

Top Health Insurance Provider, Florida Blue, Offers Visual IVR Assistance to its Members

INDUSTRY

Insurance

LOCATION

Florida, United States

SIZE

5,001-10,000 employees

OVERVIEW

The Challenge

- Slow agent response time
- Long customer wait time
- Low IVR containment rate

The Solution

- A 24x7 Visual IVR Assistant

Business Benefits

- **3x** reduction in response and wait time
- **90%** containment rate
- **1200+** member ID cards delivered per day
- Enhanced customer satisfaction
- Improved agent productivity

Business Overview

Florida Blue, founded in **1980**, is a subsidiary of a not-for-profit health solutions company dedicated to serving all Floridians in the pursuit of health. It is an independent licensee of the Blue Cross and Blue Shield Association, offering affordable health insurance to residents and businesses across Florida.

The Challenge

Florida Blue contact center receives thousands of member calls daily to seek help with getting digital ID cards, checking claim status, filling out various forms, and more. The contact center agents spent the majority of their time handling such queries. Additionally, the members had to wait too long in the queue to get assistance, leading to a frustrating customer service experience.

One of the most asked-for services in the contact center is the replacement of ID cards. Previously, the customers were offered two options - self-service with IVR or connecting with a live agent. The automated IVR option offered them a physical replacement card. In contrast, the agent option would allow them to make updates to the information as well as receive a digital and a physical card replacement as well. Majority old age members would opt-in agent supported service leading to significant drain on agents' bandwidth.

So, the company was looking for a solution to help them automate repetitive member services (like the replacement of ID cards) with self-service guided options. This would help them to enhance customer satisfaction by reducing the wait time. This would also help free up agent's time to serve members with more complex needs.

The Evaluation - Choosing the Right Fit

With a clear vision to facilitate better customer service, Florida Blue started to look out for the best players in the market. Based on the primary motivators for change, Kore.ai's offering synced well with what Florida blue was looking for.

Why Kore.ai?



Superior NLP and ML engine which offers 95% intent recognition accuracy



Full support for a bi-lingual customer base in English and Spanish



Seamless and quick integration with Florida Blue's existing ecosystem



Omnichannel deployment on IVR, SMS, and Web channels



No-code capabilities - enabling non-technical business users to take control

The Solution

With the aim to facilitate better handling of member queries, the Florida Blue team developed a visual IVR assistant using Kore.ai's Experience Optimization (XO) platform.

Here's how it works:

A conversational IVR system picks up member calls. If the request is for an ID card or claim form fill support, the IVR system sends an SMS with a webform link while the member is on the call. The IVR system then guides the member to fill out the form on the web interface. During this entire process, a visual guiding IVR system helps the member submit the request and receive a digital ID card or submit a claims form.

The service is accessible on the company's 1-800 number and webchat, facilitating access to the needed information without a live agent.



The Impact

After implementing the visual IVR assistant in their contact center, the Florida Blue team has witnessed a massive transformation in customer satisfaction and agent productivity. Today, the visual IVR assistant handles 1000+ member ID card-related queries daily. Since its deployment in March 2021, the interactive visual IVR assistant has achieved a 90% containment rate. The 24x7 self-service option has helped reduce the response time by three times. Hence, the agents have the time to focus on more complex customer needs.

Florida Blue's numbers speak for themselves, and the company is soaring high with happy contact center agents and customers:

3x

reduction in response
and wait time



90%

containment
rate



1200+

member ID cards
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