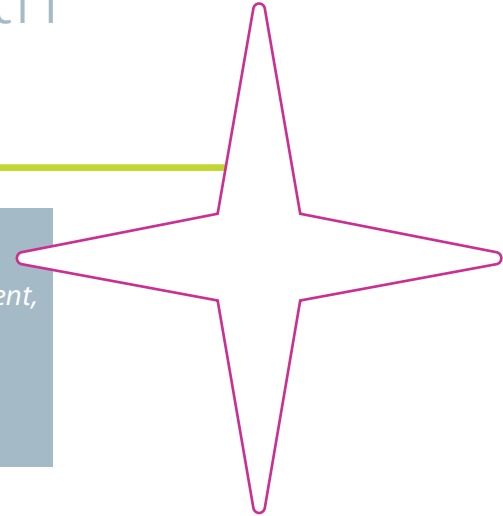


The Importance of Contact Centers with the Establishment of Health Insurance Exchanges in 2014



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President Obama's historic healthcare reform act of 2010 marked a new era for health insurance in this country. Robert Pear of the *New York Times* recently stated, "The success of this healthcare overhaul, with its promise of affordable coverage for all, depends on the creation of such retail shopping malls, known as health insurance exchanges."

The new law recommends that states contract with "navigators" to provide information about the available health plans and to assist with enrollment. Cindy Gillespie, a managing director at the health exchange group at McKenna Long & Aldridge in Washington, D.C., explained in a recent *Bloomberg Businessweek* article that "the health law stipulates private companies can't operate statewide exchanges, designating that job to a government entity or nonprofit. Contractors, though, can be paid to maintain websites, administer call centers and aggregate billing."

It will be important for the state-run exchanges to enlist customer service partners, such as contact centers, that understand the industry. Issues including compliance/regulation standards, information security and the complexity of plans demand knowledgeable and experienced partners. Contact center companies that have a proven reputation on a national level will be highly called upon in this new landscape.

The investment in the contact center partnership should not be taken lightly because contact centers are the primary touch point between health insurers and their customers. Four key factors that state-run exchanges should consider when selecting a contact center include:

1. **Scalability:** The ability for a contact center to ramp up or down during enrollment periods and deviations from forecasted volume to ensure proper service and low hold times
2. **Agent Training:** Agents should be trained on multi-platforms, and trained to listen to customers and help them navigate through complex information. Comprehensive agent training sessions should include customer-focused service skills, such as active listening, developing rapport and conversational skills. Additionally, to ensure ongoing success initial, residual, cross and product update sessions should be conducted. Another key component of effective training will be proper system documentation so that enrollment process can be timely.
3. **Security and Compliance:** Contact center partners will need to have an in-depth understanding of health care compliance and security needs such as regulatory issues and HIPPA compliance standards
4. **Experience:** A depth of experience is the only way a contact center partner will be able to draw on past occurrences and forecast call volume projections and industry trends

While there is ongoing debate happening in Washington about how this law will be funded and implemented, we expect that the exchanges, in large part, will be carried out as planned. Based on the Congressional Budget Office's estimate, 24 million Americans will be accessing health coverage through the exchanges. The consumer demand for efficient information access and on-going assistance will be unprecedented. Meeting customer needs will be key, and achieving the right design of insurance exchanges will be an essential task for states in the coming months and years.