



Transform Customer Experience through Contact Center Modernization

Improve customer experience and reduce costs with next-generation contact center services

Health insurance customers routinely give payers low customer experience index ratings for communications, service and efficiency. The growing retail health market means dissatisfied members can easily take their business to other payers. This fact makes high quality customer service a strong selling factor. Yet where consumers are adopting the web and smart mobile devices, 97% of payer customer outreach is still voice-based today. Payers need to explore innovative and multiple customer touchpoints to reduce costs while delivering superior service. A modern contact center is key to achieving those goals.

Cognizant's Contact Center Modernization Services will help your organization significantly reduce costs and improve productivity while enabling you to offer transformed member experiences aligned with the service expectations and demands of today's health consumers.

Our services will help your organization:

- Improve member recruitment, satisfaction and retention rates.
- Drive operational efficiency and cost savings.
- Reduce multiple calls and contacts by resolving queries more quickly.
- Diversify to manage member experiences across multiple channels.
- Ensure technology keeps pace with changing customer behaviors.
- Improve Customer Satisfaction/Net Promoter (CSAT/NPS) Scores.
- Enhance customer service representative skill sets and job satisfaction to reduce attrition.

Delivering richer, more meaningful experiences to members through a next generation contact center will position your organization to win in the new consumer-driven healthcare market place.

Cognizant Contact Center Modernization Services

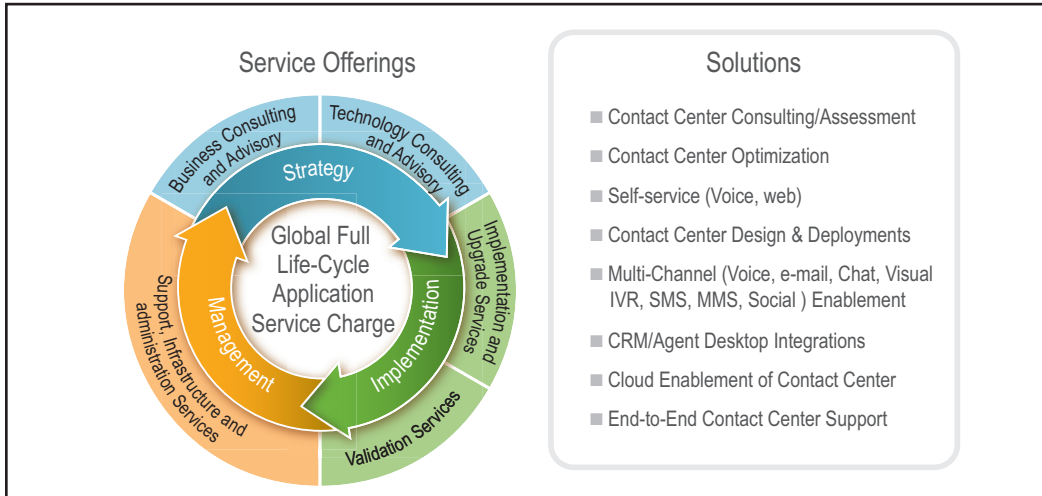


Figure 1. Payers can lower costs and improve member services, recruitment and retention through Cognizant's complete suite of Contact Center Modernization Services. Our expertise and tools encompass strategy and assessment through implementation and management.

Enabling Your Organization to Create Next-Generation Customer Experiences

Establishing the next-generation healthcare contact center requires aligning new technologies, capabilities and delivery operations. Cognizant will help your organization assess its current maturity, identify gaps and lay out a roadmap for transformed contact center operations that will enhance member experiences and reduce costs by:

- Providing anytime, anywhere access.
- Speeding responses and resolutions through analytics-powered decisions.
- Moving members through appropriate channels with intelligent routing.
- Reducing call volume and costs through self-service options and other avoidance tactics.

Cognizant's Customer Service Optimization Strategy

With our unique Consumerism Index Tool™ and assessment, we can provide your organization with a detailed view of the opportunities and challenges in your current contact and call center operations. Based on the results and any gaps identified in the consulting assessment, we implement a customer service optimization strategy tailored to your specific needs. This strategy has five key interwoven elements that increase customer satisfaction and reduce cost of operations:

- Self-Service Channels
- Channel Deflection
- Call Center on Cloud
- Advisor Enablement
- Analytics

Self-Service Channels. Improve satisfaction and reduce costs by eliminating a customer's need for live assistance by providing self service resources such as IVR, portals, mobile apps, text and video. Self-service channels significantly optimize cost by providing members with the tools and interfaces necessary to help them get information and solve problems without contacting customer service.

Customer Service Optimization Strategy

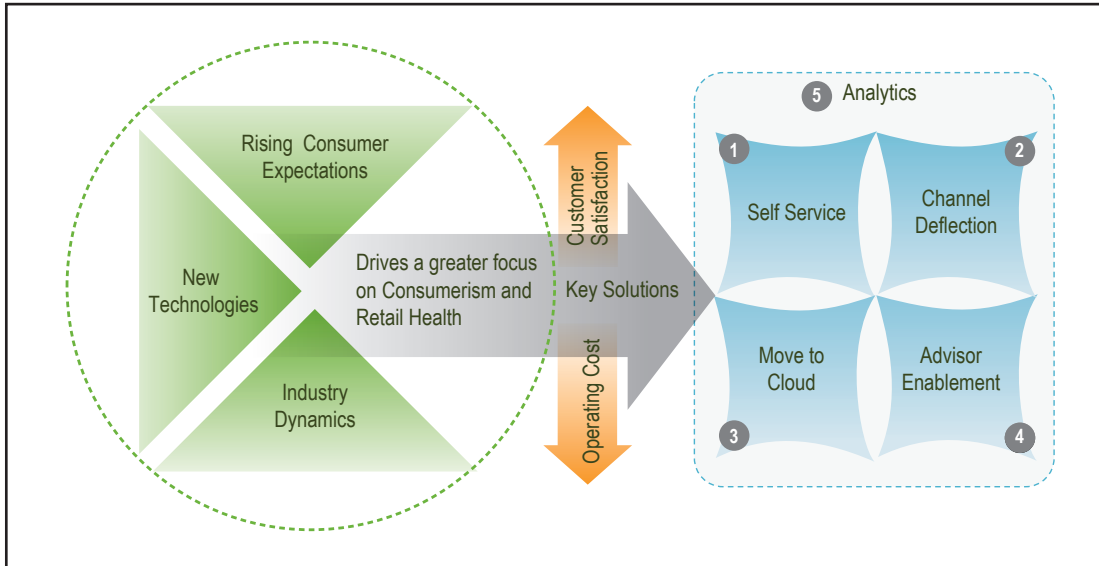


Figure 2. Increasingly, health plan members expect customer service to be tailored to their needs and preferences. To be competitive in the retail market, payers must meet these expectations while still reducing costs. Cognizant's Customer Service Optimization Strategy enables payers to achieve this balance. Self-service options and proactive communications that anticipate member information needs reduce call volume, while analytics-empowered service representatives deal with queries more effectively. Cloud-based infrastructure options further reduce costs of service delivery while supporting modern social and mobile technology.

Channel Deflection. Reduce call center volumes and increase member satisfaction with a variety of tactics, from giving members access to their preferred modes of communication to anticipating their needs to ensuring live interactions are productive and satisfying.

- **Contact Deflection.** Adopt reliable and cost effective self-service channels like chat, email, forums and web content to deflect phone calls.
- **Contact Avoidance.** Proactively reach out to customers through emails, text messages and automated calls to anticipate and meet customer information needs, improving productivity and avoiding the costs of live contact.
- **Unified Communication.** Increase call center productivity, reduce average handle time and better utilize resources. Provide customers with a consistent experience using member data that is accurate and up-to-date across all channels; and improve first call resolution rates by providing service representatives with a complete view of member contact information.

Call Center on Cloud. Deploy next-generation contact center capabilities quickly and cost effectively by porting infrastructure to the cloud. Take advantage of our best-in-class service, extreme reliability and high volume cost savings while still maintaining control and personal contact with your members.

Advisor Enablement. Make phone interactions with members more efficient and reduce issue handle times by providing service advisors with our comprehensive member 360 view, unified desktop solution and knowledge based systems. Our solution gives your advisors a complete view of the member's account and service history, enabling the agent to resolve the member issue more quickly, be more productive and experience greater job satisfaction.

Analytics. From forecasting call volumes for better resource and capacity management to deriving inferences about member satisfaction levels from social chatter and member inquiries, our analytics engine is a powerful tool for improving productivity and continuously refining customer service practices and processes. Our analytics engine encompasses all member and service touch points for comprehensive analysis and insights.

The Next Generation Contact Center

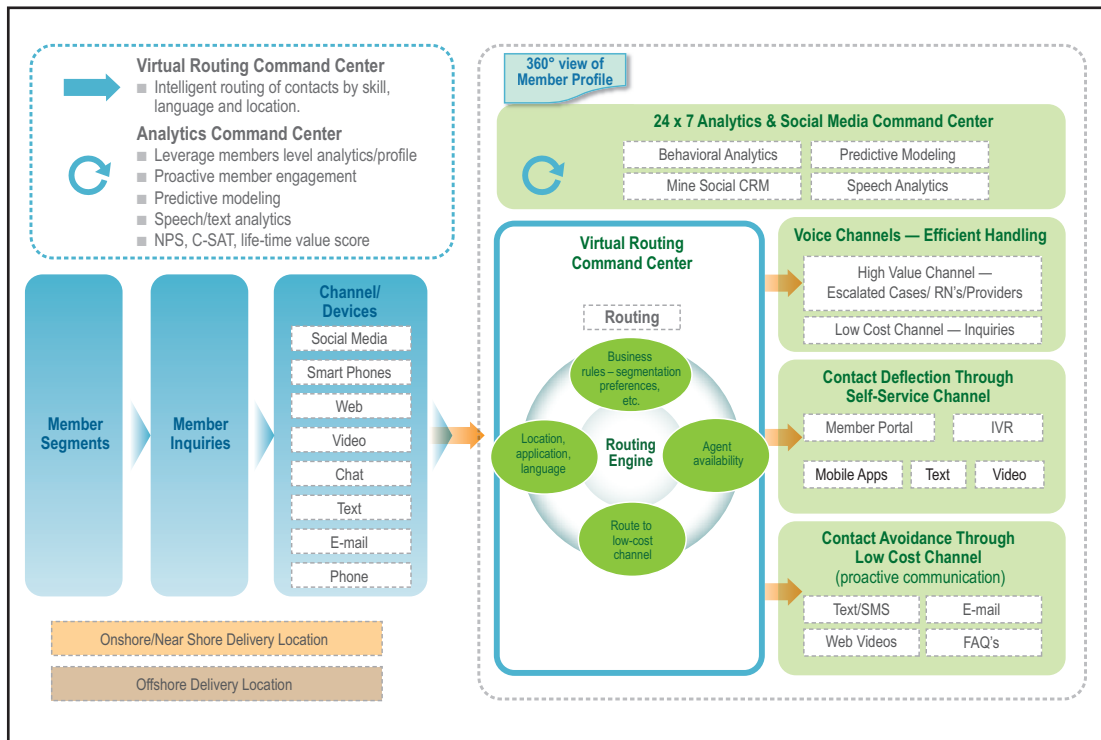


Figure 3. The optimal next-generation contact center will encompass self service channels; a virtual routing command center; contact deflection and avoidance capabilities; 360° member profiles available to all service representatives; 24x7 analytics and a social media command center. Integrating all these capabilities ensures members receive the service levels they demand via the tools they prefer, while payers improve their competitive position, gain a marketing and member recruiting advantage and substantially reduce costs.

Cognizant Contact Center Modernization in Action

Our Contact Center Modernization Services already have been proven in a variety of real world deployments, including these:

Gaining Stronger Competitive Advantage through Call Center Transformation

Situation: A large healthcare organization was experiencing declining CSAT scores and rising call center operations costs; both were affecting its competitive position in the marketplace.

Challenges: All customer service queries were handled by a call center with no additional support channels. Agents followed a complex, manual and repetitive troubleshooting process.

Cognizant's Solution: Our modernization strategy included self service channels and call deflection tactics to reduce the call center volume. Self service tools included a smart portal and 24x7 trouble ticketing and email support. Further, we automated manual processes in the call center and provided agents a guided response system to simplify trouble shooting.

Results: The self service tools helped reduce the customer case volume by 30%, saving the client \$6 million annually. Of the remaining queries, 44% migrated to the portal-based ticketing system. Call center productivity increased by 15%, with call time dropping 12 minutes per case per touch.

Modernization Strategy and Roadmap

Situation: A large regional health plan required a comprehensive technology and process transformation strategy for delivering next-generation member service.

Challenges: The plan's call centers supported several lines of business and managed a high call volume. Member information was in multiple systems, making a comprehensive member view difficult to achieve, and the data capture process was complex and time-consuming.

Cognizant's Solution: We developed a detailed strategy and roadmap designed to deliver superior and consistent customer service across all touch points. Our experts benchmarked the client's call center performance capability, analyzed capability gaps and conducted a cost benefit analysis and recommendations for solution options and technology and infrastructure upgrades.

Results: The client enjoys simplified customer and employee experiences. Service reps have complete visibility of customer data to optimize interactions and minimize risk. Most inquiries are resolved at the first point of contact, minimizing rework; those that require escalation are automatically routed to the correct location. These tools enable the client to deliver its vision of proactive and compassionate customer-centered service.

Partner with Cognizant and Generate Value from Enhancing your Customers' Experiences

Health plans offering next-generation member experiences and service can build sustainable, long-term member relationships, reduce their cost of operations and gain significant competitive advantage in the retail health market. Cognizant has the experience, expertise and tools to help transform your organization's contact center swiftly and successfully. For more information contact BharatKumar.Damalcheruvu@cognizant.com.

About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting, and business process outsourcing services, dedicated to helping the world's leading companies build stronger businesses. Headquartered in Teaneck, New Jersey (U.S.), Cognizant combines a passion for client satisfaction, technology innovation, deep industry and business process expertise, and a global, collaborative workforce that embodies the future of work. With over 75 development and delivery centers worldwide and approximately 178,600 employees as of March 31, 2014, Cognizant is a member of the NASDAQ-100, the S&P 500, the Forbes Global 2000, and the Fortune 500 and is ranked among the top performing and fastest growing companies in the world. Visit us online at www.cognizant.com or follow us on Twitter: Cognizant.



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