

# Case Study

## HBF

### CHALLENGE

HBF has maintained its leading market share of the WA health insurance market but is under extreme pressure from competitors and declining member sentiment towards health insurance which is resulting in a declining trend in member numbers. Overall member experience as rated by members had been in steady decline since 2016.

HBF embarked on a major transformation program to align the organisation to its vision and strengthen its brand positioning. With a focus on HBF's commitment to members to provide the best personal experience possible through transformation from health insurer to health partner. HBF's vision is to be Australia's most trusted and valued member-based organisation whose purpose is to deliver for our members in the moments that matter.

At the time HBF recognised that we yet to develop a high performing member focused sales and service culture that would be needed to enable HBF people to deliver on the vision and purpose, deliver on the commitment to members and achieve business growth.

We were engaged by the Contact Centre and Branch network channel leaders to develop a program that would result in a unified and consistent high quality member experience across the distribution network that could be developed and sustained by a strong culture and leadership.

### SOLUTION

We worked with HBF to design a tailored member focused cultural change program that was underpinned by a robust change management framework. A total of 400 people participated in the program.

The program was designed to achieve the following outcomes:

- Ensuring HBF frontline people have a clear understanding of the vision and direction and this is translated into day to day behaviours.
- Ensuring the program addresses and harnesses the underlying mindsets and cultural influences that are helping and hindering your success.
- Ensuring frontline people are able to deliver what members expect.
- Ensuring frontline people are able to deliver broader and deeper conversations that focus on the health and wellbeing of the member and proactively offer members the range of benefits that HBF have to offer.
- Delivering a unified and consistent high quality member experience across the organisation.
- Implementing a common leadership operating rhythm across the Contact Centre and Branch leadership team and building the capability of leaders to have quality coaching and development conversations with their teams.
- Building role clarity, leadership capability and accountability of the leadership team to be strong coaches and change leaders to achieve sustainable results
- Building a consistent member experience sales and service framework.
- Developing a high performing member focused culture that aligns to the vision, purpose, values and member focused strategy.

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The program commenced by engaging with the frontline and leadership team to involve them in the design and shaping of the desired culture. We co-designed the member focused conversation framework, leadership framework and rhythm.

Through a series of leadership and front line capability building workshops we assisted HBF to translate the member focused strategy into the desired behaviours with the right quality support actions for the new behaviours to be applied on the job and embedded in daily conversations.

We followed the workshops with a series of coaching sessions on the job for Leaders to assist them with their application of new leadership behaviours ,as they assisted their teams to make the transition and achieve the cultural and financial objectives.

### RESULTS

As a result of this program the following has been achieved over a 18 month period

- Increased service NPS from 72% in 2018 up to 86% on inbound calls in May 2020
- Quarterly Brand Net promoter score has moved from 6.2 in 2018 up to 13.2 in May 2020 (average across the industry is 5.9)
- Improvement in first point resolution up to 92%
- Staff engagement from 38% in 2018 to 71% May 2020
- In the recent COVID-19 move to 97% or 220 team members of the contact centre working from home was made seamless by the established leadership routines, using technology we continued the face to face conversations, observation coaching sessions, team meetings, check ins and focus sessions just as if we were in the office, this led to the largest team in the business being the most connected throughout.

# Testimonial

*"Initially, Sheila and Mimma spent some time in the business, visited branches, sat side by side listening to member calls, conducted a deep dive into the way things were done at the time, learnt about the organisation, the products, our members and the industry.*

*Sheila and Mimma then took all frontline leaders across the call centre and branches through a 2 day change leadership and role clarity workshop, it is here that they begun to challenge the mindset of the leaders and agreed new way forward establishing leadership routines.*

*The next phase involved the creation and facilitation of the conversation framework, the first real needs based conversation benchmark across the frontline we named Member Moments Matter.*

*Then Sheila facilitated the leadership coaching framework to provide the leaders with the skills to coach to behaviours to embed the new way of interacting with members, we named this Leading Member Moments. It is here that the true value of leadership routines were established.*

*It is now 18 months since we introduced MMM, through leader role modelling and coaching we have embedded both the conversation and coaching framework, it has had remarkable impacts on member experience and culture across the frontline.*

*Key measures as a result of embedding this are;*

- Increased service NPS from 72% in 2018 up to 86% on inbound calls in May 2020*
- Quarterly Brand Net promoter score has moved from 6.2 in 2018 up to 13.2 in May 2020 (average across the industry is 5.9)*
- Improvement in first point resolution up to 92%*
- Staff engagement from 38% in 2018 to 71% May 2020*

*In addition the recent COVID-19 move to 97% or 220 team members of the contact centre working from home was made seamless by the established leadership routines, using technology we continued the face to face conversations, observation coaching sessions, team meetings, check ins and focus sessions just as if we were in the office, this led to the largest team in the business being the most connected throughout.*

*Happy to chat through this with anyone who would love more details on the success of the work Sheila and Mimma completed"*

**Felicity Pittaway**

*Head of Member Contact Centre  
HBF*