



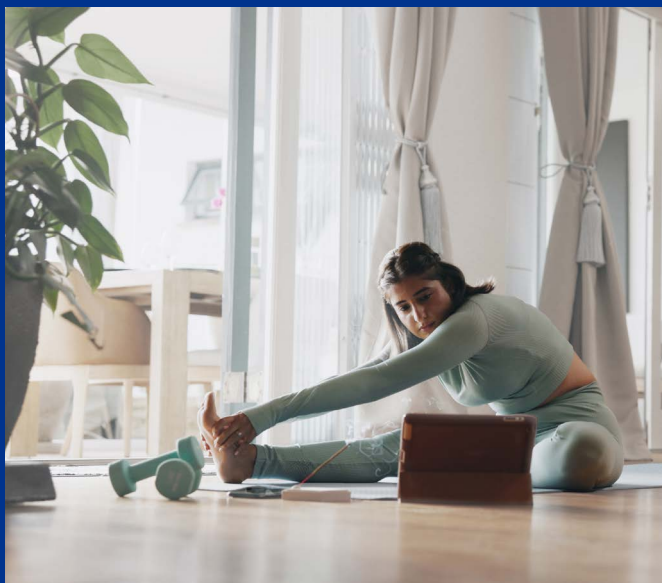
# Spotlight on Simplyhealth

Ranked 46<sup>th</sup> in 2024

**Simplyhealth, a company embedded in the fabric of UK healthcare for over 150 years, has recently made waves with its transformation, joining the UK Customer Experience Excellence index in 46<sup>th</sup> position. Underpinning this transformation are artificial intelligence (AI) and machine learning technologies, which have been integral to reshaping Simplyhealth's operations and customer experience (CX). We spoke with Claudia Nicholls, Chief Customer Officer, Simplyhealth, to learn more about this journey.**

## **A purpose-driven approach to healthcare**

"Simplyhealth is a purpose-driven brand," says Nicholls, explaining the company's mission to widen access to healthcare across the UK. "We work alongside the NHS, providing fast and easy access to high-quality everyday healthcare where access is restricted."



Simplyhealth focuses on offering reimbursement for medical expenses, blending its role as a customer-facing and business-facing organisation.

Simplyhealth also operates Denplan, a business-to-business brand supporting dental practices by helping patients spread the cost of their care.

## **A transformational journey**

Two years ago, when Nicholls joined Simplyhealth, her mandate was clear: help lead the company through a transformation from an analogue, multichannel business to a digitally enabled, 24/7 omnichannel service.

"Our first step was to analyse our interactions across 286 different customer touchpoints. We invited our customers to rate their experiences and used that data to identify pain points and opportunities for improvement," says Nicholls. This analysis led to the creation of a unique visualisation space — a physical room where Simplyhealth could see the entirety of its customer experience, from end to end.

The critical insight? The claims experience was the 'moment of truth' for its customers. As Nicholls puts it, "It wasn't always a joyful experience."

With that realisation, Simplyhealth set an ambitious goal: to approve and pay claims on the same day while also reducing failure demand, which was a drain on cost and resources.

## **From pain points to innovation**

One area ripe for change was the manual process of approving claims over a certain amount.

"This policy made sense in the past, but not anymore. Many claims were above this amount, leading to an unnecessary workload," says Nicholls.

To solve this, Simplyhealth reduced the number of claims rules from 27 to 9, and set about automating the claims process as much as possible.

### **The results speak for themselves:**

- 80% of claims are now fully automated.
- The majority of claims are paid within two days (with Denplan claims paid within six hours).
- Customer satisfaction (CSAT) scores increased from 77% to 90%.
- Trustpilot scores rose from 4.2 to 4.5, and the Simplyhealth app is rated 4.7 on Google.

Not only have customer satisfaction levels improved, but Simplyhealth has also reduced contact centre interactions by a third, from 60,000 interactions per month to 40,000.

“Over 40 percent of phone calls are now handled by conversational AI, freeing up our people to focus on more complex queries and cutting costs by 10 percent,” says Nicholls.

### **Technology as a means, not an end**

While AI has been a significant enabler of this transformation, Simplyhealth approaches technology with a clear philosophy.

“We don’t start with AI as the solution and then look for problems to solve. It’s quite the reverse. We identify the problem areas and then deploy the right technology to address them.”

Nicholls adds, “We’ve even banned words like ‘deflection’ and ‘containment’ from our vocabulary there’s a swear box in place for anyone who uses them!”

The focus, instead, is always on how technology can improve the customer experience and support Simplyhealth’s mission.

### **Empowering people and culture**

A transformation of this scale required not just technological shifts, but cultural ones too. Simplyhealth introduced multiskilled agents to provide more flexibility during peak times and conducted a skills audit, allowing employees to self-report their capabilities. This enabled targeted coaching, training, and mentoring for those who wanted to develop new skills.

“Not every employee could – or wanted to – make this journey, so we parted ways with some, always with kindness and care,” reflects Nicholls.

In line with this, Simplyhealth introduced a new measure called ‘speed to happiness’, which tracks how quickly employees are equipped with the tools and knowledge they need to excel in their roles.

### **Looking to the future with AI**

Simplyhealth’s partnership with Salesforce has been pivotal in applying AI expertise to its operations. Nicholls is particularly excited about a next-generation AI technology called Agent Force, which will help AI understand a customer’s intent, reason out the best next steps, and act.

“We think this will be especially useful in areas like providing quotes to brokers and will significantly speed up the process.”

But Nicholls emphasises that Simplyhealth is selective about where it applies AI.

“We don’t engage in experiments or ‘use cases.’ We carefully select opportunities that are real, scalable, and can be operationalised quickly,” she says.

Ultimately, the company’s purpose remains central to everything it does.

“AI is a tool that helps us fulfil our purpose more effectively. Our goal is to improve access to healthcare for everyone in the UK, and technology is playing a major role in making that happen.”

### **Conclusion**

Simplyhealth’s transformation journey, powered by AI and guided by purpose, is a testament to how technology can be harnessed not just for efficiency, but to serve a broader mission. By focusing on solving real problems and equipping both customers and employees with the tools they need, Simplyhealth is setting a new standard for what it means to deliver healthcare today.

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