CASE STUDY

Improving Member Engagement
in Disability Insurance

"When our members experience a short term disability, they are seeking above all, a caring, compassionate, empathetic approach from our Case Managers to help them heal faster. With Cogito, we've developed a deeper, more human connection between our members and our case managers, resulting in a better member experience and enhanced operational excellence"

- President, Top 5 Disability Insurance Carrier

17%
Improvement in members returning to work on-time

11%
Reduction in Days Approved vs MDA

23%
Reduction in Average Handle Time

THE CHALLENGE

This short term disability insurance carrier invested in traditional call quality monitoring applications and agent coaching initiatives in an attempt to improve engagement with members who had experienced an interruption in their ability to work. While their Disability Case Managers (DCM's) were complying with defined processes and communicating accurate information, member feedback consistently revealed declining engagement and stagnant satisfaction scores.

Upon investigation, the carrier identified that decreasing engagement was due to members perceived lack of empathy by DCM's. An inability to build rapport with members was limiting their desire to engage in the programs that would enable them to heal faster and return to work sooner.

The carrier tapped Cogito to measure member experience in real time, along with the corresponding DCM speaking behaviors on 100% of telephonic interactions. They also leveraged Cogito's in-call speaking guidance to empower agents to humanize interactions in member's moments of need in order to help them return to their productive lifestyles more quickly.

THE SOLUTION

For the two hundred DCMs to which Cogito has been deployed, it has become the key source of in-call guidance for their speaking behavior. As a result of the visual cues, agents have adjusted their communication style and improved rapport with members. DCMs and members are engaging in more emotionally connected conversations, leaving both parties more satisfied. DCMs are listening more effectively and speaking more confidently and concisely. These behavior changes have resulted in reduced handle times, higher member engagement and a reduction of short term disability duration.
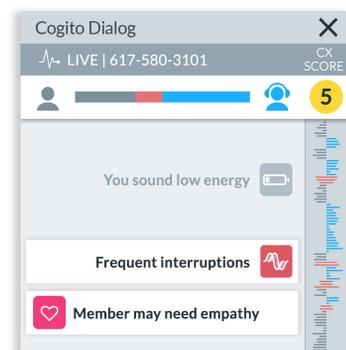
"Dialog shows me how I am speaking and how the member is responding in the moment. It helps me ensure the member and I are exchanging information and building rapport within a call."

- Disability Claims Manager, Top 5 Disability Insurance Carrier

THE SOLUTION CONT.

Supervisors are leveraging Cogito for comprehensive insights into their teams' speaking behaviors. They are identifying trends and more effectively replicating good behavior. Supervisors share best practice calls amongst their teams, increasing the frequency and objectivity of feedback. Prior to using Cogito member feedback was limited, biased, and time delayed. Supervisors and Executives now have access to robust insights, enabling them to make faster, more informed business decisions.

"I can see how my team is performing in real-time. Dialog helps identify training opportunities for all aspects of claim handling."

- Team Supervisor, Top 5 Disability Insurance Carrier
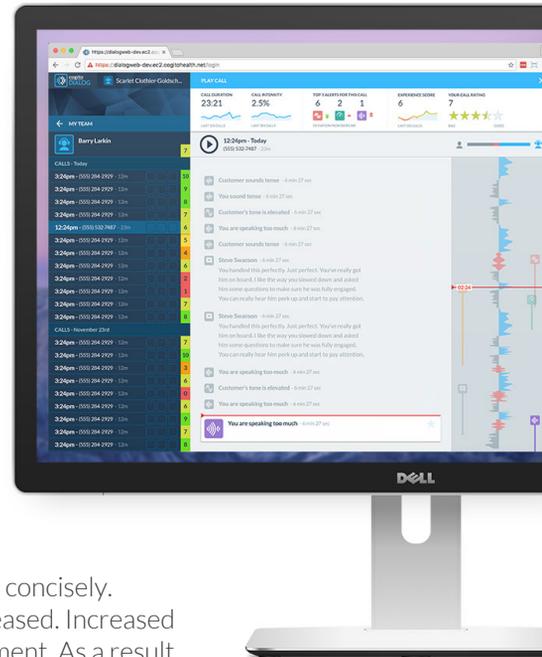
RESULTS

Agents using Cogito have decreased handle time 23% by speaking more concisely. Additionally, active listening and member participation on calls has increased. Increased participation by members led to more focused care and program enrollment. As a result of better dialogue between DCM's and members, the Carrier saw a 17% improvement in members returning to work early.

% of Claims by Performance

🟩 Early   ⬜ On Time   🟥 Late

	Early	On Time	Late
Cogito Users	59%	18%	23%
Control Group (non users)	42%	18%	40%
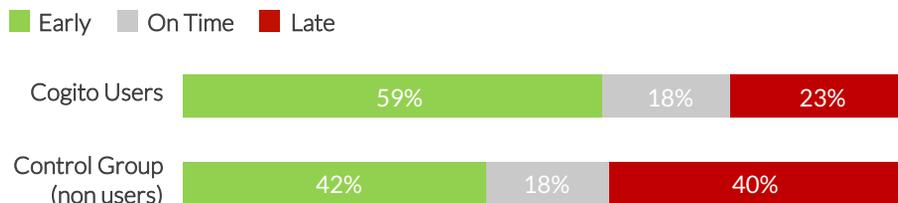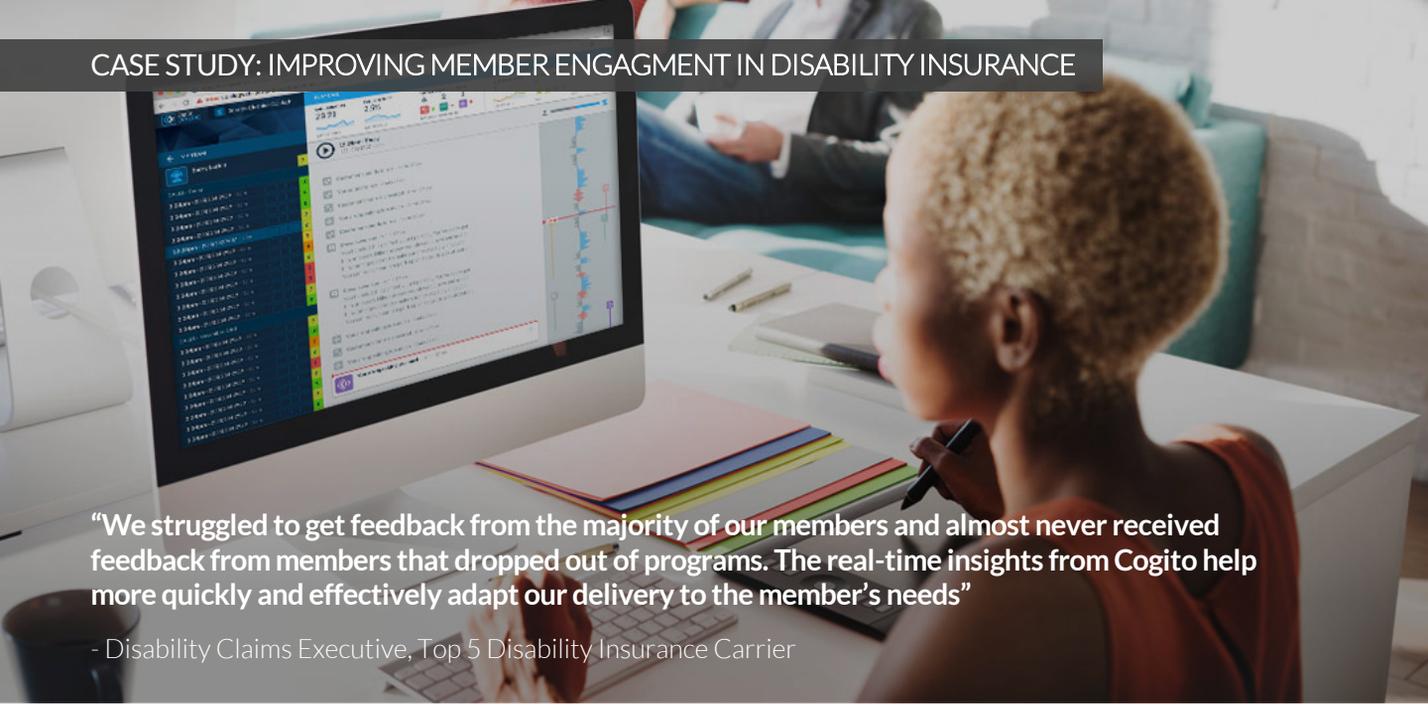
"We struggled to get feedback from the majority of our members and almost never received feedback from members that dropped out of programs. The real-time insights from Cogito help more quickly and effectively adapt our delivery to the member's needs"

- Disability Claims Executive, Top 5 Disability Insurance Carrier

RESULTS CONT.

DCM's were empowered by Cogito to handle their calls more empathetically, and to take the time to better listen and respond to each member's needs. As a result of better conversations and an increase in member engagement, the carrier saw decreases in member days out of work.

With Dialog, management receives member feedback on 100% of calls instantly. Prior to deploying Dialog, management received insights on a small percentage of calls after weeks of analysis.

		Non-Dialog users	Dialog users	Difference
Call Patterns				
	Avg Call Length (mins)	5.6	4.3	-23%
	% Member speaking relative to agent	38%	44%	+16%
Claims Mix/Outcomes				
	MDA exception	68.9	71.9	+4%
	Days approved	71.0	63.5	-11%
	Days later than MDA	2.2	-8.4	-10.6

CONCLUSION

In an era where price and product differentiation are waning, and a drive to digitize and automate member interactions is increasing, insurance carriers have realized the importance of providing more engaging and humanized experiences to members. Cogito's innovative behavioral change software is helping a Top 5 Insurance Carrier build better rapport and deeper, more personal connections with members through better phone interactions. By guiding DCMs speaking behavior and gaining real-time comprehensive insights into the member experience, the Carrier is improving the performance of DCM's and helping members return to their healthy and productive lifestyles faster.

ABOUT COGITO

Cogito enhances the emotional intelligence of phone professionals through behavioral change software. By applying validated behavioral science through artificial intelligence and machine learning, Cogito's in-call guidance helps the world's most successful enterprises improve sales results, deliver amazing customer experiences and enhance quality of care. Backed by OpenView, Romulus Capital and Salesforce Ventures, Cogito is headquartered in Boston, MA.

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