NIIT

Case Study

An immersive learning experience for handling medical claims effectively

Overview

Our customer is a large group of insurance companies across the United States. With more than 55,000 employees and 19,000 independent contractor agents servicing 83 million policies and accounts, they are the largest auto, property, and casualty insurance providers in the US. The company has now expanded into the financial services arena with services including banking and mutual funds.

At a Glance

- **Industry**

  Insurance

- **Challenge**

  Enable claims handlers at an insurance company to resolve injury and accident-related medical claims by equipping them with requisite medical knowledge and claim handling and negotiation techniques.

- **Solution**

  NIIT helped the company design an immersive 360-degree video-based learning experience focused on researching and resolving injury claims associated with the most common types of automobile accidents.

Business Need

Settling injury claims due to automobile accidents promptly and reliably is a critical success factor for our client's auto insurance business. It is therefore important that claims handlers have the knowledge and skills to manage and settle these claims fairly and empathetically to deliver the promise of the excellent customer service that the company is known for. Business leaders at the company discovered some critical skill gaps in the way claims handlers managed injury-related claims with customers. There were two specific areas of focus for claim handlers to upskill and deliver greater value to customers:

- Learn to reference basic injury-related medical terminology so that they could process claims more efficiently and effectively

- Learn to empathize with customers who may have gone through the stress and trauma of an accident.

Building the necessary skill required claims handlers to engage in a substantial amount of practice in addressing the kinds of challenges that arise in real-life negotiations with claimants and their representatives. In most cases, it also means taking a fact-based approach to deciding which claims are genuine and which may not qualify per company policies.

Traditional training methods tend to be focused on information delivery and often do not provide learners with sufficient time to practice core decision-making and negotiation skills, and even more limited opportunity for participants to get expert coaching. There was a need to provide learners with a safe and true-to-life practice environment where they could practice these core skills without any actual business consequences.

Goals

The main goal for the customer was to help the learners engage with and analyze relevant medical knowledge in the context of claims. The key goals established for the training program were:

- Create a virtual environment that replicates the actual experience
- Allow representatives to gain the skills they need to effectively handle injury losses within a real-life based, practice environment
- Build representatives' vocabulary and efficiency when reviewing medical bills and connecting those to specific injuries
- Integrate multiple paths and decision-making (i.e., gamification) to engage and validate their skills, and receive instant feedback
- Provide 3D resources that can be integrated within existing teaching, or used in coaching interactions with complex cases

Solution

The company partnered with its preferred learning solution provider, NIIT, to create an interactive learning experience focused on researching and resolving injury claims associated with the most common types of automobile accidents. The learning solution involved the following major components:

Immersive 360-degree Video

Provide claims handlers with a powerful and convincing experience of true-to-life scenarios and tasks.

Game-based Design

Use game design principles to create authentic challenges, engage natural learning mechanisms, and reward attention.

Just-in-time Performance Support

Link learners to relevant medical reference information made available on-demand while on the job.

Holistic, Case-based Practice

Integrate medical information and negotiation techniques within the natural context of the claim lifecycle and eliminate artificial topic silos.

Targeted Coaching and Feedback

Allow learners to make realistic decisions and give them immediate feedback on those decisions.

Flexible Deployment

Built-in CenarioVR to ensure seamless delivery and LMS integration through both desktop and headset.

The learning experience was designed with a scenario-based approach where the learner went through practice modules that increased in their complexity as the learner progressed through the immersive learning experience. The initial practice modules comprised of relatively simple claims issues which encourage the learner to refer to the performance support library to understand the material relevant to the claim. As learners progress through the practice module, the learning experience is designed to help them practically apply the reference material in the context of actual claims they may have to process on the job,

The idea was to use the practice modules which confront the learner with authentic claims issues. This would motivate the learner to access, study, and attempt to apply the knowledge contained in the performance support library. Additionally, the learners can also approach the material authentically and holistically that relates to the practical application of knowledge on the job.

There were four modules, each focused on an injury claim connected with a common type of automobile accident. In each module, learners would:

Accept a claim assignment

The learner is assigned to close an injury claim and is provided with a short background briefing that introduces the claimant, their injuries, and the nature of the accident.

Dive into relevant medical information

The virtual claim file contains hyperlinks to a medical reference system that provides a 3D model of human anatomy and common injuries. Learners dive into the most relevant information during their review of the file.

View a dramatic reconstruction of the accident

The learner views a media piece that re-enacts the accident and highlights the facts of loss as described in the claim file. This is a vital component of the design as it transports learners to the actual accident site and helps them empathize with the situation that the customer is in.

Review the claim file

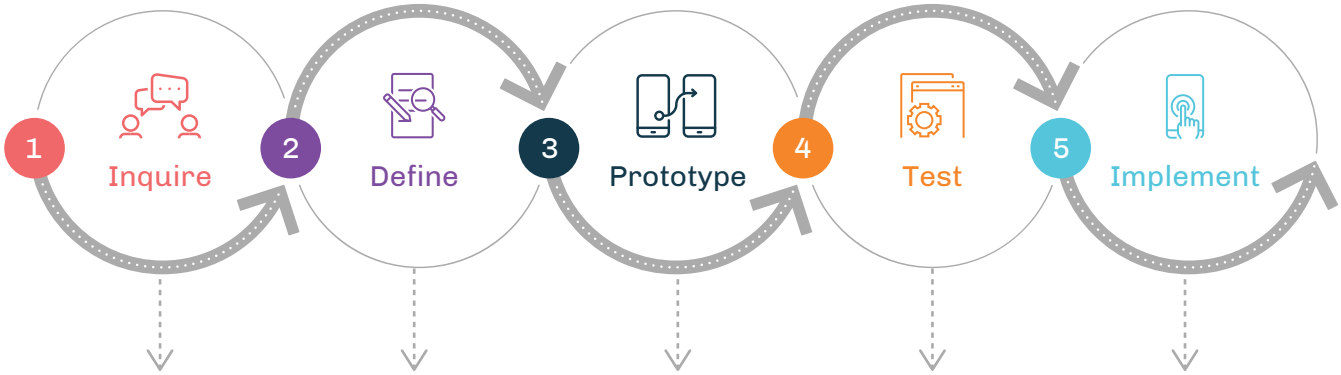
The learner reviews all the documents in the claim file, including loss reports, repair estimates, medical bills, etc.––taking note along the way of any issues that may require follow-up.

Negotiate the settlement

Finally, the learner conducts a simulated negotiation with a claimant or attorney. They will have to conduct the conversation efficiently, accurately, and with due empathy to achieve the best result for all parties involved.

Design

A design thinking approach was followed to create a virtual simulation-based learning experience. Design thinking is a powerful tool for using collaboration and rapid iteration to de-risk solutions that learners might not have previously experienced as it allows for extra transparency and early testing. NIIT used an inquiry-based framework to guide instructional design, based on the Stanford School's seminal Design Thinking model. NIIT adapted and refined that model to the specifics of learning design and development.



- Audience
- Need
- Subject
- Content
- Timing
- Stakeholders

- Objectives
- Metrics
- Modality
- Organization
- Flow
- Narrative

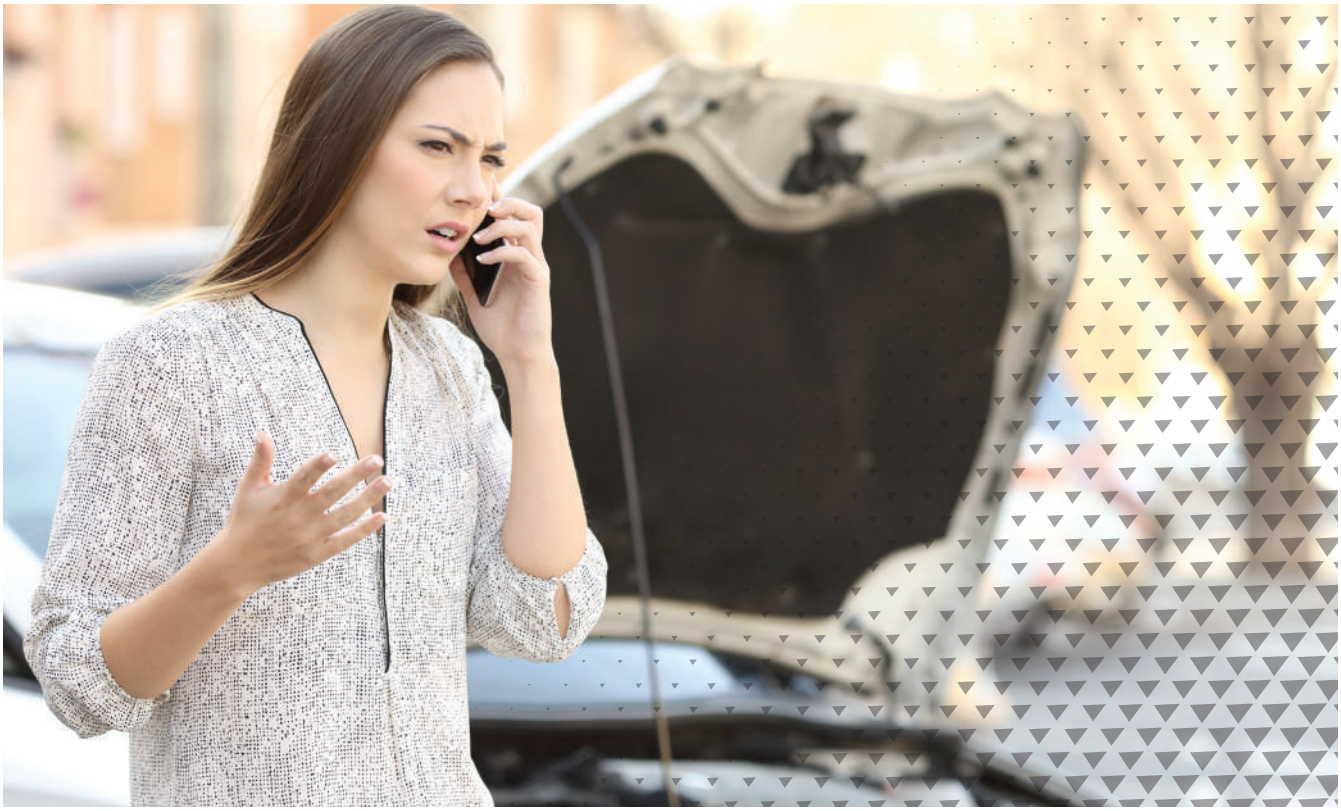
- Tone
- Visual Style
- UX
- Media Treatment

- Effectiveness
- Efficiency
- Engagement
- Error Tolerance
- Ease of Use

- Finished software
- Written documentation
- Published media
- Strategic communications
- Platform integrations

The core design principles for this project were:

- Maximize learning-by-doing and minimize teaching-by-telling
- Leverage world-class user experience design
- Focus on eradicating the most common and costly mistakes
- Immerse learners in a realistic context using 360-degree video
- Utilize proven pedagogy rooted in learning science



Business Impact

The immersive 360-degree video-based learning received positive feedback from the learners and helped them apply their knowledge to real-life scenarios. The game-based design of the course was appreciated because it kept the learners engaged and motivated throughout the course. The learner engagement for this course was much higher than traditional learning methodologies with about **100% adoption** within **3 weeks** of the course launch.

Positive learner feedback

> "Collaboration with NIIT on these immersive projects led to authentic experiences for Claim Handlers."

> "I like the fact assessments are integrated throughout these experiences. Each experience includes direction and coaching as decisions are made. There is room for trial and error, and direction is provided in real-time. Learners can go back through the experience and explore what happens if they make different decisions. We are learning from real-life-like experience but in a safe environment."

Atlanta | Bergen | Chicago | Dublin | Gurgaon | London
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For questions or comments, please write to businessimpact@niit.com.