



**BlueCross BlueShield  
of Florida**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

# Provider Self Service Journey

“How we reduced total provider call volume by over a Million calls  
in 2 years”

**Karen Fergusson**

Blue Cross Blue Shield of Florida

Provider Self Service Leader

904-905-4447

March 21, 2011



## Provider Self Service Background

- BCBSFL has partnered with Availity since late 1990's to build a robust platform to service our provider network.
- Self Service tools include:
  - Web Enabled Electronic Claims Submission and EFT
  - Eligibility and Benefit Inquiry Tools
  - Claims Status Inquiry Tools
  - IVR Inquiry Solutions
- In 2009, moved 640,000 calls to self service tools, saving \$1.5 Million.
- Self service usage was high, but stable, and we needed to continue driving cost down.
- Leaders agreed we would require providers to use self service tools for simple inquiries.



# Provider Self Service Vision

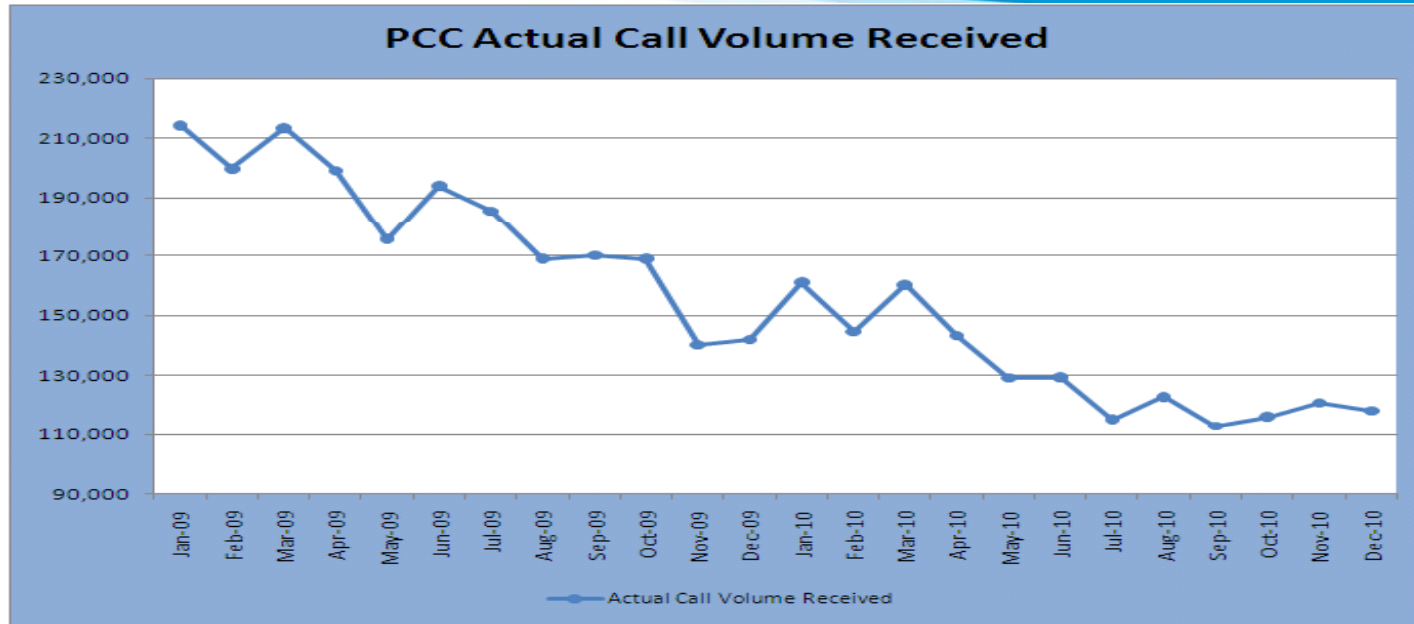
- Significantly lower our administrative costs by implementing a provider self service policy.
- Realign the Provider Contact Center to focus on issues that could not be resolved via self service channels, i.e. Availability or IVR.

# Call Elimination Results for 2009/2010

- Eliminated ~ 640,000 calls in 2009. Drove adoption with promotional materials, provider training sessions, and enhanced tools.
- In 2010 we moved an additional 504,000 calls to Self Service.
- Two year savings = \$2,700,000.
- Enforcement of the self service policy enabled us to reduce 40,000 benefit inquiries each month (~ 40% of the benefits calls).
- Reduced claims status calls by ~ 20% by promoting BCBSF's Claims Reconciliation Tool (CRT).



# 2009 -2010 Call Volume Trend



<b>PCC Self Service and Efficiency</b>	<b>Actual 2009</b>	<b>Actual 2010</b>	<b>Change</b>	<b>% change 09 to 10</b>
<b>Total Local PCC Calls</b>	2,171,400	1,574,030	597,370	28%
<b>PCC Tier I Calls</b>	1,744,134	1,201,752	542,382	31%
<b>PCC Tier II Calls</b>	427,266	373,278	53,988	13%
<b>Written Inquiries</b>	672,322	461,406	210,916	31%
<b>Total Inquiries</b>	5,015,122	3,610,466	1,404,656	28%



# Provider Self Service Policy

## What is it?

- The Provider Self Service Enforcement Policy requires providers to always use self service tools to get eligibility and benefit (E&B) information before calling the Provider Contact Center.
- Although the policy does not apply to claims status inquiries, BCBSF's self service tools are being used heavily for both benefits and claims inquiries.

# Self Service Launch

- Distributed a statewide letter to all providers in December 2009 announcing a new self service policy to begin in Spring, 2010.
- Encouraged providers to use the Availity®<sup>1</sup> Health Information Network before calling for member responsibility information.
- Trained associates how to use Availity prior to the April 1 self service launch. They help providers navigate thru Availity to find information.
- Required providers to get simple member benefits via Availity or the IVR starting in May (some exceptions apply, including out-of-state providers):
  - Effective dates
  - Deductibles
  - Copayments
  - Coinsurance

<sup>1</sup> Availity, LLC, is a multi-payer joint venture company. For more information or to register, visit Availity's website at [www.availity.com](http://www.availity.com).

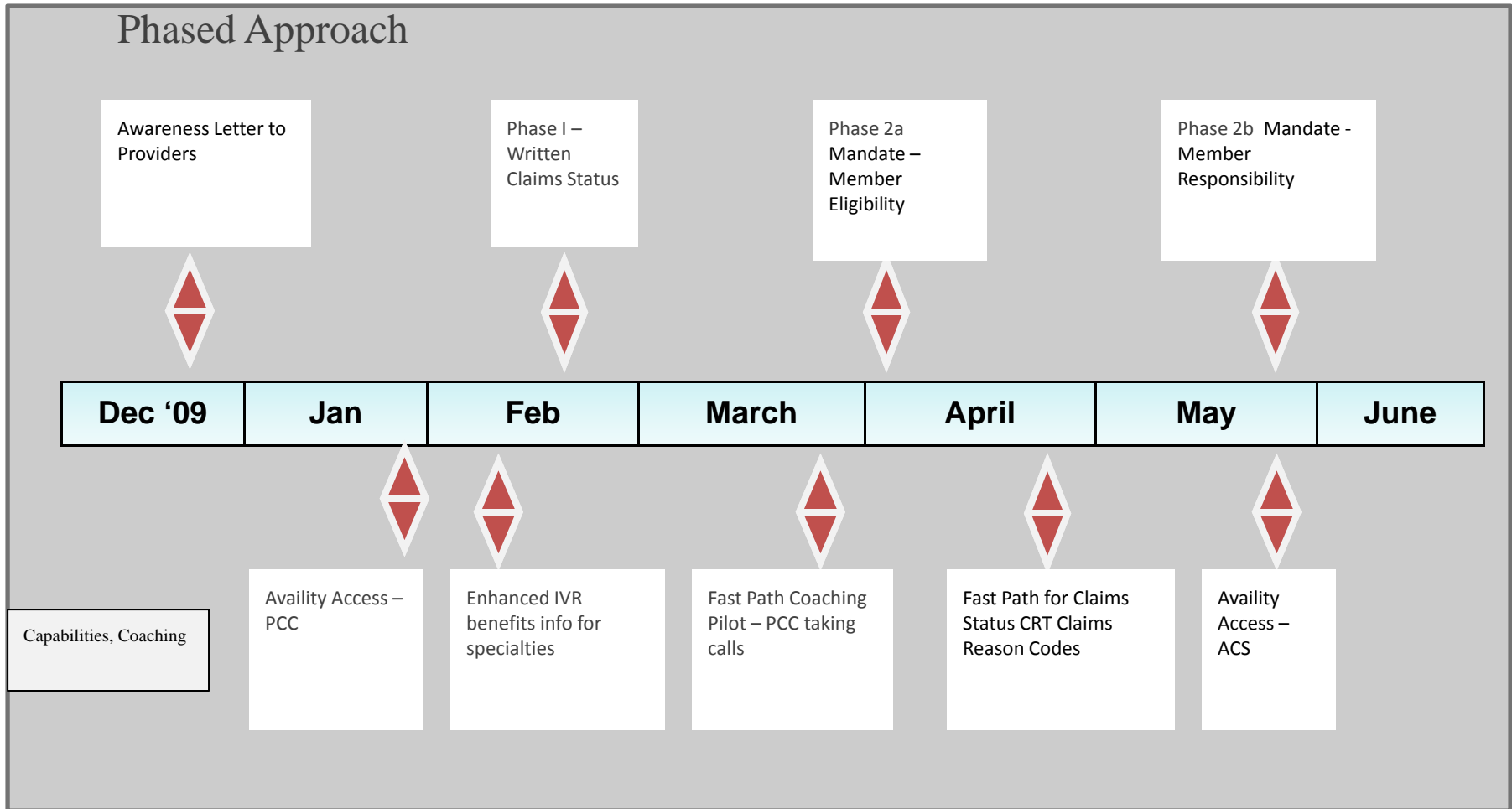


# Self Service Launch

- After checking Availity, if help is needed, providers can use the telephone voice system and fast path process to receive priority service (average wait time is 12 seconds).
- The fast path priority process works by keying the Availity transaction ID number into the IVR.
- Conversely, Non Availity providers are routed to a queue with longer wait times. Pre-recorded wait messages explain that BCBSF provides Availity users faster service from the contact center than non-Availity users.
- Messaging further encourages the caller to go to [www.Availity.com](http://www.Availity.com) or call 1-800-282-4548.



# Self Service Policy - Timeline





# Availity Linkage to Success

- By early August, many providers logged into Availity before calling, and were asking our associates how to find specific information.
- Once the providers learn where the information is located, they are delighted.
- If a provider needs a thorough Availity training session, the request is sent to our field team and they provide personalized outreach training.
- During 2010, over 8,000 outreach sessions were held. A large percentage of these sessions were to participating providers.



# Provider Feedback and Adoption Tips

- Maneuvering around the E & B tool is not simple, there are 59 service types. Providers have to learn how to navigate and we have to help them.
- Training can never stop because provider staff turnover is constant.
- Ensure your IVR self service message system provides information that mirrors Availity. A second channel provides an alternative to the internet.
- Promote other Availity tools which will also eliminate calls.
- Constantly remind providers that self service usage is an efficient process for both their businesses as well as BCBSF. Their patients/our members benefit from the efficiencies.

# Success Factors / Lessons Learned

- Changing the culture requires a partnership across the company, including the provider network group, IT, and other contact areas.
- Need to create alignment across all member and provider touch points to ensure messages are consistent.
- Fast Path technology is a huge enabler because it provides a “reward” for those providers who use the tools.
- Develop a strategy for handling escalations to defuse tense situations and help reinforce the message.
- Capture data issues to continually research and improve tools where needed.
- Implement daily/weekly feedback mechanisms between leadership and the front line.
- Be ready to make policy modifications as needed.



**BlueCross BlueShield  
of Florida**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

# Appendices

## Self Service Tool Utilization by Transaction Type

Tool	June - Dec 2009	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
E&B % electronic	97.23%	97.35%	97.33%	97.80%	97.86%	98.02%	98.54%	98.50%	98.63%	98.67%	98.52%	98.70%	98.68%
Care Calc # Trans	42,428	49,635	49,446	65,078	54,858	50,878	66,146	61,091	62,393	57,912	57,048	58,709	57,162
CRT % Electronic	91.40%	93.10%	91.60%	92.70%	92.80%	93.20%	93.70%	93.80%	94.00%	94.30%	94.20%	93.90%	94.30%
Fast Path	3,431	2,398	6,669	9,400	9,047	13,253	17,314	18,113	19,841	19,915	21,091	19,854	19,809



# ACTION SUMMARY

	January	February	March	April	May	June
Communication Vehicle	Jan 1 - self service letter	Availity Splash Page - "Use Availity First"	BlueLine - "Ways to Green up Your Practice"  FAQs posted to website	FL Hospital Advisory Panel discussion on self service direction		BlueLine-"Isn't it Time to get on the Fast Path"
Capabilities	Fast Path callers receive priority service for benefits (ongoing)	IVR - new benefits: Chiro Well child DME MRI/CT scan X-ray		Introducing Fast Path via CRT  Improved reason codes - CRT	Availity access for ACS front-line	
Coach	E&B Enterprise goal adoption - ACS offers Availity training (ongoing)	E&B Enterprise goal adoption (ongoing)	PCC Internal Team Availity coaching  PCC Fast Path pilot - why providers call	PCC Fast Path pilot - learning why providers still call (ongoing)	ACS begins coaching providers	Coaching continues
Coerce	PCC Queue for Non - Availity/ Nonpar providers			PCC no eligibility	PCC no eligibility deductible or copay/coins	PCC no eligibility deductible or copay/coins