PolyAI

The power of voice AI in the health insurance contact center

Scale response and reach with the world's most lifelike voice AI

INTRODUCTION

Health insurance contact centers are under pressure to transform how they approach customer service.

Many health insurance providers are experiencing complex regulatory pressures, government demands for better preventive care outcomes, rising healthcare costs, tighter competition, an aging workforce, and consumers who want more personalized service.

Achieving star ratings for Medicare, scalability during peak seasons, cost containment, and delivering exceptional personalized customer service are top priorities, but so are hiring and retaining contact center agents and improving the agent experience.

The challenges are steep:

$170bn

in premiums is at risk over the next 5 years as customers switch carriers due to not being fully satisfied by the claims process

50%

of the insurance workforce will be retired in 15 years, leaving 400K positions open

It's time to embrace change.

Artificial intelligence (AI) drives digital modernization and self-service in contact centers across industries, and health insurance is no exception. Conversational AI has developed in leaps and bounds in recent years, allowing voice-based conversations between humans and machines that feel natural and human.

Health insurance contact centers are responding to consumer expectations for faster self-service, and more modern service models. Today, 61% of insurance executives report that shifting consumer preferences have accelerated their reinvention strategy.

Now is the time to explore what today's voice AI can do for your contact center.

80%

of insurance executives say AI technologies can bring more value

65%

say they plan to invest more than $10M in AI in the next three years

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What is voice AI?

Voice AI uses natural language processing (NLP), machine learning (ML) and large language models (LLMs) to recognize spoken language in a contextual way and respond with human-like speech.

Unlike previous attempts to automate customer service, where customers choose from a scripted menu of responses with a more robotic conversational flow, today's voice AI can recognize customer tone, sentiment, and context. Customers can speak freely and naturally for a more engaging experience. Contextual conversations create a more human-like experience, which helps to drive self-service adoption.

The benefits of voice AI in the health insurance contact center

There are numerous benefits to using voice AI in the contact center:

Scalability

During open enrollment and renewal periods, you need to be able to scale service quickly and then pare it down again. With voice AI, you can answer thousands of calls simultaneously, scale quickly, answer calls efficiently, and effectively manage peaks in call volume without the costly and time-consuming process of hiring and onboarding agents.

Treating patients with empathy

Providing empathetic support is crucial when handling sensitive healthcare or billing issues. Effective voice AI can adapt its tone to meet the caller's needs, offering a caring and understanding response. This not only makes self-service more pleasant but also encourages its use.

Consistent service 24/7

Your high-performing human agents are, well, human. Towards the end of a shift, their performance will not be what it was at the beginning. People get tired. Voice AI does not. It delivers a consistent and efficient customer experience.

Operational and cost improvements

Voice AI reduces costs and improves call center performance. You'll see marked improvements in call abandonment, average handle times, call deflection, and wait times.

Frees agents to focus on handling high-value resolutions

When you offload basic, transactional calls to voice AI, your human agents can focus on handling calls that require empathy, judgment, and complex problem-solving.

Voice AI has the power to transform your contact center and improve your customer and agent experience. So, what specifically can you do with it?

Voice AI in the health insurance contact center

Voice AI can be designed to handle any use case you feel best supports your business and improves the subscriber experience — within the parameters of regulatory compliance.

Here are some of the top use cases that drive significant impact:

Eliminate phone trees

Help subscribers navigate to the right team on the first try with a more personalized service that captures qualifying information to help agents focus on what matters most.

Enrollment support

Answer questions and help with form fill, making sure that prospective plan subscribers have a guided experience that makes the process feel seamless.

Claims processing

Support subscribers who need to file claims for reimbursement, guiding them through the process and processing claims automatically.

Policy renewals/cancellations

Support plan members in comparing renewal policy changes or with cancellations, again responding to questions and providing clarity.

Deductible/plan questions

Simplify plan information, providing subscribers clear information about their deductibles, year-to-date amounts, and answer questions about deductible information and usage.

Network verification

Provide network verification data to subscribers or healthcare provider professionals to ensure that subscribers utilize approved in-network providers.

Pre-authorizations

When subscribers or providers are required to obtain pre-authorization, voice AI can process that data and provide approval or denial decisions based upon established criteria.

FAQs

How much time do your agents spend answering common questions? Voice AI is a powerful solution to remove FAQ work from agents so they can focus on higher-value calls.

Payment processing

Process payments for subscribers over the phone, using the payment protocols you establish. This makes phone payments simple, easy and supportive for subscribers — helping to improve account receivables.

Proactive notifications/ reminders

Deliver proactive messages, such as premium past-due notifications or enrollment date reminders.

Outbound preventative care reminders

Conduct preventive care reminders, help subscribers find a provider to schedule wellness checks and provide personalized preventative wellness tips to subscribers.

Triage pre-screening and call routing

Pre-screen nurse triage calls, then have it route calls appropriately to an available triage nurse.

Insurance agent support

Assist your agents in answering questions or verifying information, delivering a self-service experience for agents selling your plans.

Feedback inquiries

Automate follow-up calls to gather subscriber feedback and satisfaction surveys.

Multilingual support

Deliver support in multiple languages, empowering your contact center to serve diverse subscribers without having to add native-language speakers to your agent workforce.

Personalized plan recommendations

Voice AI can provide personalized recommendations on policies based on customer data and conversation history.
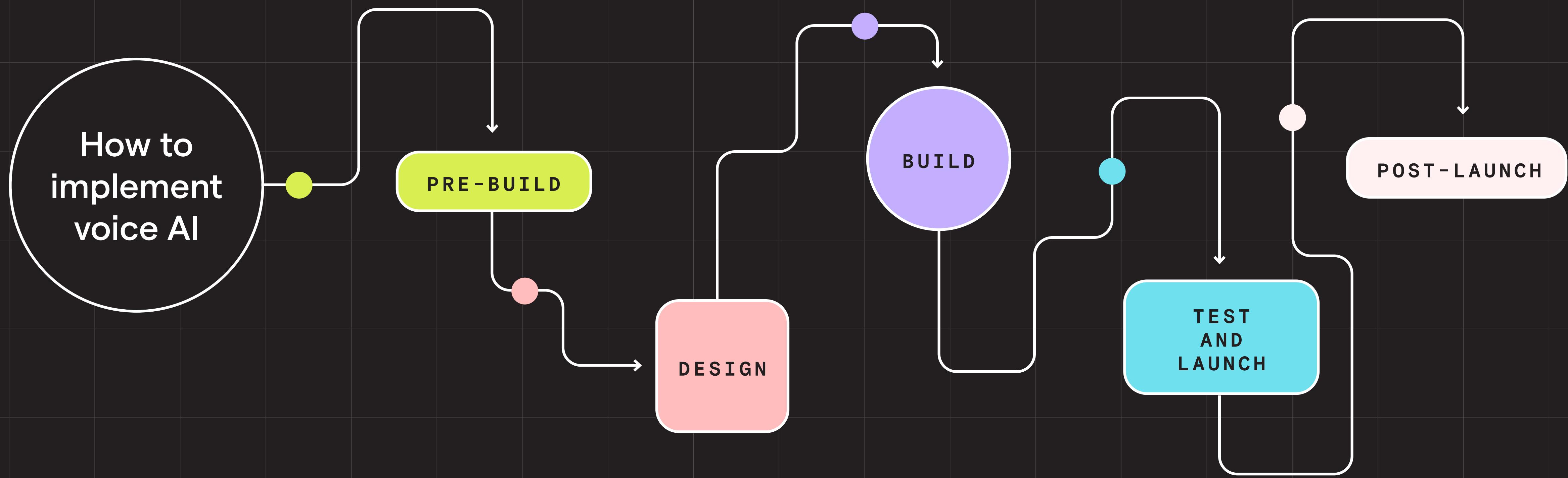
These are the most common use cases. With voice AI, you have the flexibility to design a use case customized to your business or user needs.

How to implement voice AI

Implementing voice AI in your health insurance contact center involves a series of steps.

These can be broken down into:

PRE-BUILD

Begin by assembling your implementation team and mapping out your current IVR system to pinpoint where your voice assistant will have the most impact. Next, define change management strategies to secure stakeholder buy-in, gather baseline data on key metrics, and set clear objectives. Finally, conduct a technology audit to understand your technical architecture and determine the best way to integrate voice AI.

DESIGN

In this phase, you'll select an AI voice that matches your brand. Then, design for automation which means creating engaging and user-friendly conversations that make a positive first impression, adapt to the customer's tone, and simplify complex information. Finally, create a handoff protocol that smoothly transitions to a human agent when necessary, considering urgency, sensitivity, and revenue impact.

BUILD

Now, you'll build your voice assistant. Focus on ensuring it can listen, reason, and speak effectively. This involves using automatic speech recognition, spoken language understanding, large language models, dialogue management, and safety guardrails. The goal is to create a voice assistant that understands callers, responds appropriately, and speaks naturally. You'll also decide on the integrations needed to connect your voice assistant with your contact center and back-end systems.

TEST AND LAUNCH

Before going live, you'll want to run several tests, including quality assurance, load tests, and team demos. Once satisfied, it's time to launch! You can either do a rolling launch or dive in fully. Your voice AI vendor should be on hand to monitor early calls, make sure things are running well, and make any adjustments needed.

POST-LAUNCH

After launch, regularly monitor key metrics like AHT, call volume, and containment. Continuously update and refine the ASR, machine learning, and dialogue design to improve performance. Voice AI, like any AI product, needs ongoing attention to deliver great customer experiences.

Don't let any of this feel daunting. Voice AI experts will help you and your team through every step and work with you for a successful implementation that meets your needs and delivers the ROI you expect from your voice assistant.

How to scale health insurance customer service with the world's most lifelike voice AI.

People are understandably wary of automated phone systems after a lifetime of trying to use rigid and confusing phone menus and interactive voice response systems (IVRs). However, voice AI has come a long way. With expert guidance and a strategic approach, it can deliver an effortless contact center experience.

With experience serving global enterprises, PolyAI collaborates closely with your internal project team to deliver a voice assistant that feels almost indistinguishable from speaking with a real person.

🔊 John's Billing Question, **listen here**

🔊 Pawel's Health Insurance Question, **listen here**

PolyAI helps enterprises be the best versions of themselves in every customer call by consistently delivering the best brand experience, achieving accurate resolution, and uncovering data-driven business opportunities. We achieve this in the following ways:

- **Human-like responsiveness.** No one wants to talk to a robot pretending poorly to be human. But people will talk to a robot that exhibits human-like responsiveness. At PolyAI, we've designed our voice AI to be as human-like as possible. This means paying attention to tone, inflection, context, and sentiment and modifying tone to appropriately meet the customer's emotional needs.

- **Meet customers where they are, in their language.** Our voice assistants can speak 42 languages and are continually adding more, enabling your organization to scale service across geographies and demographics with multilingual voice assistants.

- **Work seamlessly with your agents.** Too often, voice assistants are designed to follow a protocol that makes reaching a human the last available option. Customer interactions should be customer-led. A PolyAI voice assistant is designed to transfer calls efficiently without diminishing customer experience. That means carefully considering each call's urgency, sensitivity, and revenue implications.

  Partially automating the call before transferring reduces the need for your customer to repeat their query and makes it easier for your agent to provide an efficient and accurate response.

- **Refocus your team on high-value interactions.** The time agents spend on low-value calls varies, but PolyAI clients have reported that 30-60% of agent time is spent answering queries that could easily be resolved online or through other, cheaper channels. At PolyAI, we have built our voice AI to automate the low-value part of a call. This can drive down AHTs by 20-30%, giving additional capacity to your contact center without sacrificing customer service.

- **Easy to implement.** A voice AI implementation shouldn't take months. With the right support and guidance, it should be an easy process. A simple telephony integration is all that's required to route calls between your voice assistant and your team. This is virtually the same for every voice assistant, which means you can start taking customer calls in just 8 weeks.

- **Come with security and compliance baked in.** PolyAI is HIPAA compliant to ensure that every single interaction is private and secure — giving you peace of mind that you're keeping your subscribers safe and meeting compliance mandates.

- **Build robust AI safety guardrails.** Many insurance companies have a zero generative AI policy. Not to worry. PolyAI voice assistants can leverage both generative and intent-based models, so we can create a voice assistant that best fits the needs of your customers and your business.

- **Surface customer insights.** Customer conversations contain invaluable information about what customers want, when and why they are calling, and what your business can do to serve your customers better. PolyAI provides you with real conversation insights to help you identify opportunities for improvement, trends and revenue opportunities.

These criteria are crucial for a successful voice AI experience. At PolyAI, we are committed to your success.

CUSTOMER STORIES

Simplyhealth automates 25% of phone calls with voice AI

Simplyhealth was able to automate 25% of their total call volume with a voice assistant that answers FAQs and links callers to digital resources

📖 Read the full story **here**

❝

"This is next-level conversational AI, and it's far and away better than anything else I've heard in the market."

Dan Eddie

Customer Service Director
at Simplyhealth

Ready to try it for yourself?

Experience PolyAI

To find out more about how PolyAI can help you answer every call immediately, improve loyalty, resolve over 50% of calls, and delivereffortless CX at scale. Sign up for our **monthly live demo**.

You'll learn more about:

- The ROI of voice AI
- The best way to design voice experiences for customer engagement
- How other companies have successfully deployed voice AI
- How to begin your voice AI journey

Request a demo