



Transformation



Medibank was awarded the winner of the "Best CX Transformation" in 2018.

Medibank is one of the largest health insurers in Australia, with more than 40 years of experience delivering better health to Australians. Together with the ahm brand, it looks after the health cover needs of more than 3.7 million customers. Medibank wanted to be a leader in the market when it came to delivering excellent customer experience.

To do this, the business embarked on an ambitious transformation to improve customer experience and shift the mindset of its customers. Implementing a best-practice experience improvement program has helped the Medibank brand achieve its highest-ever brand NPS and significantly improved operational metrics.

Performance At-A-Glance:



Record brand and service NPS scores



Complaints below market share



Growth in policyholder numbers



NPS scores prominently featured on front first pages of annual reports



Improvements in customer retention

*Above points valid as at 31 December 2020

Here are three tips Medibank used for improving their customers' experiences. Hopefully these will help your brand along its CX transformation journey!

TIP #1:

Create & Empower the Business With Real-Time Customer Feedback

TIP #2:

Align The Entire
Business Around
Moments That
Matter Across Your
Customers' Journey

TIP #3:

Overhaul Your
Culture Toward
Customer
Obsession



TIP #1:

Create And Empower the Business With Real-Time Customer Feedback

The leadership team knew a complete customer experience transformation was needed to achieve meaningful and lasting cultural change across the business. To do that, getting everyone on the same page across this organisation was non-negotiable.

At Medibank, internal focus and accountability for customer experience started with building NPS metrics into every employees' KPIs. The business then empowered teams with Voice of Customer insights that were relevant to their area of impact. They were sure to spread access to customer feedback far and wide to support excellent experiences. Importantly, a number of cross-company initiatives were created to increase direct exposure of staff to customers, for example—"thank you calls" every quarter for all staff to call customers, head-office staff concierging at retail stores at busy times of the year.

TIP #2:

Align The Entire Business Around Moments That Matter Across Your Customers' Journey

The CX team started with a high-level customer journey map that fed into the voice of customer (VoC) program, which tracked sentiment and drivers of advocacy at every stage. This helped the entire business understand which moments made their customers happy, which moments made them unhappy, and everything in between—at InMoment we call these 'moments that matter'.

In addition, experience drivers were classified into "hygiene" and "value", with hygiene opportunities being channeled to the always-on pain point elimination team, and value drivers being prioritised for the design team to work with the business to rethink how the customer journey could create real customer delight.

TIP #3

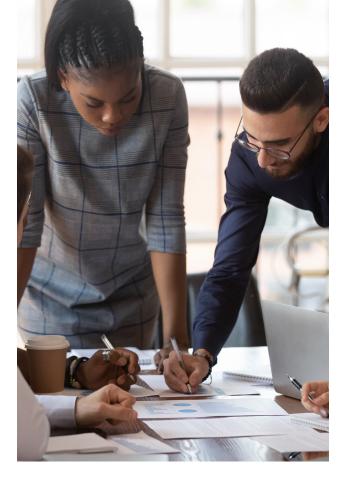
Overhaul Your Culture Toward Customer Obsession

A central pillar in the design of the Medibank customer transformation was a cultural transformation to customer obsession. This came from a combination of key initiatives: executive leadership and sponsorship of the VoC program, customer advocacy set as an enterprise goal, aligned front-line incentives to Service NPS, and a customer obsessed program.

By launching various employee facing initiatives such as #customerobsessed using Yammer, the Customer Hero Awards, and engaging all staff to conduct customer thank you calls, Medibank were able to embed the CX transformation into their culture. Making customer experience "human" in this way has resulted in a lasting cultural transformation:

+ #customerobsessed initiative: 1,228 posts

Customer thank you calls: 13,000 calls



To Sum It Up

There are a lot of moving parts when it comes to transforming a customer experience program, and Medibank knew this better than anyone. But, with the right plan, the right processes, and the right platform partner, exceeding customer expectations and embedding transformational experiences is possible for any brand.

To demo a product or to contact us call:

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^{*}Data time period March 2017 - December 2020