

A woman with long, wavy brown hair, wearing a blue and white vertically striped button-down shirt, is smiling and looking down at a tablet computer she is holding with both hands. She is standing in a bright, modern kitchen with a white brick wall in the background. There are white pendant lights, a green plant, and a white countertop with a blue mug and a plate of raspberries visible in the foreground.

Activate Member-Centric Digital Transformation Through Channel-less Journeys

How to create a connected, cohesive member-centric experience faster than you may think is possible.

The healthcare industry is in the midst of a digital transformation.

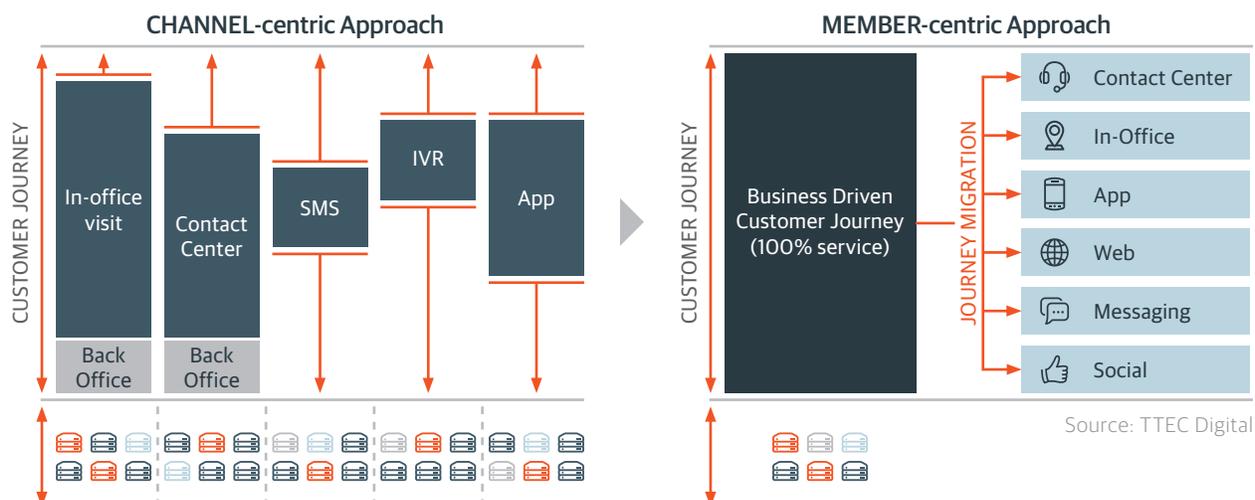
Following the lead of other industries and consumer expectations, payers are challenged with delivering frictionless experiences for members, providers, and other customer groups. Almost all struggle to deploy these experiences at scale in ways that differentiate, drive down costs, and improve customer satisfaction.

Most healthcare organizations have fragmented business units that operate as siloes, serving members separately or as part of a collection of services from a brand. The industry is also full of growth by acquisition, leading to different policies, processes, and technology platforms across different facets of the business. This all causes friction for members and wasted time, money, and resources for payers.

Each member interaction, digital or otherwise, involves separate, disconnected systems and processes. This leads to redundant and repeated tasks, scattered interactions, incomplete service, and difficulty integrating and orchestrating complete member journeys.

A typical approach is to enable transformation by introducing digital contact channels. For many it is the path of least resistance—tack on added features and channels to existing systems to enable service interactions via web, mobile, video, and other digital means. This creates a “channel-centric” operating model but does little to effectively transform the member experience.

Organizations need to move from a channel-centric to a member-centric approach



Source: TTEC Digital

A better approach is to define the best journey and then expose that journey to each channel through workflow and automation technologies. This capability is relatively new in the market and allows organizations to respect the distinct value of each business unit along with the challenge of deploying enterprise-wide infrastructure by adding a journey activation layer above the enterprise.

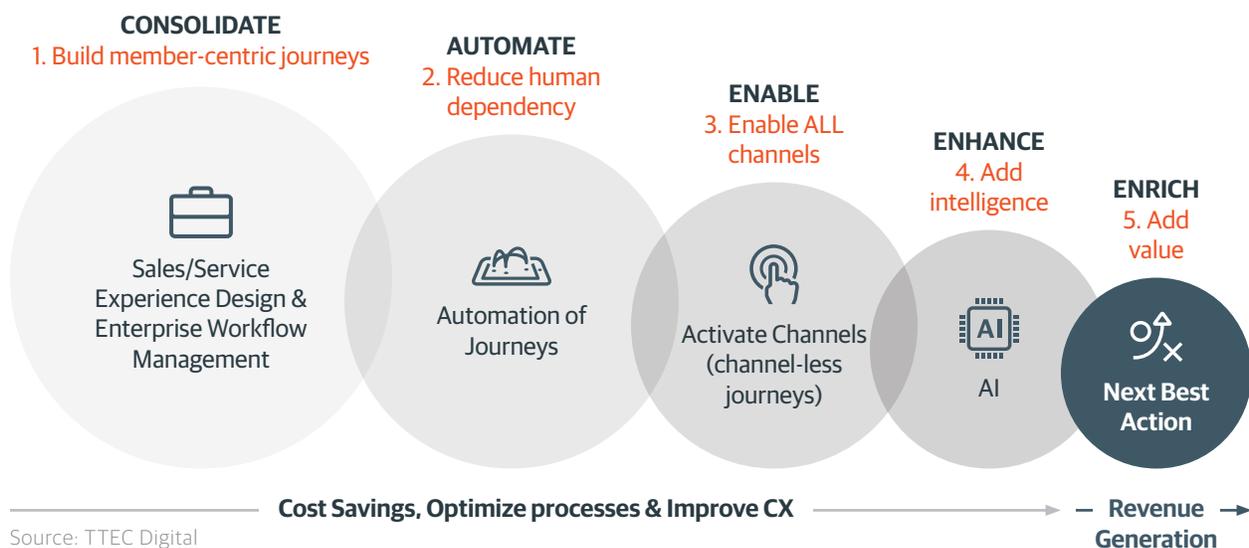
The goal of any digital transformation should be to create a connected, cohesive customer, patient or member-centric experience across business units. Historically this has been nearly impossible because of the numerous technologies, processes, and systems in place from M&A and other large-scale growth initiatives. APIs and other static levers to connect systems quickly become outdated and re-plumbing the organization with an entire enterprise-wide technology implementation simply isn't feasible.

Using automation and workflow management at its core, payers can apply customer journey strategy with a real-time technology layer placed on top of existing systems. This layer creates a virtual glue that enables real-time connectivity across the enterprise that's member-centric, not channel-centric.

5 steps to member-centric digital transformation

Moving from a channel-centric to member-centric operating model is a mammoth undertaking and many organizations become overwhelmed by the enormity of the task. For established complex legacy businesses, we recommend starting in the contact center, often the epicenter of all that is causing friction in the member experience (and likely is costing the most to the business). In most cases, there are five steps to enable end-to-end digital transformation that improves member satisfaction, reduces cost, and increases revenue.

Our approach covers end-to-end digital transformation



1. Build member-centric journeys for continuous improvement

In most cases, businesses don't control the member journey. They control touchpoints. The key to successful digital transformation is to step back and define the optimal future-state, end-to-end member journey across business units and channels, then deploy the right strategy and technology to bring it to life.

Start by understanding which are the most critical journeys or touchpoint experiences that need improving. Rather than trying to make blanket improvements, a narrow focus can illuminate which areas will drive the most CX improvement and ROI. What specific interactions cause the most dissatisfaction among members and agents? What are the most common contact types, and what are the root causes of those contacts? For example, are members who inquire about a certain procedure confused about what is covered under their insurance policy and frustrated by the responses that they receive? Next, create sales and service personas that represent the types of members experiencing those suboptimal operations. Personas are built from deep analytical models based on needs, behavior, and value of different member segments for a particular interaction or experience.

With a narrow focus and personas defined, it's then possible to design journeys to create ideal future states for those personas, such as new members inquiring about a procedure. Legacy systems like CRMs and tools like journey maps and touchpoint analysis are important, but they show historical information and artifacts at a singular point in time. Member journeys are fluid and ever changing. A snapshot isn't enough to create continuous and significant results. Business owners—those closest to the member—should use technology that can change journeys on the fly without requiring slow and expensive IT dependency.

2. Reduce human dependency

Automate journeys as much as possible and create an automation center of excellence to manage the transformation from human dependent interactions to digital/member-driven interactions. Automation that does not require APIs, web services, or any kind of integration or coding can be easily implemented. All that's needed are user credentials to access integrated and automated systems. The automation can be done over any underlying legacy systems, web applications, commercial applications, virtual desktops, etc. All of this allows very fast deployments (days and hours instead of weeks or months), easy maintenance, and quick changes.

Reducing human dependency not only decreases cost, but also increases process compliance, reduces errors and rework, and increases CX.

Automation can relieve humans from performing time-consuming repetitive tasks such as collating information and allow them to focus on more high-value tasks. This is frequent for back-office processes where the level of automation can reach 100%. The healthcare industry depends a lot on back-office processes that are sent from the front office due to many reasons (lack of empowerment, lack of training, organizational reasons, systems limitations, length of the process, expertise required, etc.). Mixing both attended and unattended automations, back office can be "brought back to the front office" by fully automating it. So, it can be performed instantly with no delays or additional resources required to members.

In other cases, automation will assist humans. This is the case for RDA (Desktop Automation or attended automation) where humans are still needed. Instead of having them focused on dealing with systems and processes, thanks to the automation they can focus just on members to listen to them, create empathy, better serve them, and increase member satisfaction.

3. Enable all channels for a channel-less journey

As journeys are defined, use the enterprise workflow platform to expose the same journey to each channel of interest. Activate channel-less journeys through a workflow platform that sits above the business units and legacy platforms. Triggers and actions can be automated or semi-automated to enable a more cohesive experience that doesn't take years to build. Being able to expose the journey to any channel doesn't only enrich each channel's capabilities, but it also allows members to move from one to another seamlessly with the same experience, improving member satisfaction and retention.

Organizations can now monitor real member behavior and map individual journeys for each interaction. Enterprise workflow platforms orchestrate these journeys across any channel on a client basis.

4. Add intelligence with AI

Journey automations are available for any channel, and thanks to AI-enhanced automations, members are able to receive fast, personalized service. At this stage, virtual assistants using AI and natural language processing perform simple tasks such as collecting basic information to diagnose and prioritize a member's issue—or in some cases, suggest a common solution.

And when call volumes are high, instead of creating long wait times while agents repeat the same opening questions at the beginning of the call, they already have the information they need to begin solving the problem quickly.

5. Continuously add value

Enable the experience to be one-to-one through journey monitoring and analytics along with AI-enabled journey orchestration. Using AI over all the data coming from the automated journeys and all the channels they are exposed to allows organizations to make decisions in real time, based on what's best for members on a one-to-one basis. The technology acts as a central brain that determines the best action for that specific member with every interaction and touchpoint.

At this stage, journeys don't need to be only reactive. They must also be proactive and take initiatives to achieve business targets and increase CX, reducing effort from the member. At all steps in the process, it's important to measure success from both operational and member perspectives.

Key metrics include:

- Cost to serve
- Back-office reduction
- Backlog reduction
- Productivity
- CSAT
- NPS
- Member effort score

Getting started

Before implementing any strategy or technology, it's critical to put together a team of relevant stakeholders from multiple business units to represent integrated workstreams. Digital transformation requires participation from representatives across the organization.

In a payer environment, typical workstreams include:

- Member and provider experience design
- Agent experience and operations
- Agent UI
- Workflow and automation
- Channels
- Knowledge management and training
- Member portal
- Reporting and impact



With a team in place, it's time to get to work. We recommend an agile operations learning lab and pilot approach that integrates business units to serve a subsection of members in an integrated manner (e.g. one employer group). Focusing on the end-to-end needs or a targeted group of personas allows the team to really focus versus trying to activate a new sales/service experience for all members. Using technology that the team already has available across the enterprise, the new operating model should be running in months rather than years. The workflow and automation can then be layered to activate the desired experience. As that journey is developed, the decision can be made as to which channels it should be activated through—regardless, the journey flow is consistent across channels, and if needed, as a member moves across channels. The scope can expand as analytics, journey monitoring, and AI/NBA enable personalized interactions.

Summary

Creating a member-centric, digital-first organization is possible, feasible, and easily manageable with the help of integrated technology and advanced journey design. Gone are the days of years-long IT initiatives or rip and replace tactics. A mix of strategy and technology with the right focus connects systems, processes, and people to make member-centric digital transformation a reality. To learn more about how to deliver exceptional digital-first experiences, visit www.ttec.com/industries/healthcare.

ABOUT TTEC

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