How VGZ is Combining Radical Digital Transformation with Superior CX at Lower Costs

Chris van der Laan / Chief Tech
Jeroen Görtzen / Mission Leader App
Health insurance Cooperation VGZ
VGZ and the road to achieve digital leadership at lower cost

Superior digital self service with the VGZ health insurance app

Key learnings and next steps
VGZ and the road to achieve digital leadership at lower cost
About Cooperation VGZ
Always adequate insurance
Our societal goal: keep healthcare affordable, today and in the future.
Meaningfull = higher quality for patients

Meaningfull = Lower healthcare costs

Meaningfull = Healthcare provider as ambassador
The airlift

Less frequent hospital visits by with regular e-health checks.

- At least € 291 yearly savings per patient
- Continuous online monitoring for better insight
- Less travel time, less absence from work and school

Lower costs due to GP
Online monitoring
Positive

Peter Merkus | Kinderlongarts
Radboud UMC

“Advantages for patient, healthcare provider and society.”

"Less frequent hospital visits for patients, healthcare providers work more efficiently according to recent healthcare guidelines."
Het product

Het zorgseizoens
is weer geopend!

[Cartoon met verschillende gezichten met posters]

Basis
Ingang

Het product

Het zorgseizoens
is weer geopend!

[Cartoon met verschillende gezichten met posters]
HET VERSCHIL

€!

€!
Requires radical transformation on

**Organisation**
- Dedicated agile teams on parts of the Customer Journey
- Collaborating in BusDevOps teams
- Committed by Senior Management

**Product**
- Radical product simplification

**Service**
- Fueled by a Digital channel strategy
## Inbound service contacts

### Digital self service first
- Mijn VGZ
- VGZ.nl
- App
- Chatbot

### Digital support second
- Chat
- Facebook Messenger
- Webcare
- Whatsapp

### Personal attention last
- Telefoon
- Co-Browsing
- Videochat
- Mutatie Service

### Else
- Post
- E-mail
VGZ Apps

Superior digital self service with the VGZ health insurance app.
White label: one app for all brands
Powered by Mendix
Our mission

With new technology we make daily healthcare matters extremely simple and surprisingly relevant on mobile devices.
1st of January 2018

Declareer uw nota
Simpel en snel in 3 stappen!

Notas declareren
VGZ Zorg
Zorgverzekeraar VGZ
#1 in Medical
★★★★★ 4.6, 26.9K Ratings

Screenshots

Uw zorgzaken in één overzicht
Gemakkelijk deklareren met een foto of pdf
Al uw declaraties op een rij
Documenten inzien en betalen met iDEAL
“Nearly 100% of innovation is inspired not by market analysis, but by people who are supremely pissed off by the way things are”

Tom Peters
Bestseller author of management books
Numbers

Claims with the app

Registrations

85% experiences little to very little effort

Over 40,000 reviews
Learning 1
Think Big, Start Small
# Positioning app as a digital channel

<table>
<thead>
<tr>
<th>Complex Customer Process</th>
<th>Web</th>
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<tbody>
<tr>
<td></td>
<td>[Responsive]</td>
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<table>
<thead>
<tr>
<th>Non-complex Customer Process</th>
<th>Focus domain app</th>
<th>1. App</th>
<th>2. Web</th>
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<tr>
<th>Heavy use</th>
<th>Light use</th>
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1. Web [Responsive]
Think Big, Start Small

- The vision is an app to take care of daily health (insurance) related tasks
- MVP focussed on ‘Claims’ for fast time-to-market
- Iteratively add customer value by delivering new features
Learning 2

Dare to work together, without waterfall
Dare to work together, without waterfall

Working together to deliver customer value fast, no traditional waterfall ‘waiting’

Example: Finding your healthcare professional with a contract. This went live in three months with close collaboration of CMT’s (KMT’s) and Building Blocks

★★★

overzichtelijk. Ik zie precies hoeveel fysio of eigen risico ik nog heb. declaraties worden heel snel afgehandeld.
Learning 3

Involve all team members with customer interaction
IT next to the customer

Everyone a marketeer!
Learning 4

Always check your personal assumptions
Key learnings and next steps
Key learnings

• Clear problems to solve (why)
• Stick to design principles
• Integrate business and IT
• Data — fact based
• Agile implementation
• Performance challenges
• Engage team members during the entire transition

Results

• 2019: growth 200k
• Higher Customer Satisfaction
• 12% call reduction
• Higher employee satisfaction
Next steps...