The Workplace Safety and Insurance Board—Leading Transformation with Service Design
The Workplace Safety and Insurance Board (WSIB)

**We’re here to help.** When an injury or illness happens on the job, we move quickly to provide wage-loss benefits, medical coverage and support to help people get back to work. Funded by businesses, we also provide no-fault collective liability insurance and access to industry-specific health and safety information.

We are one of the largest insurance organizations in North America covering over five million people in more than 300,000 workplaces across Ontario.
Helping people is at the foundation of everything we do, together with our vision to make Ontario one of the healthiest and safest places to work.
Executive Summary

The WSIB has been under increased scrutiny with respect to the service experience we deliver to our customers. Primarily, customers are concerned with limited and one-sided communication channels, outdated technology, over-emphasis and strict adherence to policies and procedures, and long wait times.

As the WSIB shifts its focus to a customer-centric approach, we have decided to modernize key aspects of our services in order to decrease (and eventually eliminate) these complaints. In order to do this, we built a strong Service Design team in our Toronto head office.

A key principle to Service Design is an iterative ‘test and learn’ mentality. Built into the WSIB Service Design engagements is a concept testing phase, where direct customer feedback is sought on a service concept, before any code is created or policy manuals are changed. This allows design teams to make changes to the service before significant costs are incurred in case internal assumptions are misaligned with customer behaviour.

Once service concepts are approved and requirements are identified following detailed process mapping, they are tested again in the Model Office, a simulation lab that the Service Design team has created to better understand the feasibility and effectiveness of the future service.

This work has transformed the way the WSIB provides services to our customers. Through Service Design the WSIB has shifted its thinking from an inside-out approach to an outside-in approach that puts the customer first, from start to finish.
### Problem

Customers have reported that the WSIB has limited and one-sided communication channels, outdated technology, emphasis and strict adherence to policies and procedures, and long wait times.

Over the years, we have seen a decline in customer satisfaction, along with insufficient support being provided to vulnerable people due to silos within the organization.

### What Customers Want

Customers need to have their claims processed more easily and quickly. They want WSIB processes to be clear, and to have someone to communicate with as they navigate through their claim. They also want the WSIB to simplify our procedures and be more technology-centric.

### Objective

To meet the needs of our customers, a transformational program called Core Services Modernization (CSM) was born, with three clear objectives:

1. Achieve more efficient and effective operational and administrative processes;
2. Reduce risk on technical footprint;
3. Provide better customer service and reduce burden for our customers.

Taking a co-creative and human centered approach, the Service Design team is leading the organization in re-imagining and defining the future vision for the WSIB's end-to-end service experience.
Research Objective

WSIB first set out to understand how satisfied our customers were, and how we can better cater to their needs.

The insights generated from the research would directly inform the future service design and transformation of processes to ensure a seamless experience for customers.

Since 2016, the Customer Experience team has conducted 17 ethnographic research studies and concept tests involving more than 450 individual stakeholders, directly interviewing them or observing their interactions for approximately 1-3 hours.

This work has resulted in some of the largest ethnographic studies conducted by a public sector organization in Canada.
A diary study is a qualitative research method used to learn about people's behaviors, thoughts, and feelings over a period of time. Participants logged and tracked their experience with the WSIB both online and offline using a variety of mediums including physical journal entries, photos and emails.

A contextual interview is a qualitative research method in which the researcher asks a series of open ended questions to the customer in an environment where they feel most comfortable. Researchers conduct several one-on-one interviews with customers that can last between 1-3 hours to gather insights on their experience with the WSIB.
Shadowing is a qualitative research technique where the researcher acts as an observer. It is best performed as a base for quantitative research to provide statistically significant insights that can be further validated with further research.

The "Walk-a-Mile" immersion technique enables the researchers to immerse themselves in the experiences of our customers. Our researchers experience first hand the challenges that our customers face understanding what steps they need to take, completing forms, calling the WSIB with questions, and other similar moments.
The design of the WSIB's future state customer journey was divided into sprints to enable deep dives into specific "moments that matter" within the larger end-to-end experience. Every service design sprint began by immersing participants in the customer research. Then, from a place of deep empathy, "How Might We" statements were generated to guide each sprint.

Based on research, there were four overarching opportunities for improving the experiences of customers navigating the WSIB:

How might we communicate a claims decision and reimburse health care within 24 hours of injury?

How might we ensure no one loses a cycle of pay due to a workplace illness or injury?

How might we create a seamless experience for our customers during their time of need, that supports recovery and RTW, while ensuring financial stability?

How might we engage the workplace parties and make the dispute resolution process clear, supportive, timely, and equitable, such that the injured person and the employer can navigate the process as an individual?
Workshop participants first engaged in future state ideation.

Using the How Might We questions generated through the empathy and customer need finding workshops, participants generated hundreds of ideas when asked to consider how we might improve the service experience we're delivering to our customers. Their ideas were then explored based on desirability, feasibility, and viability, and ultimately ranked to move forward into the future state service prototyping phase.
In breakout groups, participants moved through a process of creating a "marketplace" of possible future state customer journeys based on customer personas, and then synthesizing and converging on a single journey for customer concept testing. Participants also developed prototypes to help explain, test, and refine assumptions baked into the new service ideas.
Service design blueprints were created to articulate the people, process, and technology requirements that underpin the future service design.
We then tested the future service design that came out of the sprint with our customers and used their feedback to improve the design. Here are a couple of examples of how we improved the future service designs based on customer feedback gathered in concept testing:

“Sometime there is so much being said during a call that I forget- having a transcript would be amazing”
Person with Injury, Service Design Concept Testing

In concept testing it was discovered that customers were concerned about not being able to remember everything that might be shared with them by a WSIB employee over the phone. Based on this feedback, the future state service design was changed to include sending customers an email with a summary of what had been discussed on a phone call, as well as any other details or attachments that had been requested for future reference.

"We are bigger organizations with many requirements. We welcome more integration with WSIB systems and fostering a partnership that adds value."
Hospital Provider, Concept Testing

Healthcare providers voiced concern to WSIB about the burden our required paperwork puts on them. Waiting for medical documentation to be sent to the WSIB can create delays in the decision making process.

Based on this feedback, the revised future state journey includes a provider portal which allows providers to initiate the claim process when the injured person seeks medical, and order pre-approved medical devices and support on the spot through an "eCommerce" model. This ensures the Injured Person receives their claim number and allowed medical supports immediately, as well as expedites the decision making process and limits back and forth with the provider.
The Service Design team also set up a Model Office as a working prototype of the future service experience.

The Model Office integrates the people, process and technology components of the new service design journeys, iteratively testing them against real scenarios within a simulated work environment.
The Model Office enables the Service Design team to optimize end-to-end customer and employee experiences, and delivers critical benefits to the larger transformation program

- Supports benefits realization
- Tests assumptions baked into the future service designs
- Ensures the future service designs deliver the desired customer experience
- Enables gathering of feedback from both customers and the front line employees delivering the service
- Mitigates project risk
- Identifies design gaps early and facilitates the best way to close those gaps
- Enables early knowledge transfer to operational teams
- Reduces severity of learning curve for front line employees
- Encourages buy-in across the organization
- Develops champions of the new future service designs
- Supports change management goals
- Tests workflow to remediate issues sooner rather than later
This work has inspired the development and delivery of products that have reduced the burden we place on our customers, and have enabled more effective and efficient service delivery. A few of the products generated out of the CX Design Team include:

“I am literally the last person to use the fax machine and I had to fight the copy person to get fax, just so I can file for WSIB.”

Employer, Employer Ethnography

Document Upload
This new feature on the WSIB’s website allows documents to be on file within minutes. Previously it had taken upwards of 10 days for customers' claim documents to get to the right place in their claim file to be actioned. Every document we receive online saves us processing time and helps us provide better, quicker service.

Since the product was launched, almost 500,000 documents have been uploaded through this tool, reducing the WSIB's environmental footprint by approximately 1.5 million pieces of paper.

Impact

“I am extremely satisfied because it's so easy and convenient.”

Person with an Injury, Document Upload Customer Feedback Survey

*Note: February had 19 working days vs 22 in January
"The reconciliation takes me a few days to complete. I work sporadically on it throughout the day and have to triple check things to ensure that my numbers are all correct."

Employer, Employer Ethnography

Online Reconciliation
Account Reconciliation is a year-end process intended to validate an employer’s annual gross payroll used to calculate their insurance premiums. Prior to the launch of this product, employers were required to manually complete paper based reconciliation forms and then submit them through fax or mail. Customers found this process time consuming and prone to calculation.

The built-in logic and automation of the new online solution reduced the error rate typically experienced with the paper submissions from 12% to 1%. Since its launch in March 2019, over 23,000 reconciliations have been processed through the online tool, representing 31% of all submissions.

Impact

“This way of submitting the reconciliation was so much more efficient than completing a paper copy and mailing it.”

Employer, Online Reconciliation Customer Feedback Survey

71%

Decrease in the processing volume for WSIB employees, enabling staff to focus on other higher value work for our customers.
"Who mails things anymore? We're in the age of apps and emailing. You get things in 10 seconds not 10 days."

return-to-work email

Launched in June 2019 this product enables WSIB users to send secure emails directly from our system of record to injured / ill people, employers, and external providers.

This significantly reduced the administrative burden of communicating critical claim information, and has increased transparency by ensuring that the claim file captures all correspondence. Over **23,000 emails** have already been sent, ensuring that our customers get the information they need in seconds instead of waiting up to 10 days to receive a letter.

“I LOVE this tool. Thank you for creating it.”

Return to Work Specialist, Employee Feedback

*Note: February had 19 working days vs 22 in January*
“Numerous faxes are required and this is a challenge when you cannot drive. I do not have a fax machine so when I mail things there is often a pause in communication from WSIB.”

Employer, Employer Ethnography

**Address Change for Business**
In June 2019, the digital team delivered functionality enabling employers to change their business address on the WSIB website. Customer research discovered that this small task drove approximately 10,000 calls to the WSIB each year. It also discovered that delays in processing address changes inadvertently resulted in businesses being unfairly fined for late payments after mail went to the wrong location.

In its first nine months since launch, almost **6000** addresses were changed using the online tool.

**Impact**

“I am extremely satisfied because it's so easy and convenient.”

Employer, Address Change for Business Customer Feedback Survey
"Managing clearances is tedious. Every time my firm requires an out of province clearance, I have to call the WSIB and have them fax it to me."

Employer, Employer Ethnography

Online Clearance

A clearance is proof that a business has WSIB coverage and their account is up-to-date. The online clearance application is one of the highest utilized online service at WSIB. Around 100,000 employers access the application and more than one million clearances were generated every quarter prior to the new solution.

The new Clearance application was released in time for our clearance renewal in November 2019. During this renewal, our application performed extremely well. There were around 33,000 logins to clearance with an average response rate of 0.17 seconds.

The existing clearance application has been modified to generate clearances that can be used for any principal. Prior to the launch of the new and improved solution, contractors would generate 33 clearances per year on average, and now only have to generate a maximum of four clearances per year. Call volumes dropped by 14% and customer satisfaction increased from 27% to 68%.

Impact

“You have made great improvements from the very poor site you had before and I appreciate having only one WSIB clearance not multiple for each client.”

Employer, Online Clearance Customer Feedback Survey

*Note: LFB refers to the secure log-in solution that was enhanced as part of this work to improve performance, including faster transaction response time and higher number of active users able to login.
Online Services for Persons with Claims (OSPC)
The digital portal will be launched in June 2020. It will enable our customers to view, for the first time ever, all of their claim information online and provides customers with an option to communicate with the WSIB through secure messaging. This product will provide our customers with increased flexibility, alternate methods of contact for after office hours, and a secure and convenient channel of communication with global 24-7 access.

This product which is set to target 75,000 users within the first year, will be the most important product for customers ever released by the WSIB, and it is a monumental step towards delivery of our end-to-end service designs.
13.
Customer Feedback

“This is SO convenient and saves me rushing (driving 20+ kms one way to simply drop envelope into our local WSIB office) into town, burning gas, making that footprint bigger.... THANK YOU SO MUCH for adding the Annual Reconciliation to your online services !!!!”
Employer, Online Reconciliation

"Wow, and seriously much better! You guys rock."
Return to Work Specialist, Return-to-Work Email

“It helped to know that what I had calculated manually for total premium amount matched what was calculated online and that I knew what amount was owing immediately so that I could pay the balance owing online immediately without waiting for the next WSIB statement."
Employer, Online Reconciliation

“This is an amazing tool...so easy and instant and a huge time saver.”
Person with Injury, Document Upload

“Much better than the last time the certificates renewed.”
Employer, Online Clearance

“Finally transitioned to online reconciliation. Love it! Fast and easy, no more paper mail in.”
Employer, Online Reconciliation

Juan Escobar @Juan_Escobar · Sep 18, 2019
I never thought that I’d be excited that #WSIB clearance certs are now generic rather than client-specific. Saves us a shitload of time as we were spending 3-4 hours at in Feb, May, Aug and Nov to renew each, and every single, WSIB certificate! Woohoo! #onpoli

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