

Humanizing healthcare – superior customer experience in insurance

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Leveraging data to humanize digital channels can drive personalized, relevant, and frictionless interactions – leading to increased customer experience in the healthcare insurance industry.

I recently spoke to Arnab Dey (EVP, Head of Financial Services, NA Practice, Capgemini's Business Services) about the impact the evolving healthcare insurance industry landscape is having on the customer contact center. I started by asking him about the shift in how customers are making purchase decisions.

With more people making provider choices based on online research and communication rather than face-to-face meetings with agents and brokers, how can insurers drive higher sales through digital engagement with new and existing customers?

Arnab Dey: Having a 360-degree view of customer data is key. Agents and contact center technology such as virtual assistants can be used to [drive personalized, relevant, and most importantly, frictionless interactions](#).

When organizations use this customer data properly, it enables them to really humanize digital channels – which leads to increases in customer loyalty and greater wallet share.

What are the big one or two things insurers need to do to drive the “wow factor” into their customer experience?

Increasingly, customers are shifting to digital channels. Hence, insurers – or any organization – need to create consistent omnichannel experiences that give customers quick access to relevant information 24/7/365.

Policyholders, both existing and prospective, will continue to depend on agents and brokers for advice. Therefore, agents and brokers need to be digitally equipped to provide personalized, frictionless service.

[Capgemini and Efma’s 2021 World Insurance Report](#) has new advice for insurers in their approach to customer care. Called the CARE Equation (Convenience, Advice, and REach), this approach helps insurers design and implement a connected healthcare ecosystem, which drives more agile and seamless connections with their customers.

As one of our clients best put it: “An omnichannel strategy that provides a unique and personalized experience for clients, partners, and agents, which helps us stay close and be there at the right moment to cover their needs appropriately.”

As you look towards 2022, what are the next big differentiators for insurers in the contact center space?

There are two key things. First, Millennials are a fast growing segment. Insurers should invest in digital channels that enable self-service of the entire process.

Second, the various lockdowns following the global pandemic have increased customers’ use of more than one channel to both research and purchase insurance policies. Insurers need to look at increased digitization of their sales and marketing operations to keep up with this level of self-service

These two factors will be key as we move into 2022.

Thank you, Arnab.

If you'd like to learn how [Capgemini's Digital Customer Operations for Healthcare](#) solution leverages the [CARE approach](#) to drive frictionless patient and member experiences across the healthcare ecosystem, feel free to contact me: scott.manghillis@capgemini.com




Scott Manghillis helps clients transform their technology into digital, omnichannel, personalized solutions.

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