

# IBM Watson Assistant for Health Benefits

Drive fast, dynamic and personalized interactions with members, at scale

## Highlights

Designed to help you:

- Provide a cost-efficient, 24x7 customer service channel for members and providers
- Increase member engagement and efficient use of benefits
- Improve customer service efficiency with fast, accurate access to member information
- Strengthen provider collaboration with access to patient benefit and eligibility information
- Enhance member experience with convenient, personalized, conversational interactions

## Introduction

IBM® Watson® Assistant for Health Benefits can answer real-world member healthcare questions quickly and easily, in familiar language. This cloud service is built on the IBM Watson Assistant platform and uses clinical annotators with a benefit rules system to help deliver an informed conversation regarding benefits coverage, out-of-pocket costs and more.

Watson Assistant for Health Benefits can generate answers based on member questions using natural language processing to determine their true intent, and then translate that information into coded inquiries. The solution is designed to understand the logic of health plan eligibility rules and incorporate them into the conversation, enabling improved interaction with each member.

Over time, Watson learns, adapts and improves — further optimizing the member experience. This technology can help you:

- **Transform the member experience** – Watson is always available to interact with members, enabling them to get the personalized information they need — when and where they need it

- **Strengthen provider collaboration** – Providers calling into Member Services regarding their patient’s benefits and coverage will get the same fast and accurate service the patient is getting
- **Lower the cost of member interactions** – The solution can help deflect calls to lower-cost, self-service channels, reducing agent training and call-handling time
- **Optimize call center talent** – Member service agents can shift their focus to higher-value and more complex tasks, enabling health plans to deliver concierge-level, differentiated service

### Meeting today’s challenges

Many health plans today are adapting to evolving business models – while working to tackle significant challenges, including:

- The information members need to understand their benefits often resides in multiple places, making it difficult for them to find, understand and consume
- Call center agents can waste valuable time searching for disparate, granular data, contributing to high average cost-per-member calls
- Members expect immediate, high-quality and accurate answers, regardless of the service channel chosen

The dynamics of how members engage with companies are changing, too. We’re moving to more of a self-service economy, with members shifting away from traditional channels and wanting to engage on their own terms.

### Driving impactful interactions through conversation

Watson Assistant for Health Benefits interacts directly with members, providers and call center agents to help drive impactful interactions.

**Self Service** – Members engage with Watson through a chat interface in the member portal

**Agent Assist** – Agents interact with Watson when they need assistance with inbound calls from members and providers calling on behalf of their patients

In both scenarios, Watson Assistant for Health Benefits:

- Uses state-of-the art deep learning techniques to derive a question’s intent
- Understands common-use language and concepts
- Can ingest and learn other business domain knowledge, adapting to specific organizational terms
- Learns over time based on usage

## Delivering a solution cost-effectively through software as a service

Watson Assistant for Health Benefits is a software-as-a-service solution featuring continuous delivery of enhancements and new content, once setup and deployment tasks are completed. Open APIs support integration into legacy systems while the cloud platform safeguards protected health information data.

## Put the power of Watson to work for you

By harnessing the power of IBM's artificial intelligence technologies in a member engagement solution that orchestrates back-end data, you can cost-effectively drive fast, accurate and personalized interactions with members, at scale.

## Why IBM?

At IBM Watson Health,<sup>™</sup> we believe today's determined professionals — whether in informatics, the C-suite or on the frontlines of member care — must be freed from the unnecessary complexities holding them back.

Driven by the same passion and spirit as our clients, we provide you with technology and expertise that you can use to solve short- and long-term challenges.

Of course, you also get the time-tested methodologies, robust technology offerings, innovations and artificial intelligence capabilities of the Watson Health teams.

### Features and benefits

Multiple data sources beyond claims	By also connecting to claims, accumulator, provider and member databases, Watson Assistant for Health Benefits can provide more contextual detail about a person's coverage.
IBM Cloud <sup>™</sup> platform	<p>Watson Assistant for Health Benefits is built on the power of the IBM Cloud.</p> <p>Our cloud starts with data as the first premise, and in the Health cloud, we start with data protected by privacy regulations in every country we operate.</p> <p>In the IBM Cloud, it's all about your data. The IBM Cloud, combined with the Watson data platform, helps you maintain ownership of and protect your data.</p> <p>We built the IBM Cloud for artificial intelligence services and cognitive technologies. Our cloud must protect your data, and it must enable our artificial intelligence.</p>
Natural conversation	Watson Assistant, rated as a leader in conversational platforms by Forrester, <sup>1</sup> understands the questions posed in natural language by end-users and extracts the underlying information required to search for answers on the back-end, then responds with follow-up questions and answers.
Intelligent reasoning	Reaches into and orchestrates enterprise data in back-end systems (e.g., benefits, accumulator, member and provider databases) to find answers to questions, and guides front-end interactions to ask the right sequence of context-specific questions to provide the most accurate answer in the fastest time.
Clinical annotators	Translates medical terms like CPT and ICD codes into user-friendly terms, and vice versa, without having to hard-code the translation. For instance, the system maps a question such as, "I need knee replacement surgery," to a CPT code or family of CPT codes that will be used in the search for answers on the back-end.
Branded to your portal	Watson Assistant for Health Benefits uses open APIs, so you can integrate it right into your existing member or CRM portal.

<sup>1</sup> The Forrester New Wave: Conversational Computing Platforms, Q2 2018: The Seven Providers That Matter Most And How They Stack Up. R. Koplowitz, M. Facemire. April 12, 2018.

## Start a conversation

If you'd like to learn more and view a demo, email [watsonh@us.ibm.com](mailto:watsonh@us.ibm.com).

---

## About IBM Watson Health

Each day, professionals throughout the health ecosystem make powerful progress toward a healthier future. At IBM Watson Health, we help them remove obstacles, optimize efforts and reveal new insights to support the people they serve. Working across the landscape, from payers and providers to governments and life sciences, we bring together deep health expertise; proven innovation; and the power of artificial intelligence to enable our customers to uncover, connect and act — as they work to solve health challenges for people everywhere.

For more information on IBM Watson Health, visit [ibm.com/watsonhealth](http://ibm.com/watsonhealth).

© Copyright IBM Corporation 2018

IBM Corporation  
Software Group  
Route 100  
Somers, NY 10589

Produced in the United States of America  
July 2018

IBM, the IBM logo, [ibm.com](http://ibm.com) and Watson Health are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at "Copyright and trademark information" at [ibm.com/legal/copytrade.shtml](http://ibm.com/legal/copytrade.shtml).

This document is current as of the initial date of publication and may be changed by IBM at any time. Not all offerings are available in every country in which IBM operates.

The information in this document is provided "as is" without any warranty, express or implied, including without any warranties of merchantability, fitness for a particular purpose and any warranty or condition of non-infringement.

IBM products are warranted according to the terms and conditions of the agreements under which they are provided.

Statement of Good Security Practices: IT system security involves protecting systems and information through prevention, detection and response to improper access from within and outside your enterprise. Improper access can result in information being altered, destroyed or misappropriated or can result in damage to or misuse of your systems, including to attack others.

No IT system or product should be considered completely secure and no single product or security measure can be completely effective in preventing improper access. IBM systems and products are designed to be part of a comprehensive security approach, which will necessarily involve additional operational procedures, and may require other systems, products or services to be most effective. IBM does not warrant that systems and products are immune from the malicious or illegal conduct of any party.