

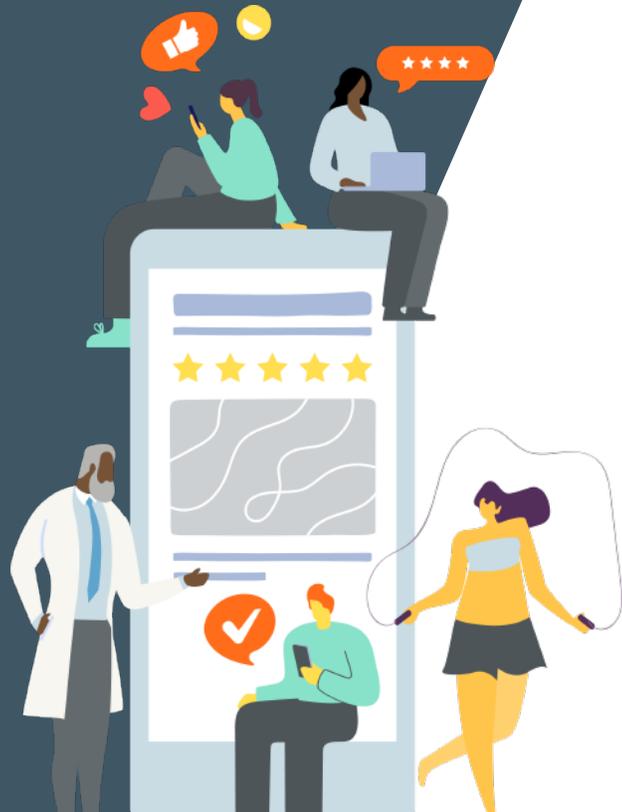


CX TRENDS REPORT

CX Trends in Healthcare

5 ways to deliver exceptional experiences that drive healthy outcomes





Future healthcare success starts with CX

When it comes to healthcare, consumers must navigate a complex network of payers, providers, and other players throughout their journeys. But they're also expecting more from their healthcare relationships.

To help guide healthcare organizations through this transformation process, here are 5 customer experience trends that are reshaping customer, member, and patient relationships.

We also included real-world examples of healthcare firms that are creating experiences that break away from the competition.

CX

Trends in Healthcare



The healthcare CX landscape	1
TREND #1	
Medical information fragmentation	2
TREND #2	
Digital-first is only part of the picture	4
TREND #3	
Emotional intelligence drives exceptional support	6
TREND #4	
The millennial challenge	8
TREND #5	
AI-powered transformation	10
Healthcare CX: The path to success	12

The healthcare CX landscape

Health insurance CX leaders

1. Humana
2. Kaiser Permanente Health Plan
3. Highmark Blue Cross Blue Shield
4. Blue Cross Blue Shield of Michigan
5. Empire Blue Cross Blue Shield

Source:
Forrester US Health Insurers Customer Experience Index

Increase



Member satisfaction

Overall member satisfaction for health insurance rose 1.4% in 2019 to 74 (on a 100-point scale)



Mobile

Quality of health insurance mobile apps surged 4% to 81 and reliability ticked up 1% to 80 in 2019



Contact centers

Contact center satisfaction is up 3% to 73



83%

Cost concerns

83% of Americans say the high cost of medical treatment makes quality care unaffordable



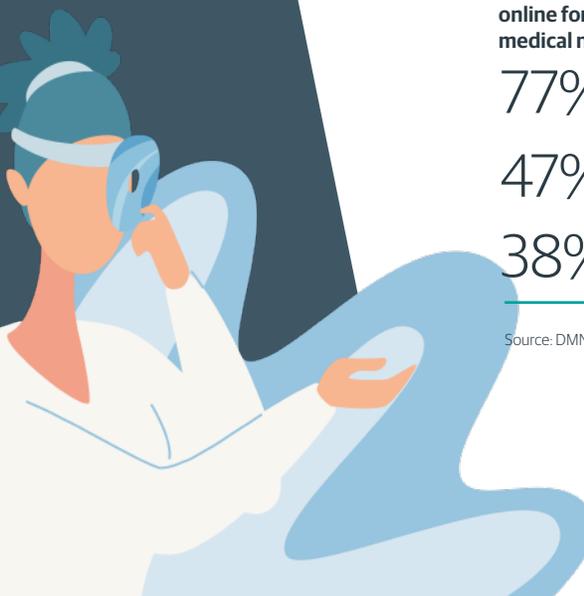
34%

Consumer confidence

Only 34% of the public had confidence in the healthcare industry in 2018, compared to 80% in 1975.

Source:
American Customer Satisfaction Index, Pew Research Center, Gallup





TREND #1

Medical information fragmentation

Consumers primarily go online for the following medical needs:

77% Book medical appointments

47% Research doctors

38% Research hospital and medical facilities

Source: DMN3

Many consumers seek medical information from multiple sources—not just physicians. They consult friends, colleagues, social media, and websites like WebMD for treatment options and check quality ratings of doctors and hospitals. However, all that information can hinder their decision making.

CX OPPORTUNITY

Identify areas where your organization can simplify the decision-making process for consumers. Remove jargon from your websites, ensure self-service options are accessible from various perception channels. Aim to have your organization be the first place consumers and members turn to for health-related information and guidance.

TREND #1

Breakaway CX in action

Client story

Our team's success has led to more physicians using our team to schedule appointments for them

The challenge:

An award-winning non-profit hospital wanted to create a seamless, single point of contact for both patients and physicians via its 1-800 number.

The solution:

TTEC hired and trained **highly skilled customer service associates** to answer its 1-800 number, focusing on five call types: general information, referrals to hospital departments based on patient symptoms, physician referrals, appointment setting, and insurance questions. They attended an intensive eight-week training period that taught both functional and soft skills through a mix of **classroom learning and simulated interactions through roleplaying**.

The result:

Our team's success led to more hospital physicians using our team to schedule appointments for them. And in surveys, patients acknowledged that doctors through our system have acted with effectiveness, timeliness, and empathy with care.



TREND #2

Digital-first is only part of the picture

Just as retailers have learned that digital experiences alone don't hit the mark when it comes to winning customers, payers and providers need to avoid pivoting toward digital solutions at the expense of overall CX.

Because of the emphasis on cost cutting, healthcare firms tend to invest in digital channels while neglecting investments in physical channels.

CX OPPORTUNITY

When introducing a new channel or member tool, make sure you're leading with member experience strategy and design, not the tech. What journeys do you want members to have via the channel? What skills and tone should associates have when interacting on it?

TREND #2

Breakaway CX in action

Client story

Since implementing this and other member-centric programs, the health plan has won numerous member satisfaction and quality service awards

The challenge:

A U.S. health insurance company needed to better engage individual members with a strong relationship focus, both to help members and to realize financial upside.

The solution:

TTEC identified approximately **100 opportunities** to improve the health plan's current member experience, such as remembering returning members on its website, increased promotion of high-value services, and expanding its contact center hours. We also helped the client design a new member on-boarding experience process that created a **positive first experience and facilitated ongoing member engagement.**

The result:

Since implementing this and other member-centric programs, the health plan has won numerous member satisfaction and quality service awards, including being recognized in the latest J.D. Power Member Health Plan Study.



TREND #3

Emotional intelligence drives exceptional support

As members face rising healthcare costs, they're demanding more from healthcare organizations. When members contact an insurer, associates must have a mix of deep knowledge and soft skills like empathy and patience to provide a superior member experience.

CX OPPORTUNITY

Consider customer experience tools that unburden care associates from excessive management tasks so they can focus on member care.

In the health insurance industry, when customers feel respected:

73% plan to stay with the brand

82% will advocate for the brand

82% will consider the brand for their next plan

47% will purchase additional benefits or programs

Source: Forrester

TREND #3

Breakaway CX in action

Client story

The client gained near real-time insights that could be easily reviewed to inform changes to individual learning

The challenge:

A health insurance company's contact center had an excellent member services training program for specialized contact center associates. But key employee performance data such as quality assurance and knowledge assessment scores got lost across various data systems.

The solution:

We collaborated with the client team to integrate essential performance data into **an analytic cloud platform**. Our team gathered the averages of handle, hold, and talk time with customers. We also reviewed customer satisfaction levels from simulated calls and the depth of knowledge on key topics and questions. Multiple sources flowed into **one comprehensive analytic environment and eliminated scattered metrics**.

The result:

The client gained near real-time insights that could be easily reviewed to inform changes to individual learning. Customized reports were then sent to trainers, managers, and senior leaders within one day that emphasized the metrics most important to each audience. Trainers received individual associate scorecards, while managers received class performance metrics and trainer assessment results.

TREND #4

The millennial challenge

Millennials are entering the insurance market with different expectations and needs than previous generations. They expect to interact with insurers at their convenience across multiple channels, are highly cost-conscious, and are more likely to opt for retail clinics and urgent care centers over primary physicians.

And given that millennials represent both the largest generation in the U.S. and have the highest rate of uninsured individuals at 16%—outpacing Gen Xers (12%) and Baby Boomers (8%)—it's imperative that insurers adapt in order to capture this elusive market.

CX OPPORTUNITY

Assuming members are aware of all their channel choices is a mistake. Identify where your members gather and reach them on those platforms.

The top reasons millennials go uninsured include:

- 16% Not knowing how to apply
- 11% Not having time during open enrollment
- 9% The perceived difficulty of navigating the health insurance exchanges
- 8% Not feeling informed enough about their options to make a choice, and opting out all together

Source: Transamerica Center for Health Studies



TREND #4

Breakaway CX in action

Client story

Member satisfaction, NPS, and associate quality scores continually exceed expected levels, and more than 85 percent of consumers rank themselves as promoters after a brand interaction

The challenge:

A national wellness brand realized that its legacy contact center couldn't keep up with evolving demands by its members. It wanted to add personalized interactions with the company across channels, as well as advanced mobile, social, and self-service tools.

The solution:

TTEC acted as a strategic partner to develop new solutions encompassing strategy, technology, customer management, and revenue generation. We helped the client create and deliver **advanced training programs, simulated learning, and a dynamic knowledgebase engine** to enable intelligent self-service options. We also implemented a hosted contact center infrastructure that included an IVR system complete with NPS survey tools.

The result:

The company now manages member interactions across voice, email, social, video-chat, mobile-chat, and web-chat, enabled by TTEC. Member satisfaction, NPS, and associate quality scores continually exceed expected levels, and more than 85 percent of consumers rank themselves as promoters after a brand interaction.

TREND #5

AI-powered transformation

Chatbots and AI technology serve a wide variety of roles from supporting customers and agents to providing medical diagnosis assistance and more. When deployed correctly, AI can empower members to take the lead on their member experience, delivering on-demand personalization and convenience. On the internal side, AI can serve up the right information quickly and handle administrative tasks, allowing associates to focus their attention on delivering a great member experience

CX OPPORTUNITY:

When deciding to automate part of the member experience, it's important to ask why, what, and when—something that many companies often forget to do.



TREND #5

Breakaway CX in action

Client story

The client maintained its reputation for unparalleled CX while still realizing cost and time efficiencies through the thoughtful application of new technologies

The challenge:

A healthcare services provider responsible for performing medical necessity reviews for healthcare providers, experienced 200 percent annual growth, threatening the ability of its staff to respond to its customers in the required two-hour window.

The solution:

Accommodating the client's desire for an incremental solution, we started with the pain point of the 60 physicians and healthcare professionals manually contacting providers with results of case reviews. Our solution was able to incorporate the client's in-place technology with an outbound caller to allow for **calls to be made automatically in a fraction of the time.**

The result:

By giving the client's staff the tools needed to more effectively use their valuable time for patient care and management, the client maintained its reputation for an unparalleled customer experience while still realizing cost and time efficiencies through the thoughtful application of new technologies.

Healthcare CX:

The path to success

Transforming the customer experience in healthcare won't occur overnight, but there are critical initiatives that every healthcare organization can focus on to set its CX program up for success:

Prioritize—Identify and rank the toughest issues customers face before setting out to solve them.

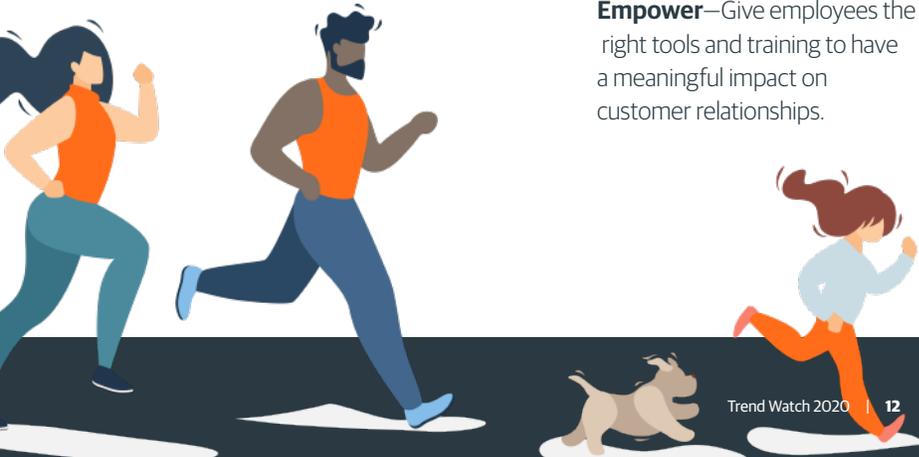
Collaborate—Incorporate customer insights and feedback into the design process.

Empower—Give employees the right tools and training to have a meaningful impact on customer relationships.

Measure—Track what happens during an experience and how customers behave as close to real time as possible.

Communicate—Make it a priority to clearly and consistently communicate with employees and customers.

Learn more at:
www.ttec.com/industries/healthcare



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About TTEC:

TTEC Holdings, Inc. (NASDAQ: TTEC) is a leading global customer experience services company focused on the design, implementation and delivery of tech-enabled transformative solutions for many of Europe's most iconic and disruptive brands. The Company delivers outcome-based contact centre outsourcing solutions through TTEC Engage which operates and manages frontline and back-office business processes that support customer acquisition, care, growth and trust and safety - available onshore, nearshore and offshore. Additionally, TTEC Digital, the company's digital consultancy, designs and builds human centric, tech-enabled, insight-driven customer experience solutions for clients. Founded in 1982, the Company's 48,500 employees operate on six continents across the globe and live by a set of customer-focused values that guide relationships with clients, their customers, and each other. To learn more about how TTEC is bringing humanity to the customer experience, visit [ttec.com](https://www.ttec.com).

