



Obamacare: The Tip of the Iceberg

The role of contact centers grows as health insurance enrollment under the ACA continues

It is no secret that the October start of open enrollment under the Affordable Care Act and complementary launch of Healthcare.gov came with a number of challenges. As these issues are still being addressed and the enrollment process continues to evolve, contact centers are more important than ever as a critical resource for Americans choosing health insurance.

Beyond serving as a direct backup to meet the current demand for signing up online, call centers will remain crucial for exchanges and health insurers during the enrollment period for a host of reasons.

- **Peak Demand is Yet to Come:** While the initial launch of open enrollment served as a key indicator of interest in the health insurance exchanges, March is likely to be a big month for enrollment. The [final deadline](#) to sign-up for health insurance under Obamacare is March 31, 2014. Exchanges and health insurers should expect an increase in inquiries leading up to this date and be prepared to handle the pending influx of calls. It is critical that you plan for the March surge now, or service levels will plunge, and with it, hopes for market share and profits.
- **Human Interaction Aids Conversion:** There are many health insurance “window shoppers” weighing their options at the moment. Access to a live agent can help them through the decision-making process. Call center agents trained specifically in healthcare are able to explain the options available while providing a clear, strong message to help convert these potential health insurance buyers into customers. This personal interaction and explanation of the benefits of signing up is particularly important when it comes to younger Americans who may feel that they are healthy and thus willing to face the tax penalty instead of signing up for health insurance.
- **Ongoing Changes Come with Questions:** Elements of the healthcare law have been adjusted over the past few months, including the [recent news](#) that insurers can extend non-ACA compliant plans for one year. This further adds to the confusion, and highlights the need for strong call centers to field questions from consumers about whether their current plans will still be available in the coming year.

To achieve success as the enrollment period continues in the coming months, healthcare exchanges and insurers can employ smart, effective solutions through contact centers with the ability to scale and adjust rapidly to sudden changes in demand. Support from a teleservices partner with deep experience in the healthcare industry will ensure that those seeking health insurance receive quick and insightful answers to their questions and have confidence that they are purchasing the right plan.