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**HEALTH PLANS TURN TO CLICK-TO-CHAT TECHNOLOGY TO REDUCE
OPERATING EXPENSE AND ENHANCE CUSTOMER SERVICE**

*Connexions Offers Health Insurers Best Practices and Common Errors
from Other Industries' Chat Applications*

ORLANDO, FL – June 17, 2008 – Health insurance plans – driven by the rapid growth of individual health coverage – increasingly turn to customer service technologies that sophisticated retail businesses, ranging from consumer products to financial services, have employed successfully for years, most notably Click-to-Chat, or “Chat.” The growing interest in Chat is in evidence this week in San Francisco at America’s Health Insurance Plans’ (AHIP) Institute 2008, as major technology vendors including Microsoft present their Chat-based solutions to the nation’s leading health insurance companies.

Chat technology enables health plan members to communicate online with customer service reps through real-time text messaging, rather than over the phone. Because Chat technology allows service reps to handle more than one customer simultaneously, and provides customers with a detailed record of online text “conversations,” companies are able to reduce operating costs and improve the customer experience with Chat.

“Chat has begun to play an important role for health plans seeking to gain competitive advantage in the market for individual members, as employers continue to drop group health coverage,” says Rob Panepinto, a Managing Director at Connexions. “Health plans that do not provide Chat as an online tool risk losing valuable opportunities to acquire new members and maintain their brand loyalty.”

But there are some risks associated with Chat, according to Panepinto. “When improperly configured or inappropriately staffed, Chat technology can degrade the customer experience, erode brand confidence, and even drive a customer to a competitor,” he claims.



Chat Lessons Learned From Other Industries

Before considering whether Chat fits with a health plan's strategic customer service program, it's important to recognize some of the most common errors businesses make with this technology:

Hiring the Wrong Agents – Chat agents and voice agents have distinct personalities and skill sets, and they shouldn't be expected to perform each other's jobs. Proper recruitment, training and supervision are critical. "The best voice agents prefer social interaction and enjoy talking on the phone," notes Tracey Ayers, Senior Vice President, who manages Connexions' North Carolina customer service center. "When a voice agent completes a call, she'll turn to her colleagues and continue talking. Chat agents are exactly the opposite. They prefer written communication, are extremely focused, and don't like interruptions when working."

Leaving Customers Waiting Too Long – Like a frustrated radio listener who switches to another station when there is "dead air," an online customer will often terminate a Chat session when too much time elapses between questions and answers. Well-designed Chat solutions are staffed with trained agents and employ automatic system interventions that shorten customer wait time and reduce abandonment of the Chat session. For example, an agent can "push" to the customer pre-programmed Chat snippets such as: *"Your customer service agent is researching your question and will be right back with your answer. Thanks for your patience."*

Making Chat Icons Difficult to Locate – Strategic placement of the Click-to-Chat button on a company's website can turn shoppers into buyers, enable faster resolution of customer service issues, and strengthen brand loyalty. Chat entry points placed on logical pages, such as those containing billing or statement information, often lead to faster resolution of questions and more satisfied customers. Conversely, hunting for a Chat icon leads to a poor customer service outcome.

