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Make your work flow™

Transforming Claimant Engagement with Ushur Conversational Apps and Invisible App™

A Fortune 250 insurance carrier utilizes Ushur Conversational Apps and Invisible App™ to automate the claimant interactions in their short-term-disability claims process. They needed to gather information from their customers' employees for simple but critical things like their last day worked, their estimated return to work date, or the actual delivery date for maternity claims and it was previously very manual and time intensive. By comparison with Ushur, the carrier has significantly reduced both their outbound calls and return calls into their contact center, and sped up the lengthy process for a better, frictionless customer experience.

CUSTOMER

Top 250 Global Insurance Company

PROBLEM

The insurance carrier experienced considerable delays in collecting key dates from claimants that they needed to process their claims. Claim handling was delayed and laborious because the majority of the procedure was manual. The carrier relied on contact center employees to manually call claimants to collect information and in some cases, send paper-based forms. Customer experience suffered with this manual process and each claim incurred considerable costs to service with the typical process requiring 6 attempts by phone. On average, it spanned a total of 3 weeks. With a growing business also suffering from employee turnover, the carrier turned to Ushur to automate claims processing with two-way texting over SMS and secured by Ushur Invisible App™.

SOLUTION

Ushur set up the carrier with a dedicated environment where they could design and manage customer experience campaigns. The Ushur Customer Experience Automation (CXA) platform's visual, no-code drag-and-drop builder enables the carrier to map the conversation flow needed to gather information and update the claim file.

Three campaigns were designed:

RETURN TO WORK

This scenario involves all short term disability claimants reporting their return to work dates via automated two-way SMS text messages.

SURGERY DATES

This scenario involves claimants who have pre-registered with an upcoming surgery for confirmation of the hospitalization date, the surgery date, and the discharge date via automated two-way SMS text messages.

MATERNITY DATES

This scenario involves new moms engaging via two-way SMS text messages to report last day they worked, followed by delivery date confirmation and type of delivery.

Using Ushur APIs:

The carrier is able to trigger an automated outbound communication to the claimant to request information in a convenient and branded fashion.
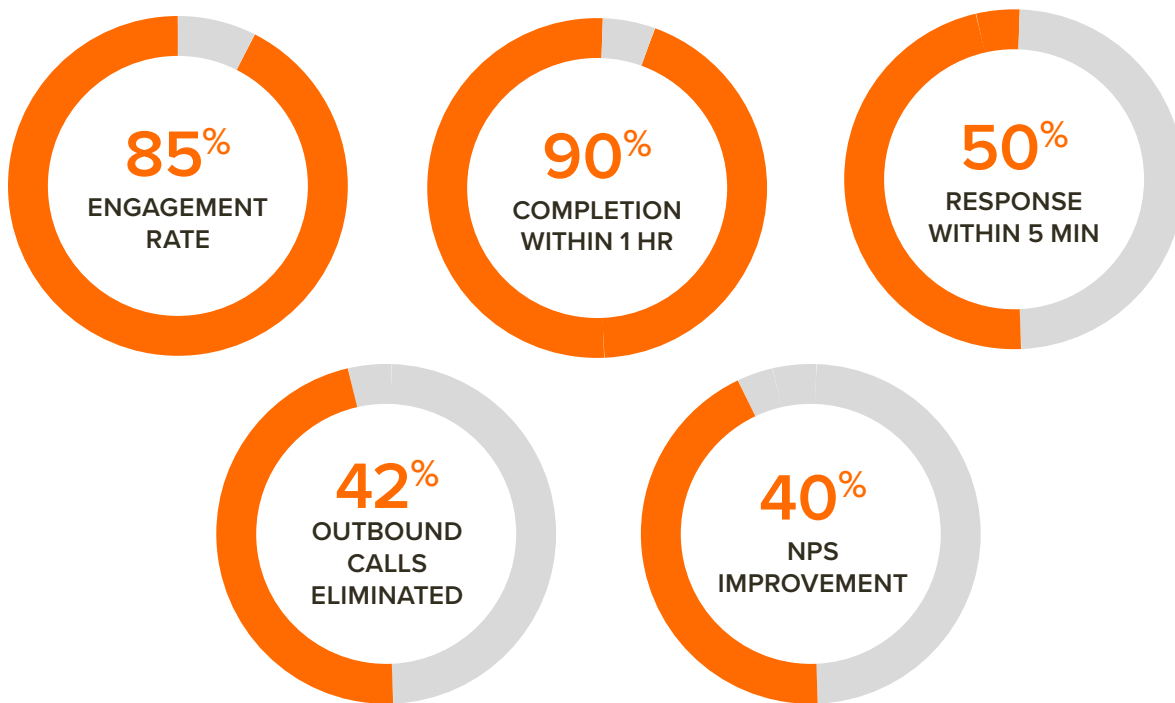
Once the claimant provides the needed information through their Ushur-powered mobile experience, Ushur is able to automatically write the acquired data to the claims system.

What makes this all possible is Ushur's ability to integrate into backend systems to read AND write information. When your core system detects that information is needed, the Ushur platform knows this and can proactively reach out to your claimants and customers on a one-to-one basis to acquire business-critical information.

This automates the manual data entry previously performed by your employees, and those claim, policy, billing, or account updates are now a completely automated process from end to end.

BENEFITS

Having used Ushur Conversational Apps and Invisible App™ for more than two years for critical date requests, the results remain compelling in terms of showcasing response rates from claimants as well as lowered outbound and inbound call volumes from and to the carrier.

85%
ENGAGEMENT
RATE

90%
COMPLETION
WITHIN 1 HR

50%
RESPONSE
WITHIN 5 MIN

42%
OUTBOUND
CALLS
ELIMINATED

40%
NPS
IMPROVEMENT

Real-time analytics demonstrate engagement rates of nearly 85% for all campaigns. 50% of claimants complete the campaigns within 5 minutes of receiving a text message, and 90% of claimants complete the campaign within 1 hour after receiving the text message. If you recall, this is a time reduction from 3 weeks to less than an hour for receiving these important claim updates, and replaces 6 outbound calls per claim.

The carrier automates over 70,000 text messages to engage with 25,000 claimants each month to retrieve the critical dates needed to process and pay claims.

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