



CASE STUDY

# Leading Australian Health Insurer Uses Text Analytics Technology to Improve Customer Experiences

One of Australia's largest health insurers sees revolutionary business results by using NLP text analytics to get to the bottom of avoidable call volumes once and for all. The result? Millions in cost savings and excellent customer experiences.

## BUSINESS IMPROVEMENTS AT-A-GLANCE:



**20% reduction in call volume to contact centres**



**29 new customer experience improvement initiatives identified**



**Strong program improvements with no additional costs to the business**

## The Challenge: Too Many Calls And No Idea Why

Healthcare is a competitive industry here in Australia and around the globe. One of Australia's leading healthcare insurance companies is constantly seeking to expand its voice of customer program to go beyond surveys and unlock customer insights wherever they can.

This customer experience (CX) team took on the challenge to address long contact centre wait times without increasing employee count. How did they do it? By reducing avoidable call volume—or something we call 'failure demand'.

This healthcare brand keeps costs low for its members, so budget considerations are always top of mind. Being a low-cost insurer, this brand needed to maximise the project budget and reduce costs wherever possible. The CX team tapped into their creativity and looked for clever ways to use customer data, while leveraging the existing capabilities of their program.

## The Solution: Text Analytics To The Rescue

To determine what was driving the biggest volume of avoidable calls, the team reviewed multiple data sets. They looked into agent call notes, NPS survey results, complaints data, agent feedback, and qualitative research to try and discover the key to the underlying challenge.

To solve the mystery, this insurance brand turned to natural language processing-powered text analytics. This technology was applied to twelve months' worth of agent call notes to figure out key themes. After the analysis was finished, the team had a custom text analytics category set which was made up of 184 unique categories.

From there, tens of thousands of call notes were categorised at a phrase level and overlaid with sentiment. Each comment was aligned to detailed operational data to enrich the analysis.

The text analytics categorisation and sentiment helped to determine why higher volumes of avoidable calls occurred and enabled them to pull additional segmentation data on the customers making those calls.

For example, the top line analysis and a more detailed analysis identified that:

- 15.5% of total calls related to challenges with payments
- Only 13% of customers had accessed the OMS (Online Member Services) in the 48 hours before calling

The CX team teamed up with InMoment to run customer experience ideation design workshops. These sessions had one goal: figure out how to address the payment problems leading to avoidable calls. The results? The CX team discovered a total of 29 new initiatives to deploy.

These initiatives came in all different sizes and levels of priority. Some were very large and impacted all aspects of the company, whilst others were small process and design changes.



### HERE'S AN EXAMPLE OF A DATA-LED INITIATIVE:

**Many customers attempted to make insurance payments using Interactive Voice Response (IVR), however, the legacy IVR didn't include the outstanding payment balance, meaning customers were waiting to speak to an agent. As a result, the company immediately rolled out IVR enhancements, like auto-communicating outstanding payment amounts, to enable a smoother customer experience and relieve unnecessary call volumes from the call centre.**



## The Impact: Millions of Dollars Saved Through Reduction of Call Volume

Not only did the reduction in average call times have a positive impact for customers, but it had positive business benefits, too. By taking action and addressing the underlying pain points, the CX team was able to reduce 20% of total calls coming into the call centre.

A reduction of calls meant that the business didn't have to continue expanding its contact centre workforce in line with the overall business growth. This meant a sizable and positive financial impact, with the company reporting millions of dollars in operating costs saved.

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