MNsure Customer Service Overview
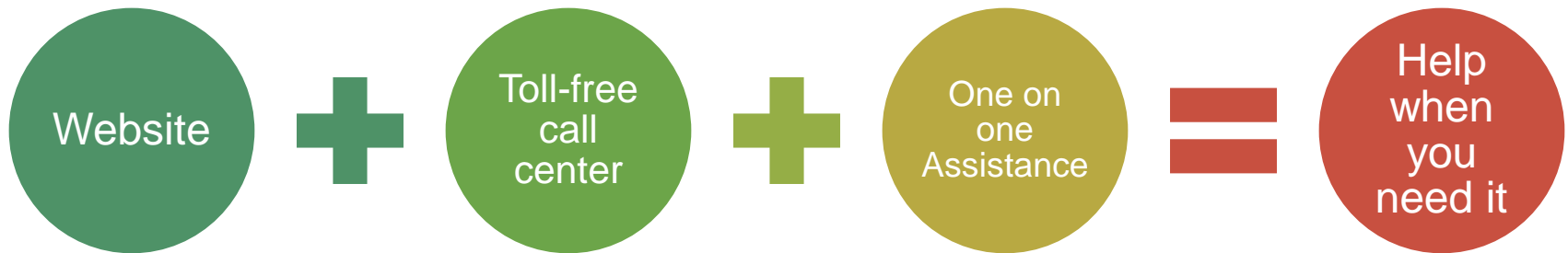
Board of Directors Meeting

June 12, 2013

April Todd-Malmlov
MNsure Executive Director

Customer Service Overview

Website + Toll-free call center + One on one Assistance = Help when you need it

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Call Center

Goals

- Create a streamlined customer service experience for all using MNsure

- Cost-effectively leverage existing resources and expertise

- Upgrade and share technology to effectively meet consumer expectations

- Ability to adapt quickly to changing needs

- Local control and management

Development Process

- Reviewed previous work and experience including other states and existing models at State and County operations and Health Plans

- Discussed potential ideas with internal and external stakeholders

- Incorporated customer service best practices, range of questions and call flow processes, and call center forecasting methodologies

- Ongoing dialog with internal and external stakeholders and partners

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Best Practices

- First Call Resolution

- Educated and Warm Transfers

- Simple IVR that gets people to the right place with few selections

- 2 minute average speed of answer

- Utilize agents 90% of the time

- Assignment of Account Rep and Case Number

- Highly trained agents – tiered contacts management

- Rapid access to a live person - not on hold for more than 5 minutes

- Transfer to a team lead or supervisor for problems that do not get resolved efficiently

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Types of Requests

- Web Application Navigation

  - Requests for in person help

- Password assistance and resets

- Application Status and Enrollment Questions

- Health Plan Related

  - Participating Providers beyond hospitals and clinics

  - Pharmacy coverage

- Qualified/Life Event updates

- Assister questions

- Billing Questions

  - Premium and invoice questions

- Appeals Questions

  - Complaints, Grievances and Appeals

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Call Forecasting

- Team modeled the resources needed to keep wait times within the contact center target range using Erlang C methodology

- Data sources: Gruber/Gorman, DHS contact centers and Hennepin County

- Assumptions

  - 2 minute or less hold time

  - 10 to 20 min call length (assumes call center will not process eligibility applications)

Call Forecasting

- Erlang C methodology:

  - Common formula used in call centers to do scheduling and workforce management

  - Calculates delays and predicted waiting times for callers and resources needed to keep wait times within targeted limits

  - Formula is based on three factors:

    - Total number of reps providing service by the hour

    - Number of callers waiting in queue (as estimated by a hold time and numbers of calls)

    - Average amount of time it takes to serve each caller

MNsure Customer Service Framework

Carrier Contact Centers
Toll-free number and designated specialist for certain complex situations.

DHS Member Help Desk
Contact Center and Managed Care Ombudsman for Medicaid enrollees who have complaints.

County Offices
For assistance with applications. To apply for Medicaid and to access in-person assistance for those counties that choose to provide support.

DHS MINNESOTACARE Call Center
Those transitioning to BHP clients and for those needing Language Assistance for those available to provide translation—routed through the IVR.

Agents/Broker
Agents and brokers will have a dedicated expert call specialist.

Navigators
Navigators that need assistance with the web site or make referrals into the contact center.

In-Person Assisters (non-county)
Need assistance with tools or make referral.

Other Resources
Minnesota Department of Commerce

Minnesota Department of Health

Attorney General

Senior LinkAge Line®

Disability Linkage Line®

Veterans Linkage Line™

IVR   Warm Transfer   Educated Transfer   Escalation   Chat

MNsure Exchange Contact Center

Tier 1—MNsure Guides
- Response to emails
- Language Line
- Unique accessibility and accommodation requests/service delivery
- Robust IVR to route calls

Tier 2—MNsure Specialists
- Specialists who handle enrollment issues for complex situations (pharmacy and families with multiple needs or approaches)
- Understand the tax credit, Handle agent/broker concerns
- Complaint handling and appeal navigation.
- Second level review of issues for escalation to carrier
- Will include SHOP specialists for small businesses and employers

MNsure Front Door

1-800-XXX-XXXX | www.mnsure.org | help@[insert url].org

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Where you choose health coverage

Call Center Framework

- Virtual call center utilizing existing and new resources with seamless consumer assistance

- New MNsure single "front door" call center and staff

- Work closely with existing contact centers at DHS, the Counties and the One Stop Shops such as Senior LinkAge Line® and Disability Linkage Line® for appropriate populations and referrals

- Immediate connections to IPA, Navigators, Health Plans, DHS call centers for MA and MNCare/BHP, Counties, Brokers, Tribes, MCHA, etc.

- Upgrade technology across the new MNsure call center and existing call centers at DHS and look for additional opportunities to build on the virtual model

- Phone, secure email, secure chat, callback messaging/dialing, IVR, fully accessible system

- Hours Monday- Friday 7:30 a.m. – 8:00 p.m. with weekend hours during high volume times such as Open Enrollment

- Bilingual, language translation and oral interpretation services

- Accessible assistance in accordance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act

- Go Live Date of September 3, 2013

- Contingencies: Second wave of hiring in fall, overflow contract, reevaluate needs for 2015

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One on One Assistance

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Four Types of One On One Assistance

Navigator
- MNCAA program for 2014 and not federally funded
- Can be Navigators and In-Person Assisters in 2014

In-Person Assister
- Federally Funded for 2014
- Can be Navigators and In-Person Assisters in 2014
- Transitions to state/MNsure funded singular Navigator program in 2015

Certified Application Counselor
- Not funded by MNsure or insurers, but can provide assistance
- Examples: health care providers, HR departments, libraries, etc.

Insurance Producer
- Functions similar to today

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Roles and Responsibilities

Assister Roles and Responsibilities			
Navigator	In-Person Assister	Certified Application Counselor	Insurance Producer
Application assistance	Application assistance	Application assistance	Application assistance
Enrollment assistance	Enrollment assistance	--	Enrollment assistance
Provide impartial information	Provide impartial information	Provide impartial information	Provide information and advice
Referrals	Referrals	Referrals	Referrals
Training	Training	Training	Training
MNsure Directory	MNsure Directory	--	MNsure Directory

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Eligible Entities

- Consumer Assistance Partners (Navigators, In-Person Assisters, and Certified Application Counselors) can be:

  - Community organizations and nonprofits

  - Associations

  - Farming organizations

  - Religious organizations

  - Chambers of commerce

  - Insurance producers (without conflicts)

  - Tribal organizations

  - Human service organizations (including counties)

  - Other (company HR depts, libraries, health care providers, tax preparers, etc.)
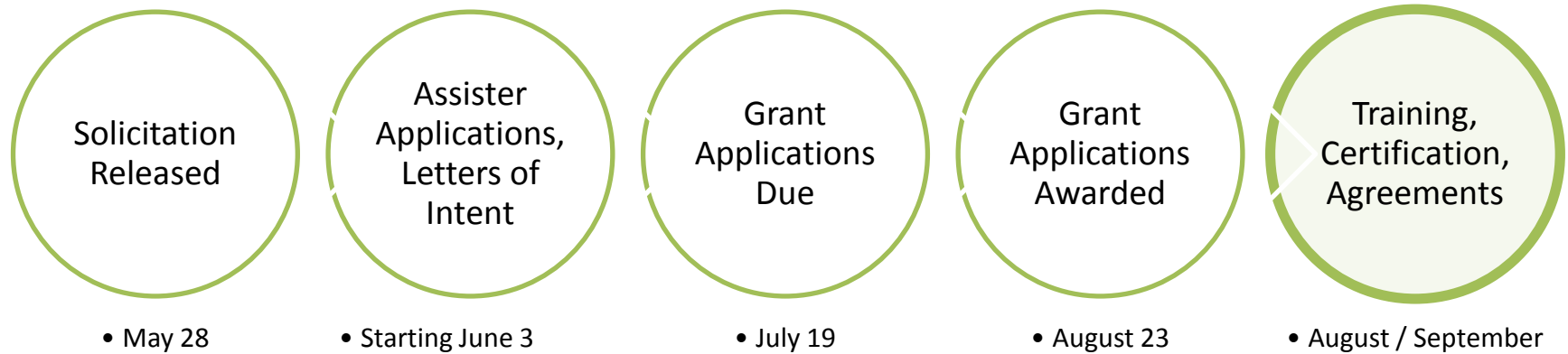
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Eligible Entities

- Consumer Assistance Partners may not:

  - Be a health insurer

  - Association that includes members of or lobbies on behalf of insurance industry

  - Receive compensation directly or indirectly from health insurer

- Consumer Assistance Partners must:

  - Carry our responsibilities specified in state and federal law and by MNsure (See MN Rule 7700 and MNsure/Commerce Dept Bulletin 2013-1)

  - Provide fair and impartial information

  - Demonstrate connections to or ability to establish connections to populations served

  - Complete training program and certification agreement
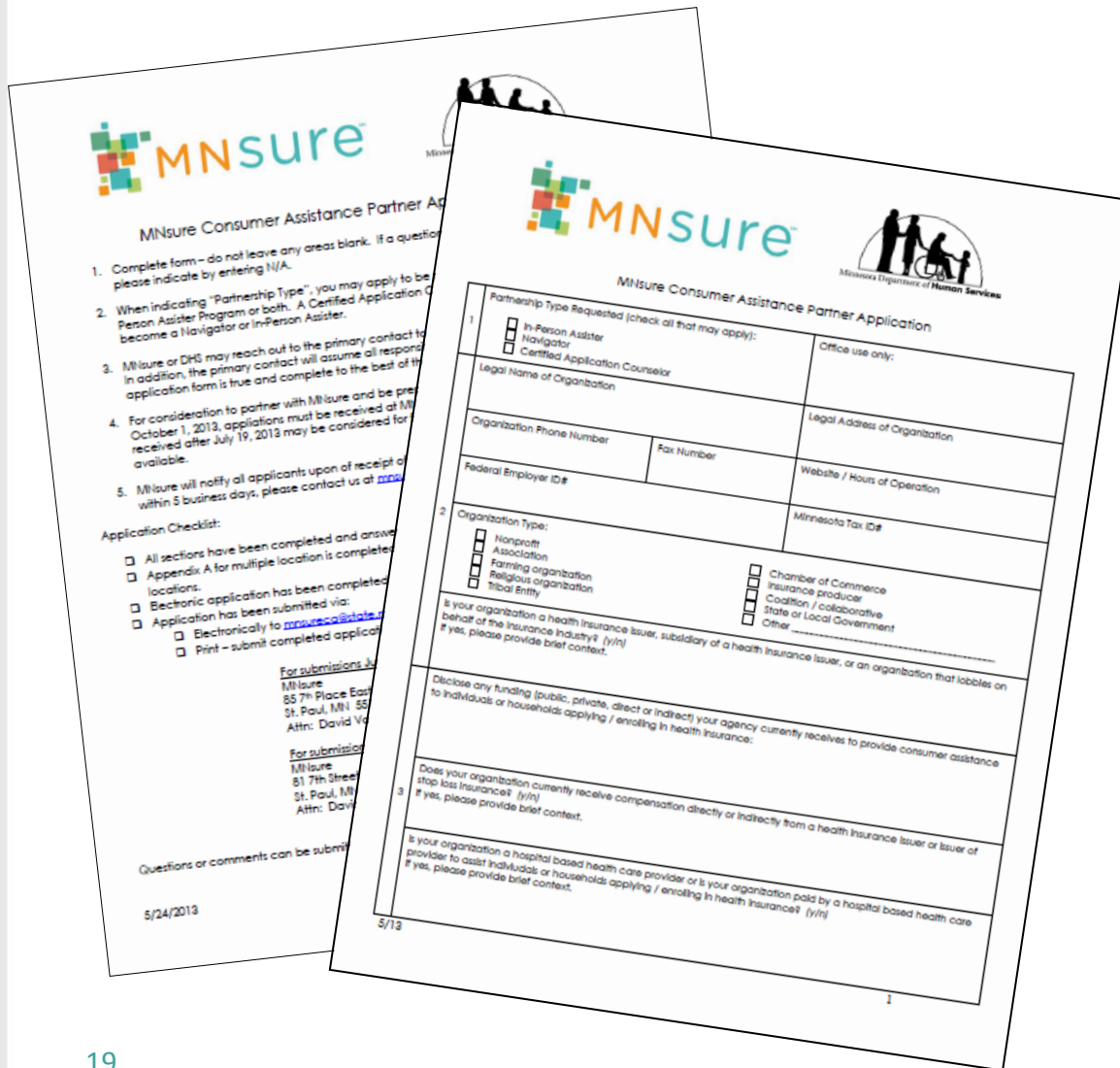
  - Comply with privacy and security requirements

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2014 Funding

Assister Funding			
Navigator	In-Person Assister	Certified Application Counselor	Insurance Producer
MNCAA program	$4 million infrastructure grants	Not paid by health insurer, MNsure, or state for service	Paid by health insurers
$25 per Medicaid enrollment	$70 per QHP enrollment		
Can also be In-Person Assister	MNCare payments under discussion		
	Can also be Navigator		
	Counties can receive QHP enrollment payments		
	Supplemental $1.6 million federal allocation for FQHCs		

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Timeline

Solicitation Released	Assister Applications, Letters of Intent	Grant Applications Due	Grant Applications Awarded	Training, Certification, Agreements
• May 28	• Starting June 3	• July 19	• August 23	• August / September

Assister Applications/Letters of Intent

Applications – 26 filed in first week

- Navigators
- In-Person Assisters
- Certified Application Counselors

Letters of Intent – 641 filed in first week

- Insurance Producers

Outreach and In-Person Assister Grants

Key Information

- Available funds: Up to $4 Million in year 1
- Award size: From $2,000 - $200,000; up to $500,000 for coalitions
- Contract time period: through Sept 2014
- Applications for phase 1 funding due: July 19
- Awards: August 23

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Outreach and In-Person Assister Grants

Outreach Grants

- Hard to reach populations
- Targeted geographic locations
- Innovative
- Unbiased information

Infrastructure Grants

- In-Person Assisters only
- Infrastructural needs
- Technology needs
- Support and facilitate services

Combination Grants

- Outreach activities
- Infrastructure needs to support and facilitate services

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Training

- MNsure Certification Training August-September 2013

- Training will be put into modules and coordinated with DHS

    - Online tool including privacy/security

    - ACA 101 and privacy/security

    - Public programs and financial assistance

    - QHP eligibility and enrollment

    - MN producer licensure requirements (for consumer assistance partners)

    - Defined contribution (for insurance producers)

- Training will be conducted online and include competency tests

    - Training for 2014 is free

    - Training is self directed at own pace

    - Third parties may use training material to conduct in-person training (and may charge separately for it) – participants will still need to pass online competency tests

Other Customer Assistance Functions

Other Customer Services

- Onsite Service: MNsure is utilizing the existing walk in center at DHS in addition to county, navigator/IPA, and broker/agent onsite services

    - Adding computer kiosk(s) at the DHS walk in center

- Paper processing: MNsure is leveraging DHS staff and operations for:

    - Processing return mail and mail-in applications

    - Printing and mailing paper notices and invoices

    - Processing and depositing cash and check premium payments

- MNsure is strongly encouraging use of online/electronic services

Questions?