opinionlab
feedback anytime, anywhere™

case study: cigna

Cigna is a global health-services company dedicated to helping people improve their health, well-being, and sense of security. This mission encourages Cigna employees to focus on engaging with their customer base and improving the experience of interacting with the brand.

In order to achieve this vision, Cigna consistently strives to better understand its online user base and meet their constantly evolving needs. Today, with the help of OpinionLab listening technologies, this leader in healthcare has also solidified its position at the vanguard of the customer-experience movement.

challenge

One of Cigna's primary reasons for implementing a Voice of Customer (VoC) program was to gain insight into the goals, successes, and struggles of their website visitors.

Understanding Customer Experience
Many support-focused websites like MyCigna.com must rely heavily on VoC data to understand online experience, since analytics alone do not provide insight into whether users can find the information they seek.

Without a checkout or confirmation page like a transactional site would require, Cigna was unable to determine whether they had provided users with the information and functionality they required. Customer-feedback data could supply this insight, and better understanding customer needs and rates of success would help Cigna improve online task completion, thereby reducing calls to the call center.
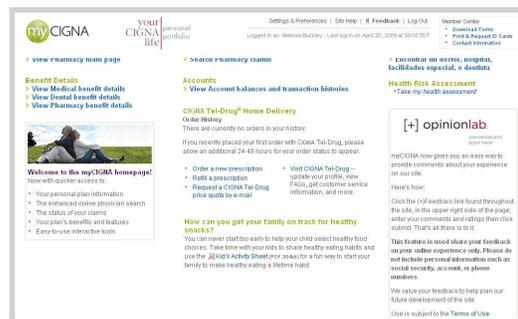
Streamline Feedback Process
Although the MyCigna.com customer portal had seen steady traffic growth, before collecting feedback data, the company had seen no corresponding decline in call-center calls. The reasons for that gap were extremely difficult to identify without customer input, and yet the established system did not allow for any direct feedback from customers save that which came in through the call center—only a fraction of which reached web teams. This slow and manual feedback loop made customer input extremely difficult to quantify and act on.

strategy

Cigna chose OpinionLab because its innovative suite of listening technologies could simplify and modernize feedback processes, thereby helping to re-engage teams throughout the company with customer voices.

Improve Customer Experience
At Cigna, customer goals provide the basis for the future enhancements to websites as well as many other services. With the aim of better recognizing and assessing these goals, Cigna implemented OpinionLab listening technologies to

- Close service gaps
- Determine tast-completion rates
- Reach customer-satisfaction goals
- Identify new issues and opportunites

Make Feedback Actionable
Collecting customer input is only the first step in a successful VoC program. Continued progress depends on managing and distributing customer-feedback data in a way that ensures its value and actionability.

In real time, OpinionLab back-end management tools would help Cigna

- Structure unstructured data
- Interpret both qualitative feedback and quantitative ratings
- Funnel VoC data to appropriate parties
- Seamlessly connect IBM Tealeaf CEM Solutions data with customer voice

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Cigna

"Before we implemented OpinionLab, we didn't know whether the user got their question answered or not. It was a big unknown."
-Gregg Tyson; Web Analytics eBusiness Specialist

By streamlining voice-of-customer collection, distribution, and management, teams throughout Cigna could boost the efficiency and efficacy of ongoing improvements.

impact

[+] Feedback Link

After implementing the familiar OpinionLab [+] feedback link, web teams at Cigna quickly recognized the value of this tool from a tactical standpoint: on a day-to-day basis, they were now able to

- Determine important issues of the day
- Identify customers in need of an immediate response
- Inform redesign strategy based on customer feedback
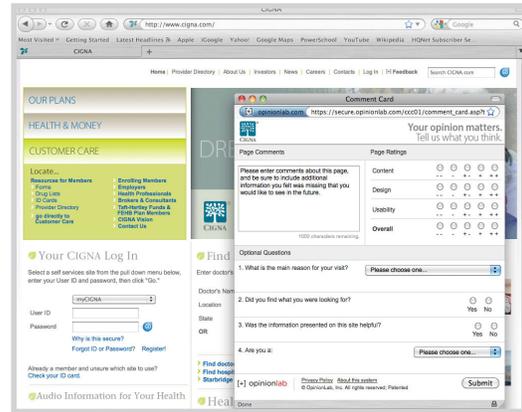
With OpinionLab, Cigna now has an efficient mechanism for identifying and escalating urgent issues, such as security matters or customers in need of a prescription for ongoing medication. And, since the OpinionLab system instantly structures unstructured feedback and buckets comments according to subject matter, web teams can quickly determine and quantify the impact of specific fixes and enhancements.

Cigna also ensures that key issues identified through customer feedback inform future improvement, so VoC data is tied closely to redesign strategies.

Event–Driven Feedback

In an effort to ensure that VoC data is indicative of the entire user base, Cigna has augmented OpinionLab's patented, opt-in VoC system with the event-driven feedback module.

Event-driven comment cards or surveys appear automatically when triggered by predefined user actions, such as clicking on a certain link or exiting the site from a specific web page. This functionality has proven especially useful in confronting the analysis challenges of a support-focused website like MyCigna.com and determining key redesign focal points.

For example, the MyCigna medical claim search appeared to work well: numerous site users were performing searches, and web teams did not see many related failures. But an event-driven comment card helped teams dig

below the surface: in this card, popped shortly after users performed a claims search, Cigna asked questions like

- Did you find what you were looking for?
- How easy was it to find? To understand?
- What improvements would you like to see?

User responses helped reveal myriad opportunities for enhancement that would have otherwise been impossible to unearth.

VoC data collected through event-driven cards fed the redesign business case with quantitative metrics while informing the design process through free-form feedback—a combination well positioned to spur positive, customer-centric improvement.

CEM Integration

From the beginning, Cigna saw OpinionLab's ability to integrate with TeaLeaf as a major differentiator. The company already used IBM Tealeaf CEM Solutions to better identify what users did on their sites. By overlaying OpinionLab VoC data with that information, Cigna could also gain insight into the why factor, leading to greater understanding of the motivations behind user behavior.

IBM Tealeaf CEM Solutions data provides context for OpinionLab comments, leading to

- Better insight into the scope of known issues
- Improved feedback validation and categorization
- Faster issue distribution and resolution

For example, OpinionLab data revealed that users could not see provider information on the site, despite the fact that Cigna's internal systems indicated otherwise. These comments went out to key stakeholders via automatically generated OpinionLab alerts, so Cigna team members simply clicked a button beneath each comment to view IBM Tealeaf CEM Solutions sessions and confirm users' feedback.

The combination of OpinionLab VoC data and IBM TeaLeaf playback sessions helped Cigna teams quickly confirm and understand this issue's scope and urgency, leading to more efficient resolution and improved rollout for future redesigns.

Feedback–Driven Redesign

Cigna quickly discovered the power of OpinionLab-generated feedback for internal communication and used VoC data as a major driver in the redesign of MyCigna.com. Real, documented data from actual customers has helped leadership better understand and prioritize customer experience, and Cigna has become more customer centric as a result of this direct input from its user base.

Today, many of the company's website requirements are based on information generated from voice-of-customer feedback. And future redesigns will be influenced by the customer centricity of Cigna's ongoing eBusiness strategy.

Actionable Feedback

OpinionLab solutions have enabled Cigna web teams to implement an effective workflow that today helps bring many business groups in closer contact with the customers they serve.

"OpinionLab and IBM Tealeaf CEM Solutions are such a powerful combination in helping us come to a quick answer or a quick understanding of issues and how to fix them. I can't imagine how difficult customer-centric optimization would be without this integration." - Melissa Ensor; Marketing E-Commerce Manager

Every one to two months, the OpinionLab administrator conducts meetings with product owners in a range of business areas. These discussions include review of

- Known issues
- New issues
- Fixes already underway or scheduled
- VoC summary reports, visualizations, and stories
- Specific comments, as necessary

Any urgent comments that must be addressed before regularly scheduled meetings are sent directly to appropriate product owners or businesses areas—both via automated OpinionLab alerts and by the administrator, who follows up on specific issues to ensure fast outreach in critical or emergency cases.

Team meetings have helped to spread interest in customer feedback throughout Cigna, and over time, many areas within the company have tied strategy more directly to customer feedback. Today, the distribution list for OpinionLab alerts is very large, with different administrative toolkits set up for different business units.

Today, Cigna publishes a quarterly customer-experience scorecard that is distributed company wide, and OpinionLab data has become a key element of that report.

results

Customer Engagement
Before implementing OpinionLab, Cigna did not have a real-time VoC program in place. Instead, teams relied on input passed on through the call center or employees at client sites.

The challenge of this antiquated system was that feedback proved difficult to verify, quantify, and take action on: employees who heard from one especially VoCal customer, for example, might work to escalate certain issues based on what could be an isolated experience.

But implementation of OpinionLab's end-to-end VoC-collection and -management solution helped solve this challenge: trending tools now aid Cigna in structuring feedback data, determining the scope of specific issues, and taking action on the most pressing matters.

Today, OpinionLab real-time listening technologies provide Cigna customers with a direct route to invested adVoCates within the organization—while supplying those adVoCates with the tools to verify issues and answer questions quickly and effectively.

Quick Wins
Since OpinionLab feedback data is real time and flows in on a page-specific basis, Cigna can now enact rapid troubleshooting and iterative design to quickly reduce customer frustration.

For example, many users navigating the forms section of MyCigna.com were struggling to find more generic forms that were not available behind the client login. When

OpinionLab comment data exposed this frustration, Cigna added a simple link that led users to the public site where all forms were available. Negative comments in the forms section diminished immediately.

Another example of a quick and simple fix related to name and address changes: due to the nature of the healthcare business, customers cannot make such changes on the website—but user comments indicated that many customers were looking to the site for this purpose. In response, Cigna simply posted some basic information describing the process required to make a name or address change. Related comments and user frustration all but disappeared.

Comments of Significance
Site feedback goes far beyond fix-related comments: Cigna's customer feedback has been incredibly helpful in identifying new opportunities and recognizing and responding to pressing matters, so teams can resolve customer concerns in a time-efficient manner.

For example, despite being advised otherwise, some customers use OpinionLab comment cards to submit personal information related to immediate prescription needs. Cigna now has a system in place for providing fast response in these instances, and customers are always very pleased with the attention and follow up. Today, such processes are rightfully a source of pride throughout this wellness-focused organization.

VoC Buy In
The power of customer comments has spread quickly throughout Cigna. Before implementing OpinionLab, business partners across the organization showed only lukewarm interest, uncertain of how such a system might support their initiatives. But as voice-of-customer data began flowing in, that sentiment changed rapidly.

Today, business partners throughout the organization have begun receiving OpinionLab alerts and using customer feedback as a strategic guidepost.

OpinionLab feedback tools have expanded to many areas of Cigna's public and private sites, as well as other divisions of the organization.

The combination of opt-in and event-driven feedback tools support these teams in determining the ROI of specific initiatives: opt-in VoC helps identify issues, and event-driven data provides the ratings versus random sample metric than can be converted into a dollar amount.

Over time, various business areas within Cigna have begun to work together more closely as an ever-expanding list of customer-centric departments focuses in on input from engaged consumers.

OpinionLab has made it much easier to talk to clients, put stories with their issues, and show them that we're listening, researching, and working to make applicable improvements in the future. It's been invaluable in gaining the trust of our clients."
-James Nastri; VP of eBusiness