Strategy 4: Define customer service challenges and share effective solutions with your staff

Key Findings and Recommendations

Marketplaces need a systematic approach to identifying and solving problems. One method to do this is referred to as knowledge management (also known as "knowledge sharing" and "knowledge base"). It involves collecting and processing information about new challenges faced by frontline staff and then developing and disseminating solutions so that staff members have immediate access to accurate information to assist consumers. Interventions that support improved knowledge management include the following:

- Conduct regular meetings with frontline staff and Marketplace leadership to identify new and anticipated challenges to consumers.
- Track requests for assistance from frontline staff to identify gaps in information.
- Look beyond frontline staff for possible solutions to identified problems.
- Develop multiple approaches for sharing knowledge with staff and assisters who deal directly with consumers.
- Adapt customer relationship management software to meet the information needs of your Marketplace consumers more efficiently.

Exhibit 4.S4.1 lists the aspects of consumer experience that this strategy addresses.

The Problem

When applying for coverage and choosing among health plans, consumers need accurate information in a timely manner. When consumers receive inaccurate, delayed, or outdated information:

- They have to return for help until the problem is resolved or give up.[61]
- They become frustrated as they are referred from person to person.[61]
- They become dissatisfied with or do not trust the Marketplace.
- They may be hampered in their ability to choose the plan that matches their preferences and needs and complete the enrollment process.

How the Sharing Effective Solutions Strategy Improves the Consumer Experience (Exhibit 4.S4.1)

The use of knowledge management can help ensure that consumers receive accurate information quickly. 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.
- 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.

Call center staff, Navigators, and other assisters do not always have ready access to the consistent, timely, and reliable information that consumers need. Two factors contribute to this problem:

- The Marketplace is not sufficiently clear on what information staff and assisters need in order to address the concerns and needs of consumers.
- The Marketplace is not able to get that information to staff and assisters quickly or in an easily accessible manner.

The Strategy

Marketplaces can use knowledge management to meet the evolving needs of consumers for information and support, thereby improving their experience with Marketplace staff. Knowledge management refers to a variety of tools and tactics that facilitate efforts to:

- Identify new challenges consumers face.
- Develop solutions or ways to address these challenges.
- Archive solutions so they are readily accessible.
- Disseminate solutions to frontline staff efficiently and quickly so that they are readily accessible when needed.
- Quickly deliver accurate information and solutions to consumers.

These tools include ways to gather information about the challenges facing consumers as well as ways to provide call center staff and assisters with the information and solutions they need to help consumers. As the tools can be low tech and low cost as well as high tech and mid-to-high cost, each Marketplace will have to select the options that meet its needs and budget.

Exhibit 4.S4.2 briefly discusses some of the key success factors for implementing knowledge management in your Marketplace.

Key Factors to a Successful Implementation of Knowledge Management [xv, xvi, xvii] (Exhibit 4.S4.2)

- **Identify knowledge manager(s) who will be responsible for the knowledge management strategy in your Marketplace.** Knowledge managers oversee the knowledge management strategy as a whole, get new content approved, disseminate knowledge, keep content up to date, and remove information that is out of date. The knowledge manager should be someone who is good at organizing, communicating with others, and collaborating. Ideally, this should be an individual who has already taken the initiative to conduct knowledge sharing activities in your organization (e.g., by creating and distributing a frequently asked questions sheet to other frontline staff).
- **Make knowledge management a natural part of staff workflow.** The knowledge management tools should be easy to use and not require extensive additional effort for staff to access.
- **Provide access to the most relevant and useful knowledge available.** Staff are more likely to use your Marketplace's knowledge management tools if they know the tools offer the best answers to their questions.
- **Obtain the support of call center managers and Marketplace leadership.** Managers can reinforce the use of knowledge management tools by rewarding staff for contributing new information to knowledge management resources and by referring staff to knowledge management resources when they have questions.

[xv] Pommier, M. JL. (2007). How the World Bank launched a knowledge management program. Retrieved from http://www.knowledgepoint.com.au/knowledge_management/Articles/KM_MP001a.html
[xvi] Chui, M., Miller, A., & Roberts, R. (2009, February). Six ways to make Web 2.0 work. *McKinsey Quarterly*. Retrieved from http://www.mckinsey.com/insights/business_technology/six_ways_to_make_web_20_work
[xvii] Primus Knowledge Solutions. (2002, December). *Knowledge management best practices: Turning information into a corporate asset for call centers, help desks and other support environments*. Retrieved from https://www.customerservicegroup.com/pdf/primus.pdf

Benefits of the Strategy

Marketplaces are fast paced and dynamic environments in which new challenges arise and require solutions. When frontline staff have quick and easy access to such solutions, they are better equipped to provide consumers with the information they need and assist consumers in meeting the goal of obtaining health care coverage.

Ways to Implement the Strategy

1. ***Conduct regular meetings with frontline staff and Marketplace leadership to identify new and anticipated challenges to consumers.***

Marketplaces can hold regular meetings to provide a forum for Marketplace staff to raise challenges they have faced when assisting consumers. The meetings provide an opportunity for participants to:

- Share known solutions to isolated problems.
- Identify systemic or emerging problems where solutions have not been developed.
- Brainstorm ideas for possible solutions to be considered by Marketplace leadership.

Your Marketplace's leadership can then document the challenges that require attention, flesh out proposed solutions or develop new solutions, and disseminate the solutions in a usable format.

One benefit of these types of meetings is that the sharing of ideas is also an informal method of dissemination; another benefit is that no information technology is required. The biggest challenge to implementing meetings is finding a time to bring staff together given busy schedules; it can also be difficult to facilitate a discussion among a large number of people. See exhibit 4.S4.3 for alternatives when in-person meetings are not possible.

What if In-Person Meetings Aren't Feasible? (Exhibit 4.S4.3)

- Periodically conduct brief surveys of staff and local assisters to ask about their frequently encountered problems, what they need to better serve consumers, and their suggestions for solutions.
- Provide an online discussion board where frontline staff can share information about challenges they are facing and suggest solutions; managers can track these boards to identify both common and unusual problems.

2. ***Track requests for assistance from frontline staff to identify gaps in information.***

Marketplaces can keep track of instances when frontline staff are unable to resolve a consumer's concern in order to identify areas where:

- Solutions are needed.
- Staff are not accessing, using, and/or understanding existing solutions.

While some customer relationship management software can tackle this task (read about customer relationship management software below), managers can also use home-grown solutions (e.g., by documenting frequent requests in shared documents and spreadsheets). Combing through these requests can be time-consuming, but it can yield quantitative data that enable your Marketplace to assess both the volume of requests as well as trends.

3. Look beyond frontline staff for possible solutions to identified problems.

Marketplaces can cultivate multiple sources of potential solutions to the problems faced by call center staff and assisters:

- **Subject matter experts.** A subject matter expert is an individual with expert knowledge about what it takes to do a particular job.[62] Whether within or outside of your organization, subject matter experts with a deep understanding of the issues can play an important role in documenting and analyzing the information you have collected and developing and sharing solutions to problems.

  Subject matter experts are often close at hand. First-level supervisors, for instance, often become subject matter experts because of their experience both "on the ground," through their supervisees, as well as through their contact with upper-level management. When the expert is in-house, it may be more effective and efficient to refer complicated cases directly to that person than to expect all frontline staff to handle a difficult situation that rarely arises. In addition, Marketplaces will need to identify a solution if an expert plans to leave the organization. For example, have a plan in place to transfer information from the subject matter expert to your staff to make sure the information is retained within your Marketplace.

- **Community of practice.** A community of practice (CoP) brings together self-motivated individuals who are interested in a common topic to discuss their experiences and concerns and benefit from each other's expertise.[63] Marketplaces can encourage Navigators, call center staff, subject matter experts, and/or managers who have a common interest to form a CoP to develop and share solutions to problems they are encountering in the Marketplace. For example, a CoP could focus on improving the enrollment experience for consumers who have disabilities or mental health conditions. Shared solutions may include tools and resources such as trainings, guides, and tip sheets.

  Participation in a CoP should not be mandated. Rather, participants in a CoP voluntarily come together through interactions such as lunches, email, conference calls, and video chats.[63] The Marketplace can promote participation in the CoP by supporting these interactions (e.g., by providing the technology for calls and webinars) and allowing staff to take the time to participate.

  See exhibit 4.S4.4 for some tips for developing a CoP.

Tips for Developing a Community of Practice (CoP) [xviii] (Exhibit 4.S4.4)

- Periodically conduct brief surveys of staff and local assisters to ask about their frequently encountered problems, what they need to better serve consumers, and their suggestions for solutions.
- Provide an online discussion board where frontline staff can share information about challenges they are facing and suggest solutions; managers can track these boards to identify both common and unusual problems.

4. Develop multiple approaches for sharing knowledge with staff and assisters who deal directly with consumers.

Marketplaces have to put solutions to problems into a format that makes the knowledge accessible and usable by call center staff and assisters. Commonly used tools for capturing and communicating knowledge include job aids, trainings, and shared sites.

[xviii] Wenger, E., McDermott, R., & Snyder, W. M. (2002). *Cultivating communities of practice: A guide to managing knowledge*. Boston: Harvard Business School Press.

Job aids. Marketplaces can provide staff with low-tech job aids that support staff and assisters in doing specific tasks. The purpose of job aids is to ensure that sufficient and relevant information is available at the point of work.[64] Job aids are typically documents or images that can be given to staff as hard copy or stored digitally. Examples of job aids include:

- Manuals/guides.
- Step-by-step instructions.
- Worksheets.
- Checklists.
- Decision tables.
- Flowcharts.

See exhibit 4.S4.5 for tips for designing job aids. See exhibit 4.S4.6 for examples of job aids for Navigators produced by CMS and Covered California.

Tips for Designing a Job Aid (Exhibit 4.S4.5)

When creating a job aid:

- Include only the necessary steps.
- Keep the information as simple and concise as possible.
- Present the information in small pieces.
- Use language that the user will understand. Use verbs and actions words at the beginning of sentences whenever possible.
- Use drawings or graphics when appropriate to clarify information or provide more detail than words would allow.
- Highlight critical points or steps by using bold or italicized text. Colors can also be used to highlight and code items or sections of the task.

>> **Learn more:** *Designing a Job Aid* (American Society for Training & Development). Available at: http://www.astd.org/Events/International-Conference-and-Exposition/ICE-Speaker-Kit/~/media/Files/Speaker%20Information/DesigningaJobAid.ashx

Some key **advantages** of job aids include:

- The cost of creating and maintaining them is low, particularly because they do not require information technology systems.
- They are easily shared with Navigators and other assisters.
- If they are stored online, your Marketplace can track how frequently staff are accessing job aids (e.g., number of clicks, downloads, page views) to learn which tools are most useful and identify areas where tools should be improved.

Some key **disadvantages** of job aids include:

- It can be difficult to update job aids and ensure that all frontline staff have the most recent hard copy.
- Because these types of tools are often not linked to any search engine, it may take time for staff to locate the information they need.
- When staff are accessing paper versions of job aids, there is no way to know how often those tools are being used, which prevents managers from seeing emerging trends.

Resources: Job Aids for Navigators (Exhibit 4.S4.6)

- *Which Door Could You Enter To Get Health Insurance?* (CMS). Available at: http://cms.hhs.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/Doors-to-Insurance-Job-Aid.pdf
- *Glossary of Health Coverage and Medical Terms* (CMS). Available at: http://www.cms.gov/Outreach-and-Education/Training/CMSNationalTrainingProgram/Downloads/HHS-CMS-Glossary-of-Health-Coverage-and-Medical-Terms.pdf
- *Job Aid: Application Overview* (Covered California). Available at: https://assisters.ccgrantsandassisters.org/

Training. Marketplaces can also capture and preserve knowledge by conducting and archiving training sessions, whether in-person or by webinar. Ideally, the training should be archived in a format that allows new Marketplace staff to undergo the training on their own schedule.

Training sessions are an important way to share knowledge, especially with new staff. But they do require a substantial investment of time and effort by those who develop the training as well as the recipients of the knowledge.

Training sessions may benefit from using case studies, which are essentially stories that describe a problem and how it was resolved. Presenting case studies can be an engaging way to train staff on how to handle a complex problem and share lessons learned from previous experiences. To identify potential case studies, your Marketplace can:

- Review customer complaints and positive feedback.
- Talk to managers about persistent problems they observe.
- Interview frontline staff.

However, it is important to recognize that a case study may not be generalizable to other situations; also, it takes time and effort to research and create case studies.

Shared sites. Shared sites are online tools that enable Marketplace staff and potentially those in other organizations (e.g., Navigators) to share relevant information and timely updates, resulting in a pool of knowledge that everyone can access at any time.[65] See an example in exhibit 4.S4.7.

- **Online file storage.** Also known as "cloud backup" or "file hosting service," these are sites where files can be accessed, uploaded, or downloaded by multiple users. Users gain access to the files through a hyperlink or password. Online file storage has the advantage of offering Marketplace staff access to important documents remotely and the ability to post only the most up-to-date documents. However, because this approach requires a third party to store documents, it is necessary to back up files stored on this system.
- **Wikis.** A wiki is a website that allows multiple users to work collaboratively to create and edit content without needing expertise in coding. One example is Diplopedia, the State Department's internal knowledge-sharing tool.[66] Wikis have the advantage of being easy to search and update; however, users may lose interest in updating the wiki over time, and expertise in information technology is needed to develop and maintain a wiki.

Knowledge Sharing at Kentucky's Marketplace (Exhibit 4.S4.7)

The Kentucky Marketplace (a.k.a. kynect) provides consumers with up-to-date information on the status of their unique enrollment issues related to health plans purchased through kynect. The Marketplace leverages an online tool to share knowledge among the Marketplace staff, consumers, and issuers. Additionally, at any time, call center staff and issuers may access the tool, identify the status of an individual's case issue, and provide an up-to-date snapshot of where the issue is in the resolution process. For example, the tool may be used to enter case characteristics and track status of the case (e.g., pending kynect Executive Director approval, pending issuer system update, or close).

>> **Learn more:** See appendix E, resource #4 for screenshots of this tool.

5. *Adapt customer relationship management software to meet the information needs of your Marketplace consumers more efficiently.*

Marketplaces can use customer relationship management software to more efficiently connect call center staff with the information they need to help consumers through the application, selection, and enrollment process. The use of this kind of software makes it easy for call center staff to search for the solution they need and for the Marketplace to keep the information up to date.

Your Marketplace may want to consider how frontline staff could benefit from the following functions of customer relationship management software:

- **Help desk,** which provides the staff person with a searchable database of consumer issues and approved responses or solutions to those issues.
- **Troubleshooting wizards,** which guide staff to answers by asking a series of questions that direct them to the appropriate solution; troubleshooting wizards are able to handle much more complex situations than a paper-based decision tool or flowchart.
- **Bulletins,** which send an immediate update to all frontline staff; alerts can be used to notify staff of a change or update and the action steps they need to take.
- **Chat,** which allows frontline staff to get immediate assistance from another staff person.

Current systems vary in their sophistication and available features, and the cost of creating and maintaining the system can be significant. See exhibit 4.S4.8 for suggestions for selecting customer relationship management software.

Tips for Selecting a Customer Relationship Management Software (Exhibit 4.S4.8)

- **Select an established company.** Choose a provider with a trusted reputation and longstanding track record for delivering high-quality products. Seek out companies who are familiar with health insurance and Health Insurance Marketplaces.
- **Know your requirements beforehand.** Before shopping, identify what your Marketplace needs to support knowledge sharing and management. The customer relationship management software market offers numerous features. Select a software that has features applicable to your Marketplace.
- **Know where your information is located.** Most software companies store your data with third-party service providers. Know where your data are being hosted and by whom. Check into the third-party provider's track record for performance and reliability, and ask about their approach to backup and recovery.
- **Look for scalability.** Choose a provider that can support your Marketplace as it grows. Changing providers can be inconvenient and costly.
- **Select a partner, not a vendor.** A partner will have your best interests in mind by ensuring you get the maximum value from their solution and providing assistance when you need it. Choose a provider with a solid track record for providing this level of service.
- **Stay away from free services.** Providers that meet the above standards aren't cheap or free. Selecting quality software is an investment in providing excellent service to consumers.
- **Talk to other Marketplaces.** Marketplaces face many of the same challenges. Reach out to other Marketplaces to ask about their experience with their chosen software.