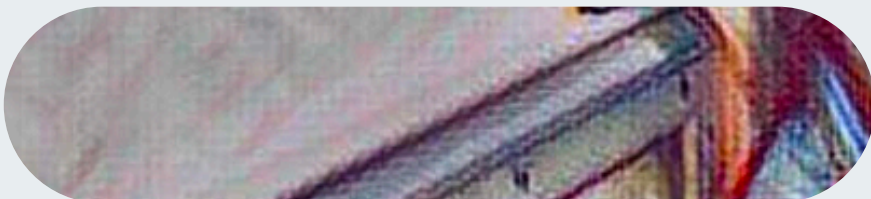
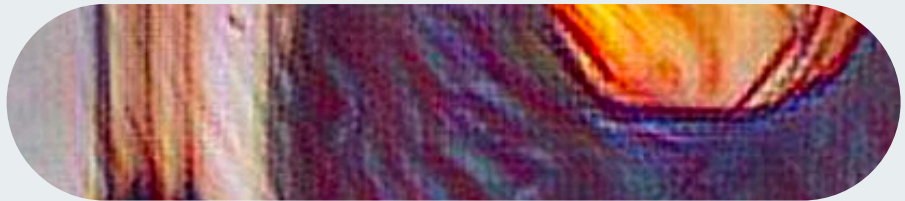




State Collection Service, Inc. Increases Revenue Collection & Accelerates Agent Development with CallMiner

Case Study





State Collection Service, Inc. (SCSI) has 68 years of experience in healthcare receivables management. This accounts for 98% of the company's portfolio. SCSI's four contact centers employ 600 agents, serve over 280 hospitals and 80 physician groups nationwide.

About SCSI

SCSI prides itself on developing lifetime partnerships with customer-focused clients by delivering proven, cost-effective solutions. These are designed to help its clients optimize the patient experience, and achieve ideal business outcomes, and most importantly, maximize recovery rates. To do this, SCSI strives to attain the highest level of compliancy with regulations to improve the customer experience (CX) and reduce risk for its clients. The company also focuses on continuously enhancing its quality assurance and customer service processes, while improving its collection performance. To deliver on these goals, the company needed to be able to identify ways in which agent performance can be continuously evaluated and improved.

As a result, in 2013, SCSI deployed CallMiner to automate the existing random, and manual, call monitoring and scoring process. By 2016, the company deployed CallMiner Alert to further accelerate its agent development and collection performance, increase its customer satisfaction (CSAT) scores, and above all, improve CX.

The combination of robust insight and targeted agent coaching enabled the company to achieve significant improvements. In the year after implementation, SCSI increased monthly average revenue per agent, while reducing average silence by 12% per call, and improving first call resolution (FCR) rates by 23%. And, because supervisors and quality analysts no longer spend hours analyzing the calls, SCSI saved an equivalent of 4,000 full time QA hours.

Industry

- Healthcare receivables management

Business Value

- Agent performance and QA processes
- Compliance adherence
- Revenue recovery rates
- Customer experience and first call resolution rates

Objectives

- Improve Agent Performance and QA processes
- Improve Compliance Adherence
- Increase Revenue Recovery Rates
- Enhance the Customer Experience and First Resolution Rates

Solution

- CallMiner – Analyze, Alert

Results

After 90 days of implementation:

- Improved CSAT with 114% increase in customer compliment language
- Increased use of correct disclosure language by 48.9%
- Improved patient identification on 98.95% of calls

In the first year of implementation:

- Saved an equivalent of 4,000 FTE QA hours
- Improved FCR rates by 23%
- Reduced average silence by 12%

Migrating from manual to automated scoring of 100% calls

Before implementing CallMiner, SCSI used manual excel spreadsheet scorecards to evaluate and score its agents. But, with 600 agents, and a high volume of interactions each day, SCSI was, at best, only able to manually review five calls per agent per month. This process was very time consuming. It also limited the time spent to deliver agent feedback to one session per month. The company knew that this level of analysis was unlikely to be representative of its agents' true performance. It also did not represent a full picture of the quality of the experience that customers were receiving.

All these challenges prompted SCSI to ask this one question:

How we can ensure the right quality on all our agents' calls, in a more efficient manner, to be able to bring the customer experience to another level while maximizing our debt collection outcomes?

"We realized that the amount of scoring we were doing was really just a tiny fraction of the calls that were actually taking place and it was a very time-consuming process."

Said Tracy Dudek, Chief Operating Officer at State Collection Service, Inc.

CallMiner enabled SCSI to access all the benefits of the insight provided by analyzing 100% of its interactions with patients. To assess its agents' performance more fairly, the company migrated to an automated scorecard which delivered personal scores before the next shift.

"By moving from manual to automated scorecards we have increased our quality monitoring from five calls per agent per month to 100% of our calls. This has also completely removed the discrepancies between reviewers. This is because CallMiner acts as an equalizer as it looks at all calls in exactly the same manner."

Added Dudek.

Creating and managing the full circle of a patient contact experience

The use of CallMiner allows SCSI to access the benefits of reduced costs, improved agent performance, and increased service levels for patients. The wheel in this diagram, represents the full circle of a post-call analytics experience at SCSI, starting with a patient contact in the top right corner. The feedback from 100% of agent interactions is used to identify, with more certainty, which agents need additional training and what exactly they need to be trained on. This significantly frees up supervisors' time to concentrate on delivering targeted agent training and coaching to agents that really need it, rather than spending it on reviewing calls manually.

As a result, SCSI is now saving 4,000 full time equivalent (FTE) hours per year, that would have been spent on quality assurance (QA) activities.

Agents feel that their performance is being scored objectively. This has a positive impact on their behavioral changes, as they can see where they need to improve. It has led to increased numbers of FCR in the contact center. In fact, the overall FCR rate has improved by 23% since introducing CallMiner.



Ensuring patient satisfaction and compliance objectives are met

To assess the quality of agent interactions with its clients' patients, SCSi used CallMiner to build customized QA scorecards. These scorecards report on specific categories for its key services. Each of these categories has scores assigned to words and phrases used either by agents or patients during the interaction. The example below shows a scorecard used for evaluating the quality of a debt recovery conversation.

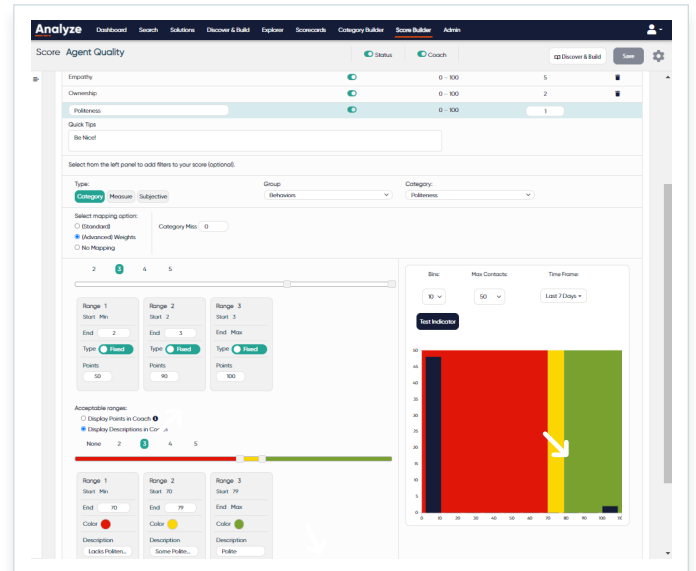
CallMiner scores agents on how well they are doing at following the correct call structure and the use of compliant language, such as: patient identification; Mini Miranda disclosure; and most importantly, financial negotiations with patients. This is possible because CallMiner enables the creation of fully customized categories and scores which can be added to standard parameters. In fact, SCSi continues to independently test and adjust its categories and scores to reflect the changing nature of conversations, fit different client requirements, or various agent skillsets.

"To paraphrase the famous saying, CallMiner did not just give us a fish. They told us how to fish and they continue to be there as we are fishing."

Explained Dudek.

The insight provided by CallMiner is also particularly important and useful to supervisors. Because 100% of agent calls are analyzed, the company can identify, with certainty, which agents need targeted coaching. Supervisors have access to their individual dashboards, where they can view performance scores and trends for their own teams, and other teams.

This dashboard highlights possible risks, such as non-compliance or a fall in agent's collection rates. Because supervisors spend less time on manually reviewing calls, they have more time to concentrate on delivering targeted agent training and coaching. They can also use the scorecards to see if the coaching results in the desired impact on performance.



Agents of change – Fueling engagement with positive performance feedback

To make the migration from manual to automated scorecards a success, SCSi knew it needed its agents to fully embrace the new system. It was clear that the technology would bring a change to the way agents interact with patients and, quite literally, with their desktops. To ensure that agents embraced this change, it was crucial to get their buy-in from the very start.

SCSi understood that some of the agents might feel reluctant about using the new technology, or feel skeptical that they were being constantly monitored and assessed. Therefore, the company used a combination of gamification, internal marketing communications and incentive programs, to take their agents on its 'journey of change'. This helped to ensure that agents were embracing this change in a fun and engaging environment, that encouraged them to use the system more quickly and effectively.



Delivering a good customer outcome every time with real-time analytics

While post-call analysis drives continuous improvement, it doesn't arrive quickly enough to influence the outcome of a live call. As a result, SCSl now uses CallMiner Alert to drive better call outcomes.

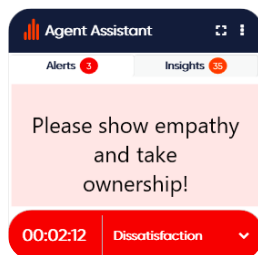
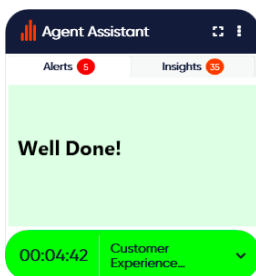
"Real-time analytics lets us find out what is happening on a call NOW, and correct or guide the call as it's happening to immediately change the outcome. This is service recovery and account resolution."

Said Dudek.

Now, agents and supervisors receive just-in-time feedback, and next-best-action guidance, while on a call. CallMiner Alert helps SCSl prevent negative call outcomes rather than cure the consequences of them. This means an agent's behavior can be changed while still on a call, so that it can be completed in a way that ensures the best outcome, both for SCSl, their clients, and for patients.

This is possible by delivering real-time alerts directly to the agent's desktop. Such alerts help communicate required compliance statements, emotion detection, next-best-action guidance, and automated context-driven workflow initiation, directly to agents. SCSl was able to completely customize alerts and its own guidance sequences and messages delivered to their agents' desktops.

Alerts don't just highlight when things are going wrong to prompt corrective action but also provide positive affirmation and feedback when the right outcome has been achieved. For example, using positive affirmation when compliant language is detected helps improve agent performance and overall compliance. This provides SCSl the certainty about the quality of its agents' calls, and gives agents the reassurance that they are doing a great job.



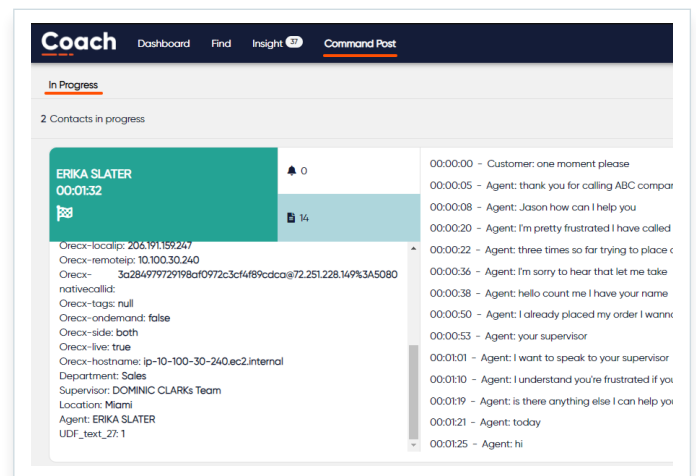
This example shows how SCSl uses real-time alerting to share direct customer feedback. This is very popular with agents as it makes a direct connection between the efforts they make to deliver a good call outcome and the sentiment of the patients.

"These Agent Assistants receive a lot of feedback from our agents and customer compliment affirmation is the number one feature when they are asked about Eureka real-time. Our agents just LOVE getting the compliments and "good job's" along with a fun picture we attached to the fly out."

Explained Dudek.

Supervisors, and quality analysts, also monitor and receive alerts in real-time for their teams via a dashboard view. Key call events, such as escalation attempts, compliance violations, and sale opportunities, are highlighted using different colors. Conversations that require the most attention are automatically prioritized. SCSl's supervisors can drill into any active call and review individual alerts and the words or acoustic characteristics that triggered them. They can also intervene if needed, by sending direct suggestions on how to handle the call or by giving positive affirmation.

SCSl displays the real-time dashboards on the TV screens in the call center. This helps to raise awareness about the status of live calls, while supervisors are actively engaged in helping agents rescue any calls that are deteriorating. The company is currently looking at how CallMiner's real-time analytics and gamification can be used together to further increase agent engagement.



Results

The combination of robust insight and targeted agent coaching enabled the company to achieve significant improvements. In just a year from implementation, SCSi:

17.5%

Reduction in risk language

21%

Reduction in dissatisfaction language

114%

Increase in customer compliment language

48.9%

Increase in TCPA Disclosure language

22.65%

Increase in negotiation language

11.22%

Decrease in consumer asking for a call back

- Improved agents' FCR rates by 23%
- Reduced average silence on calls by 12%
- Saved an equivalent of 4,000 full time QA hours

SCSi's achievements with CallMiner have been recognized through numerous award wins, including: Speech Technology Magazine's Implementation Award for post-call analytics in 2014 and real-time analytics in 2017; and 2017 Winner of Best Call Centers to Work For by Inside ARM.

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G2 Fall Leader 2021

CallMiner was named a leader in two categories for G2s 2021 Fall Reports: Speech Analytics and Contact Center Operations for the fifth quarter in a row.



2021 International Business Award

CallMiner is a Bronze Stevie Award winner in the 2021 IBA for Illuminate, in the Artificial Intelligence / Machine Learning Solution category.



Speech Technology People's Choice 2020

CallMiner was awarded the People Choice Award for Speech Analytics in 2020 by the readers of Speech Technology Magazine.



The Forrester New Wave

CallMiner named a leader in the Forrester New Wave: AI-fueled Speech Analytics Solution, Q2 2018



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Corporate Headquarters

200 West Street
Waltham, MA 02451
+1 781 547 5690

Sales

sales@callminer.com

Social

facebook.com/callminerinc

twitter.com/callminer

linkedin.com/company/callminer