

# GenAI: the Painkiller Health Insurance Contact Centers need

Degree programme :

The rising costs of the Swiss healthcare system highlight a need for efficiency. Insurance contact centers process claims, perform policy mutations, clarifications, and manage complaints. These tasks are manually executed and often poorly documented. This represents a pain for managers and employees while negatively impacting the policyholder's experience, and increasing costs. The implementation of Generative AI solutions can eliminate these pains.

## Can GenAI reduce operational costs?

The costs associated with compulsory health insurance in Switzerland have experienced a significant increase in recent years. Various industries have profited from the applications of Generative Artificial Intelligence (GenAI) to streamline operations, thus reducing costs. Recognizing this potential, Swisscom, has established strategic partnerships and automated its own Contact Center operations, resulting in cost reduction and increased customer satisfaction. The overlap of these three components, namely health insurance, GenAI, and Swisscom, point towards a question worth asking: Can the utilization of GenAI in health insurance Contact Centers alleviate the challenges faced by its managers and, if so, can Swisscom capitalize on this business opportunity?

## Finding answers

To answer these questions, interviews were conducted with contact center leaders, IT infrastructure, telemedicine, and conversational marketing specialists within the insurance domain.

Utilizing Grounded Theory methodology, qualitative data was analyzed revealing close relationships between managerial, employee, and policyholder challenges alongside the crucial role of IT and Design in this context.

## Swisscom's tailored consulting offers for the Health Insurance sector

As expected, the capabilities of GenAI can address many of the identified challenges. Augmenting Agent's work through automated after-call transcriptions or email responses reduces manual work while increasing quality. Moreover, call reduction and a self-service push can be accomplished with the help of GenAI enhanced bots which answer generic coverage questions and perform simple mutations.

Based on these findings and taking in account Swisscom's position within the market, four distinct offerings were developed under the existing Swisscom's Rethink consulting framework. These offers strongly support health insurances in becoming more efficient and customer oriented.



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FIGURE 1: Modular Swisscom Rethink framework with 4 offerings which increase contact center efficiency while improving customer and employee experience.