

24 hour access to Norwegian health service

What we did

In 2007, NHT24 (NorskeHelseTelefonen24) identified a need in the healthcare service market in Norway. The people of Norway, although having private health insurance, did not have 24 hour access to healthcare advice. NHT24 decided to fulfil that need by putting in place a 24 hour nurse-led telephone assessment service. They approached Capita's Healthcare decisions business in the UK who had delivered the national assessment service to England, Scotland, Wales and Portugal to help them create the service. Capita had the leading application and clinical content that NHT24 needed to enable them to provide a safe and secure service that would be available 24 hours a day, from anywhere in the world.

NHT24 then approached one of the leading insurance companies in Norway with their idea to offer 24 hour telephone healthcare advice. The insurance company immediately recognised the benefits this could provide them. Although they operated in a very competitive market and offered health and accident insurance to their members, they did not have 24 hour health advice. They recognised that this would give them an immediate advantage over other insurance companies in Norway.

Using the NHT24 service, the insurance company created a new offering to insure children under the age of 16. Included in the insurance was the access to 24 hour healthcare advice. Calls relating to children are one of the most common uses of telephone assessment services in the UK over the ten years it has been in operation. With this knowledge, the insurer created this new service and began offering it to their members.

The uptake was very encouraging. Members started buying the new insurance plans just so they could have 24 hour access to reliable health advice for their children. Furthermore, the service was available to them from anywhere in the world. If they were on holiday and their children became ill, they could pick up the phone and speak to a Norwegian



nurse in their own language, and receive confidential and trusted advice and information for their child.

The service has become so popular that the insurer is now extending it to the whole of their membership. Members can now buy either individual or family policies with access to the 24 hour nurse advice service. They also offer a plan to buy just the access to the assessment service. They have seen their membership grow in the last 18 months by 20%, much of this attributed to the new assessment service they are offering. Although they haven't yet started to measure the cost benefits, past experience in the UK tells them that at least 50% of all callers to the assessment call centre require no further medical attention. This will result in huge benefits for the insurer in saved expenses in doctor and hospital fees.

"The customer is extremely happy with this service. They have found that it has created loyalty with their membership and has helped them attract new members. We measure the satisfaction of the people who call the assessment call centre, and customer satisfaction is over 98%.

The insurer is very pleased with the way this service has given them a differentiator in the market, while at the same time created cost savings. What they value is the fact that the content has been written by clinicians based on outcomes from real evidence. It is maintained and gets updated at least twice every year to reflect new practices, so they can be assured that is the next best thing to being with a clinician".

**Jan Einar Vaage, Chief Executive Officer,
NorskeHelseTelefonen24**



From the assessment call centre, NHT24 have created a complementary service to help large companies manage the absenteeism of their staff. When staff call in sick, they first speak with a call centre nurse. The call centre staff will take their details and then using the clinical content, help direct the employee to the most appropriate care so they can return to work faster. This has been shown to reduce the amount of time off for staff by up to 50%.

NHT24 has given the insurance market in Norway a new approach to healthcare services. It has been so successful that they are now looking to expand it to the other Scandinavian countries including Denmark and Sweden.

Benefits

- Provides a safe and secure health telephone service for members and their families, 24 hours a day from anywhere in the world
- Prompt advice by nurse call handlers in Norwegian
- Increased membership loyalty and 20% membership growth
- Reduced the need for further medical attention by 50% and therefore reducing doctors and hospital fees
- 98% customer satisfaction from use of the telephone assessment service
- Safe, up-to-date, evidenced-based clinical content
- Complementary occupational health service reducing absenteeism time by 50%

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