

BMW BKK

A handy,
simple digital app

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Fast, simple and straightforward: that's the motto of BMW BKK's insurance division. In line with this, the company is aiming to offer measurable extra value to its insurance customers by opening up a new line of communication. The result is the BMW BKK app, created by inovoo.

AT A GLANCE

- **THE INDUSTRY**

Statutory health insurance

- **THE SITUATION**

What is the "Bonus Program"? While expanding its digital offerings, BMW BKK redeveloped its app to allow customers to reach an agent around the clock and participate in a program that provided rewards for healthy behavior. In particular, these new program features called customers' bonus books were creating a great deal of work, as they had to be updated by hand. The paper load for the company was becoming unmanageable.

- **THE TASK**

The goal with the BMW BKK app was to make it faster, simpler and more straightforward for customers to communicate with BMW BKK and take part in the company's bonus program, which was integrated into the app.

- **THE SOLUTION**

Using its NOVO Mobile software solution as a foundation, inovoo expanded the app to include a personalized bonus program.

- **THE RESULT**

Sending personal details or sick notes to the processing departments is now completely digitized with the BMW BKK app. The app is available for free via Google Play and the Apple Store and is easy to use. Since 2018, users have been able to access every aspect of the bonus program online, from registering to participating in the programs.

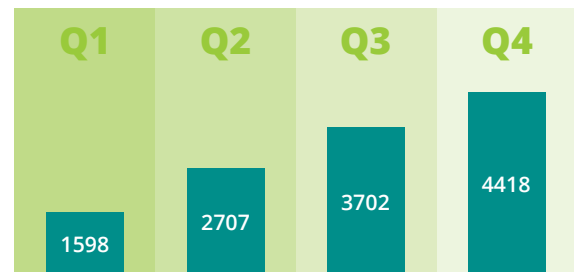
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USING THE BONUS PROGRAM FROM THE APP

BMW BKK considers it self-evident that it needs to help design the healthcare and provisioning of the future. This is why, among other things, the company has expanded its digital offerings. One focus here was on redeveloping the BMW BKK app and expanding the company's online infrastructure to make it easier for customers, who would now have much better access to BMW BKK around the clock.

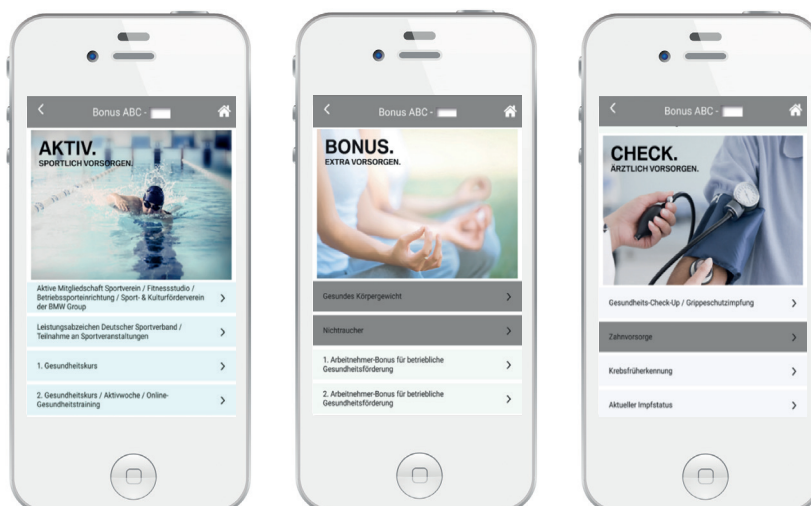
In 2018, BMW BKK reworked its bonus program (with 16,000 members that year) to make it easier, more convenient and more digital. As part of this project, the company added personalized bonus functionality to its app. The goal was to make it possible for customers to log in to the bonus program, photograph relevant documentation, see their progress in a graphical format and submit bonus-related material (including receiving notifications when this material is accepted.) The primary customer for a given account also needed to be able to manage the accounts of any children under 15. The app was very well received: by the end of 2018, one in three program members had already made use of it.

App usage among bonus program participants



In 2018, over 16,000 insurance customers took part in the company's bonus program – one-fourth of them (4,418 members) via the app.

So what can the BMW BKK app do? Customers can enroll in the BMW BKK bonus program and manage everything easily within the app, without having to organize and collect mountains of paper. It also makes things significantly easier for the insurance provider. Where before it had to process a huge amount of paperwork, now this has been drastically reduced. Documents arrive in digital format direct to the archive systems, with notifications sent to managers to confirm receipt.



Fully digital: Since 2018, customers have been able to use the BMW BKK app for every aspect of the bonus program, from registering to receiving their rewards.

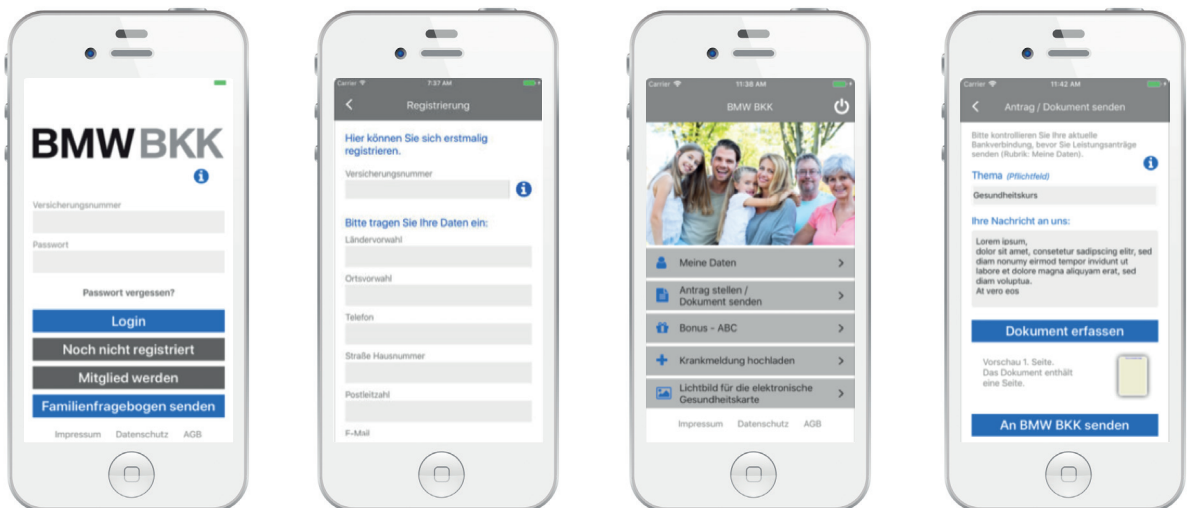
KEEPING AN OVERVIEW

Thanks to the app, it's now easier for both the customers and the company to maintain an overview of their situation. Finally, customers can now apply for their bonus' within the app – another entirely paperless process. Customers can update their personal details within the app at any time (addresses, bank details, telephone and other contact details) or send sick notes simply by taking a photo with their smartphone. If customers need a new photo for their health insurance card, they can likewise use their cellphone camera.

The app can also be used to answer family insurance surveys: customers simply scan a QR code provided to them by mail and then start the process within the app.

They can also apply for certain services (e.g. dental hygienist appointments) within the app. "We're currently receiving about 600 bonus program applications per month via the app", said Oliver Krause, head of BMW BKK's "digital service window" project in Dingolfing, Germany, in the summer of 2019. Further automation is planned for the future.

The app represents a major added value for everyone involved, and BMW BKK's insurance division plans to continue updating it.



The BMW BKK app is for available for smartphones and tablets running iOS 8+ and Android 5.0+ in the relevant app stores.

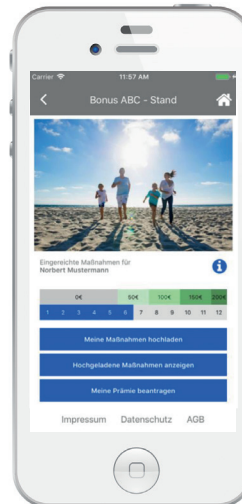
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PARTICIPATING IN THE BONUS PROGRAM

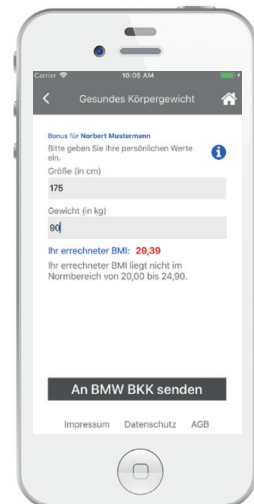
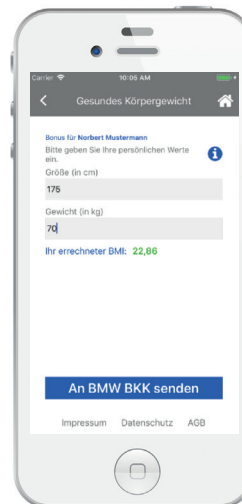
Customers register via the app. They can view the terms and conditions (the website, www.bmwbkk.de, provides all the relevant information about the bonus program) as well as their ranked list of activities (which differs for children and adults.)

There are twelve activities in total for adults and six for children. Different types of evidence are required for each activity. Customers can photograph this evidence (documents, participation certificates, immunization records, etc.) and send it to the company.



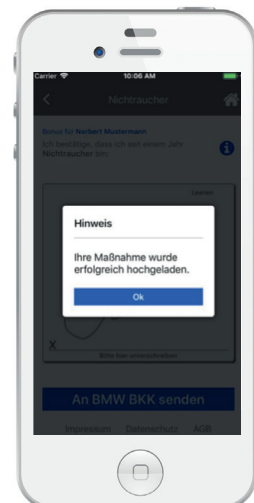
BMI CALCULATOR

The app also includes a BMI calculator for determining a user's healthy body weight, which can then be sent to BMW BKK.



NON-SMOKER DECLARATION

The user can sign within the app to declare that they have not smoked for at least a year.

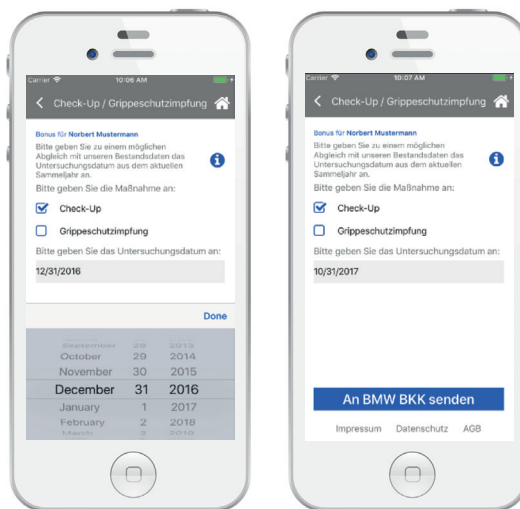


CHECKUP/FLU VACCINATION

Customers can check a box to confirm that they have had a checkup and a flu vaccination, specifying the date of the appointment.

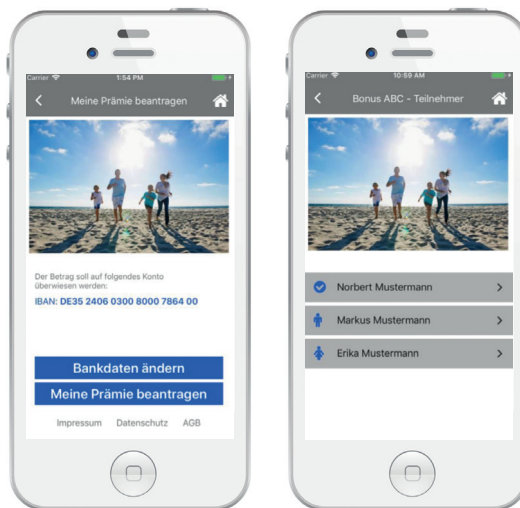
They can likewise confirm their early cancer detection status. There are three options here: Bowel cancer provisions, skin cancer provisions and general early cancer detection.

Customers can see all of the activities they've uploaded on an archive page with three categories: "active," "bonus" and "check".



APPLYING FOR THE BONUS PROGRAM

Once the customer reaches a level at which they are eligible for bonus, they can apply for them. They will first be shown their bank details (and can alter them if needed, of course.) and then, the bonus is rewarded directly.



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OLIVER KRAUSE
Head of BMW BKK's
"digital service window"
project

"It seems like our customers were really expecting self-service functionality from us. At least, that's what we take from the rising number of registrations and the number of people using our BMW BKK app," said Oliver Krause, head of BMW BKK's "digital service window" project in Dingolfing.

THE CUSTOMER

BMW BKK (www.bmwbkk.de)

BMW AG's company health insurance provider is based in Dingolfing/Germany and was founded in 1990. Only employees of the BMW Group and their relatives can become customers. BMW BKK currently supports over 185,000 customers. Net management costs are well below the German national average, at 35.57%. In the history of BMW BKK, the company has provided nearly €403 million in services.

inovoo GmbH is a professional, innovative provider of powerful, modular enterprise information management software solutions for multichannel communication. At the heart of all this is the ability to **permanently digitize and automate processes** relating to the flow of data across diverse channels and formats, covering mailrooms (mail, fax, email), customer dialog (social media, web, mobile devices and mobile chat) and archiving.

inovoo also offers fascinating process-app-based solutions for a wide range of industries and applications which can communicate intelligently with existing IT environments, helping to put business processes in the hands of app users.



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