At a time when artificial intelligence-powered chatbots are making significant inroads in the insurance industry, another, more familiar technology is also gaining traction—video chat. When measured by the recent, rapid pace of technology advancement, video chat is a relatively “old” technology, but it’s enabling new types of personalized experiences, particularly in healthcare, and making its way into the claims process in new, innovative ways.

First, some background: Skype first launched video calls on Windows in 2006, but it wasn’t until 2010 that it was available on mobile, the same year Apple launched FaceTime on the iPhone 4. Interestingly, Facebook’s other messaging platform, WhatsApp, is the biggest messaging platform in the world, and they just rolled out video chat last year. In their first six months of service, 1.2 billion users in more than 180 countries spent more than 350 million minutes a day making more than 55 million video calls. If there were any question before, it’s abundantly clear that consumers are ready and willing to adopt the technology.

**Video Chat Enables Virtual House Calls**

The healthcare industry has aggressively adopted video chat in an effort to make care more accessible, less costly, and to deliver better outcomes. Telehealth companies like Doctor on Demand, Teledoc and
MDLive are proliferating. According to the AMA, 70 percent of all healthcare visits could be done virtually. For workers’ compensation claims the number may even be higher since 75 to 78 percent of claims involve less complex injuries and illness relative to personal health.

Seven of ten patients would prefer virtual care if given the option. Sixty percent of large, U.S. employers provide coverage for telemedicine consultations, including Mitchell. We offer this service to our employees through our healthcare plan.

### Video Chat Goes Beyond the Office Visit

Office visits are not the only things that have gone digital. It’s being incorporated into other types of healthcare workflows. In Iowa, for example, a company called NuCara combines telepharmacy consultations with remote dispensing sites so people in rural areas can get easier access to their medications. Kmart Pharmacy plans to convert some of their traditional pharmacy with on-site pharmacists to a telepharmacy model. In early tests, customer feedback indicated that the video chat experience actually felt more personal. Meanwhile, in an effort to reduce costly, unnecessary ambulance rides to the hospital, the city of Houston has implemented a program called Emergency Telehealth and Navigation (ETHAN).

ETHAN allows first responders to video chat with doctors who triage patients and determine if they need to be transported to the hospital or can be treated at the scene. The program has resulted in an 80 percent reduction in unnecessary hospital transports, reduced the time from evaluation to transport in actual emergencies, and in many cases, reduced the cost to patient from $2,200 to $220.

Video chat is also having an impact on the way physical therapy is delivered. One of the biggest
challenges with physical therapy is getting people to comply with their prescribed exercise regimen at home, but tele-rehabilitation means a physical therapist can be right there in the room with the patient, providing encouragement, ensuring that the exercises are done correctly and for the proper length of time, and actually observing progress, or lack thereof.

**Video Chat in the Claims Process**

Insurers of all types are looking to video chat to streamline and personalize the claims process. Liberty Mutual offers a video chat service called RealTime ReviewTM that allows homeowners to connect with a claims representative via FaceTime or Skype to assess damages and initiate a claim. Allstate offers “Virtual Assist,” an app that lets repair facilities video chat with adjusters for approval of supplements. The app is unique in that it is staffed by trained adjusters who are available on demand, reducing the time for approval from days to minutes, and ultimately, accelerating the repair process.

**ETHAN has resulted in an 80% reduction in unnecessary hospital transports**
The Best Technology Is the Right Technology to Meet the Need

According to a recent study by Tata Consultancy Services, the insurance industry is on the forefront of investing in artificial intelligence. While computer vision, machine learning natural language processing and other AI technologies hold incredible promise across the claims continuum, and we are exploring these here at Mitchell, it’s important to note that the best technology to solve a challenge, expedite a process or connect with a customer may not always be the most current or cutting edge technology. Sometimes an “old” technology applied in new ways can bring about better outcomes for both insurer and claimant.

“According to a recent study by Tata Consultancy Services, the insurance industry is on the forefront of investing in artificial intelligence.”
How Video Chat Is Enabling New Types of Interactions in the Insurance Claims Process
Author: Alex Sun