Speech at CIGNA

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CIGNA Overview

- CIGNA is one of the largest investor-owned health and related benefits companies.
- Comprehensive portfolio of health, pharmacy, behavioral, dental, disability, life, accident and international businesses.
- Full-year 2005 net income of $1.63 billion.
The Road to Speech

• Starting point:
  – Touch tone application with completion rate of 10.5%.
  – Average 2.9MM calls per month.
  – Long Medical and Dental Menu's.
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How did we choose our Vehicle (Partner)?

• Develop cost effective resource that improves current quality and convenience of telephonic self service delivery.

• Increase Member and Provider utilization rates ensuring cost reduction and improved operating efficiencies.
  • Provide positive caller experience with user friendly design offering both touch tone and speech recognition.
  • Areas of focus are usability and additional functionality.

• Improve infrastructure operating efficiencies.
  • Determine and implement support strategy for hardware (ASP vs. CHC ownership of execution platform).
  • Reduce costs by implementation of pay per minute strategy versus current process of capacitating for peak times/seasonality.
Our partner of choice

• Full-service speech solution
  – VoiceXML platform hosting
  – Application Development
  – Professional Services

• Flexible architecture and rapid development environment.

• Experienced team of dialog designers, linguists, speech scientists, application developers and usability experts.

• Developed, deployed and managed hundreds of speech applications for over 50 clients across every major vertical market including healthcare
Directions

• Take the Volume without issues.
  – 35MM calls.

• Understand Member and Provider Utilization.
  • 55% Provider
  • 45% Member

• Understand Member and Provider Needs.
  – Extensive Usability and WOZ Testing.
Construction Issues?

• HealthCare complexity
  – 200-300% more grammar work in comparison to Banks and Credit Card companies.
  – VXML platform new and complex.
  – Build for future Consumer Driven HealthCare.
Where are we now?

• We have gone from a completion rate of 10.5% to 13.2% 2006 YTD.
  – Provider - 19.1%
  – Member – 6%
• Transfer rates are decreased.
• Average length of calls is consistent.
What did we change?

- Reviewed our Menu’s to reduce number of prompts.
- Continuous improvement using professional services to adjust grammars.
- Test, Test, Test
  - Usability
  - WOZ
  - Record Calls
- Focus on Eligibility, Benefits, & Claims Transactions.
Where are we going?

• **Move to Natural Language by 2007.**
  – Get customers where they want to go faster.

• **Move to Consumer Driven HealthCare.**
  – Answer the questions in Self Service.
    • Claims Status
    • Eligibility Status
    • Benefits Status
  – Be the advisor of choice by getting more complex issues to trained agents quickly.
    • Coaching
    • Advise
    • Information
Empowering Your customers and employees with speech technologies

SpeechTEKI 2006 Empower
The Voice Solutions Showcase

Thank You