



# Navigating Health Insurance Exchanges with the Right Contact Center Partner

Now that President Obama has won re-election, the Patient Protection and Affordable Care Act will remain in play, including the implementation of the health insurance exchanges.

According to a recent article by the Associated Press, [Obama's health care overhaul turns into a sprint](#), "In all, more than 30 million uninsured people are expected to gain coverage under the law. About half will get private insurance through the exchanges, with most receiving government help to pay premiums."

Regardless of whether the exchanges are state-run or federally-run, health insurance plan providers will need to overcome a number of challenges under the new exchange environment — and do so effectively and efficiently. These include:

- Handling the influx of new inquiries
- Onboarding new members in a compliant manner
- Reacting quickly to retain members that are eligible for the exchange
- Determining the support required to handle the new members without putting a strain on the current operational structure

As the main point of contact between new enrollees and existing plan members, contact centers are control central. This critical communications channel will play a key role in facing exchange-related issues head-on. Working alongside the insurance plan provider, the contact center should offer and implement effective solutions to navigate through the new exchange environment, as well as to acquire and retain members.

While exchanges are a new frontier, a plan can improve its chances for success by having a contact center partner that brings extensive experience within the managed care space and has the proven abilities to increase market share. The contact center should also bring an exceptional record of customer service, account management and regulatory compliance. With the large influx of plan members expected, the ability to scale to the ebb and flow of enrollment will be another key indicator of success.

At the heart of the contact center are the member service agents, who will need to be oriented to the new healthcare system requirements. They should be highly-trained, quick-thinking and articulate. For state-run exchanges, a staff of licensed contact center agents will be the first line of defense during the enrollment period.

Notwithstanding the implementation of health insurance exchanges, many parts of the Affordable Care Act are expansive and will be challenging to carry out. The right contact center partner will be prepared to address these challenges and provide the health plan provider the support it needs to advance in this new environment.

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