



CONVERSANT

Health Risk Management, Inc.

Company profile

Health Risk Management, Inc. (HRM) is a Minneapolis-based medical information and healthplan management company that serves U.S. and international customers. Founded in 1977, HRM provides programs that link scientific evidence-based medicine, quality health care, and effective medical risk management. HRM was the first health-care management company in the U.S. to be awarded ISO 9002 certification for its claims division.

Converged Voice and
Data Networks
Customer Relationship
Management
Unified Communication
Supported by:
Avaya Labs and Services

The situation

HRM's competitors include health insurance companies and health maintenance organizations (HMOs). Many companies in the health care industry have turned to integrated voice response (IVR) applications to field high-volume calls and provide better customer service. HRM wanted to follow suit.

Not that HRM was new to IVR. The company already had an IVR application that enabled callers to check on their claims status, but it was limited. HRM wanted to enhance its capabilities and add two other applications: eligibility and benefits.

Susan Laurie, director of operations management at HRM, served as a project manager. She played a key role in implementing a new Avaya telephone system, three CONVERSANT systems, and the respective IVR applications.

The objective

HRM's primary objective for implementing the three IVR applications was to offload high-volume routine calls to the CONVERSANT system, allowing representatives to focus on more complex calls. By doing this, HRM also recognized that it would greatly improve its customer service to patients, providers, and doctors.

"We wanted to divert simple calls to an automated system, which would free up our customer-service representatives," Laurie said. "From a customer service standpoint, the objective was to make it easy for callers to access the information they needed, such as disseminating eligibility information to doctors."

HRM implemented three applications at its three principal offices in Minneapolis, MN, Kalamazoo, MI, and Philadelphia, PA Each office has a customer contact center with an Avaya telephone system, a CONVERSANT system, and three IVR applications developed by Gold Systems, Inc., an Alliance





independent software vendor. Although the offices have different clients, they all handle medical management and medical claim services.

Making claims easier

HRM already had an IVR application that provided basic health care claims status to callers. However, the new IVR claims application was a major improvement.

"Our previous IVR claims application would tell callers if their claims were delayed, but not why," Laurie said. "One enhancement of our new claims application is that it speaks a 'reason code' to callers whose claims are pending or delayed. Those calls used to come to our customer service staff. By automating that information, we've seen a significant decrease in calls."

The new IVR claims application tells callers what amount the insurance provider has paid. And if there is a balance, it tells what amount is the member's responsibility.

For example, on a \$100 claim, the IVR application can inform the caller that the insurance company paid \$65 and state what portion of the \$35 balance is member responsibility. This saves time for customer-service representatives at HRM who used to receive calls from people asking, "You paid only \$65. What do I still owe?" It saves customers an extra call, too.

Automatically determining eligibility

The new eligibility application eliminates a large number of calls to HRM's customer service representatives, giving busy providers a convenient self-service capability. They can call and select the eligibility application, which will indicate whether the coverage is active and provide the most recent effective date of the health-insurance policy.

"It's pretty simple information we access off our claims system," Laurie said. "We know it's used by a lot of providers to find out if a member is eligible for insurance benefits before service is provided. They need information quickly and can access the information on multiple patients with one phone call."

Providing benefits information

"While providing claims status and eligibility information is relatively straightforward, offering automated benefits information is more complicated," Laurie said.

"We had to decide how detailed to get and what information to provide. For example, if it's a family plan, you can expect that callers will want benefit information on a spouse or dependent. Above all, the information needs to be accurate, concise, and flow well."



"As more and more calls are being routed to the CONVERSANT system, the staff is noticing the different mix of calls," explained Laurie. They're finding that they are using their expertise for more complicated questions and issues. The CONVERSANT system has alleviated and offloaded a lot of calls that were simple and routine."

Susan Laurie, director of operations management at HRM

HRM's new benefits application covers the basics. Benefits information provided to callers includes their deductible amounts, copayment amounts, and maximum benefits allowed per calendar year.

Automated help for Spanish-speaking customers

With the help of Gold Systems, and Avaya's Spanish Toolkit, HRM now offers a Spanish-speaking capability in its CONVERSANT systems.

"An IVR application in Spanish was new for us. We used Avaya's speech and also recorded our own phrases," Laurie said. "We sell our services to about 80 clients, some of which have Spanish-speaking customers. We introduce the language options up front."

Although Spanish-speaking callers are not the majority, they are significant to HRM, which recognizes the benefits of providing the convenient Spanish language-speaking option for those who prefer it.

Extending service

The CONVERSANT systems enable HRM to extend the hours during which its customers can receive service. Standard hours (hours during which customer-service representatives are available) are 7 a.m. to 5 p.m. Yet the new IVR applications allow the CONVERSANT system to take calls from 7 a.m. to 10 p.m., providing five additional hours of customer service per weekday. Even with the extended service, HRM still has adequate time to perform its daily backups and any system maintenance.

The CONVERSANT system resolves 58% of calls

Although HRM's growth had some influence on the decision to implement the CONVERSANT system and the three IVR applications, the biggest factor was the opportunity to offload a high volume of routine calls.

"There was some growth, but it was more a case of developing automated solutions for eligibility calls, for instance, where providers called with policy numbers and needed to know if members have active eligibility and what the most recent effective date was," Laurie said. "These were very routine, high-volume calls coming to our call centers that we could handle easily with an automated system."

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 - Making claims easier
 - Automatically determining eligibility
 - Providing benefits information
 - Automating help for Spanish-speaking customers

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Susan Laurie, director of operations management at HRM

The CONVERSANT system did just that. On two consecutive months, the CONVERSANT system fielded more than 50,000 calls to the three call centers, resolving 58% of the calls without routing them to customer service representatives.

Well received

Considering the high volume of calls offloaded to the CONVERSANT system, Laurie is pleased that she has not heard anything negative from customers. Customer-service representatives, however, have been vocal in their support.

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Smooth implementation

Laurie worked closely with HRM’s technical staff and Gold Systems to make sure the new CONVERSANT systems achieved HRM’s call center objectives. “Considering the magnitude of the implementation,” Laurie said, “it went very well. We had a good idea of what we wanted, and we worked closely with Avaya and Gold Systems to ensure our specific requirements were met.”

In addition to system implementation concerns, there were extremely tight time frames that needed to be adhered to. This made the smooth implementation even more remarkable. The results, Laurie said, are well worth the effort.

HRM Snapshot

Industry: Health Insurance

Applications: Claims, benefits, and eligibility

Affected locations:

Minneapolis, Minnesota; Kalamazoo, Michigan; Philadelphia, Pennsylvania

Hardware: CONVERSANT system offered by Avaya

Software: ScriptBuilder, Lucent Spanish Toolkit, Gold Speech, TN3270 emulation software

Applications Provider: Gold Systems, Inc.

New features and benefits include:

- Enhanced claims application
- New eligibility and benefits applications
- Spanish language-speaking option
- Extended service—an additional five hours per weekday
- More efficient routine-call processing
- Greater satisfaction and productivity for customer service representatives whose call load includes a higher percentage of complex calls
- Improved customer service

For more information about the CONVERSANT solution and other communications solutions from Avaya, contact your Avaya account representative or Avaya BusinessPartner. Or visit our web site at avaya.com/solutions