Humana Military Case Study
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# Humana Military – Fact Sheet

| Company Headquarters | Louisville, KY  
(A wholly-owned subsidiary of Humana Inc.) |
|----------------------|------------------------------------------------------------------------------------------------|
| **Key Products / Markets** | • One of the largest and most innovative health insurance companies in the United States  
• Provides healthcare services for 2.8 million active-duty and retired military members and their families. |
| **Vision** | To be the most trusted name in military health solutions. |
| **Customer Service Stats** | • 260 agent seats  
• Serving providers and beneficiaries  
• 230,000 calls per month  
• 20,000 web hits a month |
Humana Military Challenges

• Compelling events in 2003:
  – Awarded a contract to provide health benefits, support and services to approximately 2.8 million active duty and retired-military members
  – Department of Defense contract to provide services and support for active-duty service members and their families in Puerto Rico
Humana Military Challenges, cont’d

- Call volumes were growing substantially
- Staff levels continued to grow, increasing operating expenses
- Challenge to meet the service level agreements for customer Support
- Risk - negative ratings from policy holders, and the company loses government funding
- Customers would often call into the company "shopping" for the right answer to their questions
Humana Military Objectives

- Reduce calls to the contact center for questions such as
  - Program, benefits, coverage, etc.
- Maintain service levels
- Provide customers with exceptional service
- Turn to automated alternatives for handling inquiries based on Spanlink AnswerCenter
  - PHASE I: Uplift Web Q&A from basic search technology
  - PHASE II: Roll-out agent training tool
  - PHASE III: Extend IVR self-service to include natural language-based Q&A
- Provide consistent answers across channels – agent, web, phone
Web Self-Service Technology Comparison

• Key Word Search
  – Searches for word instances within documents
  – Search returned hundreds of links to documents, not answers
  – Time consuming task to sort through results
  – No way to track customer satisfaction with results

• Natural Language Understanding
  – Understands information source (PDFs, word docs, HTML)
  – Understands questions
    • synonymy (i.e. baby, newborn, dependent, etc.)
    • relationship of words in sentences (eye glass versus glass eye)
  – Returns the precise answer within the document
  – Tracks customer satisfaction with results
Phase I: AnswerCenter Web Self-Service

Customers type questions in their own words – Natural Language

Categorize document set to refine answers

Link to precise location of answer in knowledgebase

Answer summary

Source document
Phase I: Web Project Results

– 96,321 questions answered in first half of 2005 — more than 16,000 questions per month

– Mere 0.1% “no answer found” ratings in Web search = 99.9% of customer inquiries satisfied

– 40% increase in web inquiries over the past year
Phase II: Agent Assist

- Leverage same core technology for agent-handled calls
- Enables new agents to come up to speed quickly
- Enables agents to come up to speed quickly on new content
- Reduces training time
- Ensures consistency and accuracy of answers with any agent
- Expect an increase in first call resolution rates
Phase III: Speech Self-Service

- Leverage same core technology for IVR self-service
- Increase the number of calls handled through fully automated call handling
- Concentrate on answering 20 most frequently asked questions
- Reduce the call handling time for calls escalated to agents
- Create a unique “agent assist” functionality to speed agent handling of escalated calls
Phase III: Projected Results

• Additional automation of 10% of customer calls
• Projected 23,000 calls per month answered without an agent

• Overall projected results of $1M annual savings in agent call avoidance
  • Agent handled calls cost roughly $5.25 each
  • Self-service tools costs about 25 cents per use
Humana Military’s New Multi-Channel Q&A Environment

- Native Docs
- PDF Docs
- HTML Web
- 3rd Party App
- Data Mining & Metrics
- Knowledge Base
- Business Rules
- Speech (VXML)
- Self-Service And Routing
- Text (XML)
Ongoing Satisfaction Measurement and Tuning

- Customers and agents are asked to rate the response (screen capture)
- New content can be loaded easily and answers are available immediately – no training required. If agents encounter an inaccurate answer or “no answer” the administrator can tune the system.

Agent Assist

- "Ask a Question"
- "Yes Answer"
- "No Answer"
- "Yes Answer"
Empowering Your customers and employees with speech technologies

SpeechTEKI 2006
The Voice Solutions Showcase

Empower

Thank You