

# Humana creates an effortless customer experience using Nuance Cloud IVR

**Humana**

19x

more service routes than the legacy IVR system

26M+

calls handled quickly and efficiently

80%

rise in IVR net promoter score

**CHALLENGE:** Replace a legacy IVR (interactive voice response) with a more sophisticated system to reduce the need for agent transfers and provide a more seamless experience for customers.

**SOLUTION:** Nuance Cloud IVR recognises and predicts more than 1,000 complex customer intents, and accurately transfers customers to the area of the business they need.

**RESULTS:** Customers have easier access to health insurance services through new personalised capabilities in their IVR. Engagement is faster and the NPS score in the phone channel has increased by 80%.

Humana offers health insurance to over 13 million customers, with a broad range of services covering everything from dental and vision, to pharmacy and Medicaid. Its variety of services means it receives thousands of different enquiries and requests daily.

### **An outdated IVR in need of a refresh**

Humana knew it needed to upgrade its IVR—errors in routing which created transfers, and lack of understanding customers' needs caused an enterprise level focus on making a change.

An internal assessment found the 15-year-old legacy platform wasn't living up to the seamless experience Humana and its customers expect. Its natural language capabilities could only recognise up to 55 different intents, customers frequently found themselves being transferred to the wrong service area, and some customers never made connected with their desired area at all.

### **Putting customer experience first**

With the platform operating on expensive on-premises infrastructure, it was also difficult to make improvements. Humana relied on its internal IT department to make any optimisations, and it didn't have the speech scientists it needed to create a modern IVR experience.

*“When we first adopted Nuance Cloud IVR, we were only looking to improve our Net Promoter Score. But now, we've seen huge rises in self-service completion rates, and calls are more efficient than ever.”*

— Liz Wallace, Vice President of Enterprise Shared Services, Humana

With a new organisation-wide focus on customer experience, and an expanding number of insurance services, Humana knew it needed an expert partner to help it integrate a more cost-effective, intelligent platform into its offering.

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“The Nuance IVR has created a seamless experience for our customers, and it’s inspired us to explore new capabilities for our customer service such as authentication and delivering service experiences in context, improving customer outcomes.”

— Liz Wallace,  
Vice President of Enterprise  
Shared Services, Humana

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### **Intelligent, conversational customer service**

After partnering with Nuance, Humana adopted Nuance Cloud IVR. As a hosted platform with natural language understanding (NLU) capabilities, the solution was ideal to solve the challenges of its legacy IVR. Additionally, there’s been a shift in how Humana’s development team works, too. The insurance provider replaced its traditional development model to operate in a completely agile way. Now, Humana’s scrum teams work closely with Nuance experts to manage its IVR platform, as well as its APIs and insurance services.

Nuance Cloud IVR understands more than 1,000 customer intents and can accurately predict which service the customer is trying to access. For example, if a customer wants to check on the status of an existing prescription, the IVR can automatically offer them a refill on the prescription—removing unnecessary steps in the process.

### **Self-service experiences that make an impact**

In less than one year, Humana migrated 90% of the traffic from its legacy platform to Nuance Cloud IVR—and the results are compelling.

With Nuance Cloud IVR, calls are handled efficiently with the ability to transfer and contain calls, understand natural speech, and personalise customer service. Since the platform’s launch, Humana’s IVR Net Promoter Score has risen by 80%, and they overachieved their self-service target at 325% above goal. The insurance provider’s individual service areas have shown improvement in their self-service completion rate too—medical prescription refills saw a jump from 32% to 42%.

The platform’s new authentication flow has also proven successful for Humana. The authentication rate has increased by 4 points to 76% resulting in a 5-second decreased agent handle time.

As its insurance services continue to grow, Humana is working closely with Nuance to take an iterative approach to optimisations and new deployments. Beyond migrating its legacy IVR system, they also plan to introduce new services to its platform as well.

### **LEARN MORE**

Visit our website for information about the [Nuance Cloud IVR](#) or email us at [cxexperts@nuance.com](mailto:cxexperts@nuance.com).



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