Strategy 2: Optimize your call center's operations

Key Findings and Recommendations

When consumers contact your Marketplace's call center, they are seeking information and support that is accurate, understandable, timely, and relevant to their specific situations. The following interventions can help your Marketplace improve its call center operations, whether in-house or outsourced, to better serve the needs of consumers:

- Assess call center performance to identify problems and track progress.
- Use workforce management planning and systems to optimize staffing.
- Establish processes for preparing for and managing high call volumes.
- Engage employees to reduce burnout.
- Manage outsourced call center contracts effectively.

Exhibit 4.S2.1 lists the aspects of consumer experience that this strategy addresses.

The Problem

Under the Affordable Care Act, the Marketplaces are tasked with implementing the "no wrong door" approach, which is meant to ensure that consumers can get the benefits to which they are entitled through a single eligibility determination and enrollment process. As a result, call centers must work with a number of state agencies, issuers, and other Marketplace resources, including assisters and brokers, to match callers to the right information and services.

How the Optimizing Call Center Operations Strategy Improves the Consumer Experience (Exhibit 4.S2.1)

Optimizing your call center's operations can help ensure that consumers get accurate, timely, and relevant information. Marketplaces can apply this strategy to improve performance in the following survey measures:

- How easily consumers can provide information about family and income.
- Getting information and help from the call center.
- How easily consumers can get information to choose a health plan.
- How easily consumers can find out which health plans offer therapeutic and home health services.

Consumers who contact the call centers have had difficulties getting the help they need. In a 2014 survey, Navigator and other in-person assister programs reported these challenges when working with Marketplace call centers:[18]

- Long wait times, especially during peak enrollment periods.
- Inaccurate information or inconsistent guidance.
- Insufficient availability of bilingual agents or interpretation services.
- Confusion at federally run call centers about state-specific Medicaid policies.

Outsourced call centers may provide lower service levels than internally run centers.[19] Many Marketplaces have outsourced their call centers to vendors or have adopted hybrid models where some call center functions are managed in-house and other functions are outsourced. Marketplaces that are contracting call center services may find that, without their direct influence on day-to-day operations, consumers may not always receive the level of service they expect.

The Strategy

Marketplaces can improve call center operations by pinpointing where the problems lie and then identifying how to effect change through three performance drivers: people, processes, and technology.[19] See table 4.S2.1 for several examples of ways to optimize your Marketplace's performance in these three areas. These are also further described in the subsection below titled *Ways to Implement the Strategy*. For more information about the "people" component, see Strategy 3, *Develop consumer-focused staff.*

This strategy applies to Marketplaces that are running their own call center in-house or outsourcing their call center. If your Marketplace is outsourcing its call center, understanding these call center interventions will help you know what to look for when choosing a call center vendor, setting performance expectations, and monitoring the performance of your Marketplace's vendor.

Ways to Improve Call Center Operations and Services (Table 4.S2.1)

People [20, 21]	Processes [20, 22]	Technology [20]
▪ Hire and retain the right staff. ▪ Involve staff in designing and reviewing performance targets. ▪ Use performance data to identify development needs but not to punish. ▪ Diversify tasks. ▪ Increase staff control by reducing the use of scripts and offering flexible schedules. ▪ Structure monitoring to improve all systems and processes, not just performance of call agents. Avoid intensive performance monitoring.	▪ Forecast workload, manage staffing levels, and work to improve scheduling. ▪ Establish procedures for adjusting triaging and processes during high-volume periods. ▪ Use staffing techniques to meet peak period demands (e.g., part- or full-time, office or home based, permanent or temporary staff, flexible hours). ▪ Route calls effectively. ▪ Establish handoff procedures. ▪ Document policies and procedures. ▪ Identify and mitigate factors leading to increased call volume. ▪ Provide training scripts for routine encounters. ▪ Monitor call center performance regularly.	▪ Manage staffing and workflow. For example, use automated workforce management. ▪ Implement technology to route calls. For example, use an automated call distributor and interactive voice response system. ▪ Capture, view, track, and integrate information. For example, document encounters and issues through customer relationship management systems and content document management. ▪ Integrate technologies to provide call center agents with quick and accurate access to necessary information. ▪ Explore what content can be placed online to have agents review with callers.

Benefits of the Strategy

Your Marketplace's call center is a vital communication channel for people who need help with a variety of Marketplace-related functions. Improving your call center operations can help to ensure that consumers get accurate and timely answers that are relevant to their specific situation and delivered in a way they can understand. More specifically, research on call centers has shown the following benefits to optimizing operations:[19]

- **Empowering call center agents** can reduce staff turnover and increase the organization's customer focus.
- **Implementing well-designed call center processes** such as workforce management and call routing strengthens an organization's ability to deliver services effectively.
- **Implementing technology** with a focus on the customer can enable organizations to quickly and efficiently respond to callers despite fluctuations in call volume.

Ways to Implement the Strategy

1. Assess call center performance to identify problems and track progress.

To identify the root causes of problems and track progress in resolving them, **Marketplaces can adopt key performance indicators and benchmarks**, which allow you to gauge your Marketplace's performance compared to others. For example, you could use the following performance indicators to assess wait times:

Case Study #1: Best Practices for Call Center Operations, Consumer-Focused Staff, and Sharing Effective Solutions—The Case of Blue Cross and Blue Shield of Vermont

Read the case study in section 5 for an in-depth example of how Blue Cross and Blue Shield of Vermont implemented many of the interventions described in this section to improve the consumer experience.

- **Average call wait time**—average length of time callers are on hold waiting for an agent to help them.
- **Abandonment rate**—percentage of callers that hang up before an agent can help them.
- **Average handle time**—average time an agent spends on a call, including talking and after-call work.
- **Staff satisfaction**—how staff feel about the work, work schedules, training and development, performance metrics, physical work environment, support, and compensation and their general attitudes about the organization.

You can then review your performance data to see where the problems are and identify potential solutions for improving caller experience. As illustrated in table 4.S2.2, the problem of extended wait times could be explained by a number of root causes stemming from people, processes, and technology. You can read about identifying the root causes of performance problems in section 3, *Deciding Where to Focus Your Improvement Efforts*.

Examples of Causes and Solutions for Long Wait Times (Table 4.S2.2)

Long Wait Times Due to	Possible Root Causes	Possible Solutions
Callers are calling more than once because their problem is not being adequately resolved.	▪ Agents don't understand when to transfer a caller for problem resolution to the issuer and when to transfer a call within the Marketplace. ▪ Callers get frustrated and hang up when they are told the call will be transferred.	▪ Develop a process flow sheet diagramming how difficult problems should be handled. ▪ Develop a tip sheet as a quick reference for call center agents. ▪ Train call center agents to follow the process and use the tip sheet. ▪ Develop a customer service protocol for transferring calls.
Insufficient number of agents on duty to handle the call volume	▪ Not enough agents are scheduled. ▪ Agents are not taking calls when scheduled. ▪ Agents routinely call in sick, and there is high turnover.	▪ Implement software that estimates call volume using historical data and then predicts staffing needs. ▪ Work with human resources to engage staff to reduce the incidence of burnout. ▪ Manage the agent occupancy rate. ▪ Involve call center staff in decision-making and increase their control over the work.

When choosing performance indicators and interpreting results, consider the following questions:

- **Which indicators should we monitor?** The indicators you can track depend on budget, staff scheduling, the type of indicator, and the availability of automated systems to capture data. But, some indicators—such as first call resolution rate, average handle time, and average speed of answer—are routinely monitored and can be used as a starting point.[23]

>> **Learn more:** Appendix E, resource #2 offers several examples of key performance indicators for call centers.

- **What should be considered in the broader picture?** Call center performance should not be measured in isolation from overall Marketplace performance. Call center indicators should reflect the strategic direction of the entire organization.[23]

- **What are good benchmarks?** Benchmarks vary based on the size of a call center, the industry, and the purpose of the service. Proceed with caution when reviewing sample benchmarks from other industries. For example, it will likely take less time to purchase a new car insurance policy over the phone than to purchase a health plan through the Marketplace. Sharing data across all state Marketplaces to create benchmarks is one way to determine what is reasonable to achieve in this emerging context.

- **How should customer service data be reported?** Dashboards—visual displays of key information—are a good way to report data to internal and external stakeholders so that the information can be quickly grasped and linked to performance goals.

Resources: Learn More About Key Performance Indicators for Call Centers (Exhibit 4.S2.2)

- *Call Center Metrics: Best Practices in Performance Measurement and Management to Maximize Quitline Efficiency and Quality*—An overview of benchmarking and performance management for call centers. Available at: http://c.ymcdn.com/sites/www.naquitline.org/resource/resmgr/issue_papers/callcentermetricspaperbestpr.pdf
- *Is Benchmarking All There Is?*—A paper that lists resources for benchmarking as well as cautions for common key performance indicators. Available at: http://www.strategiccontact.com/articles/Contact-Center-Benchmarking-Oct2013.pdf
- *Call Center Benchmarking: How Good Is "Good Enough"?*—Reviews basics of benchmarking as well as key areas to benchmark and cautions. Available at: http://docs.lib.purdue.edu/cgi/viewcontent.cgi?article=1002&context=press_ebooks

For more resources on performance indicators and benchmarks, see exhibit 4.S2.2.

2. Use workforce management planning and systems to optimize staffing.

Marketplaces can use workforce management planning and systems to forecast and schedule call center agents.[24] Call volumes are notoriously uncertain, making it difficult to plan for appropriate staffing levels and schedules. The lack of accurate predictions creates problems for call center agents and customers.

Workforce management planning can be automated using the right technology (see exhibit 4.S2.3). The technology provides the key performance indicators and captures the data to project staffing needs and to track staff problems.

>> **Learn more:** Appendix E, resource #3 provides a more detailed overview of some of the key steps involved in workforce management planning. If your Marketplace's call center is outsourced, these steps serve as a framework for discussing with vendors how they manage scheduling and staffing.

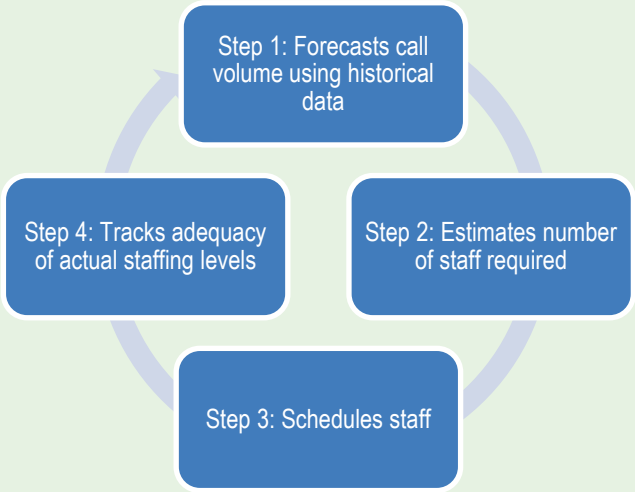
3. Establish processes for preparing for and managing high call volumes.

Marketplaces can manage high call volume by developing processes for triaging calls based on level of complexity and using information technology systems to quickly route callers to the group best equipped to handle the caller's concerns. Options available to Marketplaces include the following:

- **Implement technology to route calls.** Some examples include the following:
  - Use an interactive voice response (IVR) system, where callers use a menu selection feature at the start of the call.
  - Use automated call distributors that answer calls, place them in order defined by programmed rules, and route calls to staff. If customer needs have been identified through an IVR or other source, the calls can be sorted into specific types and matched to appropriate agents.
  - Use different telephone numbers for different types of calls.
  - Use a callback option, where the call center tells consumers the wait time and then gives them the option for a callback by entering their phone number. The system then automatically calls them back when an agent is free.

Automated Planning for Staffing Needs (Exhibit 4.S2.3)

Using historical data, automated workforce management software predicts staffing needs and then schedules staff according to staffing requirements and employee preferences. The software closes the loop by tracking whether actual staffing levels are adequate to deal with actual call volume.[iv]



- **Share accurate and up-to-date information with your Marketplace staff quickly.** When call volume is high, it is even more important to get consumers the needed information as quickly as possible. There are a number of techniques and tools to help Marketplace staff and call center agents share information that is learned in the course of work.

  >> **Learn more:** For more information on these techniques, see Strategy 4, *Define customer service challenges and share effective solutions with your staff*.

- **Manage transfers and handoffs effectively.** One aspect of managing high call volumes is efficiently transferring callers to the right person to help them. Some callers may need to be transferred to a Marketplace specialist or to the Qualified Health Plan (QHP) call center for help with issues specific to the plan. If call center staff tell callers that they cannot provide help and must transfer the caller elsewhere, consumers may become frustrated and question if their problem will be resolved.

  A warm handoff, where a call center agent directly introduces the consumer to another agent before transferring the call, can reassure callers and increase their confidence in being helped. Using warm transfer practices, one call center agent seamlessly transfers a customer/caller to another agent who can resolve the customer's problem or need. The following four steps will help your Marketplace develop a systematic approach to transferring callers between departments or organizations so the callers feel like their needs are being put first.[25]

[iv] Reynolds, P. (n.d.). Automating workforce management—A guide to acquisition and implementation. Retrieved from http://www.swpp.org/certification/articles/automating-workforce-management-a-guide-to-acquisition-and-implementation/

1. Develop a standardized process map with a flow diagram so that everybody understands the steps and who does what.
2. Create a checklist of what information should be covered with the callers prior to and during the transfer. See an example in exhibit 4.S2.4.
3. Train call center agents to follow the process map and use the checklist described in item 2 above.
4. Develop a monitoring plan to ensure that the process is being followed and to evaluate if callers are satisfied with the process.

Example of a Warm Transfer Checklist[v, vi] (Exhibit 4.S2.4)

- **Explain why** you need to transfer the call.
- **Give contact information** to the caller before the transfer:
  - Your name and extension in case you get disconnected.
  - The name of the person (or department) and extension number where the caller will be transferred.
- **Ask permission** to initiate the transfer. This will give the caller a chance to ask any other questions and give the caller a feeling of control.
- **Wait for the other person to answer** when transferring the call. Do not blindly transfer the call as soon as you hear the other phone ring.
- **Introduce yourself and explain the situation** to the person who will help the caller. The caller should not have to explain the problem again.
  - Provide the caller's name.
  - Describe the caller's needs and why you are transferring the call.
- **Return to the caller** and make an introduction.
  - Announce the name of the person who will be helping them and the department name.
  - Thank the caller for his or her patience.
  - Ask if there is anything else that you can do.
- **Complete the transfer.** At this point you can complete the transfer and disconnect.

4. Engage employees to reduce burnout.

Marketplaces can take steps to counter the challenging work environment that is typical of a call center. Call centers tend to have a high incidence of burnout because of the repetitiveness of the work and the need to be "on" serving callers throughout a shift. Employees who are burned out exhibit apathy toward their work, are less productive, are less effective interpersonally, and may eventually leave the job. Managing the agent occupancy rate—the percent of time an agent is busy in talk or wrap-up time from a call—can help control the staff turnover rate.

>> **Learn more:** More information about the agent occupancy rate and other useful indicators is available in appendix E, resource #2.

Research shows that employee turnover can be reduced by increasing employee engagement and involvement in decision-making.[26, 27] Some of the top factors contributing to employee engagement include:[28]

- The work itself.
- Opportunities to use skills and abilities.
- Contributions to the organization's business goals.
- Existence of and trust in supportive management.
- Relationship with immediate supervisor.
- Relationships with coworkers.

[v] Carmichael, J. (2013, May 15). The warm transfer in ten easy steps. Retrieved from http://www.examiner.com/article/the-warm-transfer-ten-easy-steps

[vi] Bucki, J. (n.d.). How to professionally transfer a call. Retrieved from http://operationstech.about.com/od/informationtechnology/tp/PhoneCallXfer.htm

One way to cultivate engagement is to **increase employees' control over their work.**[21] For call centers, this might mean:

- Varying the work (e.g., cross-training agents to cover multiple call types).
- Allowing control over time (e.g., offering flexibility in scheduling and breaks or the opportunity to "bid" on specific shifts).
- Increasing control over how the work is carried out (e.g., reducing the required use of rigid scripts and increasing skills and trust to handle a variety of situations using best judgment).
- Involving agents in planning and decision-making (e.g., including agents in selection and review of performance metrics and goals).
- Providing a clear path for promotion (e.g., developing clear rating criteria and offering constructive performance feedback).

Another approach is to **improve intrinsic motivation.** High performance is driven by intrinsic motivation; an example of such motivation is doing the right thing because it matters. Marketplaces can develop creative ways to help agents recognize the greater purpose of their work, such as the following examples:

- **"Genius Hour."** Set aside a routine time where agents are asked to leave the phones in order to come up with improvements in processes, new ways to handle workflow, or other ideas that could make the call center run more smoothly.[29]
- **Showcase inspiration.** Showcase customer cases through photos, asking agents to share their stories and describe their own positive experiences with customers."[30]

5. Manage outsourced call center contracts effectively.

Develop a well-written statement of work (SOW). When outsourcing call center operations, Marketplaces need a well-written SOW, service-level agreements, and regular monitoring**.** The SOW will differ somewhat if the vendor is already in place or if services are transitioning to a new vendor. See exhibit 4.S2.5 for a checklist of issues to consider when reviewing vendors' SOWs.

Checklist of Issues to Consider When Reviewing Vendor SOWs (Exhibit 4.S2.5)

		YES	NO
People			
1.	Management engages staff in activities such as setting and reviewing performance targets and process improvement.	___	___
2.	Management allows agents to have control over their work (e.g., cross-training agents to answer multiple call types, allowing agent input into their schedules, including them in planning or decision-making activities).	___	___
3.	Management takes steps to balance the need for standardized scripts and processes and agent autonomy.	___	___
4.	Management has practices in place to motivate agents.	___	___
5.	Staff satisfaction is regularly assessed.	___	___
6.	Staff turnover rate is within a reasonable range.	___	___

		YES	NO
Process			
7.	Procedures are in place for transfers and handoffs.	___	___
8.	Staffing levels match call volume forecasts.	___	___
9.	Performance indicators assess efficiency and quality of service provided.	___	___
10.	Performance indicator targets are set.	___	___
11.	Processes are in place to regularly review performance indicators.	___	___
12.	Performance indicators are reviewed by the appropriate level of management.	___	___
13.	Processes are in place to address performance indicators below target.	___	___
Technology			
14.	Technology is used to route calls.	___	___
15.	Technology is used to collect and integrate information from customers.	___	___
16.	Technology helps manage the workforce (e.g., forecasts call volume, identifies staffing levels needed, schedules agents).	___	___
17.	Technology provides data to monitor performance.	___	___

Ask call center vendors to provide you with information about what performance indicators they routinely track. Be sure efficiency measures are balanced with measures that assess value, caller satisfaction, and signs of agent burnout, such as turnover.[23]

>> **Learn more:** See appendix E, resource #2 for some important performance indicators.

With time, standards for performance indicators will become established for Marketplace call centers. Your Marketplace will want to include a service-level agreement, which defines performance expectations for those indicators related to service quality, in the vendor contract.[23] The achievement of key performance metrics can be effectively tied to compensation as long as the metrics are balanced so that one achievement of one facet of service quality does not occur to the detriment of another.

Find out what systems your call center and/or call center vendor has in place that could generate useful data for monitoring and improving service delivery. If you are outsourcing your call center, you will want to make sure your vendor uses workforce management planning and systems to optimize staffing and has established processes for preparing for and managing high call volumes.

Monitor your vendor's performance. Remember that good contract monitoring and management is a two-way street, and managers from each side must work together. Marketplaces should routinely review performance indicator reports and meet with call center leadership to discuss:

- Issues identified in the reports.
- Coordination with the Marketplace.
- Progress toward making corrections or improvements.

Marketplaces can also conduct call center site visits to observe how calls are handled and training classes.

Exhibit 4.S2.6 lists some additional resources for improving call center operations.

Resources: Improving Call Center Operations (Exhibit 4.S2.6)

- *What Should Exchanges Know About Call Centers: A Guide for Implementation* (State Health Reform Assistance Network). Available at: http://www.statenetwork.org/wp-content/uploads/2014/02/State-Network-Wakely-What-Should-Exchanges-Know-About-Call-Centers-A-Guide-for-Implementation.pdf
- *Contact Center Guidelines* (Digital.gov website). Available at: http://www.digitalgov.gov/resources/contact-center-guidelines/
- *Fundamentals of Call Center Staffing and Technologies* (North American Quitline Consortium)—Provides a thorough overview of workforce planning, scheduling, and monitoring staff performance. Available at: http://c.ymcdn.com/sites/www.naquitline.org/resource/resmgr/issue_papers/callcentermetricspaperstaffi.pdf