

Case Study: Pacific Blue Cross



Challenge

Pacific Blue Cross needed to remain responsive in an industry challenged by rising costs, competitor consolidation, and seemingly continuous changes to the health care system. Though it counted nearly 50% of the region’s residents as clients, the health insurer was looking to improve retention of their existing customers—or members, as Pacific Blue Cross refers to them—and reduce the cost of acquiring new ones.

To do this, Pacific Blue Cross knew it needed to listen to its members. Periodic satisfaction surveys provided regular overview of the member experience, but the insurer needed more timely information to stay current with members’ changing expectations. They needed to know what was driving member satisfaction and how that information could be used to ensure that members renew.

Cindy Bratkowski, vice president client services for Pacific Blue Cross explains: “Our goal at Pacific Blue Cross has always been to provide our members with the very best products and services to meet their needs. And we can only do that by continuously listening to our members.”

Solution Snapshot: Insurance

Customer Profile

Pacific Blue Cross is British Columbia’s largest provider of extended health and dental benefits, serving over 1.5 million people through group employer and individual member plans. Pacific Blue Cross is part of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans.

Our Solution

With ResponseTek:CEM, Pacific Blue Cross is continuously listening and acting on member feedback to improve service.

Solution & Services

ResponseTek:CEM including:

- Real-time reporting and dashboards
- At-risk and alert communications
- Action management and closed-loop communication
- Company- and event-initiated collection
- Churn management best practices

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“Service excellence is how we distinguish ourselves from our competitors. We looked to ResponseTek to help us establish a dialogue with our members so we can gain insight into customer satisfaction, measure how we are performing, and then respond in ways which will better align our service to meet the needs of our clients and members.”

Ken Martin
President and CEO
Pacific Blue Cross

CEM Benefits

With ResponseTek, Pacific Blue Cross has:

- Recognized and acted upon member issues
- A better understanding of members' needs across the organization
- Prioritized improvement to focus on things important to members

Solution

Pacific Blue Cross looked to ResponseTek:CEM for a customer experience management solution that would deliver customer feedback throughout the organization to increase member retention, keep a continuous real-time pulse on member satisfaction, and identify opportunities to improve overall member experiences and drive accountability for new and at-risk members.

Involve

Working with Pacific Blue Cross, ResponseTek mapped the entire member lifecycle. From here, ResponseTek selected methods to collect member feedback that spanned multiple touch points. First, members can share information about their experiences online, any time through the Pacific Blue Cross website and their member portal.

Second, as members reach specific points in the lifecycle, such as after becoming a member or before renewing their plan, they are invited to share feedback about their experiences. Finally, front-line staff members can enter feedback on behalf of members during the course of a call.

Integrate

Information about member experiences is distributed throughout the organization to be used at different times. ResponseTek:CEM delivers real-time at-risk alerts when triggered by specific keywords or scores in members' feedback. Pacific Blue Cross staff use that information to make things right and retain the customer.

Pacific Blue Cross staff turn information from specific touch points into a powerful tool to begin renewal discussions by demonstrating how it focuses on listening to its members to ensure their satisfaction.

The organization uses aggregate responses from all touch points to set internal performance benchmarks and develop a comprehensive satisfaction strategy informed by member experiences. “As we identify issues affecting larger groups of our members, we will be able to make changes to improve their experiences.”

Results

Improve

Since implementing ResponseTek:CEM, Pacific Blue Cross has been able to recognize issues and quickly take corrective action before they become a problem.

Sharing data from multiple touch points gives Pacific Blue Cross a complete view of member experiences, meaning staff across the organization have a better understanding of their members' needs. “In some cases, we have anticipated member questions before they have become issues. This has proven valuable as we make decisions about our business.”

Finally, by linking member experiences to strategic objectives, Pacific Blue Cross has prioritized improvement strategies to focus on the areas that members care about most.