

# Everise is a Global Leader in Healthcare CX

## DID YOU KNOW?

Increasing member engagement in disease management would likely reduce medical costs in the US by about \$200-billion annually, with no decrease in care quality or outcomes.



It's true. Tremendous value can be recouped within the spaces separating seemingly small member decisions all along their care journey.

The key to accessing these savings, and shoring up your balance sheet in the face of difficult economic times in the process, is behavior modification backed up by easy access to self-help, human and AI-powered digital support resources.

Everise is a global leader in customer experience management for several prominent healthcare brands. For ten years, we've mediated some of life's most important interactions for well over 30-million people.

Representing 70% of our business, our area of deepest domain expertise is healthcare. But that's just the beginning of what sets us apart.

- Proprietary AI-powered chatbot technology improves decision-making.
- An award-winning culture lets us attract and retain the top talent.
- Flat organizational structure ensures extensive executive level attention and responsiveness.
- Entrepreneurial DNA with a strong tech background means we innovate for our clients in ways smaller firms can't and larger firms won't.
- Robotic process automation greatly improves efficiency.
- Client solutions teams are built on proven foundations of CX success.

Everise specializes in elevating healthcare experiences in ways that satisfy the customer and extend value to the payer.



[weareeverise.com](http://weareeverise.com)



# Healthcare Lifecycle Transactional Services

Real synergy occurs when a healthcare payer partners closely with their CX vendor and grow together, shepherding members through all phases of the customer journey.

Everise operates in that sweet spot of organizational size and scope which allows us to enter into exactly that kind of partnership. We're nimble enough to maintain the entrepreneurial spark yet large enough to be able to act upon it.

Put another way, we will innovate for you in ways smaller BPOs can't and larger ones won't.

The range of services we provide, beginning with general lead generation and progressing toward pinpoint disease-specific outreach, both strengthen your relationship with your customers and create new, recurring revenue streams.

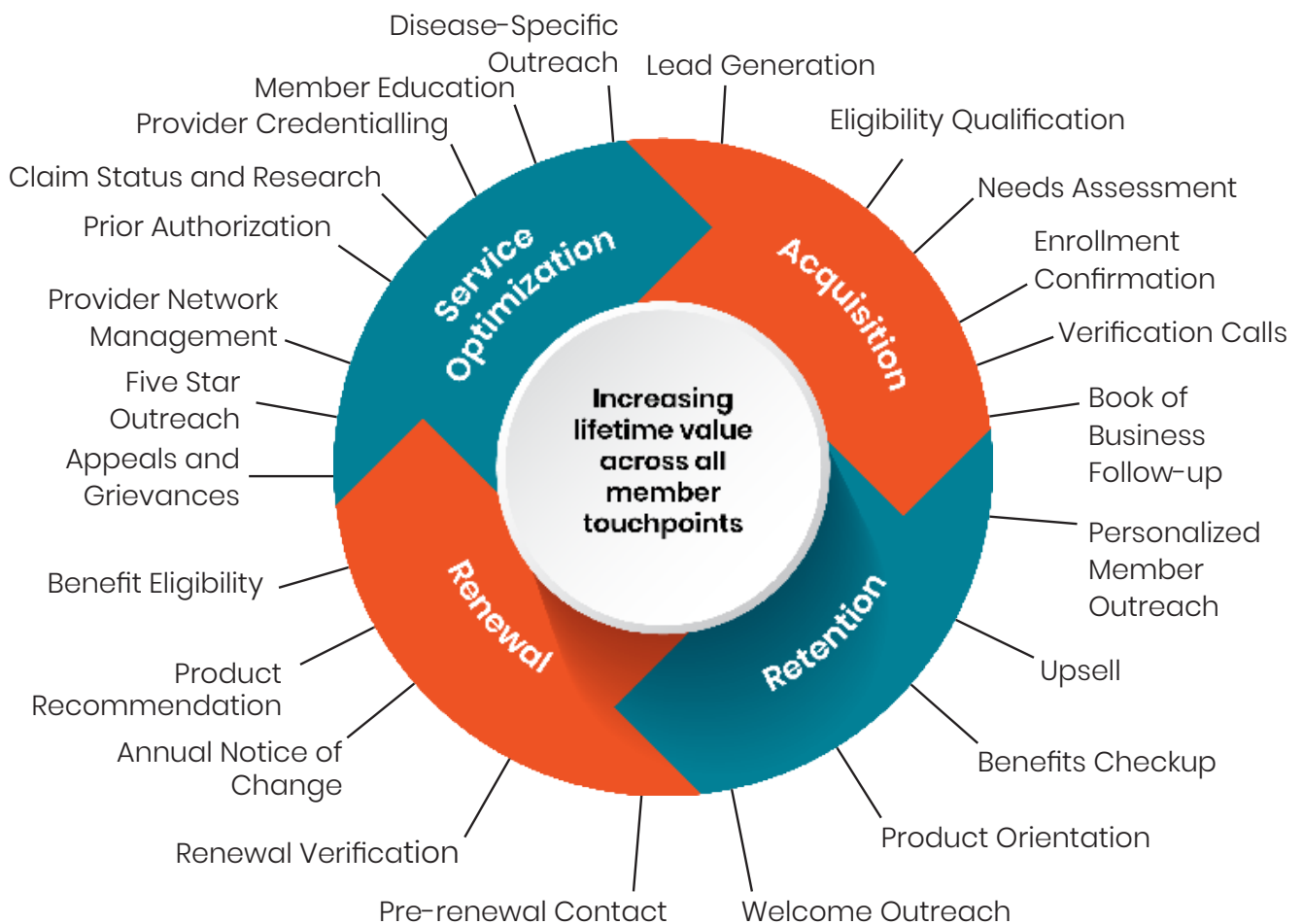
## Market Segments

Medicare

Medicaid

Individual and Family

Pharmacy Benefits Management



# How Healthcare Brands Can Adapt To Today's Challenges

Experts have warned that 'the coronavirus won't stop evolving' once a vaccine arrives - likewise, neither should your business. Given the continued uncertainty it is essential that health services continue to digitally evolve their customer experiences.

There are 4 critical areas to plan for: Staffing, Security, Omnichannel and Intelligence.

## Rapid Staffing:

We can be ready to begin answering vaccine related support request within **14 days**. If that sounds unlikely, it's because we enjoy a few distinct advantages.

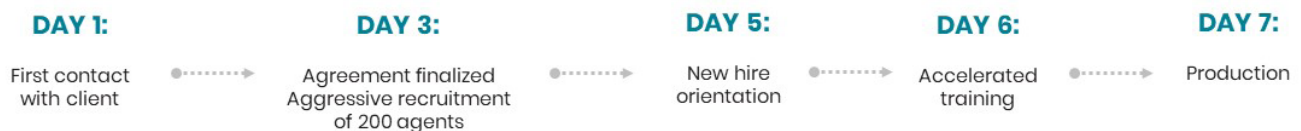
**RECRUITING:** Our capacity to quickly find and hire qualified agents is legendary in the industry.

**TRAINING:** The latest collaboration technologies ensure remotely delivered training to home-based agents is as effective as centralized. Further, Everise has access to thousands of licensed healthcare agents who are cross-trained in multiple disciplines.

**STAFFING:** A broad client spectrum, many with their own predictable seasonal surges, give us access to highly prepared talent able to smoothly step into diverse support programs when needed.

## Case study

Everise quickly ramped up a vaccine support partnership unfolded like this:





## Data security:

In healthcare, data security and compliance are the coins of the realm. Our security-first approach to building, maintaining and growing our technology solutions is embodied in our three technology watchwords: security, scalability and sustainability.

**SECURITY:** Fully managed Desktop-as-a-Service and multi-layered security solutions enable agents to work remotely without jeopardizing the integrity of the enterprise network.

**SCALABILITY:** Our platform is deployed on Microsoft Azure Cloud, meaning scalability will never be a challenge. Everise can, on demand, scale and descale.

**SUSTAINABILITY:** 95% of our global workforce is home-based. Everise has dedicated work-at-home teams and proven processes that ensure our remote solutions are more than just part of a business continuity plan, they are part of our long term CX strategy.



## exage Sentinel

**exage Sentinel** is our AI-powered remote agent monitoring technology, built to ensure the highest standard of consumer data protection and privacy, while intelligently balancing the data privacy of our agents.

### Omnichannel:

Your most at-risk population wants to talk on the phone. Younger patients prefer chat. Some in the middle favor interacting via Facebook or SMS. You need to accommodate all of these.

The Everise Vaccine Support Standard is omnichannel, meaning, it gives your patients options and puts them at ease when discussing difficult topics, such as their healthcare mid- pandemic.

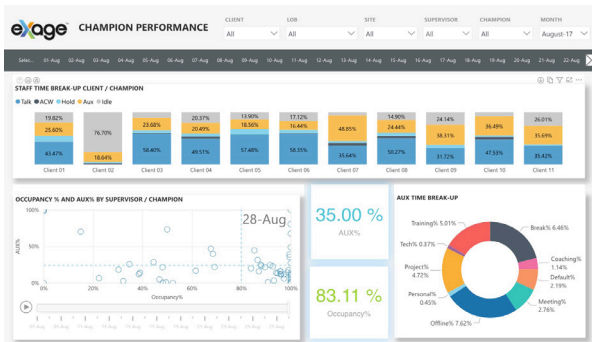
## exage Contact

Our **exage Contact** technology dynamically routes omnichannel interactions to broadly dispersed home-based Everise agents or AI-powered bots. This boosts efficiency and ensures availability regardless of regional viral, cultural or climactic disturbances.



# Business intelligence completes your CX strategy

Everise has two proprietary business intelligence products that enable our partners to have a real-time view of both their customer experience metrics and agent performance.



Everise CX is a global healthcare customer experience leader. For more than a decade, we've mediated some of life's most important healthcare interactions, for over 30-million people.

We have the resources and unrivaled expertise needed to rapidly and economically handle your customer, member or patient experience.

Not only do we have the capacity to meet the data security and operational challenges, we have the training and soft skills needed to meet the uniquely sensitive human challenges of this work.



Together, these factors can cut your in-house CX cost by

# 65%

## What makes outsourcing your CX with Everise work?



### Tech infrastructure

We use the best-of-breed platforms, the cost of which is distributed among many clients.



### Real estate and labor

Everise hires highly capable talent where it costs much less to do business. Not only in near and offshore locations in Guatemala, Malaysia and the Philippines, but also in low cost US labor markets.



### Specialization

CX is our sole focus, so Everise benefits from the economic advantages of specialization.



### Seasonal Staffing

Crosstraining and seasonal reassignment among a broad array of client types allows us to hold on to tenured talent and benefit from their high levels of efficiency.

# Licensing our Agents



Everise owns C3 Insurance Agency, Inc., licensed in all 50 states and the District of Columbia, and a key component of our ability to provide our famously high level of service to licensed healthcare clients.

C3 Insurance Agency licenses are maintained or renewed as required by individual state Departments of Insurance and is led by our Designated Responsible Licensed Producer, who is also licensed in each state.

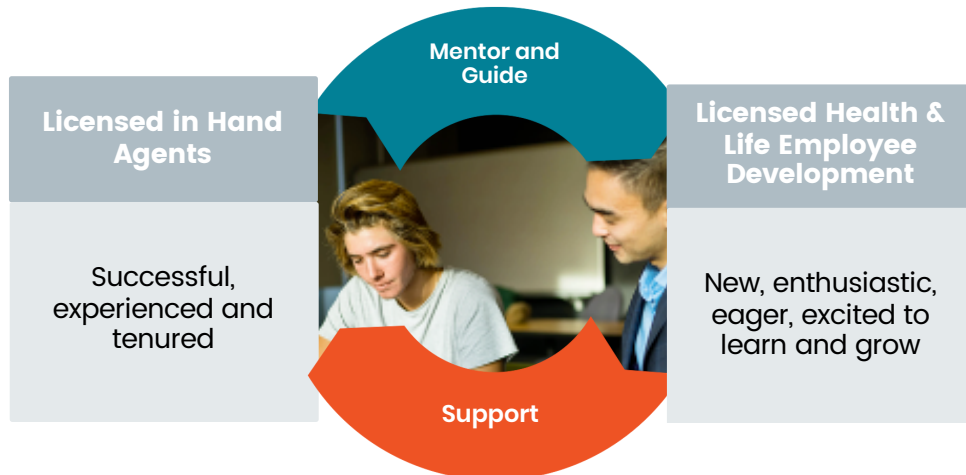
This configuration ensures meticulous compliance with each state's unique regulations.

Our College of Insurance program is a means for allowing motivated and career minded agents to expand their skillset and advance professionally with us.

The system is designed to retain agents who can work on programs with demand profiles that peak opposite fall annual enrollment period, thereby enhancing agent versatility and providing clients with added organizational resilience and flexibility.



## Hiring Agents / Building a Successful Team



## Key tools / Success Drivers to our COI program

Licensee training courses and practice exams are provided by Exam FX – an industry leader in training for insurance, securities, and continuing education.



Mentorship and subject matter expert support during studying while studying – tips and tricks (flash cards; study partners) for exam state preparation

All costs, including exam, fingerprinting and license application fees and training materials are covered by Everise.

The candidate is only expected to supply their time and commitment.

# Testimonials

## The words of our valued healthcare clients



"[Everise] is able to onboard capable licensed agents while keeping their attrition low; licensed agents are not easy to find and are highly sought after".

**Chief Operations Officer**

*Major Healthcare Payer*



"I believe they have the lowest attrition of all our vendors. What attrition they do have never impacts us... other vendors sometimes have issues especially when we need to ramp-up during peaks.

"Account managers regarded as less passive than other vendors, and more committed to proposing ways to improve performance.

"Proactively led creation of customized digital training program specifically for [our] agents. Medicare training is usually generic across other vendors but Everise even developed a branded training for our agents.

"Lower attrition due to better incentive programs (rewards for reaching KPIs) and overall more employee-centric culture.

"[Everise] treats its employees like long term employees which is not typical of the average BPO firm and its Glassdoor rating is high."

**Former Chief Customer Officer**

*Fortune 500 Healthcare Company*



"[Everise] proactively innovates and suggest ideas about how they can do more instead of just getting comfortable.

"I can always reach out to the senior account manager and I know he will handle it and get back to me... for other providers I sometimes have to go through a labyrinth to speak to someone who can help."

**CX Director**

*National Healthcare Payer*



"They are usually the faster [than any other vendors] to get back to us in terms of solutions and they know what you want."

**Sr. Director of Workforce Planning**

*Major Healthcare Payer*

**CONTACT US TO LEARN MORE**

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## CASE STUDY: Improving NPS by tackling a notoriously difficult call type

### Background

Everise provides a wide range of services to the client, including member support for prescription and over the counter medication benefits.

Among the many call types handled by Everise agents on behalf of the client is the order status inquiry, often referred to as the “Where is My Order?” or WISMO call.

Because they are generally initiated by members motivated by dissatisfaction with their order state, WISMO calls are typically low-scoring and a weight on overall performance scores.

### Lessons Learned

People have an unusually intimate relationship with the medications they rely on, and when inevitable complications interfere with their timely delivery, it's vital to know how to protect the brand through skillful engagement with the customer.

Everise has a proven method for doing this.



#### CLIENT

Top five US health insurance payer



#### CHALLENGE

Everise determined that a sure means of improving overall client KPIs would be to focus on boosting Net Promoter Scores (NPS) for the notoriously difficult WISMO call.



#### STRATEGY

A WISMO recertification pilot program was developed and tested at the Everise Experience Center in Manila. The aim of the program was to equip agents with the tools required to win the hearts of WISMO callers by honing the soft skills of courtesy, call handling, communication and listening, while emphasizing overall member benefits and highlighting our dedication to reducing customer effort.

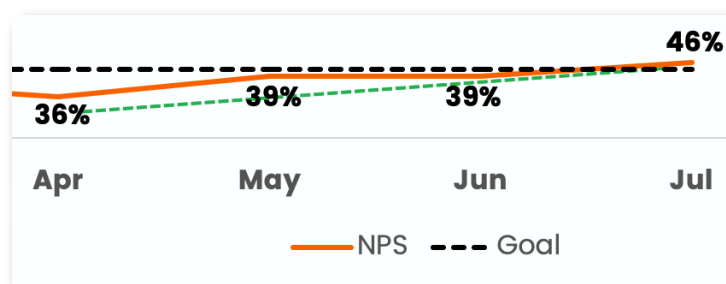


#### OUTCOME

After three months, NPS on WISMO calls handled under the pilot program soared from 36% to 46%, while Perfect Call Metric jumped from 54% to 62%. These improvements exceeded goal as well as the most optimistic pre-pilot projections.

Having been judged a success, the pilot was expanded, organization-wide, with identical results. This improved performance has been maintained and often exceeded every month since launch.

### WISMO NPS Trend





## CASE STUDY: Staffing up to meet a steep licensed telesales ramp plan

### Background

Everise was invited to compete, via RFP, for an opportunity to provide the client licensed agent telesales.

The RFP was subsequently won.

### Alignment

Everise achieved the status of foremost outsourced healthcare customer experience provider in large part based on our extreme proficiency in rapidly ramping up capacity levels – including staff with specialized training, such as licensed insurance agents.

This fact informed the client's decision to invite Everise to compete for the expanded engagement.

### Lessons Learned

Where there's a will, and a willingness to make an engagement work, there's a way to get there -- even when confronting a challenge as formidable as greatly truncated licensed agent ramp times.

It's this approach to client service that earned Everise a reputation as the can-do BPO, and our dedication has been amply rewarded with exceptional client loyalty and longevity.



### CLIENT

Major healthcare payer operating in all 50 states, offering multiple product lines



### CHALLENGE

The timing of the RFP was such that Everise was not awarded the new business until mid-May – long after our preferred licensed agent training launch window, normally beginning in March. None the less, upon being awarded the new business, Everise devised and implemented a plan for meeting the client's abbreviated requirement of putting hundreds of licensed agents in production in time for annual enrollment.



### STRATEGY

The engagement officially kicked off on May 23, though by then efforts were already well underway to entice existing agents to join the Everise College of Insurance program. By June 21, the first cohort of licensed agents had been trained and hired. Between July 5 and 12, all Wave0 agent training classes convened. These began nesting on August 7 and production on August 12.

Having proved the abbreviated training concept effective, a subsequent wave began training August 29 and entered production by October 15. The final wave entered training on October 4 and then production on November 11.



### OUTCOME

Despite the handicap of significantly reduced time in which to recruit and train licensed agents, Everise met all staffing ramp goals without sacrificing reductions in either quality or compliance.

### IN THE CLIENT'S OWN WORDS

#### *(Pulled verbatim from the client's Telesales 2020 AEP)*

- ✓ Plan achievement extremely consistent week-over-week
- ✓ Minimal noise
- ✓ Low shrinkage
- ✓ Employee engagement
- ✓ Responsive
- ✓ Strong and sustained sales results
- ✓ High energy, competition and engagement
- ✓ Partnership with onsite support

# Error Reduction

## CASE STUDY: Significantly reducing costly pre-certification errors without sacrificing productivity

### Background

There are two types of pre-certification error: incorrect approvals and incorrect denials.

The first exposes the payer to unacceptable procedure costs.

The second produces unacceptable strains on member and provider relationships.

Reducing these errors is necessarily a high priority.

### Alignment

Organizationally, Everise is large enough to have acquired deep knowledge in the field of healthcare CX, but agile enough to design and implement process enhancements quickly and efficiently.

When a client requests improvement in specific areas, we respond nimbly and creatively, iterating until KPIs are met.

### Lessons Learned

As the ancient Egyptians demonstrated, throw enough people at a problem and you can accomplish anything.

Of course, in this industry, people must be allocated much more prudently. Creative, process and training-based approaches to solving client problems will yield impressive results.



#### CLIENT

Major regional health insurer serving seven million members and over 40,000 physicians



#### CHALLENGE

Substantially reduce the client's exposure to costly pre-certification error costs.



#### STRATEGY

Everise developed training and process modifications, whereby benefits pre-certifications meeting certain criteria – of complexity, cost, timeliness, etc. – were automatically added to an escalation queue for review by more experienced agents trained to catch errors before they were made.



#### OUTCOME

Upon implementation of enhanced training and the secondary review system, general incidence of pre-certification approval error dropped, with the higher consequence procedures subject to escalated review experiencing the most substantial reduction – on the order of 60%.

The selective nature of the modified review system meant the improvement was observed with neither additional headcount nor service level reductions.

60%



Reduction  
in pre-  
certification  
errors

0



Increase in  
headcount

# Seasonal Agent Retention

## CASE STUDY: Strategic staffing reassignment to reduce the impact of seasonality and meet unexpected needs

### Background

Among its many offerings, the client sells cruise and travel insurance. With the arrival of Covid-19, the cruise industry was famously devastated, and our staffing was unprepared for the resulting deluge of incoming claims.

### Alignment

Everise is extremely proficient at meeting ambitious recruitment and ramp timelines, especially while operating in highly regulated industries faced with strong seasonal manpower pressures.

Beyond the initial ramp, our broad client assortment enables us to crosstrain and temporarily shift resources within our organization to meet other sectors' own seasonal demands without losing the benefit of agent tenure and licensing.

### Lessons Learned

The same seasonality that many consider a detriment in the world of customer experience, can also provide unique manpower management advantages, particularly when confronting black swan style unforeseeable events.



#### CLIENT

Global provider of financial indemnity products, including health insurance



#### CHALLENGE

To rapidly increase capacity to deal with an unforeseeable surge of claims requests.

The client's unique requirements demanded that these be trained, licensed and background checked individuals – not the sort of employee typically able to be recruited and deployed in less than several weeks, yet the need was immediate and urgent.



#### STRATEGY

Mid-March, which is when the deluge of pandemic-caused cancellation claims were filed, is a time when many licensed agents trained on the client systems with previously cleared backgrounds are seasonally assigned to other clients.

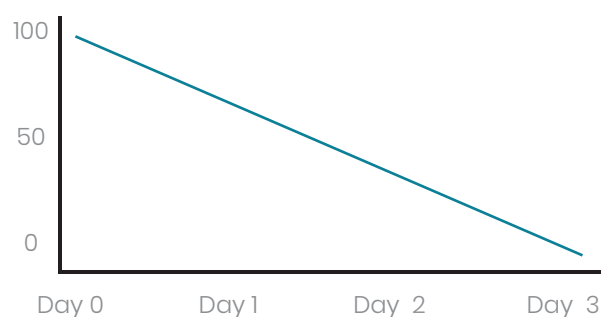
These were identified and targeted for temporary reassignment back to the client as a means of dealing with the backlog, which had quickly become excessive.



#### OUTCOME

Within two days, a team of trained, licensed and background-cleared agents was able to be temporarily reassigned from other programs to help alleviate the enormous travel policy claims backlog, thereby preserving the client's positive relationship with their understandably concerned customers.

Claims Caller Queue



# Offline Inventory

## CASE STUDY: Reducing offline inventory to get at the heart of improved customer experience

### Background

Some complex contacts can't be resolved during the initial call and must be designated for resolution off-line. Because these are by definition time consuming issues, they tend to accumulate, with the thorniest issues perpetually pushed to the back of the line, in favor of more easily resolvable items. This, in turn, inspires online criticism.

### Alignment

Everise is founded upon the belief that, if given an opportunity, customers will explain how to better serve them, and a good way to listen is by understanding – and designing processes responsive to – concerns expressed in online reviews, among other venues.

### Lessons Learned

We learned that specialization yields efficiency, and that single-minded focus produces much better results than asking a roomful of agents to chip away here and there at what seems like a mountain of work.



#### CLIENT

Major US-based health insurer offering a wide variety of plans and indemnity policies



#### CHALLENGE

Quickly reduce a growing set of issues previously designated for offline resolution, which were increasingly observed in online reviews as sources of member and provider dissatisfaction.



#### STRATEGY

Everise assembled a team comprised of high-performing and knowledgeable agents whose subject matter expertise qualified them to efficiently address and resolve the outstanding issues of greatest longevity – some of which were unresolved for between two and 12 months.

These agents were taken off the phones and tasked exclusively with offline inventory reduction.



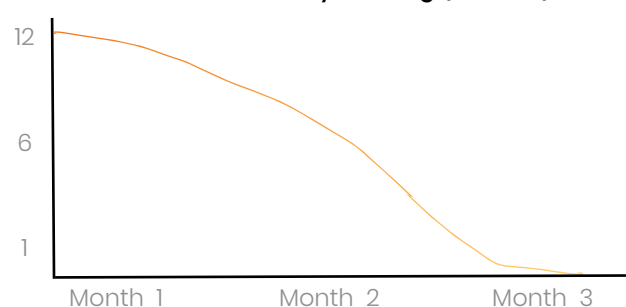
#### OUTCOME

Within three months, the client's offline inventory had been reduced to nearly zero and subsequent issues were essentially being resolved in real-time.

The team was then given the additional task of pushing through the client's substantial provider credentialing backlog, which also promptly approached and remained near zero.

This improvement translated into increased member satisfaction and expanded market share through broader provider inclusion.

Offline Inventory Backlog (months)





# Process Improvement

## CASE STUDY: Applying statistical analysis to achieve more perfect calls

### Background

Systematic Insights is the product improvement methodology developed by Everise PX (Product Experience) for the purpose of identifying deep, non-obvious sources of product user dissatisfaction and subsequent contact drivers.

Based on its success, the Systematic Insights approach was applied to CX processes -- in this case to a major healthcare payer.

### Methodology

In the two test groups, supervisors reviewed calls and sent agents direction on improving performance in certain high impact areas, such as empathy and positivity. Test Group 1 received the coaching in a static document. Test Group 2 received interactive, real time coaching backed by data.

Subsequent agent performance was documented, and the test groups compared.

### Lessons Learned

We learned that the principles of success underlying Systematic Insights are universal and can be applied with equal success to processes as products.

We further determined new ways to improve how we serve a key healthcare client.



#### CLIENT

Top tier national healthcare payer



#### CHALLENGE

To successfully apply the Systematic Insights data analysis and process improvement methodologies – previously proven to significantly enhance the product user experience – to the healthcare customer experience.



#### STRATEGY

Two new approaches to agent coaching were tested, in order to ascertain the likelihood of each to increase future incidences of perfect calls. These were then compared to a control group, in which no changes to agent coaching were implemented.



#### OUTCOME

Significant improvement to agent performance was observed in both test groups relative to the control.

Indeed, one or both test groups outperformed the control group 100% of the time, and both outperformed the control 86% of the time. The extent of the test groups' improvement was consistently in the range of 5%-10% over the control.

Comparing the two test groups revealed that the real time, interactive coaching received by Test group 2 yielded notably better results.

5-10%



Average Test Group Improvement over Control Group

100%



Frequency of Test Group Outperformance

# AI-powered Digital Transformation



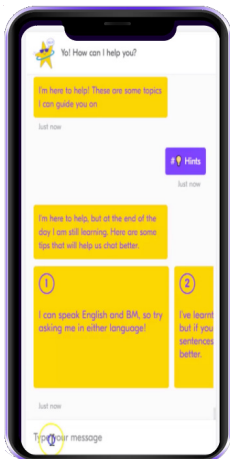
## CASE STUDY: AI-powered digital experiences increase engagement, educate and produce better decisions

### As McKinsey reports,

significant opportunities for value creation are available to those healthcare payers able to boost levels of member engagement with digital tools designed to smartly guide the care journey.

Everise DX is our proprietary technology at the core of smart, conversational chat assistants proven to significantly improve customer experiences and outcomes.

Our solutions are multilingual, data security compliant, easily integrated into users' everyday lives, proven able to handle up to 80% of inquiries -- answering many and smartly escalating the rest. Most importantly, our bots successfully guide the user's decision-making process.



### CLIENT

U Mobile: one of the fastest growing cellular data and telephony providers in Asia



### CHALLENGE

U Mobile needed to educate the market on its various installment plans and financing options – concepts previously foreign to many in its target market. Given the innumerable combinations of factors bearing upon financing terms, the client struggled to find a way to effectively present the most relevant information to individual consumers online.



### ANALYSIS

Through front line observation, Everise DX researchers determined that successful retail sales agents best helped customers by focusing on two main financing plan components: device specs and monthly budget. This knowledge formed the foundation of a reverse-engineered intelligent financing experience platform.



### STRATEGY

Instead of customers sifting through large amounts of information, an AI-powered chatbot would present a few simple questions taking the customer on a self-directed journey culminating in the discovery of their ideal plan. To do so, the Everise DX team studied five of their highest performing sales staff to breakdown the process and reverse engineer it into a bot.



### OUTCOME

The outcome was the development of U-bot. Fluent in multiple regional languages, U-Bot used machine learning to present individually optimized plans and seal the deal by sending a personalized plan summary to the customer, while leveraging location detection to then direct them to the nearest retail store. U-Bot also helped answer common questions about their unique micro-financing plans and complex mobile data plans.

In the first 90 days, U-Bot hosted almost 300,000 conversations, providing 50,000 plan recommendations in the process. This exceeded client expectations eight-fold.