



# Intelligent Payer: Superpower your workforce with AI for super value

## Audio transcript

**Monica:** Hello and welcome to today's webinar: "Superpower your workforce with AI for super value." Before we get started, I'd like to review a few housekeeping details. Today's webinar is being recorded and an online archive of today's event will be available a few days after the session. If you have trouble seeing the slides at any time during the presentation, please press F5 to refresh your screen on a PC or command-R if you're using a Mac. You may ask a question at any time during the presentation by typing your question into the Q&A box on the right side of your screen, and then pressing enter. And finally, I'd like to remind you of the HIPAA anti-trust statement located in the handout section at the bottom of your screen. We will, as always, comply with that statement. Among other things, the anti-trust statement prohibits us from discussing competitively sensitive information.

We were very fortunate to have with us today Nick Lochner, Ann Cazares, Claire Wefelmeyer and Sarah Lobo.

Nick is managing director at Accenture with 28 years of experience, delivering large-scale projects across several industries, including human and machine interaction, talent management and innovating the future of learning.

Ann is the learning and quality leader at Anthem, with 21 years of healthcare experience aligning learning and human performance solutions to business priorities across functions, products, and lines of business.

Claire is a principal director in Accenture's health and public service, talent, and organization practice with more than 20 years of consulting experience in health, pharma, and retail industries.

And Sarah is manager in Accenture's health and public service, talent, and organization practice with more than a decade of experience helping retail and health clients navigate transformational change. At this time, I would like to turn the floor over to our speakers.  
Welcome.

**Nick:** Thank you Monica, and hello everybody. This is Nick Lochner, and I'm excited to be here. And, before we jump in, I would just like to thank AHIP, our moderator Monica and my co-presenters. We have an exciting topic today around superpowering your workforce for super results, and it's not a coincidence that it is also May the fourth. So, may the "fourth" be with you! Of course, the "Force" in the Star Wars franchise is a superpower and we hope that you see some correlation to the human and machine interaction we're going to be discussing.

I'd like to start off by throwing out a number: a recent study says 93% of health industry executives have artificial intelligence, or AI, projects on their agenda, 93% of them do. AI has been around for a while. However, it really has seen exponential growth and exponential impact in what's happening in today's world, in today's marketplace. But if I simplify what we're going to talk about from a "superpowering" standpoint, let me just say, so what does AI and superpowering your workforce mean?

A simple way to think about it is historically, machine inventors have found ways to automate human activities. Previously, it involved manual labor, then machines started to provide us much more information at more scale and then even more information at even greater scale. Ultimately, machines started to think for themselves and make decisions.

What we're talking about today is how AI, machines and humans can work together to amplify and to get to greater outcomes. If we were together and I could see the audience, I'd ask you to raise your hand if anybody has read the book, Human + Machine, that Paul Doherty and James Wilson wrote. It came out in late 2018, early 2019, and they make the case that there are eight fusion skills that basically provide the ability to combine the strengths of a person and a machine to create a better outcome than either could have done alone. That's what we mean by superpower. Our focus today then is to dive into some of these findings specifically to understand the predicted impact of AI on the workforce.

We conducted research that focused on specific skills, both those used today and into the future. In particular, we dove into health and health payer skills. We looked across all the roles in a health payer and broke those roles into tasks. Then we analyzed those roles against predictive models using data science and machine learning with publicly available data of all the job descriptions of Fortune 1000 companies, while anticipating what the skills and roles will be in the future.

We started to assign values to those roles and break out the impact that AI will be having on those specific activities and therefore those roles. What we found was over 90% of the activities you expect workers and a workforce to be impacted from AI will be impacted from AI. So, 90% of the roles will be impacted from AI. We identified three ways roles could be affected. The role could be automated, it could be augmented, or it could be adapted. We will talk a little bit about what those findings were, what we're seeing and how you can then superpower your workforce.

And with that, I'd like to hand it over to the team that worked on that topic and ask Claire Wefelmeyer to take us forward. Claire?

**Claire:** Great. Thanks, Nick. I think to get started, we actually want to learn a bit about you. Monica, I think we can go to the first polling question, please. Thank you.

**Monica:** As you can see, a poll has appeared on your screen, please make sure you are not in full screen mode in order to participate in that poll and to see it pop up on the right-hand side of your screen. And the question reads, "Which of the following tools has your organization invested in for use by your non-IT, non-technical workforce?" We would love it if you would check the top two. So go ahead and choose your top two choices.

We have software as a service, robotic process automation, secure sandbox environments, low code/no code platforms, or other. So once again, which of the following tools has your organization invested in for use by your non-IT, non-technical workforce? Choose up to two. We certainly appreciate your feedback, because it gives us a good idea who the audience is.

We'll pause for just a few moments while we assemble all of your answers. Again, it will appear on the right-hand side of your screen. Go ahead and click your top two and we'll go ahead and finish and I will turn it over to our speakers to present those numbers to you.

**Nick:** Thank you for that. It looks like we've got the numbers coming in and software as a service, at 34%, is leading the way. We've got RPA at 23%, secure sandbox environments at 16%, low code/no code platforms at 9% and other at 18%. And again, if we were in person, I would love to hear anecdotes and stories about what you're seeing. You can always ask questions. but we are definitely seeing an uptick from an AI standpoint across the board in all of these areas, and in additional areas. It's not a surprise to me that SaaS is leading the way.

With that, we have a second question that we want to get your input on. Let's dive into that second question.

**Monica:** Thank you. Once again, the next question has appeared on the right-hand side of your screen. Go ahead and use the radio buttons to click your top two answers there. The question reads, “What excites you most about AI?” Is it reducing time spent on manual tasks, freeing up talent for strategic work, replacing of ancient systems, introducing cutting-edge technology to my organization, using AI and data to drive decision-making, or other? Again, choose your top two. What excites you most about AI? Again, we certainly appreciate your feedback and your input, and I will go ahead and turn it back over to our speaker to let you know how all of your answers have turned up. Thank you so much.

**Nick:** Perfect. And thank you, Monica. I see the numbers still coming in. I'll just give it five, four, three, two, one more second.

Okay. It looks like reducing time spent on manual tasks is leading the way right now. That's at 32%. It's been pretty close actually in watching the numbers come in and what's interesting is there are 0%, or no answers for other. We've got 32% for reducing time spent on manual tasks, 24% for both freeing up talent for strategic work and using AI and data to drive decision-making, 14% for cutting-edge technology and 6% for replacement of ancient systems. I found this question interesting, and you'll see in the research and in the discussions that we have, we took an angle of freeing up talent. That was a key focus for us: how do you free up talent? How do you free up the picture archiving and communication system, or PACS?

The individuals you are freeing up are often the ones you will be providing those “superpowers” to by introducing and using AI and data to drive decision-making.

I find all these answers are possibilities, but when you're listening to the rest of our discussion, I think you'll hear a little bit more about the freeing up of talent and superpowering the workforce for decision-making. We do have a couple more poll questions coming up as we go along. It helps very much to get a feel for what you're saying. And again, feel free to provide questions and I will now hand it over to Claire to get into a little more of the meat of the discussion.

**Claire:** Thanks, Nick. Our research, which analyzed the degree to which automation and intelligent technologies could disrupt current ways of working, identified that a payer could potentially unlock \$1 billion annually for investment for every 10 million members served by a health payer.

How did we determine this? As Nick mentioned before, we analyzed the key task and time distribution data across all the key payer roles, which included front office activities such as sales, operations including call center reps, claims processors and the like, and medical management functions like care coordinators, provider data analysts, as well as the corporate roles in HR, IT, and finance. And using the data science and analytic capabilities that Nick alluded to, we worked to apply insights from the publicly available technology workforce and cost data.

The analysis showed us that AI and these intelligent technologies could free up or as we like to say, disrupt, 55% of a health payer's workforce capacity. Nick talked about how it's going to probably impact 90% of their role, but you can see what we're showing here is you'll be able to disrupt 55% of the workforce capacity. So how do we use that capacity? How do we use that to superpower the human potential? With AI continually learning and technology advancing, we expect even greater outcomes in the not-too-distant future. This is just the start of what we think the opportunity is.

So where do we find the value? What roles do we see as opportunity areas? This analysis shows us our highest opportunity value areas for payers based on two factors. One is the automation or disruption potential—what's the level of augmentation, right? This is where the human and machine come together with analytics or dashboards and the like.

The other is automation, and that's where the task is automated entirely based on the worker tests done by humans. Now, the Y-axis is really the value potential, the loaded salary costs, benefits, and average number of people typically in that role.

In this analysis, there are opportunities across a variety of areas in a payer, from an operations perspective, with the introduction of technologies such as Chat box or Pega to automate the workflow, data, and analytics. It's simplifying the process by which claims processors and call center reps operate:

it simplifies how they need to find, share, update, and collect information.

In the front office are the sales and account managers and underwriters. With the introduction of technologies like Salesforce, it's possible to automate the work they do to collect data and do analysis to manage client requests and needs and manage processes for generating new business and successful renewals, including proposals, regeneration, negotiations, and sale closures.

A lot of this work is being augmented, which is streamlining those processes in the clinical or med-management area. We see care coordinators and provider data analysts, and credentialing and network analysts. A lot of the work they do, such as generating member communications, arranging for support services, doing referrals, doing updates, and tracking documents, reports and databases, can benefit from this trend. Today, advances in patient management and clinical management care delivery systems can augment or streamline a lot of what they do.

So, what do we do with this extra capacity? How do we superpower our workforce using this extra capacity? Payers have long embraced AI to modernize processes. The challenge now is to rethink how to use the intelligent technologies to elevate re-imagined human workstreams. How do we use these new technologies to elevate the human experience? How can we get our workforce to use the technology to provide a better service experience to our members, providers and employees?

It's really all about four things. One is, as Nick mentioned earlier, how do you combine the human and machine? How do you combine the human mind's creativity with machine metal to amplify and turn that human potential into super-human power?

The second thing is how do you rethink the process itself? The experience itself? Quite frankly, how do you use the technology to design novel experiences to better service our key stakeholders?

And then the third thing, how do you use the machine metal to synthesize or personalize information to unlock humans to use their creativity, to provide higher value strategic work and really delight our members, providers and employers? Fourth, and more important, how do we help provide more satisfying work and work experiences for our workforce?

Ann, I think what you're doing to superpower your call center reps is relevant here.

**Ann:** Thanks, Claire. You know, what you spoke about is really the core of how Anthem thinks about technology, which is to provide those great experiences for our customers and our associates through digital solutions. And we do that by re-imagining and elevating that human work.

Our vision is to be a very innovative, valuable, inclusive partner while improving lives and communities. We do that by simplifying healthcare.

And I think AI is a place where we can really simplify healthcare, not just for our associates, but also our consumers.

So that engagement center, the place where the chats and the phone calls come in, is really an important focal point because of the impact it makes every day on our customers experience. The people working there are the voice, the face, of a company. Those people help our customers navigate the complexity of the healthcare experience. The customer service reps support customers during their highest of highs and lowest of lows. They truly are that human connection. So, when we think about re-imagining roles and elevating the work and providing a better service experience for our customers and associates, technology plays a key role there.

One of the ways we can do that is by simplifying the process for the associates themselves, such as serving up information and the flow of work. Then, an associate is not trying to navigate multiple screens and multiple systems, and instead can really focus on what's happening on that call. They're not fumbling around; they can focus more on the human and not a transaction or a task. So, when we talk about elevating that work, this isn't just about serving you for your question that you're calling in about, but now, as a rep, I'm more confident, more capable. I'm getting information served up in the flow of my work. I can anticipate; I can help navigate something on a much more human level.

Even in learning situations, you can use artificial intelligence to allow learners to practice those skills to fluency before they ever have a real human transaction or interaction—they're building those empathy skills.

And again, elevating that experience for our customers and having that kind of experience prior to real life situations allows associates to build their confidence, their capabilities, sooner, which translates to better experiences, not only for them but also for our customers.

**Claire:** Thank you, Ann. I think that's a great story. What does this mean for the future of work? The space where humans and machines come together does not always result in net job losses. In fact, we create new roles and experiences that boost performance. When you look at other industries over history, such as when banking introduced ATMs, it's really all about shifting to higher-value work. In the case of banking, instead of having tellers do simple transactions like deposits or providing money, the workforce shifted to providing support and guidance on financial products and other high-value services. Likewise, the legal profession streamlined the data collection process so that paralegals could instead help the lawyers and think about things like, "what's our best argument for the case?"

In property and casualty, instead of underwriters spending time collecting and synthesizing data and putting together complex spreadsheets and coming together, we now have

powerful data analytic tools where they can take a look at a dashboard and spend time interpreting, analyzing, doing scenarios with the data. That enables them to think about how to recommend better products, to insure a house or car in a way that's tailored to an individual's needs.

And finally, in health, I think we're already starting to see how the workforce, particularly the role of the call center rep, can evolve using technology to provide more personal member services, using things like the chats and some of the AI capabilities we have in place.

This creates a big web of opportunity, and it's very exciting to see by unlocking this capacity with AI, we can give the payer workforce superpowers to perform higher value work. They can unleash their own human potential to do exciting, meaningful work and have an opportunity to develop those highly valued skills and fulfill the aspirations many of us have who work in health.

For example, how can we provide members with information and support that they need to maintain or improve their health? How can we change our work up to enable providers to deliver needed care and health outcomes to their patients? How do we enable employers to provide competitive health insurance with benefits and coverage that meet our employee needs and have a healthy and productive workforce? How can we give our workforce these new capabilities? Melding their creativity with the machine metals, as we like to

say, can lead to a happier workforce, a more engaged workforce, and hopefully increase business performance.

We do have some examples of what we think the art of the possible is. We see some of these roles evolving. Before we start, we'd like to see where you're implementing technology today.  
Monica, over to you.

**Monica:** Thank you. Another poll has popped up on your view, as you can see to the right of the slide deck. You see the next polling question and it reads, "Where are you implementing AI today?" So again, check your top two. We have medical management, back office, which is enrollment, billing, claims, processing, et cetera. We have front office, sales and account management and underwriting, corporate functions, HR, IT finance, legal compliance, or other. So once again, choose your top two answers. Where are you implementing AI today? We'll go ahead and give you a few moments to log your answers. And again, we appreciate your input and feedback. Where are you implementing AI today? Medical management back office, front office, corporate functions, or other. We'll give it back over to our speakers to go ahead and address all your answers. Thank you.

**Claire:** Okay. It looks like we've got the responses. In corporate functions, it looks like we have 13%, and 11% in the other category. So, we see a lot of you applying AI, with almost half of you looking at the back-office functions. I think that's where a lot of things have

started, but there certainly are a lot of opportunities ahead in the other areas as well.

Now, I'd like to turn it over to Sarah Lobo, who is going to share examples of some of the high-potential roles we highlighted and how human work can be amplified with technology to help payers improve health and health service in novel ways. Sarah, over to you.

**Sarah:** Thanks Claire. I'd love to share a little bit more around the details of our research, specifically highlighting a couple of the key payer roles that we saw had high impact, whether that was a role being augmented, automated or adapted. The first role I'd like to start with involves the function around sales and account management.

Our research shows that 54% of sales and account management roles can be freed up with AI. What does that really mean? If we think about the role that our sales and account management teams are playing today, they're constantly fighting fires just to jump through admin issues, navigate cross-functional work, work with other teams like contracts and products and underwriting, all to get things signed and out the door.

There are a lot of those manual processes involved in today's work, whether it's the manual entry of tedious data like demographics or leveraging Excel spreadsheets to manage through account outreach and proposal history. What we're really seeing is that AI can

empower our sales and account management teams, helping them to become more strategic thinkers and leading them to stick sales more with their customers.

Tools like Salesforce have helped to streamline a lot of that information sharing, breaking down some of those silos that we're seeing, as the nature of the work will be very cross-functional. But what AI can really do is take the data in those systems like Salesforce and derive insights from historical data, making predictions and even recommendations on places that we can opt sell, or areas that we may want to look at because our product offering doesn't meet our customers' expectations.

These insights are what's transforming our sales workforce. They now have the insights in their hands before key client conversations, which allows them to be more strategic in the relationship-building aspect of their role. Thinking about how they should have a conversation and when to present new information—not only does this help both our sales executives and account teams to be more prepared to sell the right content, it also helps us to personalize the sales to the customers. That leads to a better customer experience, helps with sticky sales and leads to more wins at the end of the day.

The next role I'll speak a little bit more about from our research is member enrollment. Our research found 86% of member enrollment roles will be augmented or automated with the introduction of AI. Member enrollment

roles will change from being inflexible in nature today to being more agile and nimble, to cope with the changing demands of the customer and the payer.

A lot of the role today is spent managing the enrollment process: managing EDI files, making sure that tables are filled out with accurate member data and information. There's a lot of tedious manual work that's involved that can be enhanced by using AI. Automated benefits set ups and processes will change the way that our member enrollment teams function, taking away a lot of that day-to-day manual labor.

But what it will really do is allow those resources to be more strategic. They can be present to audit the information that's coming out of the enrollment files, making sure to validate, looking for fallout and where they can solution or produce better solutions—learning from the data at hand. By default, I think the member enrollment roles will be freed from these tasks, allowing them to take on more advisory roles: thinking about the customer experience, redesigning some of those upfront processes when they're seeing, dealing with fallout issues and helping them find solutions rather than being reactive.

The last role I'd like to go into a little bit more detail on from our research is the call center rep, which I know we heard a little bit about earlier in our conversation. As we traditionally think about the call center rep, they've traditionally been the sole face for the customer. They reactively take calls

while quickly trying to discern solutions right on the spot. Our reps probably get dizzy because they're toggling from screen to screen as they move from one legacy system to the next, on the hunt for the right information in a very fast manner.

Because of this, rep spends so much time searching through the maze of information that's out there. They don't have time to spend on personalizing the interaction that they're having, providing the human touch and building rapport with their stakeholders.

What AI can allow is for a call center to be more proactive. It can provide the right data and the right insights that a call center rep needs to be able to answer and meet the member where they are. Tools like chatbots, which we heard a little bit about earlier, can help triage a lot of those simple issues, questions and concerns, transforming the work of our call center reps to be more focused on complex cases.

Consequently, our call center reps aren't having to spend time on solutioning through tasks that can be done through self-service tools. This means they can free up time to focus on building connections with stakeholders, being present in the moment and really spending the time building empathy and the human connection.

Our call center reps need to be health partners to those members who are calling in and need more time to focus on building trust and the relationship.

Ann, I know you talked earlier about the kind of the work you're doing around the call center transformation. Can you share a little bit more about how you've redefined your thinking on the future role of the call center rep and maybe some of the skills you're redefining or looking to for the future rep?

**Ann:** Thanks, Sarah. I loved what you just said about being the health partner, because that's very different than the current practice of simply answering questions. As you said, with more self-enablement where customers are getting information with apps, chatbots, the website, and so on, it means the work itself of that associate is evolving. The skills they need are going to be very different as we continue to evolve because healthcare in and of itself is not simple.

Because the job of providing simple information is being pulled out of the system and the role itself and the types of calls that we're getting, or chats, are more complex, we really must think about what does the worker need to be in the future? What is the work of the future and what are the skills that they need to be successful?

We'll also see that as more Gen Z people move into the workforce, new considerations will arise for skilling talent. Most young adults can stay on their parents' insurance until their late twenties. They may not have had to navigate their own health issues themselves.

They may not have had to support aging parents or sick relatives or navigate the complexity of healthcare as a consumer.

That's something else to consider as work changes and the people you're bringing into work may not have experience in this complex world. Some of the things we've been thinking about are the skills workers will need to anticipate questions. So, if someone is going to have a particular medical procedure, it would help to know the kinds of questions that customer will have as a result, as would proactively answering questions they haven't asked yet about what to expect with the procedure.

So, they need more clinical understanding. You may not need to hire a nurse, but perhaps you need to look closer at providing a clinical understanding for nonclinical associates: more medical terminology, understanding the top types of diseases, disease outcomes, the types of tests and procedures with those diseases.

We're going to see increased skilling, as I mentioned earlier, around empathy. But really, how do you empathize when you've never dealt with that situation? We can be caring humans, but what are the kinds of environments that we can create as associates are learning and navigating to put them in a position where they can be truly empathetic and poised under what can be a very emotional conversation?

So, this development really allows Anthem to realize our mission on how to improve lives and communities while simplifying the experience. With that, I'll turn it over to Claire.

**Claire:** Ann, thank you. That was great. I think some of the things you talked about, now that we've gone to the art of the possible and thinking about what we could possibly do, there are certainly going to be challenges ahead as we introduce AI into our work and our workforce.

And now Monica, I think we've got one more question for the group, to get some feedback and see what challenges you see.

**Monica:** Thank you. Yes, another poll has popped up on the right side of your screen next to the slide deck, just above the Q&A where you can certainly type your questions in, one that reads, "What challenges do you see with AI adoption in your organization?" And go ahead and check the top two. Responses include we have not known where to start, we felt resistance to change and new technologies, we have talent and skills gaps or fear of job loss to a machine, and of course, other. So go ahead and choose your top two. What challenges do you see with AI adoption in your organization?

We'll go ahead and keep that open just a few more seconds. And then I will turn it back over to our speaker who will address the answers. Thank you so much. Go ahead and check the top two.

**Claire:** Thanks, Monica. Okay, so here are the answers: not knowing where to start, 17%. That's certainly a challenge. You can see resistance to change to new technologies in lots of places. That is certainly one we see, and I think Ann can offer up some stories. Talent skill gaps: we definitely see those. The story Ann told was not just about the technology part, but the empathy part, too. That's a big one. Fear of job loss to machines, 20%. That's certainly there. While this is very exciting for a lot of folks out there, especially when we have some tenured folks in our workforces, this may be a bit of a challenge for them. They may not be as excited. And then it sounds like there are some other ones out there. So, I think what you're all experiencing or seeing is what we see as well. And hopefully we can start to give you some food for thought when dealing with these challenges ahead.

So, work and every workforce are changing. What we're seeing is almost like the fourth industrial revolution. What's exciting about this is that we are at a historical moment. This is a key inflection point, and now is the time to take advantage of this unique challenge. Work as we know it is changing, with digital and data analytics and AI becoming pervasive and in all we do. From a workforce perspective, companies will learn how to have a digital workforce in a digital organization.

It's really becoming a part of how we work together. And certainly, COVID accelerated that. But the question remains, how do we work together now and start to figure out how to use

technology to supercharge our workforce, and how do we provide services to our members, providers, employers? This is going to be a great challenge and you need to start to address it now, or you're going to get left behind. Are we ready? Well, not quite ready, but the good news is that I think we all are starting to see this challenge. And some of the data we've seen out there says just under half of all organizations are really starting to see that these new technologies are the keys to innovations they want to drive in their industries.

Likewise, our leaders are now also seeing that we have to take steps to re-imagine and use technology to reinvent the ways we work, the ways we serve our people, innovate, drive business performance, and supercharge the workforce. And then finally, regarding that skills gap: we need to rethink how we attract and build the workforce we need with the skills we need.

We've got this great power with AI technology, and now we have this great responsibility: how do we use these technologies to unleash human potential? Even more important—as leaders, how do we guide and prepare our workforce to use these new capabilities and these technologies? It's exciting, but it also can be daunting.

So here are several things you need to keep in mind. You need to think about and reimagine the work. How can we rethink the nature of the work? To do it we need to be willing to ask ourselves the tough questions. Can our products

be more flexible? How can we rethink how we deploy our workforce to do processes like reenrollment? How can we redeploy them to think about creating a better member experience? How can I elevate the human potential of our workforce using these new technologies to serve our stakeholders? Finally, how can we rethink the support structure supporting our workforce?

And it's not just roles and responsibilities, but how do we staff and resource accordingly? How do we create better HR practices? How do we reward and incent people appropriately? Having these things in place will help us enable or supercharge performance.

There is also rebranding—engaging your employees throughout this process. It starts with having the right value proposition when you're trying to track talent throughout the employee life cycle, but includes thinking about what it means for them. Bringing them along and implementing change management: it's a big change. How do you bring them along as you work toward designing the new future?

And then finally skilling and re-skilling. It's not just about teaching the technical skills to the workforce. Certainly, these are important around AI data analytics and the like, but I think, Ann, a lot of the things that you talked about with the empathy and the soft skills and the creative problem solving are key.

Ann, I think you've been doing a lot of work in the QA space at Anthem that is very relevant here. I'd love to have you share your story.

**Ann:** Sure, I love this one because it is very internally focused, but with an eye toward helping Anthem be even more successful. And it's very exciting. We spent some time evaluating opportunities. In terms of quality assurance, picture doing quality audits on humans, transactions, technology, our claims paying. Are we enrolling properly? Are there grievances and appeals? All of the things you can imagine in an ecosystem, and those things get audited so you can determine what you're doing well and where you have opportunities for improvement. Sample sizes are important. It's a very human, heavy, transactional, kind of behind-the-scenes thing.

When you were talking about underwriters earlier, it really resonated with me because right now it's very, very manual. So, we started asking a lot of questions, like, can that be automated? Can that be automated so that people can sit back and think? And what does automation mean? It means perhaps the machine is doing something for you, so you don't have to it—it does not mean the human goes away. It is a machine-to-human-in-the-middle kind of process.

What we found in our quality organization is that the associates know where the issues are. Where they are concerned about, "hey, I have to move stuff from X to Y, then I have to do these manual calculations and then the spreadsheet and the formulas." We all have that somewhere in our workforces. We found that the associates really know where that is and it's having the right conversation with them around what if I could get that out of your workflow? What would that do for you? And many of the associates say, please take it because it's not interesting, it's not fun, it creates anxiety.

And frankly, it gets in the way of the things that will allow the associates to feel engaged in their work and able to use that subject matter expertise to, say, do more root cause analysis, to have those insights, to be able to elevate more trending and information that can be very actionable.

This doesn't mean people won't approach that situation with some trepidation or maybe cynicism, but we found that by engaging them in the process, helping them understand the positive impact that we're trying to drive towards, that they were very welcoming. They want to observe the analysis, look at the workflows, serve things up and say, "I think this is a place that could potentially be automated." It's okay if it can't be, but at least then they're thinking about it. It allows them to see where their time could be spent on things that are frankly more interesting and leverages their subject matter expertise, not to put information in a place, but to take information and

create meaningful insights. They can work cross-functionally with business partners and IT to not only elevate, but to drive out some of those bigger issues.

We can also think about upskilling. And this is kind of interesting around how maybe up-skilling workers in simple automation to empower them. So, if you could teach someone to do an unattended bot, for example, on a workflow that they have, then they start seeing those opportunities for automation everywhere, not just in the work they do.

So that pride and ownership of being able to say, "gosh, I'm not an IT person, but I learned how to do this. I did that and now it took a hundred-step thing and it made it a five-step thing." They get super excited about that. So, as we think about quality, then in some of these things, getting automated frees up capacity, right?

It also says, okay, I need people who do have those critical thinking skills, who can do the analysis and really think about what those skills of the future are. I'm beginning to skill those associates now, having them slowly get into that while at the same time re-imagining who I am going to hire. What skills am I going to hire for over time? So, I don't wait until I get there to say, okay, you know, we're opening shop, everything's automated. What kind of worker do I need? It's a matter of identifying those skills that you need now, starting to skill people, setting that path for the future, beginning to work on your job descriptions, those kinds of things.

What are you promoting when you're hiring and starting to fold in that skillset of people who are walking in off the street with what it is that you're looking for? It's not a one-and-done thing, right? It takes continuous change management. Really performing while you're transforming, keeping it in front of people, celebrating the successes.

What I have experienced is that having associates be a part of it, making that change, being instrumental in it, has helped not only uncover where our biggest opportunities are, but to celebrate that and to make it a very exciting thing versus something to be afraid of.

With that, Nick, I'll turn it back over to you.

**Nick:** Perfect. And thank you. And thank you everybody for listening today. We've got just about five minutes left. If you have any questions, please feel free to post them. You can type them in; we were not able to take questions via voice. We are starting to get some questions, and let me answer, or at least start down the path of answering some of these. I'd ask our presenting group to jump in with me.

First question is, "How would one differentiate a member call center versus a provider call center." The way that I think about that is at its core, you can start breaking down the activities that call center reps have generally in three categories. One is what are their soft skills like empathy, listening skills, and so on. Those are going to be pretty consistent. A second breakdown is what

are their technical skills. What I mean by technical is not technology, but their knowledge of their process and their responsibility and doing that specific job.

You've got the soft skills, you've got the technical, and then there's the understanding of how their role impacts the business. When I think about providers, the business purpose for talking with providers is different than talking to a member through a call center. Consequently, the priorities that you would make on the different skills that you're looking for in those roles and how AI is going to support those roles is going to be a little different. Let me give you an example. If I were to leverage AI and machine learning to listen to the first 60 seconds of a member call while I, as the call rep, am also listening and asking my introductory questions, AI could through language processing and using the right algorithms make determinations on how upset this individual is and where their questions are going. Is there content that I can put in front of them? When they ask specific questions or oftentimes, they'll contextualize and ask multiple questions: how do those get sorted and organized?

A skill set for a call center rep that few have today but could be developed into a superpower, if you will, would be the ability to, while talking to someone, asking questions, listening with empathy, you'd also be looking at your screen at information that an AI solution could be providing you. And then you would be analyzing what it's telling you to do or telling you what this person

might be looking for, or that anybody who calls and opens a call this way and asks these questions is typically looking for X. If I'm able to use that information, I'm in a better position to provide that experience, but that's not an easy skill. That requires somebody who can multitask, who understands the big picture, who understands that an AI solution isn't going to give you a perfect hundred percent answer.

You're going to have to create your own decision and action for that. And so, that's just one example for a call center. I wouldn't be getting those kinds of calls from a provider, right? So, on the provider side, I'm going to have different business purposes for the call and therefore the skills that I might need may be less about empathy and more about process, for example. So, and I won't get into all those details, but that's the way I would answer that. I don't know, Ann or Claire, if you have anything to add to that or we'll move on to the next question. Okay, we'll go to the next question. And I recognize we have two minutes left and I really do appreciate the questions coming in. There's a couple of questions here that I think kind of overlap and have to do with advice on how to upskill non-technical workforce groups on AI.

I would put it this way: organizations in the future need to have a technical competence and that's going to include AI. There are different levels of technical competence or AI acumen that individuals are going to need, and you could think of it as a hierarchy.

Without getting into all the details, I would just say, not everybody needs to understand the programming that goes into AI, there are technical folks that need to do that. But I do think where AI becomes powerful is when you understand how AI works, where its flaws are. The fact that when you use machine learning, using AI today is going to change a month from now because AI is going to learn.

And those are just the general concepts. There's also this hierarchy of fundamentals; I'll call it a technical competence to be able to program your own insights or provide input to it or provide feedback to the machine so it can learn. Those are all different scenarios, which is a way to think about that.

I would just say this, all learning organizations, all people within an organization should be learning around their technical competence. It can be bite-sized learning, but should be learning, every minute, every month. Right? So, it's not a one-time class. It's each month finding opportunities to expand your competence in tech and AI.

I do realize we're at the top of the time. I definitely appreciate that you stuck around to the end here and, you've got our contact information on there. If you do have any questions or anything specific that you'd like to have answered, you can always send an email. We would appreciate that.

So again, I'll just say thank you to AHIP, Monica, our co-presenters and see you out, hopefully soon. Take care.

**Monica:** Thank you. Thank you for that great presentation and for sharing your thoughts. Thank you to the audience for participating in today's webinar.

This concludes today's presentation. Thank you again and enjoy the rest of your day.