

The Challenge

This organisation is the Australian operation of one of a global health insurer and is one of the most profitable health insurers in Australia. A key element of their business strategy is to deliver a great customer experience to its members.

Members contact the insurer through a wide range of touchpoints. The challenge was to identify which improvements to customer would have the biggest positive impact on operational efficiency and customer loyalty and advocacy.

Our Solution

LimeBridge conducted a comprehensive assessment of all of the interactions that customers had with the organisation through its branch network, contact centres and self service channels. This analysis focused on identifying the factors within the operation that were causing customer dissatisfaction.

- ▶ Why customers contact the organisation and the workload associated with each touchpoint across the customer lifecycle
- ▶ Customer perceptions about their interactions with the organisation in comparison to the brand promise
- ▶ Quantity and causes of repeat contacts where customers had to ask twice about the same thing
- ▶ The interactions between the front-line and back office administration areas of the business that were key factors in the quality of the experience customer received

Based on this analysis and through a series of executive workshops we designed a new operating model for the organisation which identified how business processes, structure, skills and knowledge, and technology should be combined to deliver the ideal customer experience that was aligned with the brand promise. In particular we identified:

- ▶ 4-5 improvements that could be made in a short period of time that would have a marked positive impact on both operational efficiency and customer experience
- ▶ Strategies for each of the major types of contacts customers had with the organisation. Which contacts should be eliminated at the root cause, which should be simplified, which should be migrated to self care, and which should be leveraged to add more value for the organisation and the customer
- ▶ Management processes that would be required to make change sustainable and to systematically and continuously improve the customer experience and operational efficiency year on year.
- ▶ How these changes should impact growth and profitability of the enterprise

Continued...

Key Points

- Australian operations of a global health insurer
- Current state assessment and gap analysis identifying causes of customer service workload across channels
- Applied the principles of best Service is No Service to develop a people, process, and technology blueprint a future service delivery model
- Developed an implementation strategy and plan to navigate the journey

The Results

The strategy and operating model formed the basis for operational improvement plan across all of the organisations customer touchpoints for the following three years.

Over the period the organisation has achieved above system level growth in membership and cost to serve per member has declined year on year.