

Addressing the digital customer

A new kind of customer communication with the Serie M/



The digital customer

People born and raised in the digital world, the “digital natives,” already account for almost 16% of Sanitas’ customer base, and numbers are rising. That alone seems reason enough to cater to this customer group specifically. Its profile differs significantly from that of traditional customers: The digital customer gathers information 24/7 and is active on various channels, cost-conscious and used to comparing their options. They have broad social networks and are rarely committed to specific brands or institutions. And thanks to today’s technology they can be impatient, expecting immediate answers to their inquiries at any time of day.

The existing communication methods of traditional companies don’t work for the digital customer. This holds true also for the IT sector. Thus, business models, processes as well as information and communication technology need to be digitalized in order to build sustainable customer relationships. At the same time, this transformation also greatly improves the value chain.

Sanitas has set the course for its own digital transformation early on and is now in the middle of that process. As one of the first steps, the company successfully introduced an app for digitally capturing and processing customer receipts on a smartphone (see attached pictures.).

A new system for correspondence

The existing correspondence system for outbound documents had approx. 800 MS Word templates. It was replaced by a modern trilingual solution created with the Serie M/ by kwsoft®. The goal was

- to allow for a greater degree of individualization;
- to increase the degree of automation;
- to reduce the cost of the document creation process;
- to serve the digital customer.

Today, interfaces to the business application Syrius by Adcubum, to the portal solution e-Gate as well as to various core systems help employees significantly improve the efficiency of their workflows. It goes without saying that all compliance requirements are met.

The Company

With around 800,000 people insured and a premium volume of 2.5 billion Swiss francs, Sanitas is one of the largest Swiss health insurers. With its Compact, Original and Preference plans, Sanitas offers insurance solutions that cater to its customers’ needs.

The three plans differ by tariff and coverage for both the mandatory basic insurance and supplementary insurances. Sanitas insures both individuals and companies and develops services in line with the latest trends.

Facilitating employees' work

An example: A clerk is using a business application while working on a specific case. If they want to create a document, the system guides them to the exact template needed for their case. All the relevant data gets imported from the business application and, together with information about the clerk (such as their specific responsibilities), is used to generate the correct document with the correct content and send it away for the next step (authorization, double check, etc.)

New perspectives

During the course of the project, a new mindset emerged—to get away from focusing on individual (printed) letters and documents and instead to consider all the different cases and communication channels that are relevant for each (of the more than 500) customer-specific case scenarios. Each case can dynamically trigger production of a single document or a group of documents. Out of these documents, shipments are compiled and delivered through one or more communication channels. This way, customers and service providers as well as internal recipients and systems are provided with individually compiled document shipments. If required, parallel delivery via each recipient's preferred channel (letter, e-mail, web portal) is possible around the clock.

New rules

All document templates have been re-specified for this expansion of services. Marketing has implemented the CI/CD specifications uniformly for all documents. The legal department has partially reworded sensitive texts and specified exactly where the clerk has leeway for individual phrasing, and where they don't. The technical specialists redefined the document logic with the help of dynamic text models and dialogs—on the basis of variable data from the originating system or input from the clerks. Finally, all document templates were translated from German into the national languages French and Italian, with English currently being prepared as an additional language. It goes without saying that language-specific phrasing and idioms were taken into account for each template.

A new way to address customers

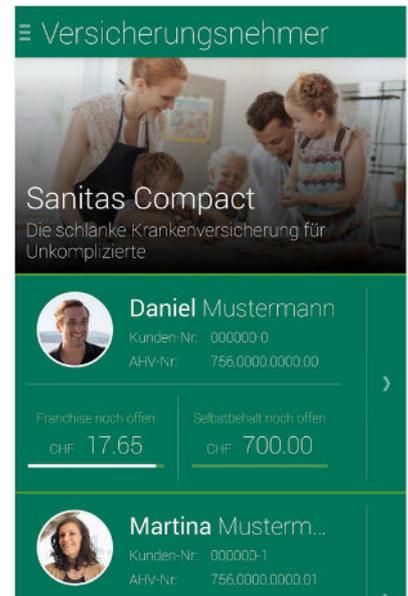
The result is a completely overhauled approach to customer correspondence with precise and individualized content. It is designed for automated processing and output to different communication channels. Customers benefit from concise and comprehensible documents as well as shorter response times. The next steps continue this line of development:

- Output of electronic documents that are optimized for responsive display on mobile devices.
- Use of individualized, fillable PDF documents that drive digital customer communication.

Communication with the digital customer has been successful. With its new system based on the Serie M/ by kwsoft®, Sanitas has laid the foundation for future-proof customer communication.

Conclusion

Thanks to its rigorous digitalization efforts, Sanitas was able to significantly increase the efficiency of its core processes. A higher degree of system integration and the corresponding exchange of information are further aiding the individualization of documents. Sanitas is prepared to accommodate for the demands and desires of modern consumers. In order to retain and expand its customer base, the company is actively investing in new communication channels and preparing for future technical requirements. The Serie M/ plays a crucial part in this, as it is the outbound solution for document-based communication, technology carrier and agile system all at once.



The screenshot shows the Sanitas Compact app interface. At the top, it says 'Versicherungsnehmer'. Below that is a photo of a family and the text 'Sanitas Compact Die schlanke Krankenversicherung für Unkomplizierte'. The main section displays user information for Daniel Mustermann: Kunden-Nr. 000000-0 and AHV-Nr. 756.0000.0000.00. Below this, there are two progress bars: 'Franchise noch offen' at CHF 17.65 and 'Selbstbehalt noch offen' at CHF 700.00. The bottom section shows information for Martina Mustermann: Kunden-Nr. 000000-1 and AHV-Nr. 756.0000.0000.01.

The Sanitas App

- See your copay and deductibles at the touch of a button
- Submit medical bills online
- See if costs will be reimbursed
- Find physicians, hospitals, pharmacies and generics

Contact

We have even more information for you. Would you like to talk directly to our reference customers? We will gladly arrange an appointment for you.

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