



# Windows Live™ Service Agents for Health Plans

**The Windows Live Service Agent (WLSA) represents the next generation of online customer service and coaching, combining the quality and personal experience of full service agent support with the low cost of self-service. The WLSA uses conversational language in an instant messaging model to enable customers, partners or employees to “chat” with a computer instead of a person. The agent improves over time as both the customer and the WLSA team add content to address questions identified via session transcript audits.**

A customer, partner, or employee types their question, using their own words, into the chat box. In response, the WLSA provides the answer or asks a clarifying question to drive to the answer. From the customer's view, the WLSA equals or exceeds the quality of a live chat human service representative.

## BUSINESS IMPERATIVE FOR HEALTH PLANS

As new plan designs put more financial responsibility on the shoulders of consumers and expand health and disease management programs to a wider array of members, health plans face a scaling crisis in customer service and health management. Online self service portals today are not meeting the service expectations of consumers. A February 2006 Forrester Research report showed that only 43% of all plan members have visited their plan's site and only 30% of those members were satisfied with their self service portal experience.

Health plans must balance the need to control service costs with providing seamless member service across an array of communication channels and differentiating themselves by delivering a great service experience. WLSA enables health plans to improve the customer and partner experience by enabling members, providers, brokers, and even their own customer service representatives (CSRs) to converse in natural language on their self-service web site or over Windows Live Messenger or AOL Instant Messenger.

Customers and agents ask questions in their own words and get direct answers, not pages of search results. In addition, Windows Live Service Agents are:

- Available to customers 24x7
- Serve a virtually infinite number of customers at once
- Respond immediately and accurately

## TWO CORE BUSINESS APPLICATIONS

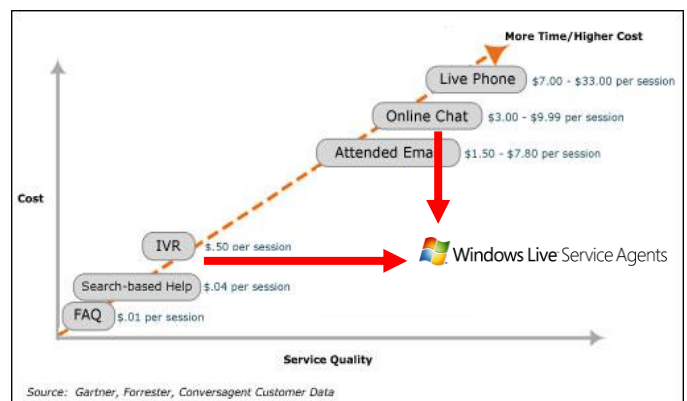
**Right Channeling.** WLSAs can improve the customer experience for members and health advice seekers by providing a **personal, conversational self-**

**service channel** for members AND reduce call center costs by avoiding expensive CSR calls.

Rapid ROI can be achieved by resolving member service needs before a call is ever made to the call center. Positive ROI is often reached in less than 6 weeks assuming the cost of CSR calls are \$5-7 per incident compared to less than \$.50 per incident for WLSA self-service interaction.

For an example of this, visit [www.comcast.net](http://www.comcast.net), and click on the button with the yellow question mark labeled “Ask Comcast”.

**CSR and Coach Enabler.** WLSAs can also be deployed to customer service reps (“CSRs”) and wellness or disease management coaches to minimize the effort and time to find information, reduce call times,



improve first call resolution rates, and reduce training times. CSRs and coaches spend less time searching for answers to non-account specific information, such as policies and procedures, evidence based guidelines, patient education and self-management content.

Simply put, more calls per agent are achieved while increasing customer satisfaction because WLSA drives down average call and hold times while driving up first call resolutions. Positive ROI is often reached within 12 weeks

Virtualize coaching interactions by using WLSA as a natural language front end to multiple back end knowledge bases.

For a non-healthcare example of this try out the Encarta bot by adding [Encarta@botmetro.net](mailto:Encarta@botmetro.net) as an instant messaging buddy. Ask it some general questions.

## DEVELOPMENT AND DEPLOYMENT



# Windows Live™ Service Agents

## for Health Plans

Typical development time for a WLSA agent is 8-12 weeks. This is a hosted (SaaS) application requiring virtually no customer IT resources and can even be as simple as placement of a new link on an existing web page. The agent improves over time as both the customer and the WLSA team add content to address questions identified via session transcript audits.

### HEALTH PLAN APPLICATIONS

#### Right Channeling

##### Audience: Consumers

“Ask HealthPlan” deployed on healthplan.com site or instant messenger

- *What's my deductible remaining?*
- *What's my co-pay for a physical exam?*
- *Is <Drug Name> covered?*
- *How many covered visits do I have for PT, chiropractic, massage, etc*
- *What's my orthodonture coverage?*
- *Am I eligible for chiropractic treatment?*
- *I need to find a hospital/doctor*
- *How much is left in my FSA/HRA?*
- *I have a question about a claim*

“Ask HealthInfo” deployed on healthplan.com site or instant messenger

- For consumers seeking health advice or self-care guidance, WLSA returns specific health information or condition self-management guidance as a web page or a downloadable attachment.
- Example: *I need information on "condition" "symptom" "how to <reduce my cholesterol, weight, high blood pressure, stress, etc>*
- If the request is related to a high risk condition, such as “congestive heart failure” WLSA might ask, *“Would you like to have a nurse contact you about a program to help you learn more about this condition and what you can do about it?”*

##### Audience: Providers

“Ask MDAssist”

- *I need patient education handout on hypothyroidism*
- *Preauthorization for <off formulary drug> or <imaging test>*
- *Enroll patient in care management, asthma*
- *I need network cardiologist in Tumwater*
- *I need guidelines on coronary artery disease and beta blockers*

#### CSR and Coach Enabler

WLSAs deployed to support call center agents and coaches as a natural language front end to multiple back end knowledge bases.

- *Claim status, <MemberID>*
- *Eligibility, <MemberID>*
- *Preauth for <off formulary drug> or <imaging test>*
- *Network internist in Tumwater, WA*
- *Guidelines on coronary artery disease & beta blockers*

**Virtual Coach** conversational nurse advice

*How can I lose weight?*

*What are the symptoms of depression?*

*How can I lower my blood sugar?*

*What's the best way to treat insomnia?*

*What is sleep apnea?*

*Am I overweight?*

*What is chronic fatigue syndrome?*

*How can I tell if my child has ADHD?*

In response to any of the above questions, the WLSA could be programmed to offer health screening recommendations, evidence-based care guidelines, patient education materials, self-management guidance, or even invite the consumer to talk to a health coach or enroll in a health or condition management program

### CUSTOMER SUCCESS STORIES

WLSA is currently handling over 19 million sessions every month at some of the largest companies in the world.



Microsoft WLSAs are solving real business problems for clients around the world today:

- Harris Direct/eTrade saw a 15% reduction in call volume in the first 3 months of deployment
- A major international telephone company saw a 40% reduction in call center call volume
- A major Cable operator is handling 700,000 sessions per month
- Another major US-based telephone company tracked that fewer than 1% of clients who used the WLSA subsequently contacted the call center