



From Search to Support: Applying Natural Language AI to Member Benefits and Customer Service

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AI Summit | CIRAS | Room 275





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Member Experience Leader

Designing end-to-end health care journeys (Invite > Shop > Enroll > Welcome) by blending human-centered design with data-driven insights. Known for orchestrating cross-divisional delivery and prioritizing work by measurable value.

Wellmark (June 2022 – present)

Prior - Kingland (Jan 2017 – Jan 2020)

TAI ILTI Graduate 24'

DJ Nick Nystrom

Problem Statement

This is not a product demo. It's a story about a problem.

Problem Statement: Members often struggle to find and understand their health insurance benefits, due to complex and unintuitive search systems. This leads to frustration and underutilization of available benefits.

Key Findings from current state benefits findability:

- Only 35% of test participants could find their benefits without the aid of search.
- Participants preferred using “plain or common language” over medical jargon to find benefits.

Meet Sarah



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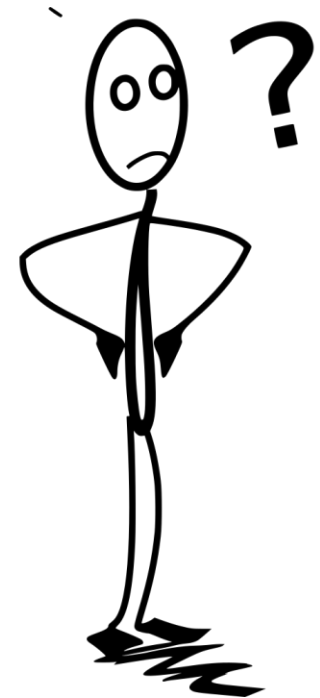
The Core Problem

Members don't search for benefits. They ask questions.

Is this covered?

What do I do next?

Why do I owe this?



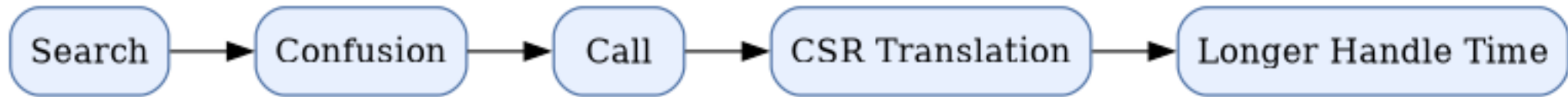


Why Search Fails Here

Traditional search assumes three things that aren't true:

1. User knows the right words
2. Content is understandable
3. Answers exist in one place

When search fails, support absorbs the cost



Why this is a hard AI problem

Health care benefits are a perfect storm

- **Fragmented data**
- **Legal language**
- **High-risk of misinformation**
- **No tolerance for hallucinations**





Beginning With Internal Testing

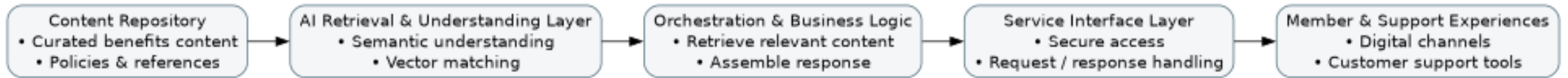
We needed a safe way to ask “What if?”

- Time-boxed
- Low-risk
- Cross-functional
- Learning + culture building

The Hypothesis

What if people could ask questions in their own words, and the system met them halfway?

Conceptual Architecture



Experience Design Choices

What we deliberately did NOT do

- No raw policy dumps
- No 'chatty' AI
- No pretending AI is certain

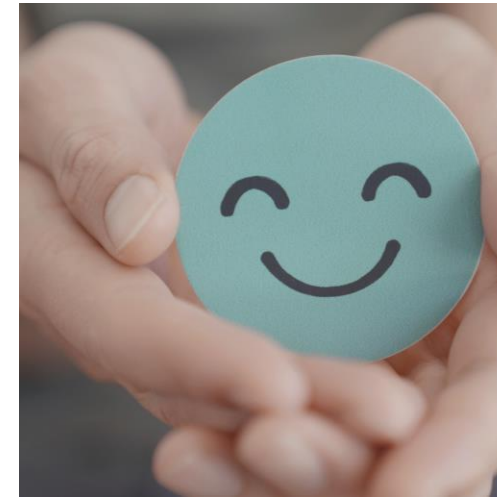


Two Audiences, Two Jobs

Member vs. Customer Service



Clarity > reassurance > next step

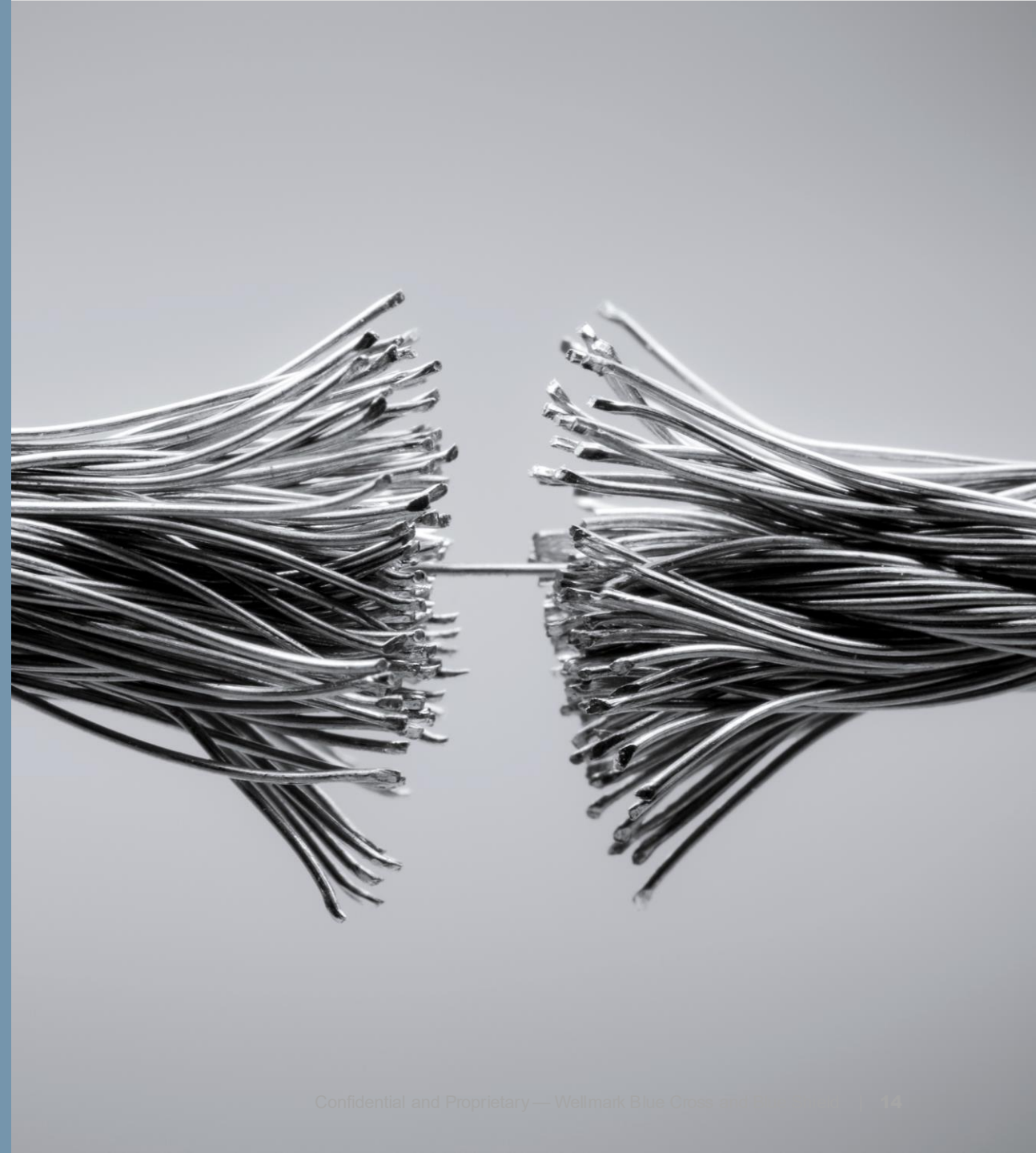


Customer Service Associate > speed > confidence > traceability

What Broke First

Where AI struggled

- Ambiguous benefit terms
- Conflicting sources
- Over-confidence in responses





What Surprised Us

Learning moments

- Retrieval mattered more than generation
- Trust mattered more than speed
- Less freedom = better answers

Experience Lessons

AI is one part of the
experience, not the
experience

- Friction reduction + simplification
- Confidence must be earned
- Escalation paths matter



Technology Lessons

AI works best when constrained

- Bound domains
- Strong governance
- Clear source hierarchy



Organizational Lessons

AI changes how teams work

- Design, content, ops are inseparable
- Ownership must be explicit
- Alignment beats experimentation at scale



Why This Scales Beyond Health care

Any complex domain applies

- Finance
- Insurance
- Government
- Higher education

What other industries or examples come to mind?



What This Is *Not*

AI reality check

- Not a replacement for humans
- Not a knowledge oracle
- Not ready without guardrails



"The AI powered search for benefits demo looks great. It's easy to use and returned real results. Anytime we can eliminate the need for our customers to call into the contact center, we've made the experience better for them and for Wellmark. If the same functionality could be expanded for use by our Customer Service Associates in the custom benefits application in CRM, the value of this solution would be magnified by 200 agents! "

(Team Leader Operations – CS Business Support)

Questions?



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