Humana Inc. CX Innovation Award Nomination (Entry 2)

Innovation Title

Humana Customer Journey Optimization (CJO)

Describe the Innovation: Why and What was the idea that this organization was trying to change or create to bring value or resolution to a customer's pain point?

Ultimately, an improved customer experience often leads to better health outcomes. And to improve the customer experience, we need to understand the many ways consumers interact with our business.

Imagine millions of people engaging in hundreds of millions of transactions with your business every year – and you have little insight into how the transactions are connected, what the customers are specifically trying to do, and where they hit obstacles in pursuing the "job to be done." That was the dilemma facing Humana until developing its Customer Journey Optimization (CJO) tool throughout 2017 and launching it last fall.

The new CJO technology helps us better understand the interactions our members take as they navigate across our channels seeking answers and solutions. By mapping these journeys – and examining where these touchpoints intersect and diverge – we get a more complete picture of where our members face challenges. We can then make improvements based on actual customer experiences.

Connecting these dots takes an analytical eye to decipher what is really going on in millions of unique interactions with our company. The CJO tool is connecting interactions across multiple channels: Web, mobile, Web-mobile, IVR, voice, chat, and text. Data analysts document channel preferences, successful transactions, and stopping points – and then dive into the data to determine the root causes that can be fixed quickly. In the process, the team can also discover self-service opportunities to help us meet our members where they are, using the technology they want.

Describe how this organization did things differently as part of identifying, testing and implementing the idea considering the following:
·Methodologies and tools used

Methodologies and tools used
The Humana Consumer Experience CoE FastStart Lab teamed up with the Consumer Analytics organization to develop the data feeds and customize the CJO tool to ensure that our members are at the center of the data and our analytics. The technology, delivered to end users via a connected and intuitive dashboard, is hosted by NICE, a CX analytics firm that has partnered with the FastStart Lab on implementation and user acceptance testing.

Identifying the need
We needed a better understanding of situations in which our customers were encountering friction and stopping points in their journey and where we can eliminate that pain. With CJO, we can focus our resources where the improvements will have greatest impact for our customers.

For example, let's say a data analyst discovers that members made 20,000 Web visits to check their payment status, and then within 24 hours a large percentage of them called our customer service line to check the same thing. That indicates an opportunity to improve our Web interface to better meet our members' needs while reducing call volume.

Testing

To test this new analytics tool, we brought in our super users early to help us refine the data that drives the CJO back-end. An important part of the CJO implementation is our training in which users view the customer journey through a customizable dashboard and can access the underlying raw data, hypothesize, and run queries. By the end of the training, the users are comfortable both with the tool and their understanding of the complexities of the customer journey. They are prepared to bring actionable insights to their team.

Super users also give us feedback about adding new data streams and features that further clarify how our members travel through our digital channels and into our call centers. With this knowledge, we can improve our processes and make it easier for our customers to interact with us and get their jobs done.

Implementing

As the tool helps shed light about the way consumers use our channels, we are operating in three work streams:

> **User community:** Interacting with regular user checkpoints, sharing findings and best practices, and learning together.
> **Tools and technology:** Identifying the best path forward for CJO 2.0 and beyond, refining data sources, and adding more channels – ensuring that the user community has what it needs to generate insights and deliver improvements.
> **Governance:** Providing leadership oversight, making sure that insights from the user community are aligned with the strategic direction of the business. Also, prioritizing the insights found by the users and closing the loop to verify that benefits are being realized.

Describe how innovative the idea or solution is considering the following:
·How unique or different the idea or solution is across the industry
·How has it advanced CX and awakened others inspiration and interest in CX?

How unique or different the idea or solution is across the industry?
Many large companies don't have a comprehensive understanding of their interconnected, interdependent journeys across the customer experience. Humana set out to gain that broader understanding and offer access to it across the company. With regularly scheduled training sessions, analysts now have the power of the CJO tool directly in their hands to map and target parts of the journey they can most improve.

Getting the right data feeds from our Web pages, interactive voice response phone system, mobile apps, and call centers is just the beginning. The Consumer Analytics team can also take the stitched journeys further and augment them with additional internal information such as Clinical or Claims data to more holistically track and measure customer journeys – beyond the service experience. This allows us to proactively provide for our members' needs and drive better health outcomes.

How has it advanced CX and awakened others' inspiration and interest in CX?
After associates are trained throughout Humana, they are equipped to generate insights that drive specific improvements, resulting in greater call reduction and first-call resolution – and most importantly, a better customer experience. This "democratization of data" puts the powerful CJO tool at the ready throughout the company, including for data analytics professionals who are not experienced with collecting and parsing big data.

Describe the benefits achieved and/or CX improvement of the innovation considering the following:
·What factors were used to quantify and measure the improvement success?
·What impact did the product or service have on the customer and how was this measured?

·What impact did the product or service have on the employees, and how was this measured?
·As a result of the innovation how did it change the business operating norms?

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Taught us a need to focus on authenticating in the IVR. Taught us a need to focus on authenticating in the IVR.

What impact did the product or service have on the customer and how was this measured?
One of our assumptions is that members should be able to make general inquires online without calling the help desk. Our CJO efforts are uncovering instances in which we did not know customers were having difficulties and hitting those obstacles was causing them to call Humana in frustration. Knowing where the roadblocks are helps us fix them more quickly and accurately, boosting member confidence and saving company resources.

"CJO helps Humana provide a better experience by understanding real member journeys," said Debbie Kappes, Director, Consumer Analytics, Data Strategy and Infrastructure. "Our goal is to access everything we need to know about the customer journey within one connected tool."

What impact did the product or service have on the employees, and how was this measured?
The Analyst Workspace helps us gather messaging channel data quickly for deeper analysis to enhance the member experience. Employees across Humana now benefit from: The Analyst Workspace helps us gather messaging channel data quickly for deeper analysis to enhance the member experience. Employees across Humana now benefit from:
>   -Vastly increased speed to insight
>   -Access to member data from all channels
>   -Analytics that previously took months now takes days
>   -Vastly increased speed to insight Access to member data from all channels Analytics that - previously took months now takes days

As a result of the innovation how did it change the business operating norms?
We can pinpoint constraints in the customer journey, analyze to the root cause, and make targeted improvements where we previously had no visibility or insights. This aligns with overarching corporate strategies to improve the customer experience, retain customers and employees, and protect the brand reputation. We can pinpoint constraints in the customer journey, analyze to the root cause, and make targeted improvements where we previously had no visibility or insights. This aligns with overarching corporate strategies to improve the customer experience, retain customers and employees, and protect the brand reputation.

Please describe the 'before' and 'after' success metrics that were used to determine this newly innovative approach was successful:

Since October 2018 and continuing in 2018, we have:
- Stitched together hundreds of millions of interactions to enable us to make improvements in self-service and customer experience.
  - None of these interactions across channels had been connected previously.
- Trained 100+ users across the enterprise.
- Have run thousands of data reports
- Enabled greater cross-channel analysis through a common "contact reason" hierarchy and lexicon.

Which types of work is the innovation focused on? (select all that apply):

-Customer-Centric Culture
-Voice of the Customer, Customer Insight and Understanding
-Organizational Adoption and Accountability
-Customer Experience Strategy
-Experience Design, Improvement and Innovation
-Metrics, Measurement and ROI