

Cost-effectively transform your member experience

By harnessing the power of Artificial Intelligence (AI) technologies from IBM® in a member-engagement solution that orchestrates back-end data, you can cost-effectively drive fast, accurate, and personalized interactions with members, at scale.

IBM Watson Assistant for Health Benefits:

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existing solutions

Features and
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Improving member experience starts with more efficient customer service

What if you could:

- Improve member experience while lowering operational cost?
- Answer member questions consistently and accurately?
- Deflect more calls to lower-cost channels?
- Utilize your enterprise data to create a more personalized experience for members?
- Use customer touchpoints to offer more opportunities to support member health?

With IBM Watson® Assistant for Health Benefits, you can finally make your data work for you.



[Discover the key features](#) of Watson Assistant for Health Benefits, such as natural conversation, intelligent reason reasoning and more.



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A changing healthcare marketplace

Health plans today are adapting to evolving business models — while working to tackle significant challenges, including:

- Members expect immediate, high-quality and accurate answers, regardless of the service channel chosen.
- The information members need to understand their benefits often resides in multiple places, making it difficult for them to find, understand and consume.
- Call center agents can waste valuable time searching for disparate, granular data, contributing to high average cost-per member calls.

[And the dynamics of how members engage with companies are changing, too.](#)

We are moving to a more self-service economy, with members shifting away from traditional channels, wanting to engage on their own terms.



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Chatbot solutions have begun to saturate the healthcare market, but those products may not offer the depth needed to harness payer data and truly transform the member experience while lowering operational costs.



Limited depth: Some commercial healthcare solutions offer natural language processing, but they tend to be limited in how well they can handle benefits-related conversations. An enterprise-class solution can incorporate complex benefits logic, as well as integrate with a wide variety of data sources from documents to back-end systems to provide a robust conversational experience.



No healthcare focus: Many platform solutions offer a wide breadth of AI capabilities but are designed to be industry-agnostic. A system with

pre-built content can provide the focus that understands terminology for procedures and conditions, pharmaceutical terms and more that are associated with questions about eligibility, coverage and liability.



High cost of ownership: A build-your-own solution may get you what you want today, but it can be challenging and expensive to keep up with new technologies and enhancements year after year. Compare that with the use of cloud-based services, where the heavy lifting of staying ahead of the game can be done for you.



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A paradigm shift in cost-effective member engagement

Watson Assistant for Health Benefits can answer real-world member healthcare questions quickly and easily, in natural language.

The solution integrates your health plan data, benefit information, cost calculation and AI to help you deliver an informed conversation regarding benefit coverage, out-of-pocket costs and more.

Watson Assistant for Health Benefits is designed to understand and incorporate complex benefits eligibility and coverage logic to a conversational model, enabling more natural and accurate responses, which enhances the member experience. This approach is also more scalable in the long run, as future changes to plan logic can be addressed with straightforward configuration changes in the logic engine.

Watson Assistant for Health Benefits can take action to retrieve answers based on member questions using natural language processing to determine their true intent, and then translate that information to coded inquiries. Over time, Watson learns, adapts and improves—further optimizing the member experience.

Watson Assistant for Health Benefits is a Software as a Service (SaaS) solution. Open APIs support integration into legacy systems while the cloud platform protects protected health information (PHI) data.

At a glance, Watson Assistant for Health Benefits offers a new, cost-effective way for health plans to:

Increase member engagement by functioning as an experienced member services agent, providing consistent, data-driven answers and advice.

Improve customer service efficiency with increased deflection rates (automated calls), fewer live agent interventions, increased first-call resolution, streamlined training costs and improved agent efficiency through Agent-assist.

Enhance member satisfaction and retention through an improved member experience.



Driving impactful interactions through conversation

Watson Assistant for Health Benefits interacts directly with members and call center agents to help drive impactful interactions.



Self-service

Members engage with Watson using natural conversation.



Agent-assist

Agents interact with Watson when they need assistance during inbound calls.

In both scenarios, Watson Assistant for Health Benefits:

- Uses state-of-the-art deep learning techniques to derive a question's intent
- Understands both common-use language and medical terminology and concepts
- Can ingest and learn other business domain knowledge, adapting to specific organizational terms
- Learns over time based on usage

The following is an example of how the solution develops an understanding of a member's intent as the conversation unfolds, puts the need into context and provides the answers.

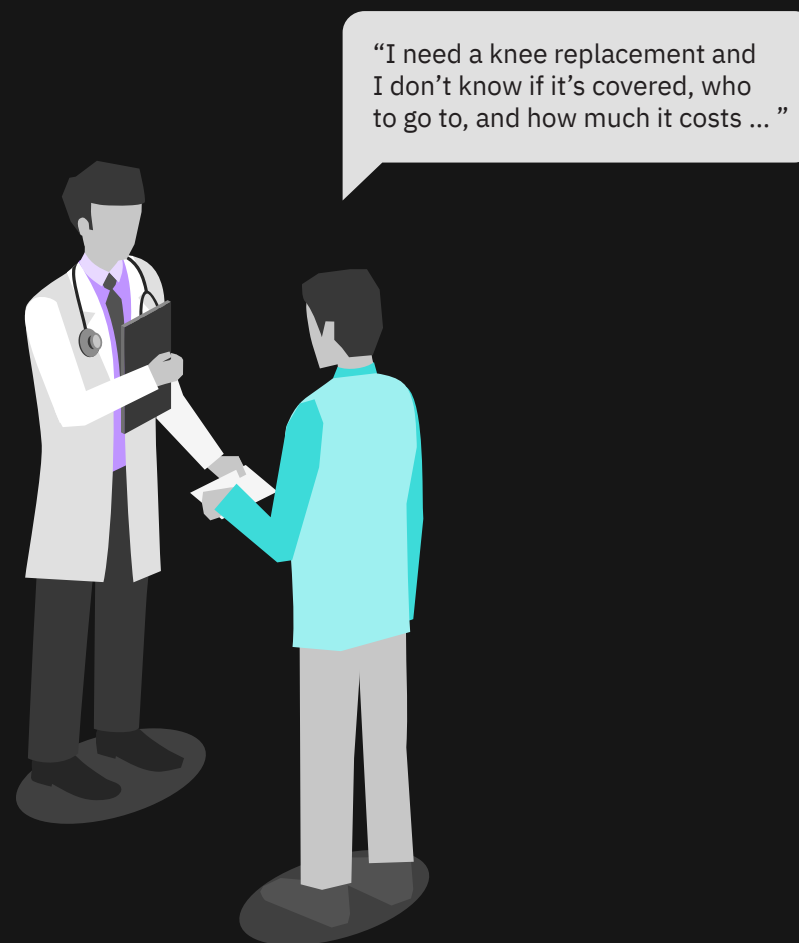
**Watson Assistant for
Health Benefits understands:**

Intent: Benefit coverage

Entities: Procedure, knee replacement

Context: Bill Smith, 47, Gold-Plated
Plan member, High-value

Context: Mobile



The types of questions Watson Assistant for Health Benefits can help answer range from simple to more complex.

- I need a procedure. Am I covered?
- How do I know if I am covered?
- I'd like to know if my drug is covered
- What are my choices of providers for this?
- What will my out-of-pocket be?



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Experience, passion and innovation — because your work demands it

At IBM Watson Health®, we believe today's determined professionals — whether in informatics, the C-suite or on the frontlines of member care — must be freed from the unnecessary complexities holding them back.

Driven by the same passion and spirit as our clients, we provide you with technology and expertise that you can use to solve short- and long-term challenges.

Of course, you also get the [time-tested methodologies, robust technology offerings and innovations, and AI capabilities](#) of the Watson Health teams.

Our mission

IBM Watson Health is a data, analytics and technology partner for the health industry. Supported by the innovation of IBM and intelligence of Watson™, we are committed to helping build smarter health ecosystems for people around the world.

[Learn more →](#)



With the help of IBM Watson Assistant for Health Benefits, smart member engagement can deliver on its promise

Your business has likely invested significantly in your customer service operations and member services. But are those investments driving the operational efficiencies and member experience you need?

With IBM Watson Assistant for Health Benefits, the answer can be yes.

Start a conversation
If you'd like to learn more and view a demo, [book a consultation](#) →

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All customer examples described are presented as illustrations of how those customers have used IBM products and the results they may have achieved. Actual environmental costs and performance characteristics may vary by customer.

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