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PRESENTATION

Melissa Geissler *- International Business Machines Corporation - Partner & Cambridge iX Leader*

Good morning and thank you for joining us today to explore a very timely subject for health organizations who are continuing to tackle some monumental challenges around the COVID-19 pandemic.

In our discussion today, we're going to touch on one aspect of that. Health organizations from hospitals to insurers and life sciences companies are not only on the front lines for orchestrating urgent care delivery, but they're responding to the enormous surge in inquiries from concerned consumers, patients and members. People are looking for trusted information, guidance and support to navigate the global crisis, all while managing other health-related issues. So we're going to focus today on this growing need for customer services, and we'll specifically discuss opportunities to bring together smart technologies, deeper insights, automation and new approaches that empower AI-human collaboration and transform contact center experiences and interactions.

But thinking more broadly, we're going to explore what's required to coordinate an intelligence-driven connected care ecosystem, considering how you can more effectively meet the needs today while taking action to prepare for what's ahead.

Before we jump in, let's start with introductions and share a little bit about our combined experience. I'm Melissa Geissler, and I'm a partner in IBM iX. Our practice focused on digital strategy, business and experience design, where I primarily focused on transforming engagement and digital experiences in partnerships with health care organizations. I'm joined today by 2 colleagues.

Deiva Ramachandran *- International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Hello. I'm Deiva Ramachandran, and I'm a partner in our health care and life sciences consulting practice focused on big data, advanced analytics and cognitive computing and have worked extensively in leveraging AI technologies to advance digital health and customer engagement.

Clark Burk *- International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

And I'm Clark Burk, Senior Client Director, focused on health and life science. I have partnered with health organizations to orchestrate digital and cognitive solutions that transform work processes, innovate ways to deliver care while leveraging a solid platform for customer relationship management.

Melissa Geissler *- International Business Machines Corporation - Partner & Cambridge iX Leader*

Great. And one more thing. I just want to call out, there's a comment box at the bottom right of your screen. (Operator Instructions) And that way, we can spend some good time discussing any feedback towards the end of our session.

As we look at health care customer service, we recognize the strain placed on health organizations to manage through current needs with empathy and rapid action. But thoughtful leaders also see disruption as an opportunity to rethink everything, from business models to approaches and capabilities, with the goal to emerge stronger, more resilient and innovative in how they engage and serve customers.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Melissa, that's exactly what's really becoming the focus of our conversations with clients. We see a new imperative to operate differently. We're all operating virtually. They see a chance to consider better ways to manage change, impacting care models as well as prepare and innovate for the new norm, embedded by digital technologies and more agile service models.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Yes. Absolutely. And it's been really inspirational to partner with health care organizations that are using these uncertain times to drive innovation. One of the health plans I've been working with has really accelerated their focus on human-centered design to rapidly launch new digital, cognitive-powered experiences. Their goal is to help members understand whether they're at risk, guide them to the right care and offer personalized information on how to stay safe. They've taken new strategies to bring these capabilities to market within days when historically, it would have taken them months to go to market.

They're also using insights from their interactions with their customers to continually optimize the ways that they are serving their members to improve experience.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Melissa, what I love about that example is that it shows that increased focus on human-centric or customer-centric, placing customers at the center of the design process because too often, experience derives from a set of processes, not a system that is designed and optimized for customers that becomes fine-tuned to deliver what they want, when and how they want it across multiple touch points.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Totally agree, Clark. To illustrate Clark's point, I often describe a scenario we are all familiar with. The hoops we must jump through to go through airport security, an experience that clearly puts process over people, from showing the same documents repeatedly to the array of lines and procedures that's been designed just to elicit confusion and frustration. And our complex health care systems bear some resemblance because our health model is largely process driven, which makes experience the unintended outcome, not the goal.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

That's a really good point. Our research shows that, that experiences are driving customers away faster than you might think, in fact, after just 3 unsatisfactory support interaction. And the 2018 study from Forrester found only about half of health care consumers feel that they can get the help they need when they need it.

So thinking about that, let's talk a little about what customers expect.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Consumers today want brands to know them, delivering knowledgeable, personalized support to whatever channel they choose with efficiency because other categories have become adept at delivering tailored experiences, and they want organizations to value their time, providing immediate answers and convenient, easily accessible services.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Absolutely, Deiva. But more and more, that means customers want automated, self-directed, digitally enabled service options that address their in the moment needs. Think of that as touchless care. This is where the AI-human collaboration becomes so critical. We're absolutely moving towards AI-driven systems and solutions that gather deep knowledge of customers, understand needs and preferences for interacting and predict what they're likely to want next. So the opportunity or goal we see is moving towards an intelligence-driven customer engagement hub.

In fact, research shows that 83% of companies are already scaling to AI to improve their ability to support customers as well as employees. Many are already seeing dramatic results, reducing costs, while at the same time increasing customer satisfaction, which is the ultimate goal, driving brand trust.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

And Clark, that's possible when leveraging AI to scale the full value of your data and power smart technologies. Then aligning tools, capabilities and knowledge sharing to create richer ways to engage customers with new levels of personalization and coordination of services in real time.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

So that brings us to my next question. How can customer-centric companies were found now? I think in times of crisis, in particular, a customer's interaction with the company can have an immediate and lingering impact on perception. More than ever, people are looking for resources they can trust to offer help in navigating their health care and potentially an array of new concerns. And this presents a unique opportunity to rethink experiences to provide more responsive empathic services.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

And it's particularly timely as we have to be looking ahead at how we move beyond the current health crisis and what will be different. It is our expectation, and you're also seeing this across most articles looking at this issue, that there will be likely longer-term shifts in consumer behavior and expectations, but what that looks like or how things will evolve is entirely not clear, to be honest. So companies need to build organizational agility so they're able to rapidly innovate and adapt as we move through these uncertain times agreed.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Agreed. I believe that brings forward 3 considerations that are really drivers for change as you look at customer service as we pivot to what many are calling the new norm.

First, more than ever, concerns for health are now amplified. So there's a greater need to look at how you support a connected end-to-end care system. Second, implementing more flexibility, agility and responsiveness is key going forward. A way to do that is look -- is taking an extensible platform-based approach that can flex to evolving needs. And third, recognizing that anything that can be done virtually likely will be accelerating that shift to digital health.

So we need to be thinking about how we leverage data and cognitive technologies to design for future -- for virtual care needs, excuse me, how to trust and embrace digital self-service, telehealth and other remote offerings while empowering employees with AI tools to deliver faster, more effective support.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

And on that last point, Clark, this is where technology-enabled customer services are really a game changer, providing entirely new ways to expand access to care and medical expertise and also empowering consumers with tools and support to more proactively manage health and wellness. Importantly, virtual health brought together by cloud, AI, digital and mobile as well as augmented reality and IoT technologies can eliminate the constraints of time and distance, which means we can close the gap in care for people that live in rural areas or with limited access to help resources, while also serving consumers who want more convenient, flexible options.

What's exciting is we have the technology to support these new needs, greatly expanding health and customer service opportunities.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

So we've raised a lot of interesting possibilities, but let's get into the specific actions that can help an organization move forward on redefining health care customer services. What are the building blocks to deliver customer centricity and enable AI human collaboration to improve individualized experiences and better satisfy customer needs?

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Melissa, I think that starts in your space. I mean we really need to first design the vision from an end-to-end customer services ecosystem. So it starts with defining the experience that your brand wants to deliver. Everything should flow from that.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

I agree. You really need an approach to not only frame the vision for optimal experiences, but also what it will take to deliver on that. Applying enterprise design thinking is key. We need to bring together diverse stakeholders, create empathy for our users and really align our focus to what matters most for these individuals. As part of this, it's important to conduct an end-to-end audit across touch points and deconstruct customer journeys in detail. That gives you a chance to uncover unmet needs and find the moments that can trip up an experience or, conversely, unlock delight. Applying data and design thinking principles lets us connect the dot to anticipate and respond with relevance, reduce friction and create seamless alignment throughout complex journeys. Armed with the wealth of information, you'll be ready to build the road map to align organizational structures and processes so your teams can effectively collaborate and shape on target interactions.

We suggest that the road map should identify some quick wins while charting the path for future improvements. The aim is to create data-led experiences and customer-focused innovation. That actually takes us to the next building block, which is data, and I'm going to let Deiva offer thoughts on unlocking the value in data.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Yes, Melissa. Data is obviously key to understanding your customers, but many organizations are overwhelmed by the expanding volume of information and the challenge to make sense of it all. In health care alone, IBM Research predicts the average person is likely to generate more than 1 million gigabytes of health-related data in their lifetime, which is roughly equivalent to 300 million books. That's one reason why AI and cognitive computing have become so important. These systems can understand, reason and learn and can analyze vast quantities of data at unprecedented speed and scale. Using AI, organizations can uncover deeper connections and real-time intelligence to move quickly from insights to action. And they can do that based on a multidimensional understanding of not only customer needs but how do they think, feel, act and what they are likely to want next. Activating the full value of your data is essential to delivering a customer-centric experience that is continually responsive, able to provide individualized assistance and real-time relevance.

Another issue to consider as the volume and velocity of data continues to explode, including things like sensors and wearables, AI systems help overcome challenges many organizations face. AI technologies tackle interoperability issues and seamlessly join otherwise fragmented systems,

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disparate data sources and disconnected channels. So data intelligence offers critical help to guide what to do, but you also need technologies to help you execute managing experiences and empowering teams to meet changing customer needs, as Clark can explain.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Optimizing experience for health care customer services is predicated on developing a digitally-enabled ecosystem that tightly integrates people, services and technology in order to orchestrate end-to-end care. Technology needs to be an enabler, connecting customer support and touch points, be it channel management, marketing to customer care, with organizational structures and processes. It is platforms like Salesforce can bring it all together, underpinned by data and AI, and to deliver successful consumer, employee and partner experiences. Nothing is out of the box because humans aren't out of the box. But a platform approach enables smarter ways of working as you automate and digitize capabilities to create agile operations, rapidly responding to new needs, opportunities and market demands. Unlike in data in customer platforms, you also gain real-time analytics with the ability to speak knowledge sharing and eliminate functional silos. Cognitive platforms help organizations create a unified, experience-driven framework using data to make decisions, optimize end-to-end engagement and critical touch points to orchestrate timely support. Most importantly, they also offer safeguard data security and privacy, ensuring both human and machine workflows and data sources stay secure, building trust.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Once we bring this altogether, AI and digitally connected services are the key to transform customer support, optimizing the capabilities of smart machines and even smarter humans. But let's talk a little bit about how that works to deliver more rewarding and personalized experiences.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Well, the combination of AI plus human agents can deliver a level of responsiveness that is impossible with humans alone. Take AI-driven cognitive assistance, which use natural language processing to engage with consumers using real conversation. These emotionally intelligent systems understand what people say as well as what they mean and even detect sentiment and context to respond in meaningful ways. So they can offload routine inquiries to offer instantaneous answers, connect people to the right information, entertain, educate and even help them complete health-related tasks.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Absolutely. They create entirely new way to engage while eliminating the complexity of keyboards and touchscreens. So a customer can be guided through interaction with a cognitive assistance that can communicate with natural language to both simplify and expand self-service opportunities through whichever channels the customer prefers, whether it be messaging, mobile, web, effectively working with me in the manner that I choose.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

But AI can also provide live agents with insights to solve complex problems more quickly. For example, I may reach out to a contact center website, but the information I need is nuanced. So I may get part of what I need, but then they want to move on to a live agent.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

In that scenario, AI can assist in a number of ways: first, by engaging with the customer to meet their needs as much as possible; then managing a seamless handoff from virtual to the live agent and providing the information already shared by the customer so that they don't need to repeat their process. But it can go further, analyzing in real time, customer data as well as past interactions to provide knowledge to the agent to better

understand that customer and their preferences, broader health interest, even goals or motivations. Combining more data from more sources, this kind of AI assist allows human agents to solve problems more quickly, and importantly, to offer more valuable support and personalized attention.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

And with 5G rolling out, bringing blazing data speed, virtually no lag time, the pace of digital innovation will accelerate. We're already combining mobile, AI, natural language processing, IoT and augmented reality to create more interactive, multidimensional experiences to educate, motivate and support new health services.

And as an example, we recently worked with the children's hospital to create an augmented reality mobile-enabled app to help relieve anxieties for young patients. An animated avatar on the app serves as a companion as the child moves to the hospital and procedures, sharing information, entertainment, games and rewards.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Well, we want to allow enough time for some questions. So let's wrap up by recapping the main takeaways.

AI-human collaboration offers a way to elevate customer services, combining virtual care with intelligence-driven capabilities and automation to create personalized, efficient on-demand experiences.

Considering all the ways digitization has transformed how people shop, travel, bank, we've yet to see significant change in how we deliver health care services. Yet now, more than ever, consumers are seeking digital-enabled support, trusted information, and they want 24/7 help to meet their in-the-moment needs.

Today's disruption creates an imperative to prepare for the new normal, with increasing need to find more capacity to engage consumers across digital and physical, and as well, empower a collaborative, interconnected care ecosystem that can transform individual experiences and overall health.

QUESTIONS AND ANSWERS

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

All right. Great. So we've had some good questions come through during the presentation. (Operator Instructions)

All right. So starting with the first question that we have in here. Let's see. Okay. So you talked about building a road map, end-to-end customer services and looking for quick wins, what might that include? All right. So great question.

Probably won't be a surprise that my answer is it depends. A very fast answer, at least, and really that's because it's all driven by empathy for users. So one -- and it starts with really getting that deep understanding, collecting it together, driving out an end-to-end vision and then kind of working backwards from what capabilities are we starting with and what can be quickly enabled against that future state vision.

I'll give you a couple of examples. So one organization I worked with, they were getting absolutely inundated with questions about password reset, among all sorts of other things, and particularly, we saw spikes in new types of questions coming in with COVID-19. It was a major source of frustration to members that they weren't able to get their password reset very quickly. They had to call in. They had to wait. And the reality was the capability actually already existed for self-service password reset, but it was a simple -- relatively simple, moving how -- where that existed in the flow and the experience online and mobile so that members were able to more quickly do that and didn't actually have to go through the painstaking process of searching around to find the ability to do it in self-service or calling in. So that's one example.

The reality is there are a lot of different things and starting points in terms of what qualifies as quick wins. And one interesting thing that we recently did was a crowd-sourcing exercise at a hospital system where we actually -- we polled the audience for what were some of the places that they saw that were right for human center design, changing the experience around customer service. And it included a number of different things, but it included proactive outreach for denied claims, personalized education and information to support post-care and even pushing contact center-only processes to mobile or web channels. So those are some different ideas around what might qualify as a quick win while recognizing that it all has to build back up and ladder up to that future state vision of what do you really want to do, who you want to be, what's your brand promise.

All right. So with that, let's see. The next question I see in here, "Can I get knowledge bases and AI assistance up and running quickly? Or does it require a long time to train with the right information." So Deiva, do you want to go ahead and answer that one?

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Sure, Melissa. So I think there's 2 parts to that question as I'm looking at it as well. Can we get knowledge bases and AI assistance up and running quickly? And then does it require a long time to train? So a great question from a speed-to-value standpoint. The short answer is yes, we have AI assistance up and running in 48 hours to support several use cases of business functions. So it's a pretty automated enablement process, if you will.

And with respect to additional training or what we call as intent, which is a conversational concept around the customers' intent, whether they're asking a question, they're trying to find information, understanding the true intent, irrespective of the natural language interaction itself, the words themselves. So with respect to additional training or configuring additional intent to support their various needs from a customer perspective, we enable that using an agile approach with very rapid deployment times, even as frequent as once or twice a week, we're doing some of this work in the COVID-19 space where speed is of the essence when it comes to keep finding information in patients, members of health plans, trying to find information about testing and treatments and so on. So we're able to do that with an initial set of intents to drive speed to value in 48 hours and then additional training or intents using an agile approach based on the customers' needs.

Back to you, Melissa.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Fantastic. Thank you so much Deiva. Okay. Next question I see, "So to introduce AI virtual conversational assistance, is there any -- is any of that technology preconfigured to save time on implementation?" Clark, do you want to get us started with that one?

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Sure. You know what, I'd like to hear from Deiva first and see how he approaches this, and then I can probably follow on.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Perfect.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Sure, Clark. Yes. I think this is similar to the previous question in terms of is any of that technology preconfigured, so the answer is yes. And that is the case across several use cases.

I'll give a quick example. As I mentioned, for COVID-19, working with health care payers and providers, we have Watson AI assistance up and running in actually to less 48 hours. So what's enabled initially in these cases is an initial set of COVID-19 specific intents, the types of questions that whether

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you're looking from a provider perspective, what patients would have us questions around testing, testing locations, and it is all based on the CDC guidance as accelerated to shorten the implementation times. But in 48 hours, we have initial set of intents deployed rapidly to serve the needs of customers, and we've also added intents in an agile manner. And this is working closely with the call centers and trying to deflect those calls because we don't want the call centers to be burdened -- overburdened, I should say, and the AI assistance can certainly learn pretty quickly, but we are taking insights from the call centers on the types of calls that we're getting and rapidly using an agile approach, enabling -- using Watson AI assistance to (inaudible) questions that members and providers and patients may have. And this is to drive the best possible experience despite the dynamic conditions as a result of the pandemic so that customers are not waiting on the line trying to speak to someone, or they're able to get the right information quickly for them to address the current situation.

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Yes. Thanks. I thought that's perfect. I think yes -- no. I think the piece of the puzzle that I look at is the amount of time and capital that's been invested into the cognitive platforms to allow for open APIs to be leveraged from a simplicity of tying them to a platform, integrating and implementing them into the platform. But the thing that you touched on (inaudible) critical is that the assistants are learning over time, right? So they come -- we can have the AI tool set show up with intents that are preconfigured. But as it learns, it becomes more robust. And with that, it becomes more of an assistant not only for the client and the customer, but for the employee as well. And that's where we see a lot of our clients investing most is actually in the employee and experience because if you increase the employee experience and you make it easy for them to do their jobs, then the AI tool just becomes an enhancement and an extension of that relationship between the internal brand advocate and the external client customer.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Yes. That's an excellent point.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Awesome. Thank you, both. Okay. So next question in here, "With the platform approach for customer services, how easily can that be customized and linked to other customer-related tools for CRM, marketing or other care services?" Clark, why don't you take that one?

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

Sure. Sure. I mean, I think it's -- a platform approach is paramount, right? And there are CRMs that are in the marketplace. Obviously, I know Salesforce have been working on that platform now for 8 years. You see that platform grow and morph over time, right, whether it be from a sales or a service or marketing, but organizations need to understand the customer journey. They want to understand the relationship between the brand and them. And without that ability to make it extensible, you lose out on critical touch points.

We recently worked with a large state who's facing the backlog in the amount of COVID. And they came back to us with a pretty simple use case of reporting capabilities. We came back to them with an online tool set that was built on the platform, pushed data into service cloud, in this case, and then was able to move that data up into the governors' offices to allow for real-time decision-making. But the ability to heat map and understand where there are critical areas of need and critical areas of care avoidance allows our governments and our state and local governments, for that matter, to become well informed with data that they would not normally get out of the existing archaic technology that they have. But they see this now as a tool set that can move them into delivering direct care between patient and provider, understanding what resources providers are lacking. And in a pandemic like this, if you can't make those decisions in a real-time basis, then people will suffer. I hope that answers that question.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

That's a great answer. Thanks, Clark. Okay. So next question, "What kind of use cases do you see for mobile and 5G delivering in customer care?" Another fantastic question. I'll start off and then invite Deiva and Clark to chime in as well.

The first thing that comes to my mind is actually the case study, Clark, that you alluded to, right? So an avatar that actually in a pediatric setting that really is helping children through the entire hospital and care journey from making -- keeping them engaged, providing some emotional support, right, as they're going through treatment. I think that's a really fantastic use case that speaks to the power of where we're going with emerging technology.

And then a couple other things that come to mind, way finding in a hospital setting, certainly, is the abilities around that are amplified with 5G and mobile. I even think about physical therapy use cases, post-discharge support as another place where there's actually an incredibly powerful ability to change the entire experience and the way that individuals are receiving a more holistic care through the application of 5G and mobile.

Clark, Deiva, anything that you'd add? Any other use cases that come immediately to mind?

Clark Burk - *International Business Machines Corporation - Sr. Client Director of Public Markets of Health & Life Sciences at IBM iX*

I think the explosion of -- first of all, we're a mobile society. So if we're not engaging through mobile device, then you're probably missing a huge mark in your ability to connect with your clients and your customers, and in this case, patients, right, is that what I think of immediately with mobile and 5G is this explosion of telehealth. And the providers that I've talked to see telehealth as a whole new means to get to patients who now are homebound. But some were homebound months ago. So people who live in areas that don't have access to help immediately or they're afraid because they live in depressed neighborhoods to actually leave their homes to get to the doctor. Telehealth is going to open all kinds of possibilities for better care and showing kind of empathy and compassion and give people what they need, when they need it through networks that are widely available.

Deiva Ramachandran - *International Business Machines Corporation - Partner of Cognitive Business of Healthcare & Life Sciences*

Yes. That's a great point. And I was going to give an example around telehealth as well. We're working with a provider -- health care provider system in Massachusetts where, because of the current situation, the vast majority of the patients are disengaged. And we are helping them, and as part of the overall engagement strategy, 5G-enabled devices that can help monitor vital signs. So that's helping providers to provide the continuity of care. And I think that's just one example of several known examples or use cases as the question had asked here. But there's lot of use cases and capabilities that don't exist today that will come into being tomorrow. And the more we understand the customer and create that 360-degree view, if you will, the better customer service we can provide. And I think the promise of 5G in terms of building that understanding around the customer, holistically speaking, and the promise of AI to make sense out of it to provide better customer service, I think that's -- those are the use cases in front of us that would benefit our customers, both in health care and life sciences. Melissa, back to you.

Melissa Geissler - *International Business Machines Corporation - Partner & Cambridge iX Leader*

Yes. Fantastic. It's a great answer. And so that actually does wrap up. I don't see any other questions in here.

So with that, we'll go ahead and wrap this up. But I want to thank everybody so much for joining today's webcast. I really appreciate Clark and Deiva for taking the time to join me on this topic. It's clearly one that we have a lot of passion around. And even more so, I want to thank you -- thanks to our audience because we know there are a lot of competing demands facing this community in particular. And the work that this team is doing is more important -- is so critically important to what our nation and our world is facing right now.

We're actually incredibly excited by the opportunity and the ingenuity that we're seeing sail out in the market, in particular in health care and life sciences because organizations are really sprinting to redefine customer service. I hope that we've given you some ideas and perspective on how

we're thinking about this space and really look forward to continuing the engagement. So encourage you to download the materials, reach out. You've got our information. And really, thank you again for joining today's dialogue.

With that, we will wrap this discussion up. Thanks so much.