

Health Net

Deploying self-service applications that deliver healthcare-class customer service

"Aspect Software™ has been very quick in coming up with answers and supplying us with what we need. They are also very good at educating their customers on what technologies are out there and how we can take advantage of them to meet our business needs."

Remus Siclovan

*Senior Systems Analyst,
Health Net*

The Company

Among the nation's largest publicly traded managed healthcare companies, Health Net, Inc.'s HMO, POS, insured PPO and government contracts subsidiaries provide health benefits to approximately 6.4 million individuals in 27 states and the District of Columbia through group, individual, Medicare, Medicaid and TRICARE programs.

The Business Challenges

- Improving overall agent productivity
- Implement automated services while maintaining high levels of customer service
- Comply with government-mandated industry privacy regulations

The Solution

Health Net was looking for an interactive voice response system that utilizes speech recognition and voiceprint identification to ensure customer satisfaction. They are using the Aspect® Customer Self-Service IVR™ from Aspect Software's Signature product line, which is built on highly scalable platform that supports from four to thousands of voice ports, offers advanced technologies such as speech recognition and text-to-speech.

The Results

- Customer satisfaction with the automated system averages 90 percent
- Enhanced security and HIPAA compliance
- Less stress and more efficiency for service representatives



"I like working with Aspect Software. They understand our business and our requirements, and they will go the extra mile to get us what we need."

Jean Sandler

*Director of Systems Support,
Health Net*

In the health plan industry, one of the first concerns in deploying new contact center applications is how they affect the quality of service. Self-service applications in particular are a challenge. They're useful for supplementing the services delivered by live representatives. But without careful planning and the right technology, they lack the personal touch essential to good customer relations.

Health Net recently confronted this issue and found that Aspect® Customer Self-Service IVR™, from Aspect Software, which uses advanced speech-recognition technology, can make self-service convenient and friendly enough for the healthcare industry.

In two of Health Net's largest subsidiaries, 450 service representatives provide services to healthcare providers as well as to three million customers. To augment the excellent service these representatives provide—and to free them from mundane tasks so that they can focus on the most important functions—Health Net added the Aspect Customer Self-Service IVR product to its contact center.

But first, contact center management went through a careful and methodical process to ensure that the IVR would deliver the same satisfactory level of service that the customer service representatives provide.

Healthcare-class IVR

The IVR had to give callers a lot more than automated systems have traditionally offered. Health Net's customers need to check eligibility, benefits, and claim status, order literature or ID cards, and more. And owing to the very nature of healthcare services, they need to be able to transfer from automated service to live service, easily, when additional information is required.

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Accomplishing this takes more than a few voice prompts and a touch-tone menu. That's where the advanced capabilities of the Aspect Customer Self-Service IVR —automatic speech recognition, integration with customer databases, and fax-back to name a few—come into play. If a caller wants to check and see if a claim was paid, for instance, he or she is prompted to speak the date of the claim. Aspect Customer Self-Service IVR then automatically queries the database to find out whether Health Net has made the payments and how much they paid. The system can deliver the information by playing a recording, or it can automatically send a fax to the customer's fax number.

Convenience That's Compliant

"One of the biggest challenges," says Jean Sandler, Health Net's director of Systems Support, "is being able to deliver plan and claim status information via the IVR without infringing on a customer's right to privacy. The information is protected, and we can't allow just anyone to have access to it."

To provide a level of privacy that complies with the Health Insurance Portability and Accountability Act (HIPAA), Health Net utilizes one of the more innovative features of Aspect Customer Self-Service IVR—voiceprint identification. When members call the contact center for the first time, they're asked to record a voiceprint, usually their first and last name. After that, any time they call, they can identify themselves positively simply by speaking their names.

This is both more convenient and more secure than conventional identification techniques such as PINs and passwords. Passwords are easy to forget, and to keep them secure, users have to change them periodically. And Sandler points out that an ex-spouse, for instance, who is no longer entitled to information access, might still have the password. With voiceprint identification, there's nothing to remember, and no one but the authorized individual can gain access.

Tracking Satisfaction

An important step in achieving high levels of satisfaction with self-service applications is making sure you've chosen the right processes to automate.

To determine which functions could and couldn't be performed satisfactorily by the IVR, Health Net started by analyzing the kinds of calls its service representatives received. The contact center staff put together a list of the most frequent requests and studied the way representatives handled them to figure out whether it was possible to accomplish the same transactions effectively using the IVR. Then they did pilot tests with actual Health Net customers to see if their assumptions were accurate.

Health Net team members sat and listened as the customers interacted with the IVR, looking for indications to tell them whether callers were using the system easily or experiencing frustration. Sandler also gathered information from service representatives who fielded calls after IVR users opted out. Using all this input, Health Net refined the system further. Now, overall, customer satisfaction with the automated system averages 90 percent—a good performance by the strictest of customer-service standards.

Less Stress, More Efficiency

The system has yielded advantages on both ends of the phone lines. One specific improvement comes in the process of helping healthcare providers check the status of claims. Before Health Net implemented Aspect® Customer Self-Service IVR™, providers with multiple claims to check called a representative and took up to an hour of the rep's time with repetitive clerical work. During that hour the representative could have been handling 10 or 12 transactions that used more expertise and gave customers more value.

Now, providers check multiple claims on a single call with no assistance. Freed from these time-consuming transactions, service representatives are handling more calls of other types, more quickly.

"In others words, less stress, more efficiency," says Sandler.

Bottom line? Sandler is satisfied with the solution and with Aspect Software as well. "I've been with Health Net since 1996, and I've always had an outstanding relationship with Aspect Software," says Sandler. "I like working with Aspect Software. I like the people. They respect me as a client. They respect Health Net as a business. And they have an outstanding product. When I've had issues, they've been extremely responsive. They understand our business and our requirements, and they will go the extra mile to get us what we need."

"Aspect Software has been very quick in coming up with answers and supplying us with what we need," agrees Remus Siclovan, senior systems analyst for Health Net. "They are also very good at educating their customers on what technologies are out there and how we can take advantage of them to meet our business needs."

About Aspect Software

Aspect Software, Inc. founded the contact center industry and is now the world's largest company solely focused on Internet Protocol (IP) and traditional voice-based products and services for customer service, collections, and sales and telemarketing business processes. Each day, Aspect Software powers more than 125 million customer-company interactions at thousands of in-house and outsourced contact centers around the globe. Its trusted Signature product line offers automatic call distributors (ACDs), dialers, voice portals and computer telephony integration (CTI). The company's leading Contact Center Performance Optimization product line provides workforce management, quality management, performance management and campaign management applications. And, its pioneering Unified IP Contact Center product line delivers a comprehensive, multichannel solution. Headquartered in Chelmsford, Mass., Aspect Software has operations across the Americas, Europe, Africa, the Middle East and Asia Pacific. For more information, visit www.aspect.com.

Aspect Software
Corporate Headquarters
300 Apollo Drive
Chelmsford, MA 01824

+1 978 250 7900 office
+1 978 244 7420 fax
www.aspect.com

