



Increasing Bupa's call handling capacity and improving CX

Delivering tangible efficiency gains - from review through to successful change implementation



We're thrilled that Davies' work with Bupa has been shortlisted for an **Insurance CX Award in 2023**

Overview

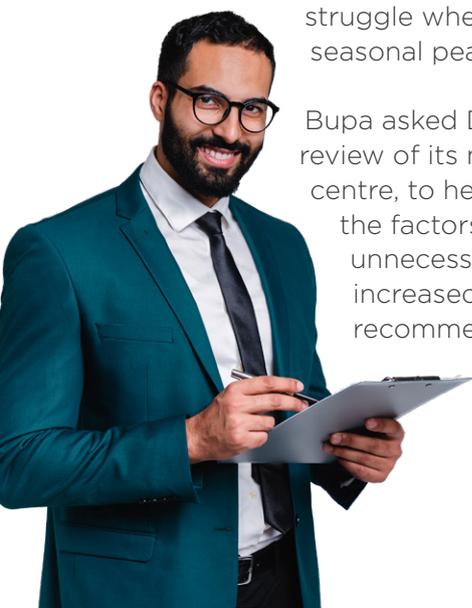
With over 2.8 million customers in the UK alone, international healthcare provider Bupa relies on its contact centres to manage insurance claims, help customers book treatments and answer often complex enquiries. Though more and more of the claims process has been digitised, the ca.600 contact centre advisors continue to provide caring and personalised support to customers who either can't do what they want online, or would rather have the reassurance of dealing with an advisor. Bupa receives thousands of calls a day.

Background

One inevitable consequence of the shift to digital and self-service channels for simple interactions is that calls to a contact centre are typically for more complex issues. So it is no surprise then that the average handle time in many contact centres has risen.

But at Bupa's medical claims division, there was increasing recognition that longer calls were becoming a problem. This wasn't simply about hitting basic performance targets: following Covid lockdowns, call durations had extended, not only among advisors working from home. Customer feedback indicated a sense of frustration at how long some calls were taking and managers were concerned that the contact centre would struggle when volumes reached seasonal peaks.

Bupa asked Davies to conduct a review of its multi-channel contact centre, to help understand exactly the factors contributing to unnecessary and avoidable increased call length and make recommendations on how to address them.



How we helped

A Davies team spent time on site at Bupa's contact centres, observing how advisors managed calls and the operational systems and performance structures they were expected to work within. We also conducted focus groups and interviews with stakeholders at all levels.

We then undertook further analysis to understand both the customer and advisor experience and related processes, and benchmarked Bupa's performance against customer-focussed and relevant external comparators.

The review process identified 16 different opportunities to streamline business processes and thus customer/advisor experiences, and remove drivers of avoidable contact. Davies demonstrated how, if all recommendations were implemented with an elevated focus on quality (rather than just minimising cost), average handle time could be reduced by an estimated 20%. Further, these changes would lead to an improvement in (CX), with calls being more focused on what mattered most to Bupa customers.

Through this renewed focus on quality measures and basic operational performance

rigour, we uncovered a path to potential operational expenditure (OpEx) savings of 18% within the contact centre.

Simple examples included changing the greeting and wrap-up scripts, to be tighter and more pertinent. We identified that automating aspects of post-call note taking – such as replicating data from one system to another, rather than having to re-key it – could also save time, and liberate advisors from low value, repetitive tasks.

Perhaps the most important recommendation however related to in-call support. Under the existing system, when advisors wanted expert input for more complex claims, they simply put a message on the group chat for their managers. But with managers having to adapt to the additional pressures of supporting remote teams, they were no longer always able to reply promptly.

We recommended a new approach, where a small team of highly experienced advisors took on the real-time support role. That would reduce the pressure on managers, lead to faster answers for customers and offer new opportunities to Bupa's best advisors.

“Bringing different thinking and outside experience really made us sit back and think about how we could do some things differently to deliver greater value to our people and our customers. Davies brought that and aligned it with our own, supported by objective-based data and evidence coupled with real world experience.”

- **Kirk Bradley**, Customer Services Director - Claims, Bupa

Our report was considered at senior management level within Bupa, and having determined which recommendations the company wished to take forward first, Bupa asked Davies to support the implementation.

We put together a comprehensive change programme, including a week-by-week implementation timetable that was based on Bupa's preferred agile delivery approach.

“Davies very quickly adapted to our preferred style of agile working, with the release trains and delivery methodology sitting within an end-to-end roadmap of benefit delivery. This allowed us to quickly set up model office environments in an agile way but still sit within an end-to-end waterfall style delivery with a focus on the overall benefits.”

- **Kirk Bradley**, Customer Services Director - Claims, Bupa

We also devised an efficient governance structure, which gave decision-makers the information they needed without creating an excessive reporting burden.

Crucially, we adopted a people-centred approach to change management. That began with engaging managers about how their role would change, for the better, so they could spend more time managing and developing their team. By demonstrating our understanding of their priorities and day-to-day challenges, we quickly secured their buy-in – and then extended the same ethos to engaging the whole of the front-line team. We then trained several of the managers to lead the full training roll-out to the advisors, an important step in ensuring the sustainability of the change programme.

“This people centred approach allowed us to build and maintain trust as we went through the change programme, taking our teams with us. This ensured a smoother path to benefits delivery through embedding and sustaining performance because it was implemented by the teams themselves. This is now the only way that we deliver change.”

- **Kirk Bradley**, Customer Services Director - Claims, Bupa

While the engagement was underway, we also set up a 'Digital Twin' of Bupa's end-to-end contact centre claims process. This software solution allowed us to rapidly model and simulate potential changes to the process and platform - providing Bupa with realistic data and vital reassurance about the impact of our recommendations. That allowed both the Davies and Bupa teams to test and simulate changes to processes and configuration to optimise them before confident deployment at scale.

“This scenario modelling allowed us to test potential outcomes digitally before implementation using real data from the real world. Together with Davies we used this to inform our approach to building a model office to quickly validate the results and implement in an agile way.”

- Kirk Bradley, Customer Services Director - Claims, Bupa



Identified **16 different opportunities** to reduce average handle time by **20%**



4% OpEx savings delivered in **4-6 weeks**, with potential for **14% more**



New ways of working and skills transfer to Bupa team who then delivered an additional **10% OpEx savings**



New delivery models established to **streamline future change**

Results

The first workstreams were delivered within six weeks and quickly resulted in a 4% reduction in average handle time. This not only achieved the preliminary target, but also built confidence in the change programme.

The new expert support team was successfully recruited and trained and a 'model office' created so that Bupa can test and learn further changes itself. We handed over detailed documentation and tailored employee and manager adoption guidance to be used within the 'business as usual' environment; a crucial component of that was the governance of the model office, to make sure that there is robust evaluation of proposed changes and a full evidence trail.

That was invaluable as Bupa took forward our further recommendations to bring it gradually closer to the 18% OpEx savings we had identified, and to ensure it optimised its advisor capacity ahead of peak periods.



With the help of Davies, we were able to identify ways to close our capacity gaps in an extremely challenging recruitment market and provide great service to our customers. Working alongside us, we were able to not only think differently in our strategy but also execute well in implementation. The people centred methodology for implementing, embedding and sustaining change in an agile way is now the way that we do it.

- Kirk Bradley, Customer Services Director - Claims, Bupa



Get in touch

For rapid diagnosis of your CX issues, recommendations on your operating model or support with CX change, our expert team can help. Contact us today.



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