



Healthcare Exchange Update:

Contact Centers Still a Crucial Component

At the focal point of Healthcare Reform are the state mandated affordable insurance exchanges. According to the [Kaiser Foundation](#), only two states had formally established exchanges when the reform legislation passed. The White House recently released a [report](#) indicating that many more states have taken action towards implementing exchanges since that time, and more will continue to do so as the 2014 deadline draws near.

Reform legislation dictates that by the end of 2012, states must begin to report on the progress they have made toward exchange implementation. It will soon be crucial for states to begin in earnest to make structure and vendor decisions for their exchanges.

The nature of most states' exchange structures will necessitate the use of contact centers as a primary touch point between customers and insurance providers. In order to meet important benchmarks and satisfy constituents, states would be wise to invest in contact center providers with significant experience in managed care enrollment.

Contact centers that have had involvement in previous healthcare reform, such as Medicare Part D, are aptly positioned to step up to the challenge of servicing a state exchange. These centers understand and can implement these important skills:

- **Scalability** – The ability of a contact center to ramp up or down as exchanges open, and to handle deviations from forecasted volume to ensure proper service and low hold times, all while conducting high quality interactions
- **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 will be crucial in the new exchange environment. Initial, residual, cross and update training sessions should be conducted to ensure ongoing success
- **Security and Compliance** – Contact center partners with experience in managed care have an in-depth understanding of health care compliance and existing infrastructure to meet security needs such as regulatory issues and HIPPA compliance standards
- **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, especially when exchanges first open

[Kaiser's December 2011 Health Tracking Poll](#) indicated a great deal of public support for the exchange concept and it is likely that exchanges will continue to emerge and will be here to stay, regardless of any future evolutions in the healthcare space. Ultimately, states and providers need to begin forging relationships with experienced contact center partners in order to ensure their success in the new exchange environment. Those who do so early will be in a better position to succeed.