

Health insurer
Neutraal Ziekenfonds
Vlaanderen turns
weaknesses into
strengths, installing a
new solution



Neutraal Ziekenfonds Vlaanderen in Belgium improved its inbound customer service by increasing the answer rate within 20 seconds from 40% to 90% and first call resolution to 80%, resulting in a 60% reduction in call volume. A skillsbased cascade routing system, which automatically switches a call past an unavailable agent to the next available one with comparable expertise, reduced the workload of 60 agents spread over 55 offices in Flanders.

The task

As a mutual health insurance fund, Neutraal Ziekenfonds Vlaanderen serves more than 105,000 customers from 55 offices throughout Flanders. However, when it came to its inbound customer phone service, the company noticed a low answer rate (less than 40% within 20 seconds) when its operators experienced high workloads. It's not unusual for monthly volume to exceed 35,000 calls. Compounding the situation was a recent corporate name change that necessitated a more professional, modern and younger image, including better phone-in customer service.

The solution

- Atos Unify OpenScope Contact Center Enterprise V8
- Installation of a new VoIP switch and 200 OpenStage phones in 55 offices, linking each of them over a redundant fiber connection with administrative headquarters
- Integration of their current CRM solution with OpenScope Contact Center
- Virtual skills-based routing transfers calls to the next available agent with comparable expertise - location by location
- Familiarizing staff with system operation using remote teletraining tools that emphasize customer interaction and service over strict adherence to internal processes
- Permanent adjustment of routing parameters based on statistical feedback
- Professional Services support on-site during switch-over to new telephony and decentralized contact center

The benefits

With the OpenScope Contact Center solution, Neutraal Ziekenfonds Vlaanderen has turned its weakness of inadequate availability by phone into one of its key assets: fast and effective inbound call handling. A skills-based cascade routing system reduces the workload of the 60 agents, who have been trained to handle high call volumes and expedite answers on the first contact. The project will show a return on investment in 2.5 years.

Neutraal Ziekenfonds Vlaanderen turns Achilles' heel into a key stronghold

Neutraal Ziekenfonds Vlaanderen (Neutral Health Insurer Flanders) is a rapidly growing provider of mutual health insurance funds, social services and youth services focused on Belgium's Flemish Region, its people and culture. It serves more than 105,000 customers from 55 offices across Flanders, making it one of the largest neutral health insurers, independent from political or religious adherence. More than half of its 150 employees perform front-office activities involving direct customer contact or offering exceptional comfort and care services in a proactive, entrepreneurial and professional way.

A partner in certainty

In a typical illustration of its independent nature, Neutraal Ziekenfonds Vlaanderen does not consider its clients 'members', but simply customers with whom it wants to partner and provide certainty during life's milestones: a newborn child, hospitalization, retirement to a home for the elderly. "We have one of the fastest growth rates among all regional insurers", explains General Manager Wim Van Hecke. "Our unique selling proposition is our reaction speed and closeness to the customer. No one needs a health insurer until a health hazard occurs, and then as a rule, the customer calls us. They expect you to be there as a

partner, close and immediately available." Staying close to the customer and being highly available requires a considerable IT dimension. About 22% of the insurer's annual budget is spent on IT, with a combination of private cloud solutions and a comprehensive star network between the headquarters and the 55 agencies it supports. For IT Manager Stef Loyens, it is essential that IT supports the customer intimacy which is the competitive strength of the insurer. "We want each agent to be able to answer all of the questions a customer asks. To ensure that, we need to define the parameters for the contact center application in a very detailed manner. Key to our success is the reliability of our services and the availability of our people." When Neutraal Ziekenfonds Vlaanderen's management found that more than 60% of incoming calls were not handled within 20 seconds, and that customers more often than not had to repeatedly call up to 4 times to get connected with an agent, they realized the devastating effect on their reputation. "And when they got connected, our representatives often lacked knowledge or tools to provide a solution. We were losing customers and we needed to stop the bleeding", Wim Van Hecke remembers.



« The solid preparation and effective communication between Atos Unify and our team was the reason why we only needed to intervene for 3% of the agents connected. »

Wim Van Hecke,
General Manager

A concept in support of the USP

Although under time pressure, Neutraal Ziekenfonds Vlaanderen's management went through their options carefully and with a strong focus on how to turn this threat into a competitive edge. "We understood that we needed to gear up our communications infrastructure and build a call center concept that would support the two major expectations of our customers: accessibility and closeness", Commercial Manager Jean Pierre Maesfrancx says. "We decided to go for a decentralized call center approach, routing customers calling in based on phone area code recognition to the right agent. When the most obvious agent is not available, we route the customer to the nearest office with an available agent, and so on. This provides a feeling of being close to callers, because they will always talk to someone from their region, with the same familiar dialect or accent. It also reduces the workload of our agents."

Economical and technologically sound

Additionally, the decentralized approach avoided hiring new call center staff, Wim Van Hecke points out. Each office has an agent who is trained to handle incoming calls and has access to the customer's file through the CRM solution. Proficiently linking 55 locations throughout Flanders over fiber optics required significant logistics design and execution. Wim Van Hecke: "The reliability of this network is crucial since we transmit all calls and data over it. This made us realize the importance of investing in the right digital tools and building a web presence that allows customers to follow up on their requests or status online."

Stef Loyens explains that the choices made were also validated by IT from a financial viewpoint. "We looked at the most recent technology in combination with the lowest possible communication cost. The SIP trunking solution from Atos Unify allows us to manage all communications over a single network. This meant we could eliminate the telephony network and replace it with one ADSL connection for each agency, for combined use of data and telephony. This will result in a return on investment in 2.5 years!"

A cultural as well as technical process

Wim Van Hecke underscores the crucial impacts that the migration to the contact center had on his organization. "We went through a heavy process, both technically and culturally", he says. Technically, supported by the Atos Unify Services Department, Neutraal Ziekenfonds Vlaanderen changed its telephony switch, connected 200 phone posts in 55 offices, linked its contact center to GKD (Global Customer File), the CRM tool in place, replaced all data switches at the headquarters and main regional offices, and installed a redundant fiber network." In terms of logistics, the decentralized contact center implied a number of changes to business processes, which needed to be communicated well. Wim Van Hecke continues: "The cascade call routing approach required us to install a contact center front office and create regional skill groups. We needed to inform and convince our staff, training them to integrate the changes into their way of working. We asked the assistance of a company that specialized in training employees on how to deliver service over the phone."

Also, IT Manager Loyens points out, "staff can now visit customers at home and have access to all our applications with a tablet. Training here is crucial."

Migrating to the Atos Unify communications platform and connecting the various locations over IP happened two months after the testing environment was set up. To General Manager Van Hecke, it was a milestone moment as it was combined with the startup of the contact center solution, and it went flawlessly taking no more than half an hour, "thanks to the joint efforts of our team and Atos Unify's. The solid preparation and effective communication between both teams were the reason why we only needed to intervene for 3% of the agents connected." Eventually, the office agents have more time to focus on customer cases. They feel more confident replying to the customer calls and they also experienced a lower incoming workload. That is why Neutraal Ziekenfonds Vlaanderen will be implementing a second and third contact center for its Social Services and Youth Services.

The perfect choice

To Jean Pierre Maesfrancx, the proof of success is easy to illustrate. There is a considerable reduction in complaints regarding agent accessibility and the statistical proof is overwhelming. Data can be followed-up daily thanks to the clear reporting, consolidated in the dashboard, using "a set of screens which allows you to monitor all key numbers such as answer rates per agent, real-time user status, or the ratio of answered vs. abandoned calls." The OpenScope Contact Center solution is specifically designed to address inbound call challenges such as high abandoned call rates, low firstcontact resolution, missed service level targets, high agent turnover and low customer satisfaction. It's made to maximize first-contact resolution through intelligent skills-based routing, along with built-in expert presence and collaboration tools. "It was the perfect choice for us", Jean Pierre Maesfrancx concludes. "This shows how technology can help smaller businesses make a huge leap forward, but it couldn't have been done so successfully without the full commitment of our staff and Atos Unify's solutions every step of the way."



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Stef Loyens,
IT Manager



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Jean Pierre Maesfrancx,
Commercial Manager

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