



---

# Customer Experience Update

VICKI COATES  
Chief Operating Officer

PATRICIA WADA  
Special Advisor to the Commonwealth, Program Lead for the Health Insurance Exchange Project

Board of Directors Meeting, July 9, 2015

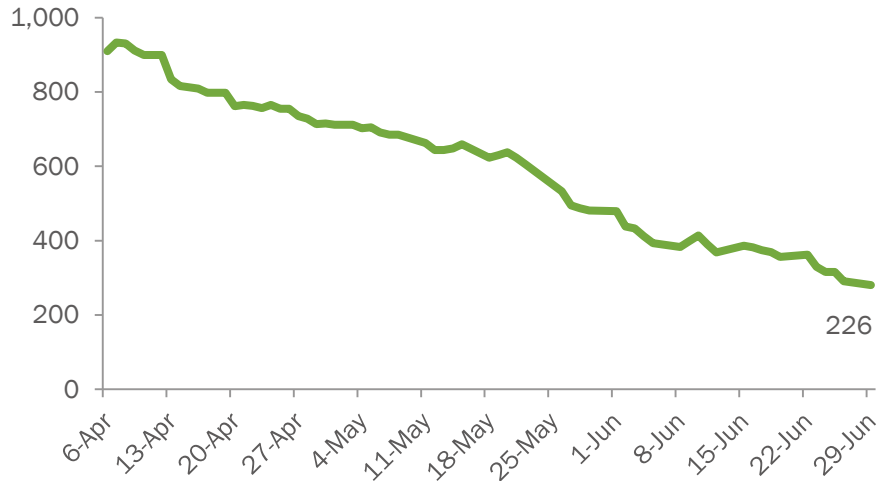
# Table of Contents



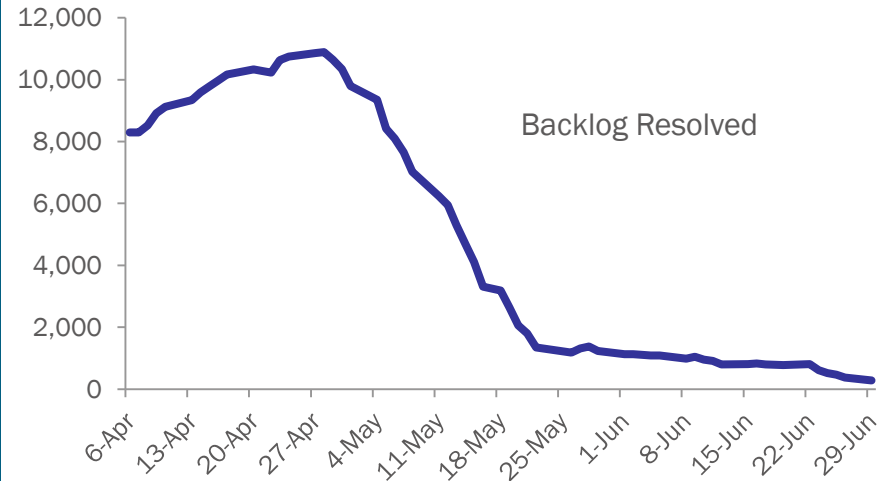
- Inventory Management
- Call Center Improvements
- Payment Portal Improvements
- Customer Satisfaction
  - Survey Approach
  - Survey Results

# Inventory Management – Update

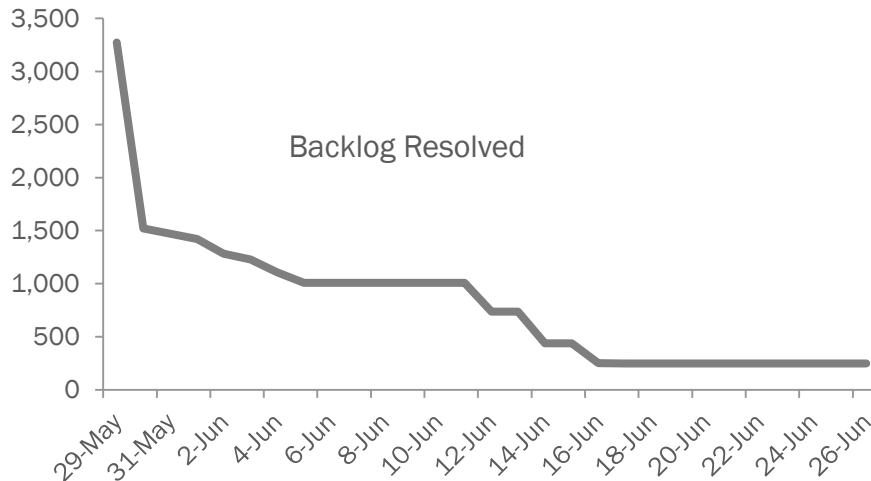
### Urgent Services



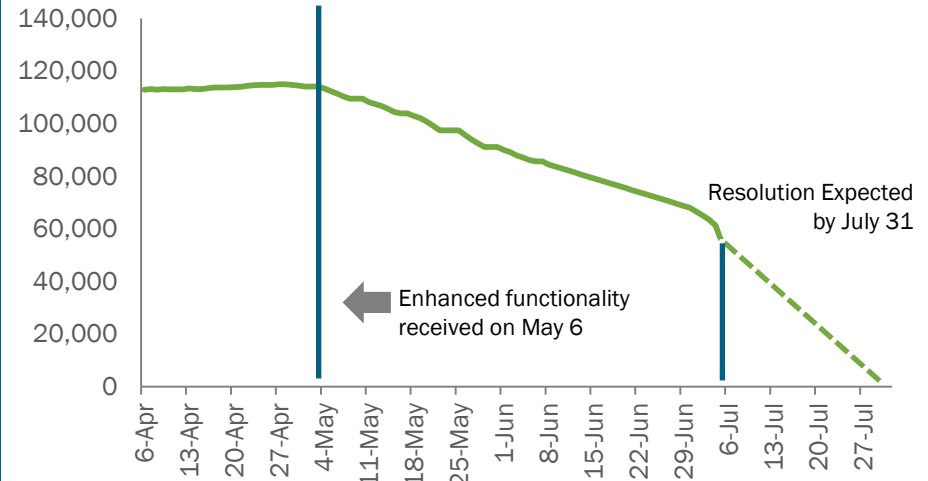
### Account Changes



### Member Requested Refunds

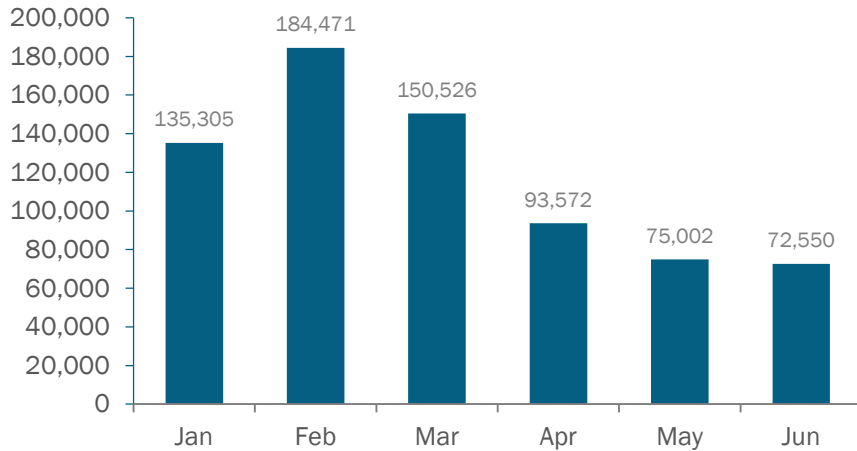


### Verification Inventory



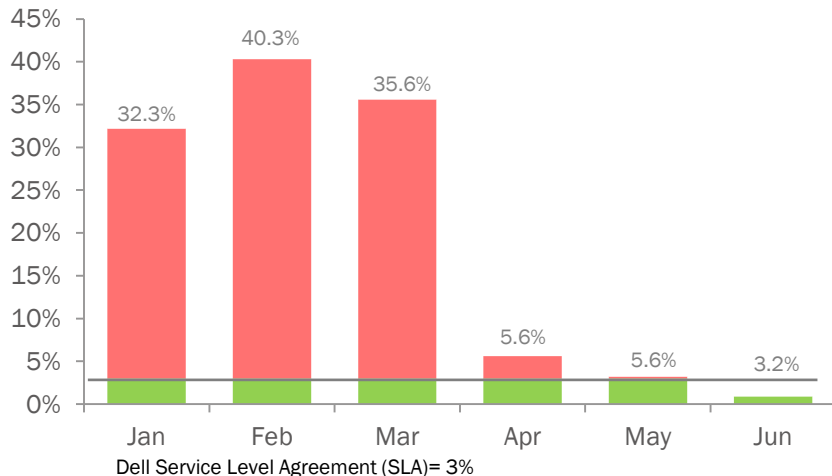
# Call Center Improvements – Update

### Offered Calls

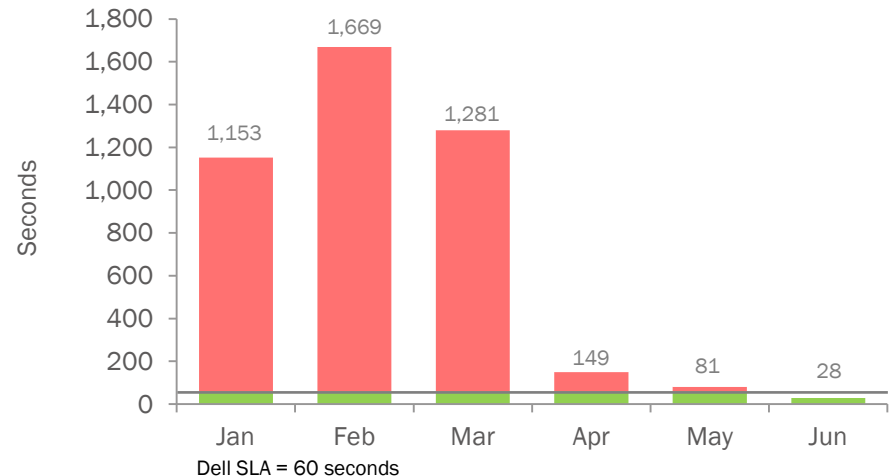


- Call volumes peaked in February to 184,471
- Volumes have stabilized in mid-70,000
- The key driver for the drop in the call volume from April to June has been the reduction of repeat calls which is directly correlated to the reduction in the inventory

### Abandonment Rate, Call Center



### Average Speed to Answer (ASA), Call Center



# One Key Pain Point – Online Premium Payment

Desired State	Single sign on from eligibility application	Confirm that user is a member before accepting payment	Display amount due & premium. Enforce max pmt amount	Process EFT Payments (one-time and recurring)	Live (immediate) email to confirm payment received	Display payment history (electronic and paper payments)	Issue refunds using same method as payment	Process Credit, Debit, Prepaid Card Payments	Payment via IVR, mobile. Other features: message center, etc.	Renewals and Redets	
				Process EFT Payments (one-time and recurring)	Next business day email – success or error						
	Closing the Gap for OE	Single sign on from eligibility application	Confirm that user is a member before accepting payment	Display amount due & premium. Enforce max pmt amount	Process EFT Payments (one-time and recurring)	Live (immediate) email to confirm payment received	Display payment history (electronic and paper payments)	Issue refunds using same method as payment	Process Credit, Debit, Prepaid Card Payments	Payment via IVR, mobile. Other features: message center, etc.	Renewals and Redets

Improvement

Legend

Current State	Short Term 7/12/15	Planned, Mid Term ~Oct '15	Desired, Long Term
---------------	-----------------------	-------------------------------	--------------------

# Highest Priority Operational Challenges for Next Two Months



## Customer Expectation

---

My premium is collected and posted accurately and on time; the Health Connector needs to inspire the same confidence as my bank regarding transfer of funds

My calls should be answered in a timely manner

My questions should be answered courteously and accurately when I call the Health Connector Call Center

If an action is promised by the Health Connector Call Center staff to resolve my concerns, I should have confidence it will be completed

As long as I pay my premiums on time, my dental and medical coverage should be seamless

## Solution

---

Establish rigorous controls for premium billing, credit balance handling and collection processes

Continue to meet ASA service levels through proactive and improved forecasting plans

Improve Call Center first call resolution with target of 75%

Improve training, accountability and point of service capabilities of Customer Service Representatives

Improve and simplify 834 and 820 file exchange processes with health plan partners

# Call Center Satisfaction Survey – Approach

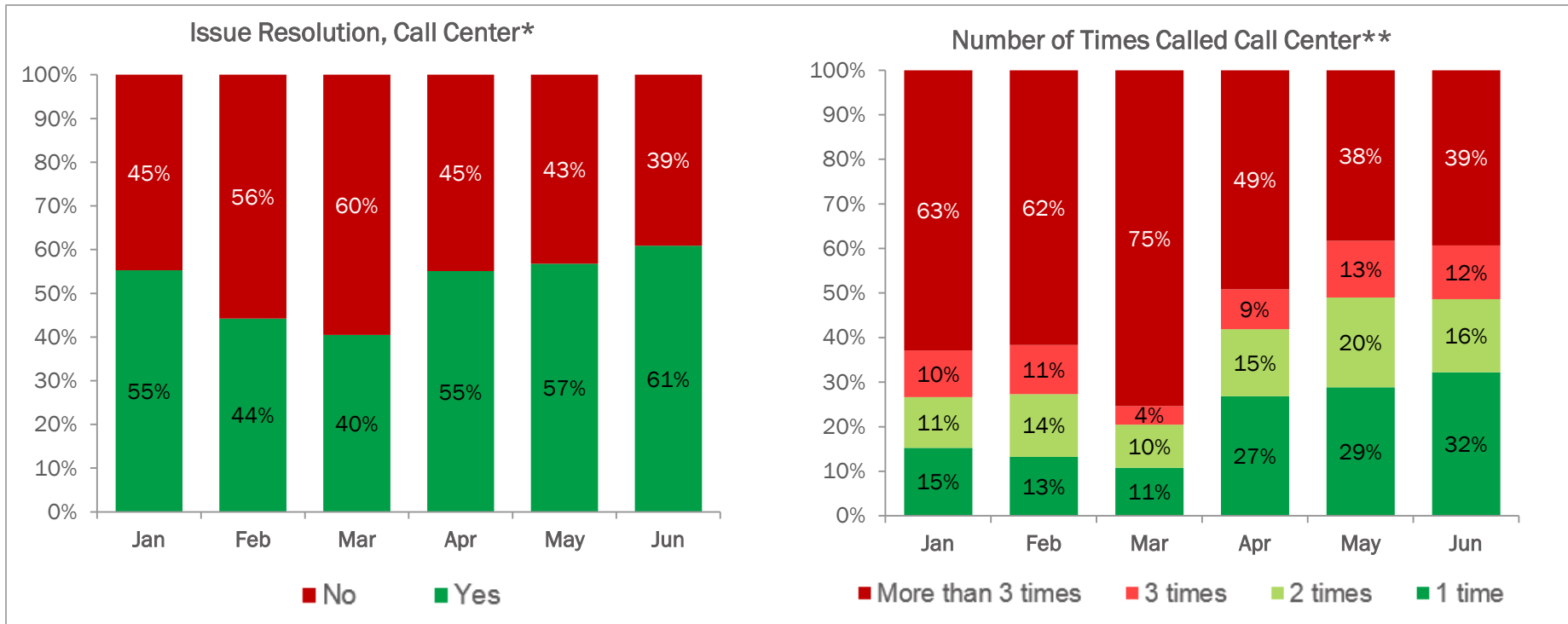


- Surveys conducted from January through June have been conducted manually. The survey captures a number of metrics, including:
  - Call by type (e.g. application/eligibility, billing/payment, etc.)
  - Overall call satisfaction
  - Wait time satisfaction
  - Number of times the consumer called
- Beginning August 1<sup>st</sup>, automated, optional satisfaction surveys will be offered at the conclusion of each of handled incoming call

# Call Center Satisfaction Survey – Results



- Issue resolution rates were as low as 40% through March, but increased to 61% by the end of June
- In January, 73% of members called the Call Center three times or more; by the end of May, 48% of members called *fewer* than three times



\*Q: Was your issue resolved during your call?

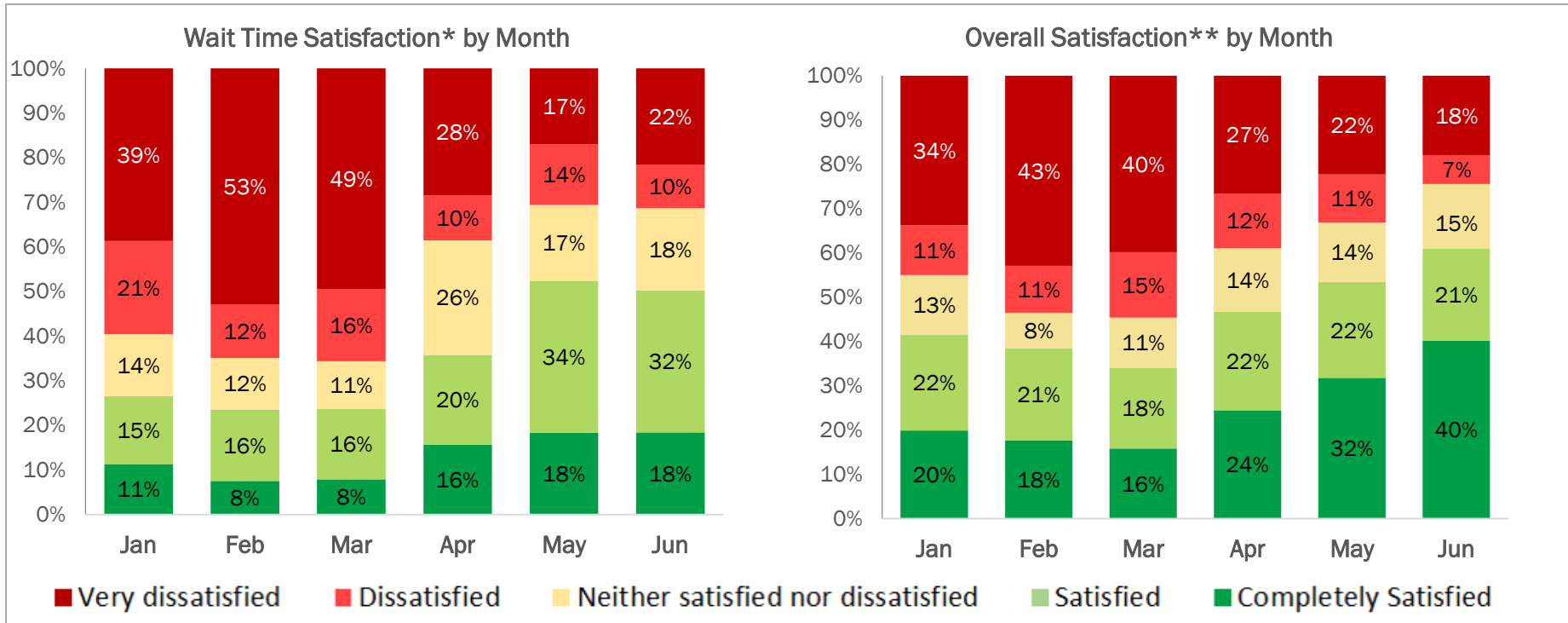
\*\*Q: How many times have you previously called about this issue?



# Call Center Satisfaction Survey – Results



- The overall and wait time satisfaction levels saw poor performance through March, but began to improve in April as the results of the Call Center turnaround effort were realized
- Wait time satisfaction was as low as 24% through March, but increased to 50% by the end of June
- Overall satisfaction through March was as low as 34%, but increased to 61% by the end of May



\*Q: How satisfied were you with the wait time to talk to a Call Center agent?

\*\*Q: How satisfied were you with the service provided during your call to the Call Center?