

Humana Military Healthcare Services Armed with InterVoice

Company Saves \$1.3 Million through Voice Automation

LOCATION:
Louisville, Kentucky

URL:
www.humanamilitary.com

INDUSTRY:
Health Insurance

PRODUCTS:
InterVoice Voice Response System

BUSINESS OBJECTIVES:

- Deploy voice automation to manage company growth
- Harness speech technology to reduce costs
- Automate processes to gain competitive advantage

SOLUTION:

- InterVoice voice automation system selected for its flexible, scalable platform

RESULTS:

- 350,000 calls handled per month (4.2 million calls per year)
- \$1.3 million annual cost savings due to automation
- Call automation eliminates need for 25 full-time employees

“With InterVoice speech and touchtone call automation we’ve eliminated the need for 25 additional full-time employees, saving the company \$1.3 million per year.”

John Jones
Director of Technology Innovation
Humana Military

Company Overview

Humana Military Healthcare Services was founded in 1993 to focus on military healthcare initiatives. It is a wholly-owned subsidiary of Humana Inc., one of the largest and most innovative health insurance companies in the country. HMHS administers TRICARE health plans to 2.8 million active-duty and retired military members and their families. The company strives to work collaboratively with its Department of Defense partners to deliver high quality, cost-effective, accessible healthcare services to the military population it serves.

Humana Military has grown substantially since its inception and has continued to earn new government contracts over the years and expand its services. In 2001, HMHS nearly doubled the size of its constituency by acquiring the Mid-Atlantic and Heartland regions. Today, the company serves constituents in 10 states throughout the southern United States including Texas, Florida, Tennessee, Oklahoma, Mississippi, Alabama, Arkansas, South Carolina, Louisiana, and Georgia. HMHS is also the sole administrator for the DOD’s “bridge” healthcare program, insuring military personnel between military and private sector employment.

Humana Military is leveraging Intervoice voice automation technology to effectively manage growth, deliver outstanding customer service, reduce operational costs and gain a competitive advantage in the industry.

Business Objectives

As Humana Military enjoyed rapid growth and won new government contracts in recent years, the company needed to scale to meet the needs of additional beneficiaries—including military families, as well as doctors and healthcare providers. First deployed in 2000, Humana Military relied on Intervoice voice automation and speech technology to meet the service needs of its expanding number of customers. “We believed that speech technology would provide another avenue for customers to interact with our company leading to reduced call cycle times and ultimately improving customer satisfaction levels,” says Wanda Mabry, manager of interactive voice response development for Humana Military. “Our goal was to make it as easy as possible for callers to interact with the system.” Since deploying Intervoice, Humana Military has rolled out hundreds of speech and touchtone applications in an effort to keep up with company growth while reducing internal costs, improving service levels and maintaining a competitive advantage within the healthcare industry.

Solution

Humana Military selected Intervoice in 2000 due to its flexible, scalable and reliable platform—along with its proven track record. Prior to Intervoice, the company received approximately 9,000 calls per month, most of which were directly handled by call center agents. “We used an external IVR vendor to handle a few touchtone applications, but knew this was not a long-term solution,” says John Jones, director of technology innovation at Humana Military. “We selected Intervoice because we believed they were at the forefront of voice automation technology. The platform gave us a scalable and flexible foundation upon which we could deploy speech and touchtone applications. We liked that we could develop the applications in house and customize them to meet our specific business requirements.” Humana Military also liked Intervoice’s unique “multi-box” architecture. “Each voice automation system stands on its own, which reduces the risk of system-wide failure and a potential negative customer service issue,” Jones says. In

the initial deployment, Humana Military utilized Intervoice consulting services to help set up the applications. “We eventually sent Wanda to an Intervoice training workshop and she came back with all the tools and expertise to completely manage the system in house,” Jones says.

Humana Military has vastly expanded its Intervoice deployment over the past five years and become a showcase for leveraging voice automation technology to improve efficiency and deliver outstanding customer service. Today, Mabry and her team manage an advanced speech and touchtone system that handles 350,000 calls per month (4.2 million calls per year).

With stringent government requirements, Humana Military was required to give customers an option of speaking to a live agent. “We built an application to meet the Department of Defense’s criteria, giving customers a choice of speaking with a live agent or accessing our voice automation system,” says Jones. “Once a customer selects

our voice automation system, that individual again has a choice as to whether they want to use touchtone or speech. It's a system that gives customers the power to choose how they wish to interact with us," Mabry says. Even though Humana Military does not require its beneficiaries to use the speech or touchtone technology, the company discovered that the majority of customers prefer dealing with an automated system.

Humana Military developed touchtone and speech applications around three major self-service categories, including referral inquiries, eligibility status, and medical provider lookup. Customers access the referral inquiry menu to check on the status of a request to visit a specialist. They can also access the eligibility status menu to get benefits coverage information, determine the amount of their premium payment or learn about the types of medical providers covered in their plan. Eligibility status automation is very useful for healthcare providers. "An office manager can access the system and verify the eligibility of TRICARE patients scheduled for appointments the next day, for example," Jones says. "They can plan their day accordingly, figure out if those individuals are covered, and use the information to save time and gain efficiency." The system also allows patients to use speech to find out if certain practitioners are in the network. "They can use speech to specify the specialist type, such as 'pediatrics,' and the system will reply with a list of TRICARE pediatricians

in their geographical area along with corresponding phone numbers and addresses," Mabry says.

"Some transactions offered through the system are speech-only," Mabry says. "In some cases, touchtone is simply not a viable solution." For example, customers use speech to quickly get directions to a TRICARE Service Center office. "The customer simply says, 'directions,' and detailed instructions are provided to them through the phone," Mabry says. Or, when healthcare providers call in to schedule a hospital admission for a patient, they use speech to indicate the reason for the hospitalization such as "maternity," "surgery," or "medical," as well as information about the location of discharge such "discharged home," "skilled nursing facility," "rehab facility," "hospice," or "another hospital." A new program currently being tested will allow healthcare providers to set up outpatient referrals using more than 100 hundred voice-recognized services such as "cardiovascular surgery," "MRI," or "orthopedics"— and also record detailed clinical audio notes for Humana Military nurses, which can speed up the approval process. Humana Military also uses Interoice to place automated outbound calls, enabling proactive customer service to further satisfy customers. "We've set up the system to conduct automated courtesy calls, telling customers their enrollment is complete and to be on the lookout for their benefits card in the mail, for example,"

Mabry says. The system also places courtesy calls to remind customers that their payment is due or lets them know their referral request has been approved. "We've had excellent feedback from customers on these automated call programs," Mabry says.

Results

Humana Military is leveraging Interoice voice automation technology to effectively manage growth, deliver outstanding customer service, reduce operational costs, and gain a competitive advantage in the industry. "With Interoice speech and touchtone call automation we've eliminated the need for 25 additional full-time employees, saving the company \$1.3 million per year," Jones says. Interoice has also helped meet Human Military's company objectives of continuously improving customer satisfaction.

"We've been able to quickly scale and adapt to changing business requirements. The Interoice platform allowed us to easily keep up with rapidly growing call volumes over the years," Jones says. "It played a key role in our company's success."

Jones also lauds Interoice for its reliability. "The system has essentially been up and running flawlessly for six years. It's extremely reliable, which is critical to delivering consistent service levels and keeping customers happy," he says.

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About Intervoice

Intervoice is a world leader in unified communications, powering millions of customer interactions every day. Since 1983, our standards-based IVR/voice portal and IP Contact Center solutions have ignited customer loyalty for the world's leading banks, communications companies, healthcare institutions, utilities and government entities. Our proven IMS-ready multimedia messaging, call completion and payment solutions fuel revenue growth for the world's leading service providers.

With more than 5,000 customers in 75 countries and an extensive channel partner ecosystem, we have a proven track record of helping organizations meet or exceed their business and customer service goals. How can Intervoice help you? Visit www.intervoice.com for more information.

