

[SHOW INTRO]

Welcome to Experience This!

[EPISODE 9 INTRO]

**Joey Coleman:** Where you'll find inspiring examples of customer experience, great stories of customer service and tips on how to make your customers love you even more.

**Dan Gingiss:** Always upbeat and definitely entertaining, customer-attention expert, Joey Coleman.

**Joey Coleman:** And social media expert, Dan Gingiss, serve as your hosts for a weekly dose of positive customer experience. So hold on to your headphones, it's time to experience this. Get ready for another episode of the Experience This! show.

**Dan Gingiss:** Join us as we discuss waitresses who don't write down your order, the mysterious foreign language of health insurance companies and customize sneakers in less than an hour.

**Joey Coleman:** Notepads, Foreign Languages, and Cool Kicks! Oh my!

[SEGMENT INTRO] [THIS JUST HAPPENED]

We love telling stories and sharing key insights you can implement, based on our experiences. Can you believe that this just happened?

[THIS JUST HAPPENED: **Waitress Woes**]

**Joey Coleman:** So, Dan, about two weeks ago, we celebrated my son's fourth birthday, which as you might imagine was delightful. We took in an afternoon matinee of Cars with a bunch of other families, friends that also have kids, and then we went to a local restaurant. Just to set the scene for you, there were seven adults and six children, and the six children were all under the age of six, which meant the adults were totally outnumbered. So we get into this restaurant and we all sit down, and the waitress comes up to take the order, and take a guess as to how that usually happens? What's been your experience, Dan, when the waitress usually takes the order?

**Dan Gingiss:** Well, they ask everybody what they want. I would've started with the adults here, I'd have my pad of paper, I'd have my pen in my hand and I'd be writing down what everybody wants one at a time. Isn't that what happened?

**Joey Coleman:** Yeah, you would think that that's what would happen, but, alas, no, that's not what happened. This restaurant decided, and they shall remain nameless because here on the Experience This! show we don't like to call people out as much as we like to point to opportunities for improvement. The waitress memorized the orders or was going to attempt to memorize the orders. As we're going around the table there's, as you might imagine, a bunch of people that are gluten-free, no vegans in the group but a lot of asking what's in certain things, and there's some folks that have some

pretty significant allergies, and so navigating around that. As this is happening, I'm watching the waitress engaging and talking with people, I'm thinking, "oh, okay," but in the back of my head, I'm thinking, "There's no way she's tracking all of this."

**Dan Gingiss:** I'm worried about where this is going, Joey.

**Joey Coleman:** Yeah, it's not good. So, fast forward about 15, 20 minutes, by now the kids are really ready to eat, the food starts to come out, first plate comes out, it's a salad and there are tomatoes all over it, which normally wouldn't be that bad a thing, except the person who gets that salad has a tomato allergy that they specifically said "I have an allergy", and so they gently remind the waitress, and the waitress says, "Oh, I'll take this back and we'll have one remade for you." We then sat down one of the burgers for one of the kids who has a wheat allergy so needed the gluten-free bun, and this isn't the gluten-free bun. Then, his brother next to him starts to say, "Where is my burger?" And the waitress says, "Wait, I thought you only wanted one burger for both of them." I can't decide what was more priceless, the look on the parent's face or the look on the kid's face of, "Wait, we're sharing a meal now?" It was just one of those moments where, again, not the end of the world, but if in your business you are going to try to create a remarkable experience by taking something that's pretty normal, that would be recording the order at a restaurant, and make it more remarkable by having the waitstaff memorize the order, you've got to get it right. All too often, businesses, I think, try to take a basic, normal experience and make it special, and when that fails and when they fail at taking the basic thing, that's when that customer really gets annoyed because had they written down the orders, had the waitress written down the orders and then not gotten them right, it would've been one of those things where it'd be easy to go, "Oh, well, that probably was the kitchen," or something happened, but it really put it onto the waitress' shoulders for not writing down the order. Again, it still could've happened in the kitchen, but the customer experience was to want to blame the waitress, which we didn't do in the conversation, but it was definitely something where I recognized there was an opportunity to make a remarkable experience and, instead they took a basic experience and made it pretty unremarkable.

**Dan Gingiss:** Well, yeah. I mean, I think when you are trying to make a remarkable experience, you got to take a look at what makes it remarkable and why anyone would care. I mean, even if she got the order completely right, do you think anybody's going to say, "Hey, I want to go back to that restaurant where the waitress memorizes my order because that's super cool"? I mean that's not something that is going to cause people to come back or cause the experience to be that memorable, especially if the food is not good or other parts of the experience aren't good. So I think my advice to that place would be come up with a different way to be remarkable in the first place and then just give a darn pad to the waitress so she can write down everybody's order because you know what's special? Is when you get the food that you actually order.

**Joey Coleman:** So true, especially when you have six children at the table.

[SEGMENT INTRO] [SAY WHAT?]

It's shocking how often people use 38 words to describe something when two would do the trick, we're looking at you, lawyers and accountants. Words matter and there is no excuse for trying to hide what you need. We explore words and messaging in this next generation of Say What?

[SAY WHAT? **The Mysterious Foreign Language of Health Insurance**]

**Dan Gingiss:** Joey, you may know about me that I spent a little time in the health insurance industry.

**Joey Coleman:** It's so sexy. It's one of my favorite things about your past because who doesn't get excited about health insurance?

**Dan Gingiss:** I don't get excited about health insurance.

**Joey Coleman:** I thought you could sense my biting sarcasm.

**Dan Gingiss:** I could definitely tell. But, anyway, as we talk about say what you mean, I want to talk to you about a survey that was done by an organization called Policy Genius, and they talked to 2000 Americans about health insurance. They asked them actually a pretty simple question, they just said, can you define the following four health insurance terms? The first one was deductible, and 74% were confident that they definitely understood the term deductible. The next one was coinsurance, and people were a little less confident, there were only 47% of people said they definitely understand what coinsurance means. The third one was co-pay, and 83% of Americans were confident that they definitely understand what a co-pay. Finally-

**Joey Coleman:** Maybe because they have to reach in their wallet and hand the money to the receptionist.

**Dan Gingiss:** That does sound like what co-pay is.

**Joey Coleman:** It's possible.

**Dan Gingiss:** Then, the fourth one was called out-of-pocket maximum, and 67% of Americans were very confident that they definitely understood what out-of-pocket maximum meant. So those numbers, again, 74, 47, 83 and 67. Well, the researchers then went one step forward and they said, "Okay, prove it. What are the definitions of these four words?"

**Joey Coleman:** This isn't going to end well.

**Dan Gingiss:** I want to ask you to guess, Joey, the percentage of Americans that could define all four terms.

**Joey Coleman:** Did the survey include people on Capitol Hill?

**Dan Gingiss:** It doesn't-

**Joey Coleman:** Sorry, I couldn't resist. I couldn't resist. I have to imagine that it is a really, really low number, like a scary low number. I'm going to guess less than 25%.

**Dan Gingiss:** That would be pretty. You know what's even scarier? The actual number was 4%.

**Joey Coleman:** Wow.

**Dan Gingiss:** 4% of Americans could actually define what a deductible, coinsurance, co-pay and out-of-pocket maximum mean. Now, why-

**Joey Coleman:** The kicker is, those are all things that are pretty ... They pretty regularly come up when you deal with insurance.

**Dan Gingiss:** Of course, they do.

**Joey Coleman:** You know what I mean? So I can understand if it was like, "Hey, define this really complex medical term that only shows up one in every 10,000 patients," but these are the part and parcel of why people have health insurance and the main functioning aspects of health insurance.

**Dan Gingiss:** Yes, and I think that's why people seemed confident that they understood it because they recognize them. They probably saw all four of them on an inappropriately named document called the explanation of benefits, and it's inappropriately named because it does everything except explain your benefits.

**Joey Coleman:** Exactly. I feel like it's one of those things where explanation benefits, it is neither an explanation nor is it to your benefit.

**Dan Gingiss:** Exactly. So I ask why does every single health insurance company still use these four words on every single explanation of benefits that gets sent out to their customers? The companies know that people don't understand what the words mean, so why do they still do it? When you ask, you get these very vague answers that have something to do with regulation or-

**Joey Coleman:** I was going to say lawyers are to blame, aren't they?

**Dan Gingiss:** Pretty much. You, being a former lawyer.

**Joey Coleman:** Yes, recovering, recovering attorney.

**Dan Gingiss:** Are you ever a former lawyer or are you once a lawyer you're always a lawyer?

**Joey Coleman:** No, you're a recovering attorney. The first step is admitting you have a problem. It's you're a recovering attorney, it's what I like to-

**Dan Gingiss:** Okay. So, yes, lawyers got involved, and at some point, these definitions became common language of pretty much every health insurance company, and the one thing they forgot is that people have no idea what they're talking.

**Joey Coleman:** Forgive me for interrupting, it drives me crazy, crazy when people blame the lawyers because it's such an easy cop-out. I seriously, seriously doubt, and I am not a practicing attorney anymore so this is not legal advice I'm giving or a formal legal opinion, but I seriously, seriously doubt that the healthcare rules and regulations require them to give the obtuse, confusing, jargon-filled definitions that they do. If they do, we have a bigger problem. We have plenty of problems in healthcare, but I think all too often people say, "Well, legally we have to do it." If you actually go to the

lawyers who represent health insurance companies and you say, "Show me in the regulations where it says you have to explain it this way," they can't because it doesn't require it.

**Dan Gingiss:** Even if it did, let's say hypothetically that insurance companies are required by law to use the word coinsurance, that still doesn't stop any of them from defining that for the customer, from even in a word or two, putting in parentheses, this is what this really means. You sometimes see companies having fun with some of the legalese that they're required to put in there and instead of starting something off that says disclaimer, they might say something like "a word from our lawyers" and they try to put it in a little bit more English. This is what needs to happen here is that if you can dump these words that would be great because Americans don't understand them, but if you can't, you can at least explain them better. I'll tell you the one that bothers me the most is the one that's called out-of-pocket, and it's funny that you said reaching into your pocket for co-pay, and that is true that often at the doctor's office that's what they tell you, you have to reach in your pocket for, but then there's this other thing called out-of-pocket. Now, I speak English, it's my first language, when I see the words out of pocket, that says to me the amount of money I have to reach into my pocket to pay for my healthcare. It might not be at the desk when I'm checking out of the doctor, it might be writing a check later after the claim and whatever, but it is the money I pay. The funny thing about that is that that definition is right, asterisk, you're a lawyer so you like asterisks. Asterisk. That definition is right, asterisk, as long as the doctors that you are visiting are always in your network. Now, forget about for a moment that nobody can ever figure out whether they're in your network or not-

**Joey Coleman:** I was going to say, but every insurance company has a website that you can go to to find out whether they're in network or not. Now, whether it works and how difficult it is to navigate that, most people I know just decide to throw in the towel and go to whatever doctor they need to go to, knowing that they may end up having to pay a little more.

**Dan Gingiss:** Yes, because the in-network, out-network list on an insurance company's website is ... It actually differs by policy. So you can live in one state, or even in one county, and have different networks. So if you go out of network to a doctor, then what the insurance company calls the out-of-pocket maximum is not actually definitionally correct because if you go out of network, you could pay an unlimited amount because the insurance company basically disregards the part that they don't cover because they say, "Well, it's out of network so we don't cover that. Oh, well, it was \$10,000. Sorry, that doesn't count towards your out-of-pocket maximum." "Well, what do you mean? I spent \$10,000. It came out of my pocket." So, anyway, not to beat a dead horse, but I think this is a great example of an easy fix, an easy way to change the experience in a very complex industry, but this is a document, the "explanation of benefits", the explanation of benefits that every one of our listeners has viewed at some point if you have health insurance. It is a document that very, very intelligent people can sit and stare at and not understand the language or the math behind it, and so I think it's the duty of the health insurance companies to make that clear for their customers.

**Joey Coleman:** I totally agree. I think for folks that are listening, you may agree with us and say, "Oh, yeah, the insurance companies, they need to do better," I'd encourage you to go look at your own contracts and your own agreements that you have with your customers, are you really saying what you mean? Is it something that is so clear and so easily understood that a fifth grader could read and understand very clearly what is being expected, what is being promised and what is going to be delivered? These things come up all the time. We highly encourage you if you come across something that you feel is written so poorly that it makes you want to cry or is so confusing that you can't even

begin to decipher, send it on into us and we would love to feature you on an episode of Say What You Mean.

**Dan Gingiss:** Plus, we have a lawyer on staff. Now, he is recovering, but he still remembers how to look at contracts in legalese and so he can actually help you interpret it.

**Joey Coleman:** I did spend time in law school. This is true.

[SEGMENT INTRO] [CX PRESS]

There are so many great customer experience articles to read, but who has the time? We summarize them and offer clear takeaways you can implement starting tomorrow. Enjoy this segment of CX Press, where we review articles so you don't need to.

[CX PRESS: **Nike Turns Product Personalization into a Full Retail Experience**]

**Joey Coleman:** This week's article comes from Engadget and is entitled "Nike Made Me a Pair of Custom Sneakers in 46 Minutes." The article by Edgar Alvarez, and Edgar describes Nike's new makers experience. It's an invite-only, limited time event where you can go to a special studio in New York, the By You Studio, and have a pair of custom shoes made for you. You design them in less than an hour. What's cool about this is you walk in, you put on a pair of their Presto shoes in all white and then they actually project different designs onto your feet and you can toggle through and customize to pick the ones you want. I thought this was a pretty sweet technology and a fun way to introduce a new technology to their loyal fans and customers. What did you think, Dan?

**Dan Gingiss:** I think it's great. I mean, it reminded me a little bit, this is much more old school, but when I was at Discover card, one of the most popular features on the Discover card for a long time was that we offered 150 different choices for the graphics on the card. You could get various dogs and cats, you could get nature scenes, you could get different cityscapes, you could get different sports, and people absolutely loved it because it allowed them to have a little bit of personalization and to feel like it was something that was theirs. I know I got, this is going to shock you, Joey, I got a baseball one-

**Joey Coleman:** What? Really?

**Dan Gingiss:** Every single time I presented the card to a cashier, I got comments on it. So I think this idea of customization and personalization ... A lot of people talk about it, but there's very few companies that have been able to do what Nike's doing right now, which is to actually turn their product and make it customizable. I do think this is the tip of the iceberg and I think we're going to see a lot more of this across many industries.

**Joey Coleman:** I totally agree, and I think the interesting thing is for people who are longtime fans of Nike, back in 1999 Nike introduced this new technology called Nike ID where you could go online and actually customize every aspect of your tennis shoe, and once you had designed it exactly the way you wanted, order it and it would take six to eight weeks to receive it. At the time, stop and think about that, that's pretty amazing that you could have a custom pair of tennis shoes made in six to eight weeks was incredible. This was back in '99. Their newest technology, the one that just launched, they can make the shoe in 46 minutes. Now, in the interest of full disclosure, it's not the entire shoe that's customizable

yet. This is just there their test run. But what I thought was interesting in the article, they talked about the fact that going forward they plan to roll this out to their Nike retail stores. So imagine walking into a store that doesn't have to carry the full inventory of every shoe they have, putting on these plain white sneakers, being able to project on whatever design you want, and while you're in the store, or just walking around the store, they'll make the shoe you want. This has incredible implications, not only for the customer experience, but for supply chain logistics, for inventory management, for being able to turn on a dime if there's some new trend or popular new social meme that they want to put onto a shoe ... Somebody could be making shoes as they go, and I think what's interesting is shoes then become not only a way to show your personal interest and your likes and dislikes, which is what they do now, but if they can make these shoes this quickly on site, I could see a situation where people might do up shoes for the big game that weekend, or for prom, or for a special date, or whatever it may be, they might create custom footwear only for an evening, or for a single usage, and I think the potential implications for this technology are absolutely incredible.

**Dan Gingiss:** Well, sure, especially if you expand it beyond shoes and to virtually anything else. This article is saying that right now the choices are somewhat limited, there's a bunch of different colors and there are a bunch of different styles and you can mix-and-match, and so it seemed, I didn't do the math, but it seemed like there were several dozen options, but obviously where this is going to go is you can upload your own picture or you can basically personalize it completely and ... We're there and a lot of other places, if you think about ... To me, it's the difference between your phone case, which is something that you have to buy premade but you can customize it because there's thousands of them available and you can pick the one you like, to the background image on your phone, which is personalized to you because it's a picture that you took, most likely, and yours is the only phone that has that background image.

So I think we're getting used to being able to have it how we want it, and so the fact that they're moving to shoes is super cool and the fact that it can be done that quickly is super cool. I think I would look for shirts and hats and other apparel, absolutely for sure. Then you start to break it out into other markets and ... I mentioned credit cards, but think about all of the things that we carry around with us all day, a watch, whatever it is, I think that you can very easily see this going out further. Just to bring it back to what our show is about, which is experience, it definitely sounds like Nike is trying to not be the Apple Store, which I think everybody holds out as the key retail experience or the ideal, but to be Nike in a way that is completely different and is an experience in and of itself. I mean, I don't know about what you, shoe shopping is not my favorite activity, I'll do it because I have to, but to be able to walk into a store and look forward to an adventure while you're there is a completely different experience than most people are used to.

**Joey Coleman:** I agree with you, Dan, and while I do like and enjoy shoe shopping, it sounds like more than you do, I think this is taking it to an entirely different level.

So I think there are three key takeaways from this article, number one, the desire to personalize our products is increasing, it's happening more and more every year, and more and more companies are stepping up to give their customers these personalized, customized experiences. If this isn't on your radar screen, it needs to be. Number two, it works to roll out technology and test it. I mean, as I mentioned, they did the Nike ID sneakers back in '99, they now have this new maker's experience this year, and as we look and add-on, I'm anticipating that Nike will continue to push the envelope of adding opportunities for personalization. Finally, if you can give your customers the opportunity to express themselves with your product, they're going to love your product even more. So don't be so caught up in that your product needs to be a certain look, feel, shape, size, color, if there's an opportunity for customization or personalization and you make it a game and an experience that your customers can

collaborate with you and enjoy, they're going to want to tell everyone about it, they're going to want to show everyone their product and, next time, when it's time to make a new one, they're coming back to you.

[SEGMENT INTRO] [CHECK OUT THIS NUMBER]

Listen in, while we try to stump and surprise each other with a fantastic statistic from the worlds of customer experience and customer service. It's time to check out this number.

[CHECK OUT THIS NUMBER: 50%]

**Joey Coleman:** Okay, Dan, the number this week is 50%. What do you think it refers to?

**Dan Gingiss:** That I have half a chance of being right.

**Joey Coleman:** Very well, my friend. Well played. Actually, this 50% refers to the fact that 50% of all interactions with customers will happen across multiple events on multiple channels. This comes from our friends at Oracle CX Cloud. Thanks so much for sponsoring the show, Oracle. We really appreciate it. And their ebook, Digital Transformation, Three Areas of Customer Experience to Invest in Right Now.

**Dan Gingiss:** The important thing here is that most companies are built in a siloed fashion and so different teams are managing different parts of the experience, and if they're not talking with one another, then the half of all interactions that will happen across multiple channels will not be consistent. So the best piece of advice I can give here is if you are in charge of designing a specific part of the experience, make sure you know where the customer is coming from and where they're immediately going afterwards, and at least make sure that that before, during and after is a consistent experience.

**Joey Coleman:** As a kid who grew up on a farm in Iowa, silos are great for your farm and they're horrible for your business. Got to [oracle.com/connectedcx](http://oracle.com/connectedcx), you can download the PDF we mentioned earlier immediately. If you give them an email, you can pick up two more CX reports that are pretty cool as well. Thanks so much for sponsoring us, Oracle CX Cloud. We really appreciate it. Wow, thanks for joining us for another episode of Experience This!

**Dan Gingiss:** We know there are tons of podcasts to listen to, magazines and books to read, reality TV to watch, we don't take for granted that you've decided to spend some quality time listening to the two of us.

**Joey Coleman:** We hope you enjoyed our discussions, and if you do, we'd love to hear about it. Come on over to [experiencethisshow.com](http://experiencethisshow.com), and let us know what segments you enjoyed, what new segments you'd like to hear. This show is all about experience, and we want you to be part of the Experience This! show.

**Dan Gingiss:** Thanks again for your time and we'll see you next week for more-

**Joey Coleman:** Experience-

**Dan Gingiss:** This!