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How Healthcare is Using AI to Automate Customer Experiences

Guide to enhancing member and patient experiences, reducing staff burden and positively impacting your bottom line

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Introduction

Member and patient expectations have changed during the pandemic and the healthcare industry must continue to follow suit. Continued digital transformation is critical. This evolution centers around implementing Artificial Intelligence (AI) to enable smoother experiences and power self-service.

Consumerism was on the rise prior to the pandemic as we looked for ways to make our daily interactions more convenient and efficient in a tumultuous time. We quickly adjusted our lives in response to COVID-19, amplifying this consumerism trend. Customer expectations changed, and COVID-19 forced companies of all kinds to innovate at an accelerated rate to make experiences such as self-service as user-friendly as possible. Seemingly overnight, real time communication, digital interactions and tracking of everything from retail purchases to pizzas became the norm. Now, consumerism has taken over every facet of our lives, regardless of our generation. It is the rule rather than the exception.

During this time, the healthcare industry made rapid strides to innovate in response to changed market conditions and member and patient needs and expectations. Regardless of what happens next in our "new normal", this evolution needs to continue, and center more and more around implementing experience automation powered by Artificial Intelligence (AI) to increase member and patient satisfaction, relieve staff burden and power more self-service.

Consumer experiences related to complex topics are generally highly interactive. There are multiple communication channels and touchpoints. Consumers seek immediate answers to their questions, either through self-service / automated options or easy connection with a live person depending on their individual needs. When members and patients engage with healthcare companies, it's often during a crisis or healthcare concern, which creates increased urgency around their demands for immediate information and answers, day or night.

This guide explains how healthcare companies can easily adopt or adapt automation of customer experiences to elevate customer satisfaction, reduce staff burdens, and reduce operating expenses by enabling customer self-service and automating predictable customer touchpoints and journeys.

1. What do members and patients want from healthcare experiences?

We've all come to expect more from the businesses we interact with on a daily basis. We want more timely communication, more information at our fingertips, and more exceptional customer experiences. Healthcare is no exception, and now's the time to give members and patients more.

Time is money

Consumers are frustrated with healthcare. In a recent poll, a mere 56 percent of consumers said their health plan reported information to them well through digital communication channels.¹ Why? First, there are numerous forms sent via traditional mail, forms that need to be filled out over and over, and long hold times when trying to call healthcare companies. Then there are problems that go unresolved for too long, and a general lack of visibility and proactive status updates. All of this results in a perceived lack of transparency and diminished confidence in healthcare companies. Those statistics are especially concerning because delivering a positive customer experience is the key driver of member and patient engagement and retention.

- When members feel valued after a customer service engagement, approximately 87 percent will become an advocate for that health plan.²
- Half of healthcare consumers surveyed agree that a bad digital experience with a healthcare provider ruins the entire experience with that provider—and 39% believe a good digital interaction has a major influence on the patient experience. More than a quarter (26%) are even willing to switch to a new provider for high-quality digital services.³

Healthcare companies can Ushur their customers to real time resolution when the member or patient **reaches in.**



1. Benefits Pro https://www.benefitspro.com/2018/12/07/what-do-consumers-want-from-a-health-plan/

2. Health Payer Intelligence, 2018 https://healthpayerintelligence.com/news/customer-service-is-primary-driver-of-health-plan-satisfaction

3 Accenture, 2020 https://www.accenture.com/us-en/insights/health/leaders-make-recent-digital-health-gains-last

1. What do members and patients want from healthcare experiences?

What can healthcare companies do to change? It starts with a strong focus on saving members and patients time, and making their experiences go more quickly and smoothly. Forcing members and patients to wait on hold, requiring them to access an information-packed portal or app to find the one piece of information they need during an urgent healthcare situation, or sending them an email with limited information on next steps does not deliver a smooth or easy experience. To counter that, there are simple ways healthcare companies can implement automation solutions to increase satisfaction while also reducing staff burden and costs.

Digital experiences are common and preferred

Technology has exponentially advanced - especially during the past couple of years of pandemic - and it has infiltrated our daily lives in very meaningful ways. Data shows this rise in technology is working, and consumers trust and appreciate their digital experiences. In fact, "**eighty percent of people surveyed said they prefer to use digital communications with their healthcare providers such as online messaging or virtual appointments—at least some of the time, including 44% of consumers who mostly or always prefer to use digital communications**".⁴ Consumers are so comfortable with digital experiences, that they provide sensitive information electronically like credit card details and contact information without hesitation. Furthermore, text messages, which used to be reserved for personal conversations, are now common for business communication.

What can healthcare companies do to change? Digital communication is everywhere, and members and patients expect a similar seamless digital experience when working with healthcare companies. Are you ready to meet consumer demands? This is where automation of member and patient experiences (powered by AI) comes in to maximize efficiencies and positively impact your bottom line.

The pandemic increased consumer need for transparency, self-service and timely communication. This has been a highly anxious time for people, which increased the need for urgency in receiving needed health information. These needs aren't going away.

4 Forbes, 2021 https://www.forbes.com/sites/debgordon/2021/12/07/new-survey-shows-consumers-expect--better-healthcare-experiences-but-are-often-disappointed

1. What do members and patients want from healthcare experiences?

Customer service improvements need to continue

Everyday activities can often turn into major frustrations for consumers, and we may not even realize it. No one likes waiting on hold, whether they are changing their cable subscription, reviewing their healthcare coverage, or trying to make an appointment with their doctor. When facing a healthcare situation and trying to seek information on benefits or providers, people often can't remember their password to a member or patient portal, and it's increasingly aggravating to have to click "forgot password" and wait for a password reset email to come through. The emergence of member and patient portals and apps were intended to support self-service, but often they are so packed with every type of information someone may need that they are hard to navigate. Why are we making members and patients use these tools and go through these steps before they can receive timely and relevant information in support of their health?

What can health insurance companies do to change? Members want their healthcare information to be accessible and accurate, and they want that information quickly. Healthcare companies have immense opportunities to improve customer service through the use of technology that creates seamless interactions and reduces the steps members and patients need to take to find and receive critical information.

Healthcare companies can proactively guide their members and patients to resolution when **reaching out** to them



Overall satisfaction scores for commercial healthcare companies was **among the lowest** of all industries evaluated by J.D. Power⁵.

5. J.D. Power https://www.jdpower.com/business/healthcare/commercial-member-health-plan-study

2. Healthcare's people problem

Healthcare companies face an uphill battle when it comes to employee acquisition, retention, and burnout. The workforce is aging and there's high turnover in the industry. According to the Work Institute, turnover costs organizations approximately 30 percent of an employee's salary.⁶ Turnover and work burnout can be significantly reduced with the right technological solutions to augment live human interaction with intelligent automation and customer self-service.

Millennials, people in the 23-38 age range, now make up the largest generation in the workforce. By 2025, they'll make up 75 percent of the workforce. Appealing to the next generation of workforce means meeting their expectations, too, which are much different. Their expectations mirror that of the consumer. They use digital communication to communicate, shop, and work differently. Millennials expect more from the businesses with which they interact. They want seamless, intuitive, and personalized communication and a fast-paced work environment that meets their needs and piques their interests.

Healthcare companies with efficient tools and work structure improve employee satisfaction, increase retention, and enhance recruitment. With the right technology choices, healthcare companies can reduce negative interactions with members and patients and eliminate routine tasks for their employees - allowing service teams to focus on work where human touch is key. This attention to detail and removing of monotonous work motivates teams in important ways.

33% of contact centers report using outdated tools and cumbersome systems that require them to manage multiple screens and shuffle between multiple platforms.⁷

According to a 2021 market study, 45 percent of contact centers reported that their channels are not unified, hindering a full view of the omnichannel consumer experience. Only 18 percent of respondents reported being capable of consistently delivering an omnichannel experience. As a result, only 13 percent claim to be very successful using automation for customer engagement. Similarly, only 9 percent claim to be very successful using automation to improve the agent experience.⁷

6. Work Institute, 2020 https://info.workinstitute.com/hubfs/2020%20Retention%20Report/Work%20Institutes%202020%20Retention%20Report.pdf 7. Customer Contact Week Digital, 2021 https://www.customercontactweekdigital.com/customer-experience/whitepapers/2021-january-market-study-stateof-contact-center-technology



3. What does automating customer experiences entail?

Conversational, Al-powered technology that mimics human-like dialogue across multiple communication channels is considered a best practice in experience automation. Chances are, you've already experienced this type of automation and Conversational Al, and you might not even have realized it. You have if you've engaged with the automated chat function through a website to ask a question, used an automated phone system to describe a problem, or asked your smart speaker a question. The opportunities for this technology innovation are endless. Here are a few examples of where customer experiences can be automated in the healthcare industry via SMS, email, and more:

- · Send a member or patient warm welcome message with information they need
- · Send a member or patient their ID card
- Help a consumer find a primary care or specialist provider
- · Follow up with a member or patient to close a gap in care
- · Send reminders to refill prescriptions

This type of automation becomes even more powerful when you connect these activities to backend systems such as CRM, Claims, EHR/EMR and more.

Eliminate channel hopping

Remember the feeling when you realized you could stop a streaming show that you were watching on your laptop, then move to your cell phone and pick up the show exactly where you left off? Liberating, right? Consumers want more of this type of consistency and ease-of-use.

Automation of customer experiences driven by AI can help meet the consumer in their channel of choice. Imagine this - a member or patient calls into a call center to find a primary care provider within their network. The hold time is more than 30 minutes. They are notified of the hold time, and provided the option to press "2" to receive text support rather than remaining on hold. They choose option "2" and start an automated text conversation to get the answer they need. Once the automated experience verifies them as a member or patient, they see a list of providers in their area based on the geo-location of their phone. They choose a provider, and can then schedule an appointment with that provider with built-in calendaring functionality. The provider and appointment details are confirmed in that conversation and emailed to them without missing a beat.

This type of interaction is quick, easy and appreciated because it helps to avoid long hold times and delivers information at their fingertips, without switching communication channels or having to dig through an information-packed portal to find just the information they need.

3. What does automating customer experiences entail?

How does automation work better?

Modern automation of customer experiences with built-in AI understands the intent and context of healthcare terminology, and it goes far beyond just a proxy for simple Q&A. Instead, enterprise-grade products enhance the overall customer experience by performing complex inbound and outbound requests, enabling cross-channel communication, and automating text-based interactions in the vernacular of the industry.

Not only are your members and patients happy, but so are your employees. No longer are they stuck repeating basic tasks. Instead, they can focus on higher levels of responsibility, and enjoy freedom to delve into more complex problems to help members and patients through their healthcare journeys. Everyone involved feels increased satisfaction!



While automation of member and patient journeys, strengthened by the power of AI, is the missing link between healthcare companies and their members and patients, it may be useful to think about its applications in situ. This technology seamlessly supports members and patients throughout their healthcare journey while reducing the strain on a healthcare team. As a result, satisfaction increases, automation eliminates inefficient processes, and care is better coordinated. All of this leads to improved operations and a better bottom line.

Here are five member experiences that could benefit from Conversational AI:

- Appointment Reminders
- Medication Adherence
- Provider Selection
- Coordination of Benefits
- Prior Authorization

Member and Patient Engagement



Appointment Reminders

Missed appointments cause reverberations throughout the entire healthcare system. Members and patients experience delayed care and potentially compounding chronic conditions and comorbidities that lead to more expensive treatments. For providers, missed appointments are inefficient and costly and impact overall quality of care. The goal is to keep members and patients healthier, which means we need to help them keep their appointments.

The Al-Powered Automation Solution

A secure AI-powered automation solution creates a streamlined experience that truly enhances engagement, satisfaction, and encourages the right actions for appointment reminders. An AI-powered automation solution uses multiple channels such as text and email to automate the entire appointment process. Members and patients can opt-in for appointment reminders, seamlessly reschedule their appointments when needed, and quickly interact with member or patient services from their phone, tablet, or computer. Look for a solution that integrates with existing Customer Relationship Management (CRM) Systems and Electronic Health Records (EHR) to ensure coordination of care throughout the healthcare journey from a single platform.



The American Journal of Medicine found that without some type of reminder, patients did not show up for their scheduled appointments **23.1%** of the time.⁸

8 Parikh A, MD, MBA, MS, Gupta K, MD, MBA, Wilson AC, PhD, Fields K, CPC, Cosgrove NM, RN, Kostis JB, MD. The Effectiveness of Outpatient Appointment Reminder Systems in Reducing No-Show Rates. The American Journal of Medicine. 2010 123:542-548. https://www.sciencedirect.com/science/article/abs/pii/S0002934310001087



Medication Adherence

There are several barriers to consistent and desirable medication adherence. Members and patients may be unable to pay for their prescription, they may be confused about complex dosing schedules or multiple prescriptions, they may be facing side effects, or they may simply forget to refill their prescriptions altogether. One thing is clear - when members and patients don't adhere to their medication, or they lose sight of their refills, it's healthcare companies that pay the price.

The AI-Powered Automation Solution

A secure AI-powered automation solution can simplify the process and more easily help members and patients adhere to their prescription regimen. It allows members to opt-in through their phone, tablet or computer for real-time medication adherence support. They can quickly and easily ask about side effects and review medication FAQs. They can receive medication refill reminders or request refills through their preferred mode of communication. If they have further questions, answers are just a click away as members can schedule a call with a live person to receive live support.



\$100-\$300 billion per year is wasted by health plans due to lack of medication adherence⁹

9. US Pharmacist, 2018 https://www.uspharmacist.com/article/medication-adherence-the-elephant-in-the-room

Provider Selection

Members need to understand which providers are covered by their plan, and often require support to find providers nearby who meet their needs. They may also need a little nudge to find a PCP to begin their preventive care journey. Members and patients can benefit from a more intuitive and convenient process for provider selection.

The AI-Powered Automation Solution

For all types of provider selection (primary care, specialty and more), an automation solution should be able to easily and securely automate, simplify, and expedite the process. Due to its ability to understand the intent and context of healthcare terminology, conversational AI automatically asks for the appropriate provider preference information from the member / patient. Thanks to integrations to back-end systems, automation flows behind conversational automation can serve up relevant information real-time to support both provider selection and appointment setting as well. Emails are then automatically sent by these AIpowered capabilities to verify selections and appointments. All of this digital automation eliminates live employee interactions freeing up employees' time to take on more complex tasks.



of consumers prefer selfservice digital channels¹⁰

10. Gartner, 2019 https://www.gartner.com/smarterwithgartner/rethink-customer-service-strategy-drive-self-service/

Coordination of Benefits

Coordination of Benefits and determining Third Party Liability (TPL) is a hassle for everyone involved. Members are dismayed with the forms they continue to receive asking for secondary insurance. On the other hand, healthcare companies try very hard to keep members' secondary eligibility updated and uncover any additional responsible parties. If additional coverage is found, recouping these payments can be extremely costly.

The AI-Powered Automation Solution

A secure AI-powered automation solution streamlines the Coordination of Benefits, and allows healthcare companies the opportunity to better communicate with their members about critical health plan information. Personalized digital communications such as texts or emails to members and patients instantly ignites the conversation, and affords healthcare companies the ability to quickly move through the coordination of benefits process by easily verifying additional responsible parties. AI then automatically extracts pertinent data from ID card photos and updates member information and eligibility details within the member / patient record.



of Americans ages 60-69 and 62% of Americans ages 80+ own a smartphone



of Americans use text messaging, including **95%** of seniors ages 65+ who send text messages weekly¹¹

11. Pew Research, 2011 https://www.pewresearch.org/internet/2011/09/19/how-americans-use-text-messaging/

Prior Authorization

Prior authorizations are an essential tool in healthcare, but the overall process is time consuming and convoluted. It often leads to overwhelmed member and patient services teams, and extremely frustrated and confused members. Healthcare companies have a pressing opportunity to increase trust and satisfaction in their members, while also realizing workflow efficiencies needed to recuperate operational costs, by making the prior authorization process simplified.

The AI-Powered Automation Solution

A secure AI-powered automation solution streamlines the prior authorization process by proactively managing communication with your members and patients within their digital channel of choice. Through digital channels such as SMS or email, healthcare companies can send members secure information and status updates in real time. Proactive updates ensure transparency and speed in distributing essential information to members who are eager for progress. Because AI understands the intent and context of healthcare-specific terminology, and can integrate instantly with existing systems, AI-driven solutions automatically respond to and resolve prior authorization questions from members and patients.



Prior authorization is the "single highest cost for the healthcare industry" in the U.S., totaling some **\$767 million a year**, according to the CAQH index.¹²

12. ITL, 2021 https://www.insurancethoughtleadership.com/life-health/how-ai-can-solve-prior-authorization

5. Business benefits

Better service = Happier Members and Patients

Better customer experiences support retention and enhance the bottom line for healthcare companies. When their members and patients can quickly receive crucial health insurance or health care information, and it's delivered directly to their channel of choice, everyone wins.

Easy-to-use technology = Happier employees

Healthcare company employees are also happier when digital self-service supports members and patients because employees are relieved of the requirement to complete routine, time-consuming tasks. This gives enterprises an opportunity to reduce staff burn-out and potentially even reallocate resources into more mission-critical areas of the business to holistically address inefficiencies.

Compliance = Cost savings

More compliance leads to a healthier community. Technology makes all of this possible.

Now's the time to embrace a digital-first world that will enable better healthcare services for members, patients and internal teams. It starts by simplifying the channel and meeting members in their preferred method of communication. Healthcare companies can use automation to be nimble and evolve to meet customer expectations through the power of technology.



Ushur's Proactive Engagement

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Okay.

6. What kind of automation do healthcare companies need?

There are a lot of point solutions out there that offer chatbots, and there are Al frameworks to solve smaller pieces of the overall member and patient journey, so it's important for healthcare providers to choose a solution that is comprehensive in scope and drives the most value for the company. Relatedly, each company deserves a comprehensive solution that also understands the delicate nature of the healthcare industry and the need for secure transfer of health information.

Do you want to automate tasks that include talking with members and patients? An Al-powered automation solution is a good fit.

Do you want to automate between member/patient-facing communication and your back-end systems or EHR? Each and every company needs a modern AI-powered automation solution that doesn't require coding to implement and can integrate with core applications and legacy systems.

Ease of Use

Spending millions of dollars on a complex system that will take 12 months or more — plus hundreds of IT person-hours to complete — won't show value or enable healthcare companies to support member and patient experiences quickly enough to meet their desires nor key business objectives. Our guidance is to not bog down IT teams with a new and complex solution. Instead, look for products that can be integrated immediately with minimal engineering support. There are technology solutions that require little IT involvement (engineering and integration) and that can get up and running quickly. No-code SaaS solutions can make implementation seamless. With nearly no IT involvement, the barriers to adoption are low and the cost savings are real.

Robustness

Does a technological solution only cover portions of the member / patient journey? Does it have features unimportant to a healthcare team? Don't pay for unnecessary features and suffer through implementing and weaving together multiple solutions. A healthcare-focused solution provider can determine specific needs up front and stick to a platform that can accomplish those, and continue to support them as needs change.

Vendor Accountability

Healthcare companies need a partner who understands the healthcare industry, relieves burden on their technology team, and can help implement a solution to quickly meet business goals. They should seek a partner not just in technology, but in business. They should find one invested in their continuous growth and success.

6. What kind of automation do healthcare companies need?

Customer Experience Automation Product Options

Here's a quick exploration of the various types of Conversational AI products:

	Chat Bots	RPA Bots	AI frameworks	End-to-end Automation Platforms
Description	Al-point solutions for customer and sales support	Software that automates back-office tasks	Cognitive computing system that answers questions in natural language (i.e. IBM Watson)	Manages customer engagement workflows from beginning to end (customer to CRM/ backend systems)
When to use	Inbound conversations started by the customer in captive channels (web, social, app)	High-volume transactional processes such as manual data entry, communicating with external systems	Raw data organization, understanding unstructured data at scale	Outbound or inbound conversations, omni- channel customer interactions, high volume call or email processing
Advantages	24/7 availability, can deflect calls, streamlines FAQ-based interactions, reduces customer service strain, can handle multiple customers at once	Eliminates human error, expedites lengthy menial processes, can improve job satisfaction	Interprets and enriches unstructured data, visual data recognition, can connect customers to human agents (unlike chatbots)	Supports the full customer journey, works out-of-the- box, intent-based classification, backend integration, supports language translation (select platforms)
Disadvantages	Can only be programmed to perform one task, can't initiate conversations, may not be advanced enough to answer all queries, can't handle complex rules and decisions, may not be omni-channel (most don't do SMS)	Not customer-facing so not considered true "Conversational AI" technology (grouped as such because of its automation capabilities). Implementation can be complex	High migration costs, deep implementation process, can be too technically complicated for Ops teams to use	Two-way platforms (customer and backend) involve buy- in from business and IT teams, planning of specific automation tasks required

7. How quickly should a healthcare business see results?

Each individual implementation and time-to-value benchmarks depend on unique factors within the business. Naturally, no-code platforms built with drag-and-drop tools and user-friendly UI and integration tools will be picked up more quickly than more technically complicated ones. More complex solutions will also require more budget to build out and potentially will be more expensive to maintain.



Time to Implement

Expect to spend 1-4 months implementing an AI-powered automation solution with no-code needed and easier integration. If the business doesn't have complex integrations, it can be up and running in a month. More complex implementations, like those that depend on integrating with legacy backend systems and the availability of certain AI models, can fall into the longer range.

Time to Value

Time to value can be 0-3 months after deployment for less complex to implement systems and anywhere between 3-24+ months for complex systems that require a lot of IT and / or consulting resources.

8. Getting started

The decision to adopt AI-powered automation solutions (or not) doesn't have to be an arduous one. Here's how to break down the process.

Audit your current approach

Start with discussion. In what ways do you want to improve your member / patient experience? What are your goals for member / patient engagement? Then, do an informal audit of your high volume, low effort interactions - both inbound and outbound. Those friction-filled areas will become your first target for digital transformation. Identify quick win use cases and start with those.

Walk a mile in member and patient shoes

When you are a member or patient, how do you prefer to communicate with healthcare companies? Where are known confusion and friction-filled touchpoints in your interactions? If you'd rather find your primary care doctor and set an appointment via digital self-service than to call a live agent, you should consider offering digital support for that experience.

Think about the persona of your members and patients. In what kinds of settings or in what types of moods would you usually be in as you interacted with a healthcare company? Most often, members and patients look for immediate answers to pressing healthcare questions in a time of urgency or stress. If you were in their shoes, wouldn't you want to speed up the process towards resolution with digital support? After you've thought about their experience and their state of mind, you'll understand the value of getting what they need without long hold times or having to search through information-packed portals for just the information they need.

Implement & iterate

You can't measure success without clear metrics. Once you've figured out the area you want to target, set KPIs with your AI-powered automation vendor. Are you striving to increase medication adherence? Reduce appointment no-shows? Streamline data intake? Your biggest pain point is probably also a concern for your members and patients. Chances are, these pain points occur throughout the member and patient journey.

Al-powered automation enables you to reimagine not just your member and patient experiences, but also your internal business processes and interactions with other businesses. Your internal teams will enjoy reducing the time they spend on mundane tasks and will welcome the opportunity to complete more complex projects. Increased employee satisfaction and reduced turnover is possible.

At Ushur, we use an iterative process to prove KPIs. We start with a Proof of Concept to rapidly automate a simpler use case or workflow. As we quickly verify business value, we iterate with you to the next, more sophisticated automation.

9. Ushur's Unique Approach

Easy to use and built for engagement, Ushur is the first **Customer Experience Automation™ platform** that understands the customer's needs—and yours.

We understand the challenges and opportunities within healthcare to exceed member and patient expectations and to offer them their choice of digital channels for self-service automation. If this sounds like you:

- NPS and C-SAT scores need some love
- Member interactions take too long to complete
- · Members give up on one interaction channel, switch and start over on another
- · Can't reach members by phone and they don't respond to pieces that are sent through the mail
- Operating costs are mounting, threatening profitability
- Staff burnout and staffing shortages are challenges to delivering excellent member and patient service

Then let's talk.

Ushur's Customer Experience Automation platform:

- Intelligently engages members and patients over virtually any channel and across every healthcare journey
- · Makes employees more efficient by gathering routine information and communicating with core systems
- Empowers members and patients to engage with you on their own time and through their preferred channel
- Enables easy design of automated micro-engagements[™] and workflows with intuitive drag-and-drop tools
- Supports more than 60 languages and simple to complex use cases

Designed for the **healthcare industry**, Ushur engages everyone throughout the member and patient healthcare journey via their channel of choice such as SMS, Invisible App, email, and more, using Conversational AI and intuitive workflows to understand what people are saying, and what to do next.

Its end-to-end automation platform accelerates cost effective time to value with features like a drag and drop builder, powerful tools for data extraction, and integrations with backend vendors and internally built systems.

If you're ready to learn more about how Customer Experience Automation can help you, **contact us today!**

