

# Contact Center FCR Best Practice Award Winner

## Award for Chat Channel: UPMC Health Plan

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*published 05-12-2016*

## Best Practice Success Story

# UPMC HEALTH PLAN

### Company Description

UPMC Health Plan, the second-largest health insurer in western Pennsylvania, is owned by UPMC, an integrated global health enterprise. The integrated partner companies of the UPMC Insurance Services Division – which includes UPMC Health Plan, UPMC Work Partners, LifeSolutions (EAP), UPMC for You (Medical Assistance), and Community Care Behavioral Health – offer a full range of group health insurance, Medicare, Special Needs, CHIP, Medical Assistance, behavioral health, employee assistance, and workers' compensation products and services to nearly 2.3 million members. Their local provider network includes UPMC as well as community providers, totaling more than 125 hospitals and more than 11,500 physicians throughout Pennsylvania and parts of Ohio, West Virginia, and Maryland.

They seek to offer the highest quality and value to their members and their community. As part of the UPMC family, they work closely with the world-class hospitals, physicians, and researchers at UPMC, and with community provider partners across their service area, to deliver award-winning health care products, programs, and services. They seek to do all this with a personal touch, helping members and their families enjoy the best possible health and quality of life.

### UPMC Contact Center Description

#### Location

Pittsburgh, Pennsylvania, USA

#### Contact Types

General inquiries, benefit, and eligibility coverage from Members and Providers

#### CSR Headcount

300

#### Contact Channels

Phone, email, website, chat, and mail

#### Contact Volume

3 million+ contacts per year

## Business Case for Mobile Chat

At UPMC Health Plan, we have successfully deployed Mobile Chat. This new channel is supporting our mission to offer innovative solutions for our members, along with service excellence. It is our goal to provide members a choice of how they can contact us at any time. Our call center has already deployed many methods of communicating such as telephonic, email, fax, secure messaging, and online live chat. We also offered an interactive mobile app that was being highly utilized for self-service, so we wanted to take this to the next level. With this, we made the decision to explore leveraging mobile chat. Our Consumer Innovation team led the charge to get this started.

Consumer Innovation understands people deeply, designs exceptional digital experiences, and coordinates efforts to create solutions that increase engagement, access, quality, and savings for all who interact with UPMC Health Plan. We have a consumer-centric approach to developing health tools and technology. Goals of Consumer Innovation:

- Deploy tools designed to increase member understanding of cost, promote shared decision making, and decrease utilization.
- Create innovative, sustainable, and personal interactions across multiple channels which facilitate member behavior change and support health self-management.
- Review existing member experiences (digital and non-digital) and recommend design changes and/or vendor solutions to improve member experience around key touch points.
- Provide internal thought leadership on consumer-facing information design and user experience to enhance market differentiation in sales.

Beyond looking at the market, we were seeing a large utilization of our mobile app:

CY2013: 88,464

CY2014: 355,408

CY2015: 1,203,962

With this large uptake, we wanted to ensure we are offering as many options to our members as we could. We felt that this was a natural step in the right direction of staying connected. We launched this not as a problem to solve, but as an advantage of being one of our members. That reaching a Health Care Concierge was as easy as reaching in your pocket for your phone. In July of 2014, the Consumer Innovation team partnered with the Member Services team and found that they would be able to leverage further the existing secure online chat that the Member Services

team had deployed. The two teams worked closely together and had a successful launch of mobile chat in January of 2015. We wanted to reach our members where they are. Live mobile chat is as convenient as texting, with the added benefit that while texting is not secure, our mobile chat is secure.

The mobile chat routes to the appropriate team via a skills based routing based on the type of membership/product they have and/or the topic that the member wants to chat about. The team members who have taken on the new skill are the same team members that are currently servicing chats for our members.

This includes a variety of the following team members:

- Health Coaches
- Member Service Representatives
- Flexible Spending Account Representatives
- Dental & Vision Representatives

While the application leverages the chat application from the CSR perspective, the canned responses for the team to use were updated for mobile use. This included different openings and closings, shortened messaging, and responses specifically about the mobile app.

Contact center staff have all undergone Web technologies training that has given them resources to quickly and accurately locate information in a dashboard. These resources allow for specialized searches for providers and the ability to help members troubleshoot the most common issues with their devices. Only select representatives are skilled and deployed to interact with members using the mobile chat service. Representatives have access to a virtual copy of the mobile app to assist with navigation questions, and have been trained to custom tailor responses to be appropriate for mobile devices by keeping responses short and accurate. For our chat functionality, we have automated and canned responses for ease of communicating for the CSR. These responses were updated to accommodate the mobile devices, ensuring that answers were concise and referenced functionality in the mobile app. The mobile chat is within the secure login for our Health Plan members, ensuring the confidentiality of their protected health information.

We have also implemented canned responses with answers to the most common questions to decrease the response time, as chatting on a mobile device has a higher expectation of quick response time. Members who engage with the chat feature have their information appear instantly

on the contact center representative's screen, allowing a fast response to questions about their specific plan coverage and benefits. As the mobile app displays information differently than the full website, we give our contact center staff the virtual version of the app which allows them to see, in real time, exactly what the customer on the other end of the chat is seeing. This helps the representative provide accurate and quick answers to questions or assist with navigation of the apps features.

We have a Quality Audit team dedicated to making sure we are providing accurate information to our members. The Quality Audit team takes the total number of Chats (online or mobile) for each product for any given month. They place these numbers in a sample calculator to get a statistical sample to audit. The chats are then scored and feedback is provided for the teams, as well as the individual CSR's. Coaching sessions for each CSR takes place weekly, with the mobile chat score included in this coaching session as well.

Members of UPMC Health Plan have access to our award winning JD Power's certified Health Care Concierge Team by phone and through chat in our member portal on our website. Bundling the ability to speak live, one-on-one, through the mobile app literally puts a Health Care Concierge in the member's pocket. This transforms the entire member experience. For example, mobile device usage spikes while people are commuting on a bus or train. Our members can now engage with us and get answers to questions at times that would not have been convenient before, or in the moment. Imagine sitting in your doctor's office and being advised that you should check coverage on something before he/she will prescribe it.

Mobile chat is positioned to bring us competitive differentiation. By sharing the resources and tools with prospective members, we are able to "wow" these potential members. This is particularly critical with a large market opening up recently due to the Affordable Care Act, specifically targeting a generation that values tools such as mobile chat. Members can also feel the comfort of having various methods of contact, allowing them to communicate with us in the channel that is best for them. While it will take some time to see if we are fully able to realize this, we are confident that we will see strong results.

In order to keep our customers engaged, we need to keep up with the advancements that are constantly being made with technology. This particular channel is a wonderful tool to help us keep up with the changing needs of our customers. By offering the mobile chat, our members are more

likely to contact us to get their questions taken care of instead of putting them off and becoming frustrated. This shows our members we care about them and are truly there for them when they need it most.

Our implementation had the seamless success that it did due to the cross functional teamwork that was deployed. The team involved included Consumer Innovation, IT, Telecom, Marketing, and the Contact Center. We met bi-weekly to ensure all parties were engaged and continuing to focus on launching the new functionality as a priority.

At UPMC Health Plan, there is a belief in achieving First Contact Resolution in the best way possible. This includes giving members the opportunity to communicate with us in the manner that is the most convenient for them, while still maintaining a high level of confidentiality. As UPMC Health Plan grew, it was determined there was a need to grow with the way members could communicate beyond calling. After launching Genesys Call Center Suite, there was further engagement with Genesys to launch online secure chat. UPMC Health Plan members can chat live with a concierge over a secure and confidential website in complete privacy at home or at work. The concierge can answer questions about health care, benefits, and coverage. After the chat, the member can print a copy of the entire conversation so they can refer back to this as needed.

When a member logs in to the UPMC Health Plan member portal which is secure, they can select to chat with a concierge at any time. Members love this option as they can multi-task at work while they communicate (which members seem to love) and the person in the cube next to them cannot hear them, so in addition to the secure communication with the Health Plan, there is no chance of someone around them hearing their conversation. It is also noted that members busy at home like to use the option as they don't have to ask their children to be quiet while they speak with us. Members who have difficulty hearing also love the option as they can communicate conversationally without the help of an interpreter.

Once the member logs in, Genesys is able to identify the line of business the member is enrolled in and routes the member to a concierge that is skilled in that specific line of business, so the achievement of First Contact Resolution is the most optimal. Beyond product line routing, there is also specialized routing for premier employer groups.

Members receive automated responses welcoming the member and introducing the concierge that is servicing their chat today. This helps to start the conversation quickly, saving the member a significant amount of time. Upon identifying the member needs, the concierge assists with answering all of the questions. To increase the speed of service, the concierge team has been given a new option that allows them to create a custom list of canned responses in one central location. Trending found that there are 7 responses that are most commonly used. Allowing the concierge to group those options with a few lesser used ones makes it faster to respond, and it makes it easy to find. This also reduces the need for the concierge to type out responses, just filling in the information that is specific to the member.

Genesys powers robust reporting for the call center leadership to manage and improve member experience. Listed below are our survey results for 2015, as noted in the report, the FCR is 85.9% based on 4,737 surveys taken.

Total Number of Responses	Satisfaction Average (5 point Scale)	Knowledgeable Average (5 Point Scale)	Ease Of Use Average (5 Point Scale)	Resolution Average % (Yes/No)	Timeliness Average % (Yes/No)	Total User Comments Left
4737	4.4	4.5	4.5	85.9/14.1	89.7/10.3	1959

In addition to just offering the survey, if the member answers no to the question of “Was your question or issue resolved?” the chat interaction along with the survey feedback is routed via Genesys to UPMC Health Plan’s Customer Satisfaction team member for immediate service recovery. The work item includes a link to the chat with all of the member information so the team can see immediately what has taken place. Coaching is provided for the concierge as needed, and outreach to the member takes place by the concierge or leadership, depending on what is most appropriate for the situation, within two hours. All of this is viewed, tracked, and measured in the same Genesys Phone System, giving real time and immediate view into the service recovery.

Working further to leverage the Genesys technology to its fullest, identification of another area of opportunity for the Genesys Chat to help achieve FCR was achieved. UPMC Health Plan conducts focus groups with Team Members to identify they are doing well and what can be done better. The focus groups are cross functional across teams at the Health Plan so work to improve as a team can be accomplished. One of our favorite accomplishments from this type of focus

group involved the ability for our Team Members to chat with Enrollment or Coordination of Benefits (COB), Claims, or Premium Billing.

The teams work closely together to create a seamless experience from the moment the member enrolls into a UPMC plan. While we continually work together to communicate delays, issues, and opportunities to improve the member experience, we have taken the support to a new level. Chat was implemented between the departments. This unique idea enables the concierge to make immediate contact with other teams, while the member is on the phone, to assist and resolve any concern or issue in real time. This initiative brings *Service Excellence* to the front line across operational areas and helps us to achieve FCR. In the past, many of these issues would have waited 24 hours or even up to a week, and now, they are resolved on the first call.

The Genesys Chat technology has allowed UPMC Health Plan the opportunity to provide a high level of service to their members and to push FCR to new heights. Member feedback utilizing the Genesys Chat is excellent and with the Genesys Survey Tool, improvements continue. Leveraging this internally, as well as externally, has helped bring the focus on FCR to the entire organization.