TeleTech
Technology

Blowing Past the Fluff: Cloud Contact Centre Total Cost of Ownership

The Right Prescription for Healthcare

The true financial, operational, and qualitative differences between cloud and premise-based contact centres

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Executive Overview

Under the Patient Protection and Affordable Care Act (ACA), all Americans were required to have healthcare insurance in place by January 2014 or face financial penalties.[1] Under the plan, insurers must offer consumers an insurance package providing core "essential" benefits, including maternity care, mental health coverage, and prescriptions, extending coverage to all applicants. This fundamental change in health insurance was expected to result in millions of consumers shopping for new individual plans, and carries significant consequences for payers' contact centre operations.

Healthcare insurance packages now come in four tiers, from bronze (bare bones) to platinum. As a result, healthcare payer contact centres have seen an influx of consumer inquiries seeking additional details about the different plans being offered, what the coverage for each plan entails, and how they're being priced.

Individual claim costs are expected to rise by an average of 32 percent by 2017 under ACA, according to a study by the Society of Actuaries.[2] While some states might see declines in the cost of medical claims per person, the increases are also likely to generate a rise in call centre traffic from frustrated health insurance subscribers.

Meanwhile, other shifts within the healthcare industry are also expected to alter contact centre traffic for healthcare players. As hospitals, physician groups, clinics, and payers continue to expand their adoption of electronic health records, contact centre inquiries by providers and patients will likely increase as the conversions are implemented.[3]

The drive for greater flexibility

The dramatic changes in healthcare will result in patient and provider uncertainty about coverage and compliance likely to linger for years before the dust has settled. Is your organization's contact centre prepared to deal with a sharp influx of consumer inquiries, whatever channel is used?

One thing is certain with regard to the Affordable Care Act: healthcare organizations will need flexible contact centre platforms in place that can scale to meet demand while supporting consumers across the various digital channels they opt to use.

Consumers are using a wide range of digital channels (mobile, social, IVR, web, email, chat) to interact with healthcare companies when and where they choose. Today's consumer expects near instantaneous responses from the companies they reach out to for support, regardless of the channel or channels. In fact, a recent Cisco study on customer experience in healthcare finds that 4 out of 10 consumers are interested in receiving recommendations about doctors, hospitals and medications through their computers or mobile devices.[4]

Meanwhile, agents who are able to access a full range of consumer, product, and transactional information from one centralized desktop can handle a greater number of consumer calls, achieve higher first contact resolution rates, and help strengthen consumer loyalty.

Highlights:

Supported by insights and research from TeleTech, this white paper will provide readers with a detailed categorization of cloud versus premise-based contact centre total cost of ownership (TCO) for healthcare companies, including hidden or obscure costs. Readers of this white paper will discover:

• The quantitative financial, functional, operational, and strategic considerations for cloud versus premise-based contact centre TCO.

• The qualitative differences between cloud and premise-based contact centre platforms, including the ease of adding new channel support along with soft benefits to the agent and consumer experience.

• The cost differences for cloud versus premise-based platforms between outsourced and hybrid contact centres.

• The impact on the consumer experience when using cloud versus premise-based contact centre platforms and its correlation to revenue protection and other business outcomes.

The Cost Benefits of Cloud-Based TDM to VoIP Conversions

Many companies recognize the increased flexibility and cost benefits of moving their voice and data traffic onto a single network. Shifting to a Voice over IP (VoIP) network offers tangible benefits to contact centres as well, including reduced overhead associated with operating separate networks during peak periods of call volume.

Perhaps the greatest advantage for companies adopting cloud contact centre platforms is the ability to skip the transition from time division multiplexing (TDM) to VoIP, immediately obtaining the cost and scalability benefits that VoIP has to offer .

Ultimately, the benefits of the cloud are speed to deploy and cost. When healthcare leaders consider the total cost of ownership (TCO) of cloud versus premise-based contact centre platforms, they need to examine the amount of time it takes to deploy a solution and the business benefits that can be obtained now without having to wait weeks or months for deployment. For instance, how much revenue will be lost if it takes three to six months to deploy a premise-based platform? A cloud solution is quickly implemented, allowing for more timely enjoyment of the cost benefits provided compared to a premise-based solution.[5]

Breaking it down

To date, industry estimates on cloud contact centre ROI range from 9 percent to 27 percent,[6] with IT and operational differences between cloud and premise-based contact centre platforms accounting for the wide range. The factors influencing the ROI include the size of a business, the number of IT personnel needed to support a contact centre's hardware and other IT components, whether the organization plans to undergo time-division multiplexing (TDM) conversions, as well as less obvious costs such as those associated with servers and other technologies in addition to IT personnel used to support premise-based environments.[7]

"For some companies, the TCO will be closer to 9 percent while for others it will extend to as much as 27 percent due to the breadth and intensity of these factors," says Brian Shepherd, executive vice president of customer strategy and customer technology services at TeleTech.

Indeed, the TCO can vary based on different IT and operational aspects of contact centre platforms.

Proprietary research conducted by eLoyalty finds that shifting from a premise-based to a cloud platform results in as much as a **15 percent reduction in IT personnel costs** depending on the number of IT resources dedicated to supporting a premise environment.[8]

A Quantitative Assessment of Cloud versus Premise TCO

Just as there are various elements required to provide a great support experience, including ease and speed of customer service and ability to arm agents with consumer data, multiple components must be considered when assessing the full TCO of a contact centre platform.

Each of these factors and their weighting will vary for different companies depending on their specific requirements.

For instance, a contact centre for a payer that hasn't upgraded its PBX switch for 10 years or more may be looking to transition to the cloud to improve deployment speed, versatility, and cost. The benefits of adopting a cloud solution compared to remaining in a premise-based environment should be evaluated based on these criteria.[9]

> Industry estimates on cloud contact centre ROI are as much as 27 percent.

While it's critical to focus on the discrete TCO differences between cloud and premise-based contact centres, it's also important to get the big picture. According to 2013 research by Aberdeen Group, companies deploying their contact centres in the cloud spend 27 percent less

Comparing Premise and Cloud Contact Centres		
FACTORS	PREMISE	CLOUD
Cost to Deploy	Costly, time-consuming	Less costly, fast
Upgrades	Labourious	Straightforward
IT Requirements	Extensive	Minimal
Expenditure Type	CapEx	OpEx
Agent Productivity	Low	High
Impact on Customer Experience	Stringent	Responsive
Source: eLoyalty[19]		

on their annual contact centre costs than their peers, averaging $112.5 million versus $155 million.

OpEx versus CapEx

One of the major financial advantages of migrating to a cloud contact centre is the benefits realized by shifting from capital expenditures (CapEx) for software, servers, etc. to an operating expenditures (OpEx) model.[10] CapEx typically requires a significant one-time investment in equipment (e.g., $100,000 for software) with ongoing support costs for contact centre applications, servers and other peripheral supporting devices.[11, 12]

With cloud contact centres, healthcare companies don't have to commit CapEx as substantially as with premise-based deployments. Instead, they typically pay a monthly fee, freeing up cash—a key consideration for smaller physician groups and cash-strapped hospitals where profit margins are often tight.

Examining the differences

Adoption of a cloud contact centre provides a variety of operational, functional, and financial benefits simply not available in premise-based applications. A cloud contact centre offers the potential for true agent virtualization by exposing a single contact (ACD) queue and contact routing engine across all agent locations—including distributed medical offices, central call centres, home agents, and even outsourcer locations, without the need for third-party network call routing or polling technology.[13] This uniformity in call handling gives users the ability to define routing and business logic across the enterprise from a centralized location without the limitations and complexities typically associated with multisite call routing architectures and systems.

The pooling of agents across the enterprise using a cloud solution allows organizations to realize several efficiency and business advantages compared to a traditional premise multisite contact centre solution. A single virtual cloud contact centre leads to more accurate call routing by better matching a consumer's needs with an associate's skills or attributes. As contacts are routed with increased accuracy, the following tangible benefits can be achieved:

> Companies deploying their contact centres in the cloud on average spend 27 percent less on their annual contact centre costs.

- Agents increase productivity or utilization with each contact handled, reducing hold and queue times

- Reduced Average Speed of Answer (ASA)

- Lower Consumer Abandons as measured by the Abandonment Rate (ABA)

- Customer Service Levels (CSL) improvement.

- Increased flexibility to accommodate high and low call volumes:
  - Low Volume Days—Reduces a company's overall staffing requirements with better utilization of available agents.
  - High Volume Days—Reduces queue and hold times in heavy or peak intervals by leveraging agent availability across the enterprise.

Five-Year TCO-Hosted Cost Savings % Over Corresponding Premise Deployment				Contact centres can lower the cost of call handling and workforce optimization infrastructure by as much as 43 percent over a five-year period by adopting cloud contact centre platforms instead of installing premise-based technologies, according to a Frost & Sullivan report.[20]
	SEATS			
CONFIGURATIONS	**100**	**250**	**500**	
ACD Only	9%	10%	19%	
ACD+	21%	28%	39%	
Full Function	23%	34%	43%	
Source: Frost & Sullivan, "Premise vs. Hosted Contact Center: Total Cost of Ownership Analysis;" 2011				

As consumers are better matched with the available resource best qualified to handle their inquiries or resolve issues, chances of first contact resolution (FCR) increase dramatically. A cloud contact centre platform enables a company to hold down its operational costs while providing would-be customers with more fluid support than rival companies, even in the midst of spikes in call volume.

Thirty years of empirical data assimilated through first-hand experiences gained from TeleTech managing its own 30,000 contact centre agents on premise and in the cloud, extensively corroborated by other third-party research, support these cloud benefits. The following section highlights some of these detailed findings.

- **An 8 percent to 22 percent improvement in first contact resolution (FCR) rates,** depending on the size of the customer support team and the level of advanced functionality adopted.[14] In order to resolve consumer issues quickly and completely, agents require access to the relevant consumer and product information. According to a study conducted by Dimension Data, the greatest contributor to low FCR rates (60 percent) is a lack of access to consumer and systems data.[15] Silos of premise-based consumer information distributed across various functions and channels make it harder for agents to find the information needed to resolve a consumer's issue. Healthcare companies on the higher end of the cloud maturity model not only can use a cloud platform to overlay existing systems for customer data integration, they also use searchable databases to locate the necessary data.

  FCR improvements have also been shown to have a direct positive effect on consumer and employee satisfaction. According to SQM Group, for every 1 percent of FCR improvement, contact centres will see a 1 percent improvement in consumer satisfaction rates (CSAT) and 1 to 5 percent improvement in employee satisfaction.[16]

In addition, cloud contact centre platforms offer improved call routing with a virtual contact centre. With the cloud, it doesn't matter whether agents are located within a physical call centre, in a satellite contact centre, or if they're work-at-home agents. Intelligent call routing capabilities offered via the cloud can be used to match callers with the agents best trained and suited to meet their needs. A report by Aventi Group found that one company using cloud-based intelligent routing capabilities raised its conversion rate from 29 percent to 52 percent while increasing the revenue per agent per minute from $4.13 to $4.67.[17]

> A cloud contact centre offers the potential for true agent virtualization.

- **A 27 percent improvement in customer contact abandon rates** (Aberdeen).[18] By improving consumer responsiveness, companies adopting cloud platforms also enhance the consumer experience by matching consumers to agents best able to address their needs, resulting in increased consumer satisfaction and lower consumer abandon rates from 6.2 to 4.5 percent compared to premise-based systems. Healthcare organizations able to improve their responsiveness to consumers have also been shown to generate lower

consumer churn, higher consumer satisfaction, and increased revenue.

- **A 35 percent improvement in uptime** (Aberdeen). Cloud contact centres experience less downtime (2.4 versus 3.7 hours per year) than companies relying on heavily patched legacy systems. It should be noted that the cost of downtime will vary for different types of healthcare companies (physician practices, clinics, hospitals, payers, etc.), as will the direct and indirect impact of consumer support on revenue.

- **A 3 percent to 5 percent reduction in IT headcount,**[19] going as high as 15 percent in healthcare organizations with disproportionate IT support. While in-house staff is no longer needed to support applications previously managed on premise, there are other factors contributing to the reduced need for IT personnel. In addition to savings realized by a decrease in the number of IT workers needed to support ancillary systems (servers, storage), expenses associated with training IT employees on premise software certifications along with the time spent in certification classes may be redirected.

There are also cost differences between cloud and premise-based contact centre platforms that executives either overlook or intentionally skirt to avoid political backlash. "No one wants to be the decision maker who decided to take five jobs out of the IT department," says Tina Valdez, strategic product specialist at Cisco. "Instead, what they really should do is evaluate how the five IT staffers can be transitioned into strategic development projects that can benefit the company's consumers and its business," she adds.

Important TCO distinctions

It takes less time to deploy a cloud solution, typically a matter of weeks even with customization. Contrarily, premise-based applications can take anywhere from 18 to 24 months or even longer when they're deployed by lean in-house IT staffs struggling to contend with multiple projects simultaneously,[20] as any healthcare leader whose organization has been through a lengthy and painful transition to electronic health records (EHR) can relate. In addition, any time IT resources dedicate to working on a premise-based implementation is time not used to work on other projects, serving to further impact productivity.

The costs of premise-based implementations can also be viewed in terms of the operational and business benefits only available through a cloud implementation, such as rapid deployment and new channel support. Meanwhile, many healthcare companies shifting from premise to cloud contact centres may also be able to reduce the size of their data centres. While those cost savings may not be immediate, over time companies that have transitioned to the cloud enjoy significant expense reduction in data centre real estate and cooling/power costs.

Once a healthcare company adopts a cloud contact centre platform, it's the provider's responsibility to refresh the platform and add new functionality and channel support as they materialize. Meanwhile, executives don't have to wrestle with build versus buy decisions each time new capabilities (i.e., chat) emerge. If contact centre leaders decide they want to test out new channel functionality such as chat or social media, they can easily run a pilot using a cloud platform, evaluate the results, and consider their options before making a commitment to implement the change.

> FCR improvements have been shown to have a direct positive effect on customer and employee satisfaction.

The Qualitative Benefits of a Cloud Environment

In addition to the financial, productivity, and operational benefits gained from a shift to a cloud platform, healthcare organizations will also realize a variety of qualitative improvements.

The flexibility of cloud-based contact centre services allows for easy adjustments to meet rising or falling call volume on the fly or to quickly add functionality such as new channel support. Also, because cloud contact centres are able to provide agents with a spoke-and-hub approach to overseeing and managing consumer interactions across multiple channels, agents are able to obtain a harmonized view of all types of all consumer

contacts from a single console. For instance, Aberdeen research reveals that cloud contact centres are 27 percent more likely to be integrated with CRM systems than premise-based contact centres. This universal view from a single screen enables agents to identify the channel or channels a consumer previously used for support along with the factors that may have triggered an escalation to speak to a live agent.

"The cloud offers agents and contact centre supervisors a much more unified view of consumer data, particularly for those organizations that have not already conducted a CRM integration," says Brian Shepherd, executive vice president of customer strategy and customer technology services at TeleTech. When agents have a complete view of consumers, including their medical histories, most recent interactions, and information about whether any issues were resolved satisfactorily, they can then provide relevant and timely, serving to improve consumer satisfaction and Net Promoter Scores™ while realizing other business benefits. Word of mouth recommendations and consumer satisfaction will become critical key performance indicators (KPIs) as payers, physician groups, and hospitals find themselves in greater competition for consumers' business.

Consumer satisfaction correlates to consumer loyalty, and this is an area where many payers stand to make improvements. According to a 2012 survey of 10,000 U.S. consumers by Temkin Group, loyalty ratings for healthcare

insurance plans is lower than for all but three other industries (Internet and TV service providers and wireless carriers).[23] Forrester survey data reveals that roughly one-third of a company's consumers have poor experiences and are in danger of taking their business to a competitor, resulting in millions of dollars in lost revenue.[24]

Strengthening the agent experience

Providing consumers with better experiences starts with improving the agent experience. Agents with difficulty accessing the right content to solve consumer issues such as claims queries will become frustrated, fuelling turnover, whereas hiring and training new agents is both costly and time-consuming.

Significant cost savings can be seen with FTEs, training, and certifications.

According to ContactBabel, the average agent attrition rate for contact centres in a growing economy is roughly 25 percent.[25] Agent attrition not only adds to recruitment and training costs but also makes it difficult to meet business targets such as revenue and customer service goals because there aren't enough experienced, highly qualified agents available.

Case Study: Adapting to EHR via the Cloud

Challenge: A large healthcare organization transitioning to EHR sought an agile contact centre platform to support physicians adapting to the new systems while continuing to protect patient confidentiality.

Solution: The healthcare organization turned to eLoyalty in August 2012 to install a cloud-based contact centre platform which catered to physicians, answered their questions, and helped them become more proficient in the use of EHR technologies. Since the adoption of EHR technologies was unprecedented, the healthcare organization had no way of estimating the anticipated changes in inbound calls to the contact centre or whether there would be fluctuations in call volume following the launch.

Results: On the first day the EHR technologies went live, contact centre agents fielded 900 calls, drastically less than expected. Within 24 hours it was evident that the contact centre was overstaffed and eLoyalty started the process of reducing the number of seats to avoid unnecessary costs. While the scope of work originally outlined the need for 350 full time agents, by the second week fewer than 75 full time agents were on staff. The healthcare organization has since been able to reduce its operational costs further by scaling back the number of agent seats required while continuing to maintain high customer satisfaction rates.

Cloud Contact Centre Total Cost of Ownership

The Right Prescription for Healthcare

Under the Patient Protection and Affordable Care Act (ACA), all Americans were required to have healthcare insurance in place by January 2014 or face financial penalties. This carried significant consequences for healthcare insurers— and their contact centres—as an estimated 30 to 50 million consumers flooded into the market with questions about coverage and options.
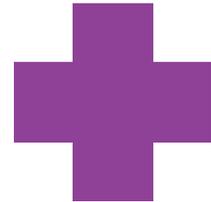
Individual claim costs **up 32%**

Individual claims costs are expected to rise by an average of 32% by 2017 under ACA, leading to a likely spike in call centre traffic from confused and angered healthcare insurance subscribers.*

LOUSY!

Slow response

Poor Customer Service!

Loyalty ratings for healthcare insurance plans are lower than all other industries except Internet/ TV service providers and wireless carriers.**

The consumer contact abandon rate for cloud contact centres is **4.5% versus 6.2%** for premise-based systems.***

4 out of 10 consumers are interested in receiving recommendations about doctors, hospitals, medications, etc. via their computers or mobile devices.******

The greatest contributor to low First Contact Resolution (FCR) rates (60%) is a lack of access to consumer and systems data.*****
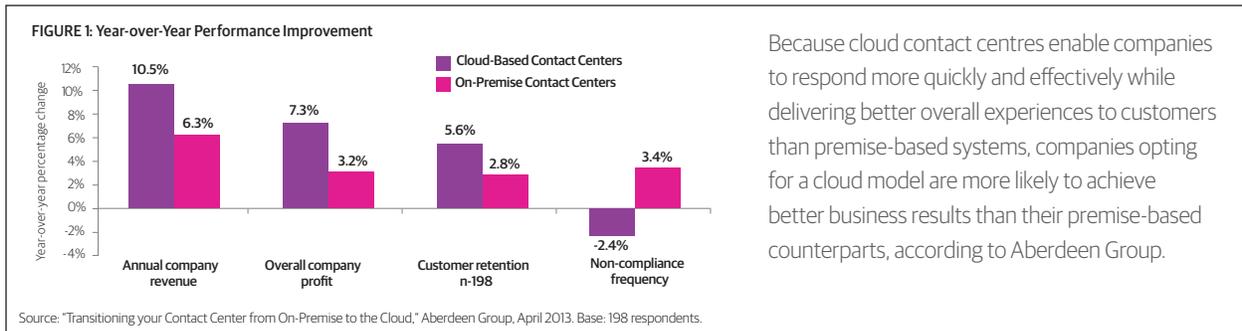
Companies that adopt cloud contact centres...

Spend 27% less on their annual contact centre costs than their peers ($112.5 million versus $155 million).***

Achieve an **8% to 22% improvement** in FCR rates, based on the size of the customer support team and the level of advanced functionality that's adopted.****

Can **lower the cost** of call handling and workforce optimization infrastructure **by as much as 43%** in a five-year period.*****

Sources: Society of Actuaries*, Temkin Group**, Aberdeen Group***, TeleTech****, Frost & Sullivan*****, Cisco******

FIGURE 1: Year-over-Year Performance Improvement

Source: "Transitioning your Contact Center from On-Premise to the Cloud," Aberdeen Group, April 2013. Base: 198 respondents.

Because cloud contact centres enable companies to respond more quickly and effectively while delivering better overall experiences to customers than premise-based systems, companies opting for a cloud model are more likely to achieve better business results than their premise-based counterparts, according to Aberdeen Group.

Cloud contact centres can help healthcare organizations boost agent retention through a number of improvements, such as improved access to information to make the job easier, or allowing agents to work from home. Providing this kind of flexibility is critical as organizations continue to ramp up their use of at-home agents. In 2000, just one in ten companies used at-home agents, according to ICMI.[26] By 2010, one in four organizations was using at-home agents and the number continues to grow. "The quality of the agent experience is something you can't easily place a dollar figure on that's nonetheless extremely important when it comes to agent productivity, agent satisfaction, and ultimately consumer satisfaction," says Brian Shepherd.

Dispelling Three Myths of "The Cloud"

Over the years, several myths have been circulated about the so-called hidden costs of cloud contact centres along with fables about security vulnerabilities and other "gotchas" associated with hosted environments. We address these misconceptions below:

Myth #1: Companies that transition to the cloud lose all control of the contact centre. Although organizations transitioning to the cloud effectively transfer management of software and hardware support and maintenance to the cloud provider, they don't abdicate control over their technology strategies, nor do they abandon jurisdiction over agent training. Companies shifting to a hosted environment continue to oversee the strategic direction of the contact centre and customer service. The technology partner merely provides the underlying technology and ensures that it's continually refreshed.

Myth #2: Cloud contact centre platforms are not as secure as premise-based systems. Security experts contend that most breaches occur as a result of physical tampering with **in-house** systems. The U.S. Federal government continues to incentivize agencies to move their computing activities into the cloud under the FedRAMP program, a testament to the level of confidence that key decision makers are placing in the security of cloud computing.

Myth #3: A shift to cloud computing results in major IT staff cuts. The number of IT staff impacted by transitioning to cloud computing isn't as dramatic as some people claim. As mentioned previously, our research finds that the average organization experiences a 3 to 5 percent reduction in IT staff contact centre support.

"Chat provides a significantly higher close rate on sales programs than voice."
—Brian Shepherd, executive vice president of customer strategy and customer technology services, TeleTech

Considerations for Outsourced and Hybrid Contact Centres

One of the operational and financial benefits of cloud contact centres is the flexibility to route calls to remote agents, including at-home staff. Regardless of where agents are located—whether in a dedicated contact centre, an outsourced facility, or working from home—a cloud model can more readily support agents than premise-based systems. These and other advantages of a cloud platform

also extend to organizations relying on outsourced or a mix of in-house and outsourced contact centres.

Whether a company relies on a single contact centre or a mix of in-house and outsourced contact centres across different geographies, customer service leaders are able to use cloud-based workforce management tools to gain a sole, consolidated view of customer service activities. This insight includes a single view of all calls coming into the contact centre from the IVR as well as associate quality assurance reports wherever the associate may be located.

Just like in-house contact centres, outsourced contact centres can be added to a cloud contact centre platform within a matter of days instead of the weeks or months it would take to install premise-based applications. Meanwhile, companies utilizing a cloud contact centre

> Choosing the right contact centre platform has strategic implications.

model don't have to worry about the hassle of keeping outsourced contact centres on the same version of workforce management and agent desktop software. Each supporting contact centre is on the same platform, automatically undergoing the same refresh cycle for upgrades and enhancements.
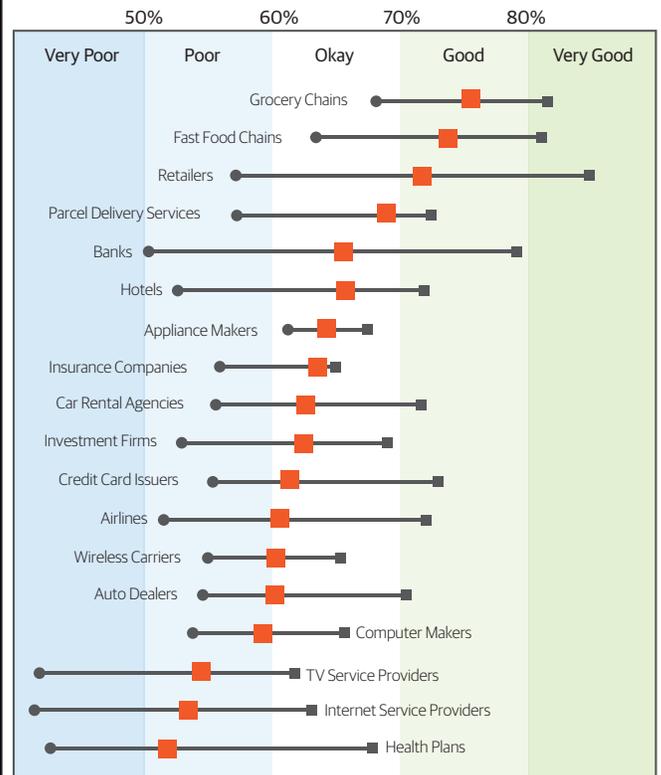
When all outsourced and in-house agents are on the same agent desktop and telephony systems, customer service supervisors achieve a consolidated view of agent performance reporting as well as the ability to compare performance between in-house and outsourced agents or teams.

Cloud contact centre platforms also provide companies with flexible call routing options for outsourced or remote contact centres. Cloud telephony solutions enable organizations to easily configure the time of day or day of week for routing calls between an in-house contact centre and an outsourcer. Cloud solutions also offer the agility to reroute calls between locations quickly and easily as demand dictates.

By providing outsourced agents with the same user interface and contact centre apps as in-house agents, companies are able to lower the cost of training by having outsourced agents use a single system for supporting customers. Contact centre leaders can also expect more consistent call handling from all associates with uniform metrics for evaluating agent performance.

Opportunities to Improve the Customer Experience in Healthcare

According to a 2012 study by Temkin Group, healthcare organizations deliver poorer customer experiences than retail, financial services, automotive, and technology industries.[27] This disappointing statistic underlines the tremendous potential for payers to make improvements in the customer experience through implementation of a cloud-contact centre platform.

	50%	60%	70%	80%
Very Poor	**Poor**	**Okay**	**Good**	**Very Good**

Grocery Chains
Fast Food Chains
Retailers
Parcel Delivery Services
Banks
Hotels
Appliance Makers
Insurance Companies
Car Rental Agencies
Investment Firms
Credit Card Issuers
Airlines
Wireless Carriers
Auto Dealers
Computer Makers
TV Service Providers
Internet Service Providers
Health Plans

Low Score   Industry Average   High Score

Source: Temkin Group Q1 2012 Consumer Benchmark Survey. Base: 10,000 U.S.

Building an Adaptive Model for the Future

As Nils Bohr, a Nobel laureate in physics once said, "Prediction is very difficult, especially if it's about the future."[28] While it is challenging to forecast what may lie ahead for healthcare customer service and contact centres, it's a safe bet that we'll continue to see new channels emerge.

Cloud contact centre platforms provide healthcare companies the flexibility and agility to accommodate future customer service preferences and channel behaviours. Companies developing an adaptable, multi-channel approach to customer service are better able to respond to consumers quickly and effectively, building trust and resulting in more efficient interactions.

As new channels emerge and consumers increase their use of them, cloud contact centres can be adjusted to meet changing consumer traffic between channels on the fly. Healthcare companies competing for consumer business in the future will need the agility to deliver fast and knowledgeable responses to consumer issues, such as accurate information about benefits offered through different tiers of healthcare plans, or concerns about problematic drug interactions that have gone viral in social media.

Future-proofing the contact centre isn't just about using a platform where new channels can be quickly added. To attract, engage, and retain consumers, healthcare organizations will need to arm agents with up-to-date consumer insights, enabling intelligent and relevant communications based on the full spectrum of pertinent information.

"As companies strive to keep pace of consumer experience expectations, they need a contact centre platform that is nimble and responsive enough to keep in stride with consumers today — and tomorrow," says Brian Shepherd.

Conclusion

As the ACA and other healthcare reforms result in more direct interactions between consumers and healthcare organizations, it is critical for healthcare companies comparing the differences between cloud and premise-based contact centres to identify what will be needed 18 months or even three years from now. While it's difficult to predict what the future may hold, it is possible for healthcare leaders to opt to place their organizations on a path offering flexibility and responsiveness to consumers' needs.

In evaluating different contact centre platforms, decision makers should also consider the differences offered in channel support (chat, e-mail, social, desktop video), and determine their priorities in delivering customer support through specific channels. Perhaps most importantly, the company must identify a partner able to help it meet both near- and long-term contact centre goals, including the ability to achieve customer service and consumer satisfaction performance targets.

Choosing the right contact centre platform has critical strategic implications. As physician groups, clinics, hospitals and payers find themselves competing for business, the ability to deliver exceptional customer support will become the cornerstone for competitive differentiation.

"Healthcare companies that are able to provide consumers with cohesive support experiences across all of the channels that consumers use position themselves to strengthen the consumer-company relationship, heighten consumer satisfaction and loyalty, and to distinguish themselves in the market," says Brian Shepherd.

Understanding the true TCO of cloud versus premise-based contact centres is the first step toward preparing for the complexity and opportunities that lie ahead with customer support in the evolving healthcare market.

About eLoyalty

eLoyalty, a TeleTech company, provides customer technology solutions that simplify service and deliver exceptional customer experiences at a lower cost. Using today's most advanced cloud, on-premise, and hybrid technologies, eLoyalty helps companies harness their existing technology investments and integrate legacy systems into a central customer collaboration hub enabling seamless service across all communication channels. Superior customer experiences start with an integrated approach, and eLoyalty unites all the capabilities businesses need to engage customers and build loyalty with every interaction.

For more information, visit www.eloyalty.com.

Net Promoter Score™ is a trademark of Satmetrix Systems, Inc. Bain & Company, and Fred Reichheld.

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