Member questions — 9 reasons, 92,000 answers

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The answer carries the figure from the member's own policy · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **What separates a prepared answer from a general one: it is backed by the member's group scheme, his level of cover and his statement.**

The nine reasons, in volume order

Reason	Source of the answer
Out-of-pocket amount not understood	**Statement, cover, reimbursement basis**
Reimbursement lead time	Date the request was received and the file's route
Annual cap reached	**Consumption for the period, cap of the policy**
Procedure outside the schedule	Cover and list of procedures included
Fee overrun	Statement and level of cover

Reason	Source of the answer
Direct billing refused at the pharmacy	State of entitlements on the date of care
Change of bank details	Internal procedure and document required
Removal of a dependant	Group scheme and effective date
Certificate to reissue	Current state of entitlements

The difference, on one example

General answer	Prepared answer
“Your policy provides for a cap”	**“Your optical cover provides €300 per two-year period, you used €190 of it on 14 March, and €110 remain until 14 March next year”**

Volumes and lead times

Measure	Before	With the agent
Questions received per year	138,000	138,000
of which covered by the 9 reasons	—	**92,000**
First-answer lead time	**4 working days**	**Answer prepared in 20 minutes**
Questions outside the 9 reasons	—	**46,000 — written answer handed to the case handler, out within 4 hours**

The 46,000 questions outside the nine reasons do not go out on their own: they are too varied for a common regime. They reach the case handler **already written, file open and policy alongside** — and that is what takes their lead time from 4 days to 4 hours.

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The effect on complaints

Measure	Before	After one half-year
Complaints about response times	—	**−38 %**
Annual complaints, all causes	**4,200**	**Run rate of 2,600**
Average cost of a complaint	**41 minutes of a case handler**	**1,090 hours less over the year**

The tenth reason proposed

Reason	Annual volume	Why it is simple
Adding a newborn	**3,100**	**A single cover rule, answer already written**

For the insurer to settle

Reasons whose answer may go out after a one-off approval: _____

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