

Top Health Savings Account Administrator Saves Millions, Exceeds ROI Expectations

Continuous Improvement Methodology and CTI Solution Improve Customer Satisfaction



Summary

Contact Solutions On-Demand Services helped Affiliated Computer Services (ACS) reach the pinnacle of the Health Savings Accounts (HSA) market, and save close to \$5 million by:

- Significantly reducing the transfer rate of calls to live agents
- Increasing caller satisfaction by providing more self-service options
- Continuously improving the service offering with regular upgrades and enhancements

The Need

In 2005, ACS made a commitment to become the leading administrator of Health Savings Accounts (HSA). Executing on that ambitious plan, today ACS is ranked the #1 HSA administrator by Inside Consumer-Directed Care and Consumer Driven Market Report, two industry publications tracking the HSA marketplace.

ACS currently administers more than 650,000 HSAs, representing approximately 1.5 million people who are taking advantage of the tax-free medical savings account. ACS offers a complete range of HSA services for health plans and employers, including communications, consulting, account administration, investments, enrollment, payroll, and customer service.

Lois Chianese, Client Service Leader of ACS Health Savings Accounts, credits Contact Solutions' On-Demand Services with helping her division save millions of dollars. "When the offering first launched, we received about 70 calls a day," she said. "We had an automated attendant, but it didn't offer any personalized information."

As the HSA business exploded, the Client Service team was surprised by the number of customers who chose phone-support over web-support. Seventy daily calls quickly grew to thousands of daily calls and a customer-friendly call automation solution became a priority.

The Solution

ACS considered many options and chose Contact Solutions' On-Demand Services because of the world-class infrastructure, outstanding service and unique Continuous Improvement Methodology. This offering gives ACS customer's user-friendly, around-the-clock access, including the ability to verify, review and check:

- Account Balances,
- Last Transactions,
- Year-To-Date Contributions and
- Distributions for Current and Prior Tax Years.



Contact Solutions program managers continuously review existing performance and suggest new call automation enhancements to the ACS team. In addition to improving the automation rates of the existing applications on a regular basis, additional service options have been added, such as PIN and password reset applications.

Ms. Chianese said Contact Solutions has been a key asset in helping deliver very stringent service levels at a very low cost. "Our contact center is open 60 hours a week, yet we continually try to expand our ability to respond to our customers, even when it's closed. Contact Solutions helps us do that in a fiscally responsible way."

Computer Telephony Integration (CTI)

In addition to automating more calls, the Contact Solutions On-Demand Service allows those callers connecting directly to live agents to be better served with the implementation of a CTI solution enabled by Contact Solutions. When callers are connected to agents, the agent receives a 'screen pop' with the caller's information. This eliminates the common caller frustration of having to repeat information that's been previously entered into the voice portal. The customer receives better service, and ACS is able to handle the call more quickly and effectively leading to additional savings.

"By deploying screen pops, we found that we could save 20 seconds on each call, which doesn't sound like a lot, but when you think about tens of thousands of calls we receive it adds up to tremendous savings," said Ms. Chianese. "In addition, you have a better user experience."

The Results

The results have been dramatic. Contact Solutions answered 1.2 million calls in 2008 - nearly double the call volume from 2007. More than 60 percent of callers now use the self-service option. "Just considering the volumes during current hours of operation, without the Contact Solutions service, the call volume would have easily doubled our staffing costs," Chianese said. "Instead, we've been able to save \$5 million since the program began, with a \$6 million projected savings by the end of 2009 - all while providing reliable, outstanding service."

Contact Solutions' Continuous Improvement Methodology helped improve the customer experiences for ACS HSA customers and allowed ACS to achieve a solid return on their investment. .

"Contact Solutions' service has allowed us to quickly grow and better service our customers. We have been able to reduce our transfer rate (transfers to live agents) at an unbelievable rate, which has helped us better deploy our agents and reduce costs" said Chianese. "For each build we've done an ROI estimate, and we've always exceeded our expectations. This solution has proven reliable, scalable and flexible; adapting and growing as our business evolves."