

Vivas Health

Vivas Health choose Experian to improve customer communications

Address capture software, deployed in the call-centre and on the website, helps Vivas Health collect accurate customer address information

Improving customer communications

Background

VIVAS Health, based in Dublin, is the Republic of Ireland's most innovative health insurance company. Having launched in October 2004, the company quickly established itself in the marketplace and was the first Irish health insurer to sell on the web via www.vivashealth.ie, and through a network of intermediaries.

With over 120,000 individual customers, it is now the largest insurer of previously uninsured people in Ireland, as well as the primary destination for customers looking to switch their health insurance provider. Its customer base also includes almost 1,200 corporate customers across all industries in Ireland.

Situation

One of VIVAS Health's main goals is to strengthen and grow brand recognition. It aims to achieve this through regular communications to the marketplace, through channels such as direct mail, to help people understand how pioneering the company is. The success of these communications relies on accurate data as activities are separated into three categories – acquisition, awareness and retention – and VIVAS Health must ensure that the right messages are sent to the right people. Errors in contact data can lead to delays or mis-communications as well as high volumes of returned mail. They can also lead to inefficiencies in other areas, such as the number of calls made to reconfirm a customer's details.

Innovation is a key driver for VIVAS Health and a focus area is customer reconciliation. VIVAS Health provides customised health plans and a large range of products that are available to customers in a 'real-time' web-based system. All the tools for making changes and claims on an account are put into the customers' hands so they can serve themselves on the website. This system can be accessed by customers at any time using the customers chosen password, allowing members to maintain their accounts and make any changes or claims in a paperless process. VIVAS Health looked to Experian Data Quality for a contact data capture solution that would support its customers in this progressive and paperless environment.

Solution

VIVAS Health had identified the importance of accurate contact data capture, yet this is more of a challenge in the Republic of Ireland as postal addresses are often not consistent throughout the country and postcodes do not exist. There are occasions where it might appear that an address is incomplete when, in actual fact, it contains details that make it suitable for a delivery within Ireland. Capturing addresses can also be a lengthy process, which means that corners may be cut and only the minimal amount of information is actually captured. To prevent this from happening, An Post (the state owned provider of postal services in Ireland) has begun to reward companies that are using their addressing systems properly and have the correctly formatted addresses. This is reflected in cheaper postage for the companies that comply. A further challenge was the number of data capture channels at VIVAS Health, which all feed information back into a central database. Varying levels of quality in relation to contact data capture in some channels combined with rapid business expansion, had created an impact on efficiencies and the need for a tailored solution.

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— Sean Bellamy, Corporate Solutions Manager, VIVAS Health

VIVAS Health

VIVAS Health decided to choose address capture to use in its call centres and on its website. This ensures that VIVAS Health has the correct contact data information for customers signing up to its health schemes so that welcome packs and future mailings reach them first time round.

Results

Since integrating Experian Data Quality software, VIVAS Health has benefited from some remarkable results. It has increased confidence in the integrity of its data and a large element of risk has been removed. Sean Bellamy, Corporate Solutions Manager, comments: "From a financial point of view, we can now boast of improved return on investment on our marketing campaigns and reduced administration costs. Our volume of returned mail has been reduced by 55%. In addition, we now have a consistent view of where our customers live, which enables us to profile and analyse them more effectively."

Future Plans

The improvements achieved have really encouraged VIVAS Health. It aims to build on its data quality with a continuous improvement strategy in the areas of customer service and innovation. It also aims to improve its customer relationship management through more analysis of the details it holds on customers. This will allow more tailored communications to be sent out, especially on a targeted, regional basis. VIVAS Health realises that healthcare needs to be customised. It is now reflecting this philosophy in the way it captures and uses customer data.



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