Aetna Voice Advantage
Next Generation: Voice of the Member

Dottie Verkade
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Outside-in approach

Staying focused on the consumer experience requires putting the people who use our services at the center of everything we do.
Aetna Consumer Experience Dimensions

Wherever we touch our members, whether they reach out to us or we reach out to them, we want them to feel:

"Ethic of Empathy"

- Confident, reassured
- It is simple
- It is relevant
- Aetna is on my side

Foundation: Excellence in execution of ‘the basics’
Aetna Consumer Experience Dimensions

<table>
<thead>
<tr>
<th>What the consumer feels</th>
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</thead>
<tbody>
<tr>
<td>Confident, reassured</td>
</tr>
<tr>
<td>I always understand what’s going on, I have the information I need. I feel like I can make my own smart decisions. I never feel helpless</td>
</tr>
<tr>
<td>It is simple</td>
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<tr>
<td>It’s always straightforward, clear and to the point. I get it. It’s easy to deal with Aetna. I’m never confused</td>
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<tr>
<td>It is relevant</td>
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<tr>
<td>Information is timely &amp; feels likes it’s meant for me, responsive to my needs. Aetna treats me like a person, not a “number”.</td>
</tr>
<tr>
<td>Aetna is on my side</td>
</tr>
<tr>
<td>It’s amazing. Aetna really seems to work hard to take my interests to heart.</td>
</tr>
</tbody>
</table>
‘Voice of Aetna’

What is Aetna Voice Advantage:

– Interactive voice response telephone system
– Critical customer touch point - 60 million calls annually
  ▪ Plan Sponsor and Provider Call Routing
  ▪ Self Service
  ▪ Automated Caller Identification – through Aetna Strategic Desktop
Aetna Voice Advantage - Award Winning

- 2005 Nuance Best Practice: Delivering Value through Differentiation, Innovation and Integration
- 2005 "Most Innovative Solution" award - Speech Technology Magazine
- 2003 Scansoft Best Practice Award
AVA Next Generation - Why Now?

Aetna Growth

- Increase call capacity
- Current AVA hardware no longer manufactured
- New open system hardware and software very scalable

Flexible system that can react to consumer needs

- Convergence of what members want and what speech technology can enable
Place the people who use our service at the center

Guiding Principles:

Reflects Brand Strategy

– How we want customers to perceive us by voice, tone, prompts, approach

Voice of the Customer

– Market research, continuous member touch points during the design and testing cycles
Member Perceptions

Why is voice technology such a disatisfier?
  – Cross industry challenge
your name

**

your number

*BEEP*

leave message

ext. 4443

ARF! ARF!
Why is it so hard?
Saturday Night Live
Innovation Labs

Partnered with Aetna Brand Management, Market Insights, Regional Market and National Accounts

Four labs, 24 health care members - Aetna and other carriers

Member insights early in the process - before any design concepts are determined

– Shift in perspective, reveals needs and wants
– Gain deep understanding of motivational factors
– Reveals unarticulated needs and wants
– How this fits in context of the member’s life
It's Not About My Money
Why Members Contact Us

Obtain Information:
- “When I want to know what’s covered”
- “Prescription coverage, find out if a medication is covered”

Have a Problem:
- “Information on outstanding claim, what are they going to pay”
- “When something is denied”

Simple Question:
- “Change a doctor”
Members Are Influenced By

Mindset:
- Members have issues before they call, expect a difficult interaction
- Frustrated if previous calls were unsuccessful
- IVR good for simple transactions

Beliefs:
- IVR benefits the company rather than the customer
- Members believe they want a person because health care is too complex
Key Insight: Fast Service

Members Want:

- Pass information from IVR to Rep
- No advertising, gets in the way
- An IVR that isn’t too sensitive, background noise
- Completion, will stay in if working toward completion
Key Insight: Ease of Use

Members Want:

– Fewer prompts, simplify interface
– To use their own language and navigate by using their terms and phrases
– Easily identify themselves, securely
– Manipulate the IVR (pause, stop, etc)
– To know they will receive information and be ready to write it down
– Use voice and push button (confidentiality)
We Want To Tell You....
Key Insight: Reassurance and Efficiency

Members Want:

– The option to talk to a customer service representative
  
  • BUT they will use self service for simple things
  • They will stay in self service longer if they know they have the option to get a representative
The Return Policy
Key Insight: Trust

Members Want:

– How the voice sounds matters, health care is different

– Accountability, confidence that call can be referenced in the future, call history

– Treated with personal service

– Expect a level of ID to occur, security of voiceprint or other technology expected
What Members Want
AVA Member
The Art of the Possible

Art of the Possible – Flash Demo
Empowering Your customers and employees with speech technologies

SpeechTEKI 2006 Empower

Thank You