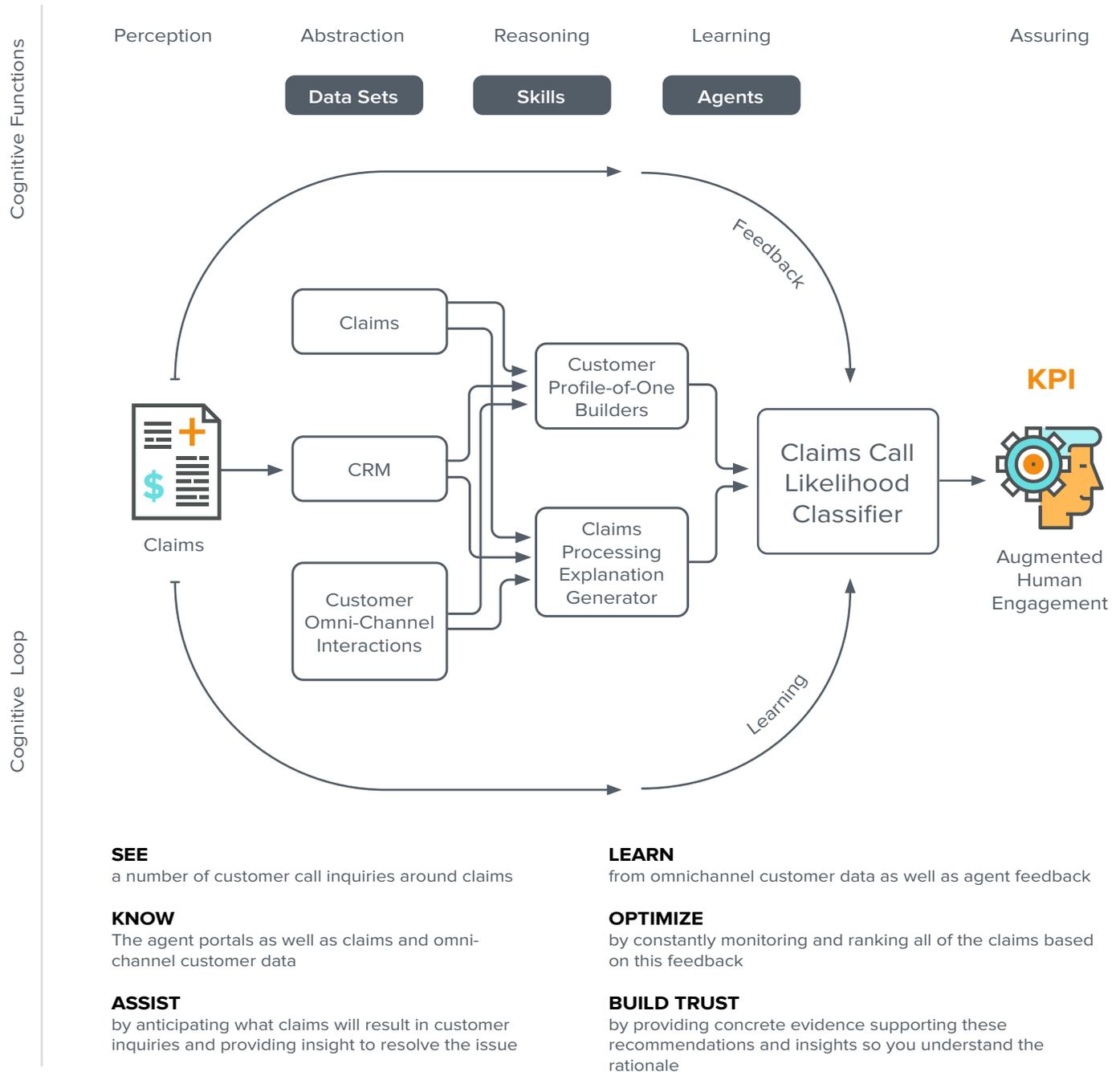

Figure 2: Cognitive Service Experience process

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

Cognitive Functions

Perception | Abstraction | Reasoning | Learning | Assuring

Data Sets | Skills | Agents

Cognitive Loop

Claims

- Claims
- CRM
- Customer Omni-Channel Interactions

Customer Profile-of-One Builders

Claims Processing Explanation Generator

Claims Call Likelihood Classifier

Feedback

Learning

KPI

Augmented Human Engagement

SEE
a number of customer call inquiries around claims

KNOW
The agent portals as well as claims and omni-channel customer data

ASSIST
by anticipating what claims will result in customer inquiries and providing insight to resolve the issue

LEARN
from omnichannel customer data as well as agent feedback

OPTIMIZE
by constantly monitoring and ranking all of the claims based on this feedback

BUILD TRUST
by providing concrete evidence supporting these recommendations and insights so you understand the rationale

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