Insurance Applications

Medical, Dental and other Health Insurance

For health/dental insurance carriers, controlling health care costs is the foremost need. IVR helps meet that need by providing immediate, accurate coverage information to medical/dental service providers and hospitals. The IVR system delivers this information automatically, allowing employees to focus on more productive tasks.

Coverage Verification — Determine Coverage Before Starting Treatment

When health care providers call a company's IVR system, they simply enter the patient's policy and ID information. The IVR system responds with complete eligibility information, from type of coverage and policy limits to co-payment and deductible requirements.

Claim Filing — File Claims Automatically

IVR simplifies the insurance-claim process by allowing health care service providers to file claims over the phone. They enter patient policy information, date of service, industry-standard service and diagnosis codes. The IVR system automatically processes the claim according to company policies. Since routine claims are handled by IVR, employees can spend their time resolving complex claim problems and providing excellent service.

Automobile Insurance

For automobile insurance carriers, automating claim filing, repair assistance and verifying insurance coverage is of utmost importance. IVR helps meet that need by providing fast and accurate coverage information in an efficient manner. The IVR system delivers this information automatically, letting employees focus on more productive tasks.

Claim Filing — Automated Claim Filing Simplifies Processing

IVR enables customers to file routine insurance claims over the phone. In fact, many types of claims can be completely processed with the information collected by the IVR system.

When customers call the IVR system, they simply enter their policy number, Vehicle Identification Number (VIN), date of birth and other essential information. The system verifies coverage and tells the customer the required deductible amount, policy limits and other basic coverage information.

Toshiba IVR can use speech recognition technology to automatically gather additional information that callers can't provide using touchtone input. With this sophisticated technology, an automobile insurance company can further extend their system's capability to help efficiently process claims.

The system can allow customers to speak numeric information such as date and type of loss (auto accident, theft, etc.). The system can also obtain answers to questions such as:

♦ "Is the car drivable?"

♦ "Was anyone injured?"

♦ "Were other cars involved?"

♦ "Did the police make a report?"

The customer answers these "yes/no" questions just by speaking the appropriate response. This enables an automobile insurance company to gather much more information in a way that's natural and easy for their customers. By maximizing their system information-gathering potential, an insurance company can provide optimum service to their customers.

With these advanced capabilities, IVR is especially helpful when all agents are busy. If a claim requires more detailed information, the caller can easily transfer to a customer service agent who can complete the report. IVR streamlines the claim process by providing a claim number to the caller before transferring or ending the call. Equally important, IVR automatically updates the company's database with the caller's information, speeding claim processing.

Repair Assistance — Direct Customers to Nearest Authorized Repair Center

When customers select the "Claims - Repair Locations" option on the IVR system, they enter their ZIP code and receive a list of approved repair centers in their area. By incorporating Automatic Speech Recognition (ASR), callers can simply speak their ZIP code, area code, or state and county—however the insurance company wants their locator program to function. Once IVR determines the nearest locations, the system can even provide directions to the repair shops by speaking them to the customer and/or by fax. These features help prevent claim problems and assure customer satisfaction.

Coverage Verification — Determine Coverage Before Starting Repairs

When repair centers call the IVR system, they enter the customer's policy number, claim number and VIN. The system responds with coverage information from deductible requirements to policy limits, and transfers the caller to an agent if more detailed information is needed. This automated coverage verification process assures that claims are handled quickly, accurately and effectively.

These are just a few examples of how the Toshiba IVR system can improve both customer service and an insurance company's bottom line. There are many other ways Toshiba IVR can benefit an organization.

Contact your Toshiba IVR Regional Sales Manager for more assistance in providing your customers with a complete analysis of their business requirements and to learn more about how they can use Toshiba IVR to meet their specific needs.