## Strategy 3: Develop consumer-focused staff

### Key Findings and Recommendations

Developing staff who communicate effectively with consumers requires a consumer-focused culture and a commitment to training and supporting staff who successfully meet consumers' needs. The following interventions can help your Marketplace cultivate consumer-focused call center staff and in-person assisters:

- Develop a consumer-focused organizational culture.
- Recruit employees with the right customer service skills, experience, and philosophy.
- Support and develop employees to improve their interpersonal and communication skills.

Exhibit 4.S3.1 lists the aspects of consumer experience that this strategy addresses.

### The Problem

**Consumers need help understanding the financial subsidies offered through the Affordable Care Act, identifying the health plan options that are best suited to their needs, and applying for insurance.** Because some consumers lack the experience and confidence to make health plan decisions on their own,[18] Marketplaces have assister programs and call centers to help guide consumers through this complex process.

#### How the Consumer-Focused Staff Strategy Improves the Consumer Experience (Exhibit 4.S3.1)

Developing consumer-focused staff can help ensure that consumers get the information and support they need. Marketplaces can apply this strategy to improve performance in the following survey measures:

- Getting information and help from the website
- Getting information and help from the call center.
- Getting information and help from in-person assisters.
- Getting information in a needed language or format.

**Customer service staff are not always equipped to respond to consumers' problems or negative reactions.** When consumers contact customer service representatives for assistance, they care most about whether the staff are knowledgeable and whether the problem is resolved during the first interaction.[31] However, staff may not have the skills or organizational support needed to:

- Respond quickly to complaints and challenges.
- Identify the reason for a consumer's inquiry.
- Help address the root causes of service problems.[32]

**To deliver a positive experience to consumers, call center staff, navigators, and assisters must have strong interpersonal, technical, and problem-solving skills.**[33] When staff do not have the right skills:[34]

- Consumers may feel like they are not treated with courtesy and respect.
- Consumers may not understand the information they receive.
- Consumers' problems may not be resolved in a timely manner.
- Consumers may not trust the Marketplace.

## The Strategy

**Marketplaces can take several approaches to promoting and rewarding strong customer service skills.** Improving consumers' experiences with staff can involve changes to organizational policies, recruitment and retention strategies, and training programs.

## Benefits of the Strategy

For Marketplace users who contact the call center or visit an in-person assister, their experience with the Marketplace depends almost entirely on the particular staff person who takes the call or the appointment.[35] Improving the ways in which the Marketplace recruits, trains, and supports the staff primarily responsible for these encounters can strengthen their ability to anticipate and meet the needs of consumers.

**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.

## Ways to Implement the Strategy

### *1. Develop a consumer-focused organizational culture.*

**Marketplaces can promote a culture in which all members of the organization, from leadership to frontline staff, know they play a role in providing good customer service**.[36] Organizations that do not have a consumer-focused culture often suffer from low staff morale, which can result in a poor customer service experience.[37]

To enhance your organization's culture, Marketplaces can adopt some of the tactics of consumer-oriented organizations:

- **Establish organizational policies** that emphasize the consumer, such as:
  - Make the consumer a priority in vision and mission statements (see exhibit 4.S3.2 for examples).
  - Incorporate being consumer-focused as a requirement in all vendor contracts.

**Examples of Consumer-Focused Mission and Vision Statements (Exhibit 4.S3.2)**

"The Washington Health Benefit Exchange seeks to redefine people's experience with health care…" (Washington Health Benefit Exchange, http://wahbexchange.org/about-us/what-exchange/our-mission/)

"We are committed to health of Vermonters, outstanding member experiences and responsible cost management for all of the people whose lives we touch." (Blue Cross Blue Shield of Vermont, http://www.bcbsvt.com/why-us/about-us)

- **Value employees and treat them well.** Research has shown that customer service organizations should treat employees as customers. Positive work environments and satisfied and engaged employees have been linked to better performance and improved consumer experiences.[38, 39, 40] For example, examine employees' job needs and base compensation on performance with customers, and formally and informally recognize outstanding employees who have gone the extra mile to help a customer [41, 26] (see intervention #3, *Support and develop employees to improve their interpersonal and communication skills*, below for more details).
  - Recognize and reward staff who are committed. Staff who are rewarded on the job have higher job satisfaction, are more loyal to their organization, and provide quality customer service. [42, 43] Rewarding staff commitment to customer service is not just about incentives; it is a way for the Marketplace to communicate to staff its commitment to consumers.[44] Recognition of staff achievement serves as a

teachable moment during which managers can discuss the specific reasons for the award, what it means, and how to sustain or improve service.[44]

  - Provide positive reinforcement. Social praise of staff by managers increases morale and the likelihood of staff following established protocols.[45] Social praise is quick, easy, and an effective means of supporting staff.
  - Provide tangible awards to individual staff that meet or exceed customer service metrics. These awards can include certificates, gift cards, and cash incentives. These awards should not be dependent on a staff person's base pay and should be equal for all staff.[42]
  - Provide awards frequently. Awards should ideally be given weekly or biweekly, and at least monthly. This frequency maintains high staff morale and commitment to meeting service metrics.[42]

- **Expect supervisors and managers to serve as role models for excellent customer service.** Staff often learn customer service skills by observing and modeling the behaviors of their managers and more senior staff.[46, 47] The Marketplace can also have a policy of hiring and rewarding managers who value mentoring and coaching employees to top performance.[48]

- **Provide staff with the power and authority to help consumers.**[35] Staff should have some latitude to use their expertise in managing consumer complaints, and not always rely on scripts.[39] For example, while protocols may specify how to handle a particular issue, staff should also be encouraged to exercise their judgment. Staff who have the autonomy to use their best judgment can resolve the consumer's problems more quickly. This approach also instills the importance of focusing on the consumer.

  - Listen and gather new ideas for improvement from staff, managers, navigators, contractors, and issuers. For ideas on how to gather feedback and disseminate solutions, see Strategy 4, *Define customer service challenges and share effective solutions with your staff*.

- **Set staff up for success** in providing a positive experience to consumers.[49, 50, 51]
  - Match employees with appropriate roles and responsibilities based on their values, skills, interests, and experience.

- **Welcome complaints and treat them as opportunities.** Consumers' complaints can be valuable resources for helping your Marketplace identify areas in need of improvement.[52] Viewing complaints as problems and finger-pointing, on the other hand, creates a fearful and defensive organizational environment. To create a culture that welcomes complaints, your Marketplace can:[53, 54, 52]
  - Systematically record and track consumer complaints and review complaints to help identify where improvements are needed.
  - Establish procedures and expectations for handling complaints, including response times and how complaints will be reviewed and triaged for follow-up action.
  - Use complaints as part of your Marketplace's strategic planning and performance improvement efforts. Do not use complaints to reprimand or discipline employees.

### *2. Recruit employees with the right customer service skills, experience, and philosophy.*

**Marketplaces can make an effort to recruit staff with the qualities and skills needed for a consumer-oriented environment.** To that end:

- **Clearly communicate the Marketplace's values to prospective employees in recruitment materials.** For example, Covered California uses the following text in their recruitment brochure to emphasize the role of staff in their organization's mission of improving consumers' health: "Join us as part of the

California Health Benefit Exchange, also known as Covered California, a new Department which will improve the health of all Californians by assuring their access to affordable, high quality care. We are looking for enthusiastic and motivated individuals seeking to join our team."[55]

- **Recruit from the community you serve.** Employing outreach staff that are members of communities with high uninsured rates, or are current or past beneficiaries of public insurance, can help the Marketplaces establish credibility and the confidence of consumers.[56]
- **Screen employees for qualities that demonstrate a natural customer service orientation.**[57] Consumers are more likely to be satisfied when interacting with staff that can sense their emotions, understand their situation, and use empathy during the service interaction.[58] Exhibit 4.S3.3 lists some key traits of successful customer service representatives. Exhibit 4.S3.4 lists interview questions you can use to assess emotional intelligence, one of the key characteristics for strong customer service.

### Key Qualities for Effective Marketplace Service Staff [vii, viii] (Exhibit 4.S3.3)

- **Emotional intelligence:** self-awareness, self-regulation, motivation, empathy, and social skill.
- **Service-oriented:** informative, simple language, speaking at an appropriate rate.
- **Empathetic:** attentive, active listening, verbal cues.
- **Perceptive:** understand, paraphrase customer issues.
- **Trustworthy:** responsible, credible, careful.
- **Friendly:** relaxed, upbeat, affirming, encouraging.
- **Proactive:** anticipatory, "can-do," long-term thinking, defining oneself as self-motivated.

- **Administer tests to assess whether candidates meet minimum requirements for job placement.** Depending on the position, requirements may involve reading, writing, basic math, critical thinking, and/or reasoning.

### Interview Questions to Assess Emotional Intelligence [ix] (Exhibit 4.S3.4)

**Self-awareness and self-regulation:**

- Can you tell me about a time when your mood affected your performance, either negatively or positively?
- Can you tell me about a conflict you had with a peer, direct report, or boss? How did it start and how did it get resolved?

**Reading others and recognizing the impact of one's behavior on them:**

- Tell me about a time when you did or said something that had a negative impact on a customer. How did you know the impact was negative?
- Have you ever been in a business situation where you thought you needed to adjust your behavior? How did you know and what did you do?

**The ability to learn from mistakes:**

- Have you been in a situation where you felt you needed to modify or change your behaviors? How did you know? How have you been able to take lessons from that situation and apply them to another?
- Tell me about a situation where you discovered that you were on the wrong course. How did you know? What did you do? What, if anything, did you learn from the experience?

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[vii] Deeter-Schmelz, D., & Sojka, J. (2003). Developing effective salespeople: Exploring the link between emotional intelligence and sales performance. *International Journal of Organizational Analysis*, *11*(3), 211–220.
[viii] Harvard Business Review. (2011). *HBR's 10 Must Reads on Leadership*. Boston, MA: Harvard Business Review Press.
[ix] Bielaszka-DuVerany, C. (2008). Hiring for emotional intelligence. *Harvard Business Review*. Retrieved from https://hbr.org/2008/11/hiring-for-emotional-intellige

### *3. Support and develop employees to improve their interpersonal and communication skills.*

**The Marketplace can provide staff with the support needed to improve their customer service skills** by providing feedback, coaching, and rewards.[35] Even when you hire good people, your Marketplace needs to have a training plan to help people further develop their skills and shore up any weaknesses. Actions your Marketplace can take include:

- **Identify skill gaps and areas needed for improvement.** Skill gaps can be identified though staff participation in activities such as discussions and surveys. These activities can also help to identify emerging service issues and possible solutions. (For more details, see Strategy 4, *Define customer service challenges and share effective solutions with your staff*.)
- **Offer skills-based training.** Training should focus on helping employees understand the consumer-focused culture of the Marketplace, how to deal with complaints, honing communication and interpersonal skills, coaching techniques, and other techniques to enhance the consumer experience. Marketplaces can develop their own in-house trainings or bring in an outside organization that conducts customer service trainings. Having call center staff help develop in-service trainings on challenging types of inquiries or content areas increases buy-in and promotes team building. Exhibit 4.S3.5 highlights skills that can be developed during training. Exhibit 4.S3.6 offers tips on how to deal with angry consumers.

#### Key Communication Skills for Effective Customer Service Representatives [x, xi, xii] (Exhibit 4.S3.5)

- **Listen more than talk.** Marketplace staff should use interactions with consumers as an opportunity to build a relationship with the consumer and gather information. This is difficult to do when the staff person does most of the talking. Marketplace staff should take time to identify with their audience, ask questions, and understand their priorities. This is especially true at the beginning of a conversation. When callers reach a staff person, they are often unsure of how the relationship/interaction is supposed to work, so they sometimes will ask a general "test" question. If the staff person immediately attempts to answer that question without probing or trying to narrow it down, it can leave the caller frustrated or overwhelmed with the amount of information that must be provided to answer the general question. Asking for permission to understand the nature of the caller's question will enable the staff member to provide a more targeted answer.
- **Speak at an appropriate rate (neither too slow nor too fast), and use inflection.** Dynamic speech engages the consumer. Emphasize important points with changes in pitch and volume.
- **Use plain language.** Gauge the interest and understanding of the consumer and provide information that is most relevant to them. Discussing health insurance can be overwhelming to first time consumers. Avoid acronyms and technical language, and use words that are easy to understand. Pause to check understanding and allow time for questions. For more information on plain language, see Strategy 5, *Use plain language*.
- **Maintain a calm and friendly demeanor.** Staff members should not take interactions with consumers personally and should always maintain professionalism.
- **Don't make assumptions.** Avoid jumping to conclusions. Marketplace staff should provide assistance based on information provided by the consumer.
- **Minimize distractions.** Consumers should feel that they have a Marketplace staff person's undivided attention. Actions such as muting computer alerts, silencing phones, and minimizing background noise will increase a consumer's confidence that they are receiving the staff person's full attention.

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[x] Department of Health and Human Services. (2013). *Health Insurance Marketplace Navigator standard operating procedures manual*. Retrieved from http://www.healthreformgps.org/wp-content/uploads/navigator-SOP-manual-8-26.pdf

[xi] Covered California. (2014). *Sales and outreach skills: Advanced study course participant guide*. Retrieved from http://hbexmail.blob.core.windows.net/eap/Training/SalesandOutreachSkills_AdvacnedStudyParticipantGuide_FINAL.pdf

[xii] Downing, J. (2011). Linking communication competence with call center agents' sales effectiveness. *International Journal of Business Communication, 50*, 152–169.

### Tips on Dealing with Angry Consumers [xiii] (Exhibit 4.S3.6)

1. **Remain calm.** If a customer yells or is rude, maintain control of yourself. Do not respond in a similar manner, because that will probably only escalate the anger.
2. **Don't take it personally.** The customer is not angry with you; they are not happy with the performance or the quality of the service you provide.
3. **Use your best listening skills. Let an angry customer vent.** When they are done, summarize what you've heard and ask any questions to further clarify their complaint. Show how closely you're paying attention to their problem.
4. **Actively sympathize**. Show respect and understanding for the customer's unpleasant customer experience.
5. **Apologize gracefully**. Express an apology for the problem the consumer is having (or perceives). For example: "I'm sorry you're not happy with XXX. Let's see what we can do to make things right."
6. **Find a solution.** Ask the consumer what he/she feels should be done to address the problem. Work with the consumer to find a solution to the problem.
7. **Take a few minutes on your own.** These situations can be stressful, so when you have finished the call, give yourself a short break so you don't let the stress linger. For example, take a short walk, treat yourself to a snack, or find someone to talk to who makes you laugh.

- **Monitor interactions between staff and consumers** to identify areas in need of improvement. For example, a manager can monitor calls so that Marketplace leaders and staff can review the quality of their work and learn from successes and challenges.

- **Provide feedback and coaching.** While trainings provide staff with the necessary foundation to provide excellent customer service, supervisors should provide ongoing feedback and coaching to help staff maintain and implement these skills in a real-world setting. The following tactics can help to make feedback and coaching effective:[59]
  - Direct feedback toward the task, not the learner, so that it is not perceived as criticism.
  - Provide immediate feedback for simple tasks; delayed feedback is better for complex tasks.
  - Offer feedback that is specific but not overly detailed.
  - Explain what went right and what went wrong during the interaction.
  - Create a rating criteria and scoring system to facilitate relevant, fair, objective, and useful coaching feedback.
    - For example, inconsistent ratings among people monitoring calls can be a problem.[60] Call calibration, done by having a team rate the same calls then discuss their scores, is a way to standardize the process so that raters will arrive at the same score. By discussing the ratings, call center staff will build a common vision of what makes a quality call and create a feedback system where ratings are fair and objective.

Exhibit 4.S3.7 describes an approach to using an interaction with a consumer to provide hands-on training.

Exhibit 4.S3.8 lists some additional resources for improving customer service.

[xiii] 7 steps for dealing with angry customers. (2013, August 2). *Forbes.* Retrieved from http://www.forbes.com/sites/thesba/2013/08/02/7-steps-for-dealing-with-angry-customers/

### Example of Providing Hands-On Training to Call Center Staff [xiv] (Exhibit 4.S3.7)

- **Choose a consumer call recording to review** that exemplifies a problem of interest (e.g., an angry caller or a complicated case) or in which a successful outcome was achieved.
- **Excerpt the call recording**. Make sure that all information identifying the caller has been removed.
- **Play one sentence or section at a time.** During each section, ask staff to pinpoint the consumer's prime issue and identify any emotional shifts as they occur.
- Also, ask staff to **begin to formulate possible next steps** (e.g., questions to ask, information to give, referral to make).
- **Progress through the whole call**, discussing each section as it occurs.
- **At the end,** synthesize key learning and takeaways**.**

### Resources: Improving Customer Service (Exhibit 4.S3.8)

- *Sales and Outreach Skills: Advanced Study Course Participant Guide* (Covered California). Available at: http://hbexmail.blob.core.windows.net/eap/Training/Sales%20and%20Outreach%20Skills_Advacned%20Study%20Participant%20Guide_FINAL.pdf
- *Training for Navigators, Agents, Brokers, and Other Assisters* (CMS website). Available at: https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html
- *Customer Service Training Seminars* (American Management Association website). Available at: http://www.amanet.org/training/seminars/Customer-Service-training.aspx

[xiv] Stokoe, E. (2014). The conversation analytic role-play method (CARM): A method for training communication skills as an alternative to simulated role-play. *Conversation Analysis and Intervention*, *47*(3), 255–265.