Cost-effectively transform your member experience

By harnessing the power of IBM’s artificial intelligence technologies in a member engagement solution that orchestrates back-end data, you can cost-effectively drive fast, accurate and personalized interactions with members, at scale.

IBM Watson Assistant for Health Benefits:

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Improving member experience starts with more efficient customer service

What if you could:

– Improve member experience while lowering operational cost?
– Answer member questions consistently and accurately?
– Deflect more calls to lower-cost channels?
– Utilize your enterprise data to create a more personalized experience for members?
– Use customer touchpoints to offer more opportunities to support member health?

With IBM Watson Assistant for Health Benefits, you can finally make your data work for you.
A changing healthcare marketplace

Health plans today are adapting to evolving business models — while working to tackle significant challenges, including:

- The information members need to understand their benefits often resides in multiple places, making it difficult for them to find, understand and consume
- Call center agents can waste valuable time searching for disparate, granular data, contributing to high average costs-per-member cost-per-member calls
- Members expect immediate, high-quality and accurate answers, regardless of the service channel chosen

And the dynamics of how members engage with companies are changing, too.

We are moving to a more self-service economy, with members shifting away from traditional channels, wanting to engage on their own terms.
Chatbot solutions have begun to saturate the healthcare market, but those products may not offer the depth needed to harness payer data and truly transform the member experience while lowering operational costs.

**Limited depth:** Some commercial healthcare solutions offer natural language processing, but they are typically limited in the information they get from HIPAA 270/271 data transactions, which provide only insight into a person’s eligibility. Without integration with the payer back-end system, which delivers access to benefits accumulator data, manual lookups by a live agent are required to answer member questions about what their expected costs will be based on their copays – including where they currently are with meeting their deductible and out-of-pocket maximum.

**No healthcare focus:** Many platform solutions offer a wide breadth of AI capabilities but are designed to be industry-agnostic. Those likely won’t have the healthcare focus that enables the handling of detailed questions about eligibility, coverage and liability.

**High cost of ownership:** A build-your-own solution may get you what you want today, but it can be challenging and expensive to keep up with new technologies and enhancements year after year. Compare that with the use of cloud-based services, where the heavy lifting of staying ahead of the game can be done for you.
A paradigm shift in cost-effective member engagement

IBM Watson Assistant for Health Benefits can answer real-world member healthcare questions quickly and easily, in natural language.

The solution integrates the IBM proprietary Cognitive Benefit Analyzer tool with benefit rules systems to help deliver an informed conversation regarding benefit coverage, out-of-pocket costs and more.

Watson™ can take action to retrieve answers based on member questions using natural language processing to determine their true intent, and then translate that information to coded inquiries. Over time, Watson learns, adapts and improves — further optimizing the member experience.

IBM Watson Assistant for Health Benefits is a Software as a Service (SaaS) solution with continuous delivery of enhancements and new content for a per-member-per month fee structure, once setup and deployment tasks are completed. Open APIs support integration into legacy systems while the cloud platform protects protected health information (PHI) data.

Increase member engagement by functioning as an experienced member services agent, providing consistent, data-driven answers and advice

Improve customer service efficiency with increased deflection rates (automated calls), fewer live agent interventions needed, increased first-call resolution, streamlined training costs and increased agent efficiency through Agent-assist

Enhance member satisfaction and retention via an improved member experience
Driving impactful interactions through conversation

IBM Watson Assistant for Health Benefits interacts directly with members and call center agents to help drive impactful interactions.

**Self-service**
Members engage with Watson through a chat interface in the member portal

**Agent-assist**
Agents interact with Watson when they need assistance during inbound calls

**In both scenarios, Watson:**
- Uses state-of-the-art deep learning techniques to derive a question’s intent
- Understands common-use language and concepts
- Can ingest and learn other business domain knowledge, adapting to specific organizational terms
- Learns over time based on usage

See an example ➔
Following is an example of how Watson develops an understanding of a member’s intent as the conversation unfolds, puts the need into context and provides the answers.

“I’m frustrated, I need a knee replacement and I don’t know if it’s covered, who to go to, and how much it costs ...”

**Watson understands:**
- **Intent** ➔ Benefit coverage
- **Entities** ➔ Procedure, knee replacement
- **Emotional tone** ➔ Frustration

**Context** ➔ Bill Smith, 47, Gold-Plated Plan member, High-value

**Context** ➔ Mobile
I need a procedure. Am I covered?
How do I know if I am covered?
I'd like to know if my drug is covered.
What are my choices of providers for this?
What will my out-of-pocket be?

The types of questions Watson can help answer range from simple to more complex.
Experience, passion and innovation – because your work demands it

At IBM Watson Health, we believe today’s determined professionals — whether in informatics, the C-suite or on the frontlines of member care — must be freed from the unnecessary complexities holding them back.

Driven by the same passion and spirit as our clients, we provide you with technology and expertise that you can use to solve short- and long-term challenges.

Of course, you also get the time-tested methodologies, robust technology offerings and innovations, and AI capabilities of the Watson Health teams.

Our mission
IBM Watson Health aspires to improve lives and give hope by delivering innovation to address the world’s most pressing health challenges through data and cognitive insights.

Ready? Let’s do this together

Learn more
With the help of IBM Watson Assistant for Health Benefits, smart member engagement can deliver on its promise

Your business has likely invested quite a bit in your customer service operations and member services. But are those investments driving the operational efficiencies and member experience you need?

With IBM Watson Assistant for Health Benefits, the answer can be yes.

Start a conversation.
If you’d like to learn more and view a demo, email watsonh@us.ibm.com.