

CUSTOMER STRATEGY BY ELIZABETH GLAGOWSKI

★ GOLD

Cigna Makes Healthcare Personal Again

Traditional health insurers consider employers as their customers, not the end-user patients. Two years ago Cigna began moving from an employer-based system to a focus on individual customers. “Our job is to make the customer the center of Cigna’s universe,” says Ingrid Lindberg, chief customer officer.

It is an uphill battle, she admits. “People don’t trust their healthcare provider,” she says. “We had to find out how to build a level of trust and loyalty.” The company debuted an internal customer experience organization in 2008 to develop a customer-focused strategy.

The first step was to get Cigna and its customers speaking the same language, Lindberg says. The company drafted a “Words We Use” document for all employees, replacing words like *member* with *customer* and *provider* with *doctor* on customer materials. “According to a recent eHealth survey, 77 percent of Americans don’t understand the language our industry uses,” she says. The company also revamped its explanation of benefits, removing tiny fonts and internal company codes.

Cigna’s call centers also went through a linguistic overhaul. All agents received “customer treatment” training in how to have conversations with customers. “Forever we’ve used Cigna acronyms and terms that were confusing to customers,” says Bob McVey, vice president of call center operations. “When we started to use English and let customers talk about their issues [instead of rushing them off the phone], customer satisfaction increased and we saw a rise in first-contact resolution.”

The company invested in other service improvements. It now uses skills-based routing to get customers to the right people the first time. And the call centers, which historically had only been available during business hours, moved to 24/7 operations. “People don’t do their benefits work Monday through Friday from 9 to 5,” Lindberg says. “It’s about us being here when you need us, not when we want you to need us.”

True to its name, the customer experience organization wanted to give employees a customer-focused view of the organization. Lindberg and her team built a physical “experience room” at the company’s Connecticut headquarters, where 6,000 employees walked through 10 stations representing steps of the customer experience, including enrollment, identification cards, documents in “legalese,” billing, and more. Employees then moved to the future state area, which displayed one website, one phone number, one identification card, 24/7 access, and in general more customer-focused operations. “It opened people’s eyes,” Lindberg says. “It showed that everything we do, no matter what department, impacts how people see Cigna.”

So far, Cigna has seen measureable success from its efforts. First-contact resolution, which had been 90.5 percent in 2007, jumped to 94.5 percent. Customer satisfaction scores went from 91 percent in 2007 to 96.5 percent. And even the concept of changing the language made a positive impact. The level of understanding by customers of Cigna’s terms and business went from 30 percent to 77 percent, a 156 percent improvement. “Something so simple can have a huge impact,” says Paul Montanari, customer experience architect. ■



WINNING STRATEGY

Emulate Best Practices

“Who are the best service companies, and what do they do to drive loyalty?” According to Customer Experience Architect Paul Montanari, Cigna’s customer experience team asked this question when developing its action plan. In addition to its own customer research, the insurer took examples from companies that ranked high in customer loyalty, including Amazon.com, Best Buy, USAA, and others.

BUSINESS BOOST

156% improvement in customer understanding