



Making the Boomer Connection:

Uncovering the Benefits of Contact Centers as Profit Centers

This year marked the first 'age wave' whereby the Baby Boomer generation is hitting retirement age. This milestone is occurring just as the nation embarks on one of its largest overhauls of the healthcare system and the national debt is the highest it has ever been. All of these factors equate to one thing – an already overburdened healthcare system is about to become even more strained. That's why it's imperative that healthcare plans start acting now to ensure they have the right contact centers in place to support the age wave. They need to cater to the unique characteristics of these customers while maintaining cost efficiencies.

CMS predicts that a record 2.8 million Boomers will age into Medicare this year and that number will rise to 4.2 million annually by 2030. In all, the government expects 80 million people to be receiving Medicare benefits by the year 2030. How will the system handle these growth rates?

For health plans that offer Medicare products, there are simple steps that they can take now to manage costs while providing superior customer experiences. One important step they can take is to partner with a contact center that has extensive experience in the healthcare arena. If they partner with one that is trained to be sensitive to the Boomers needs, they will be ahead of the curve. Often the contact center is the primary touch point between health plans and their beneficiaries – that's why it's essential for agents to demonstrate superior interpersonal skills and in-depth knowledge of the plan and services. Also a contact center that can deliver a high level of first call resolutions will be essential in this new marketplace.

The right contact center can also work with the health plan to develop customized programs for Boomers' needs. Wellness programs are going to be a big part of keeping this population healthy as they age. Here are a few examples of how a skilled contact center can enhance the member experience:

- Contact center agents can proactively reach out to beneficiaries to schedule chronic care and routine screenings, vaccines and tests, and encourage preventive and chronic disease management.
- Contact center agents can offer a concierge style approach to all inquiries. When conducting proactive outreach, this personalized touch will be very beneficial to this age group
- Agents that have the ability to cross check systems while interacting with a member can look to see if there are any unresolved issues. For example, if they are able to check the status of a recent benefit explanation, such as gym membership reimbursement, they can remind the member of their benefits and improve their overall experience.

The continuous customer interactions allow health plans to connect with beneficiaries in an efficient and effective manner, helping them build long-term membership. By implementing best practices such as the example above, plans can experience better member retention which leads to overall lower costs.

Improving customer service is one of the least expensive and most effective means to improve margins and growth (and also save on costs) during an influx like the one predicted with the Boomer generation. Health plans that take steps now to understand the nuances of the Boomer generation, partner with the right contact center and discover the best way to interact with these unique beneficiaries will be able to effectively and efficiently serve this growing age group.

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