



Consolidated Service Center Overview and FY 16 Options

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June 16, 2015 MHBE Board Meeting

A service of Maryland Health Benefit Exchange

CSC Overview



Call Center Floor



Training Room



Lord Baltimore site can accommodate 334 Total Staff

✦ Facilities

Location	Current Capacity	# of Training Rooms
Lord Baltimore	334 CSRs	2
Denver, CO	100+ CSRs	1

✦ Call Center Hours

– Open Enrollment

- Monday through Friday 8:00 AM – 8:00 PM
- Saturday - 8AM-6PM
- Sunday - 8AM-2PM

– Post Open Enrollment

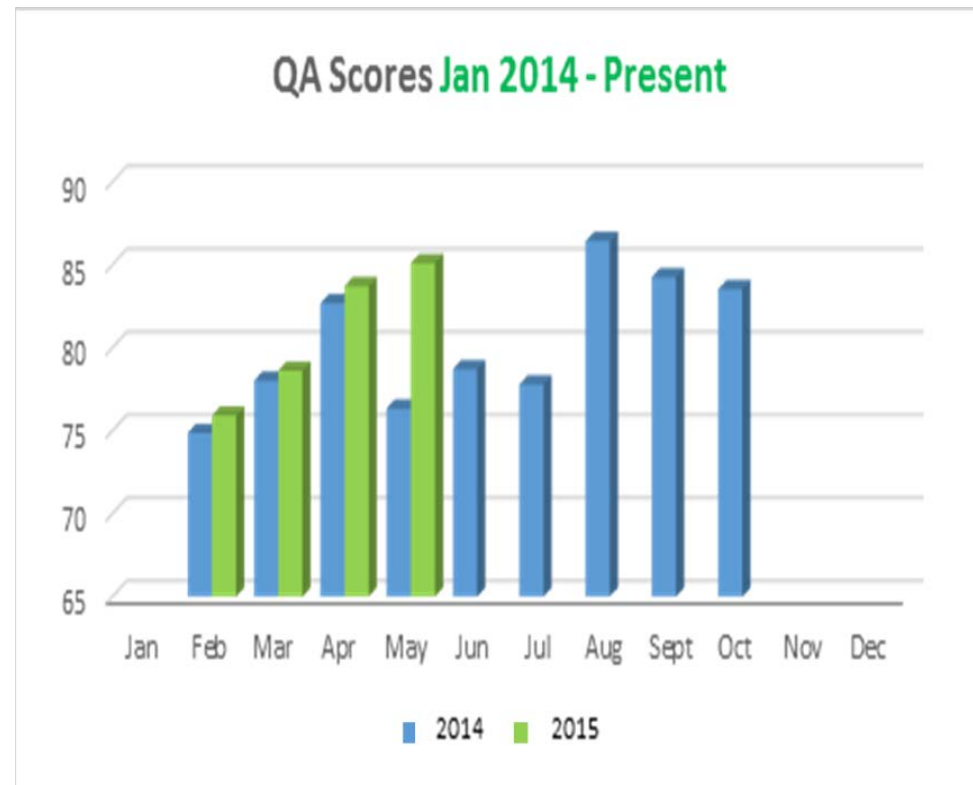
- Monday through Friday 8:00 AM – 8:00 PM

- ✦ Inbound/Outbound Calls
 - Language Line
- ✦ Escalated Case Resolution
- ✦ Customer service support for insurance brokers
- ✦ Ancillary Support Staff
 - Training
 - Quality Assurance
 - Workforce Management
- ✦ Back Office Services
 - Paper Application Entry
 - Ad-hoc Consumer Mailings

- ✦ Implemented Cisco telephony system in October 2014
 - Includes IVR capabilities which supports custom messaging
 - Integrated with TelStrat Engage call and screen recording system
- ✦ Customer Relationship Management System (CRM)
 - Oracle **Right Now**
 - Captures all call interactions and documents outcome of call
 - Contains Master Knowledgebase of articles and materials
- ✦ Migrating to Cisco Enterprise Platform September 1, 2015
 - New system which will give MHBE greater capacity and disaster recovery functionality

- ✦ Average Handle Time (Talk, hold, after call work) = <20 mins.
- ✦ Service Level = 80% of calls answered in 60 seconds or less
- ✦ Abandonment Rate of equal to or less than 5%
- ✦ Quality Scores = 90% or greater
- ✦ System Outages < 2-4 hours

- ✦ Quality Call Monitoring
 - 30 calls per day
 - 12 calls/month for each CSR
- ✦ CRM Incident Monitoring
- ✦ Coaching Sessions
- ✦ Daily Coaching Emails
- ✦ QA Buddy System
- ✦ Team and Individual Incentive Programs



✦ **Quality Check List Monitoring Criteria:**

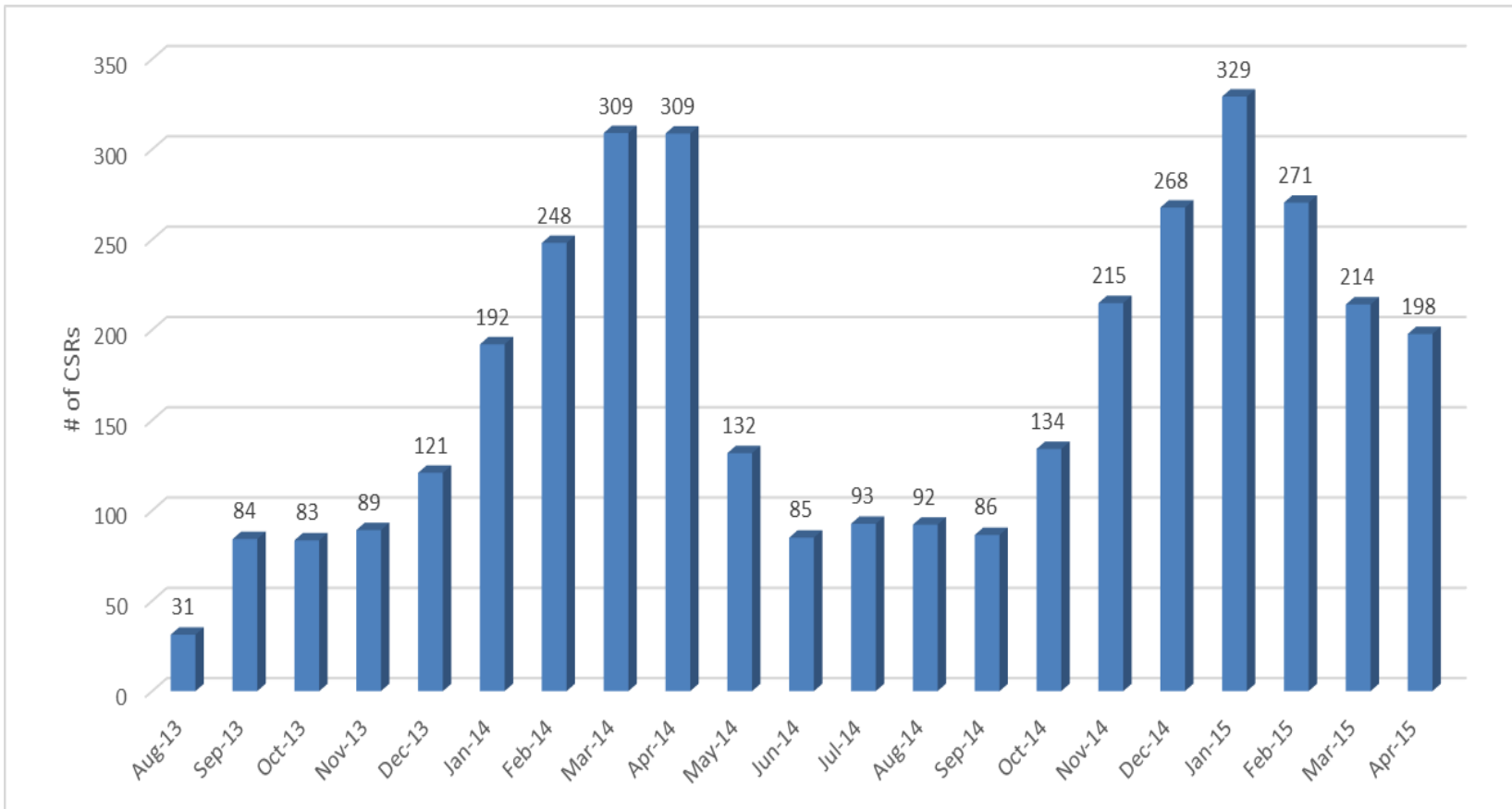
- HIPAA Compliance/Verification(Pass/Fail)
- Greeting
- Accuracy of Information Given By Call type :
 - General Information
 - Enrollment
 - Worker Portal
 - Special Enrollment
 - Medicare Renewal
- Customer Service Skills
- CRM Documentation
 - Pass/Fail for incomplete documentation
 - Points for accuracy of documentation
- Call Closure

Open Enrollment Periods 1 & 2



Results	10/2013 – 3/2014 6 months	11/15/2014 – 2/15/2015 3 months
Calls Offered	490,391	443,949
Calls Answered	321,187	316,281
Abandonment Rate	35%	29%
Average Speed of Answer	17:53	9:11
% Answered within 60 seconds	36%	41%
Average Handle Time	17:50	17:40

Contact Center Staffing*



*Actual CSRs available to take calls

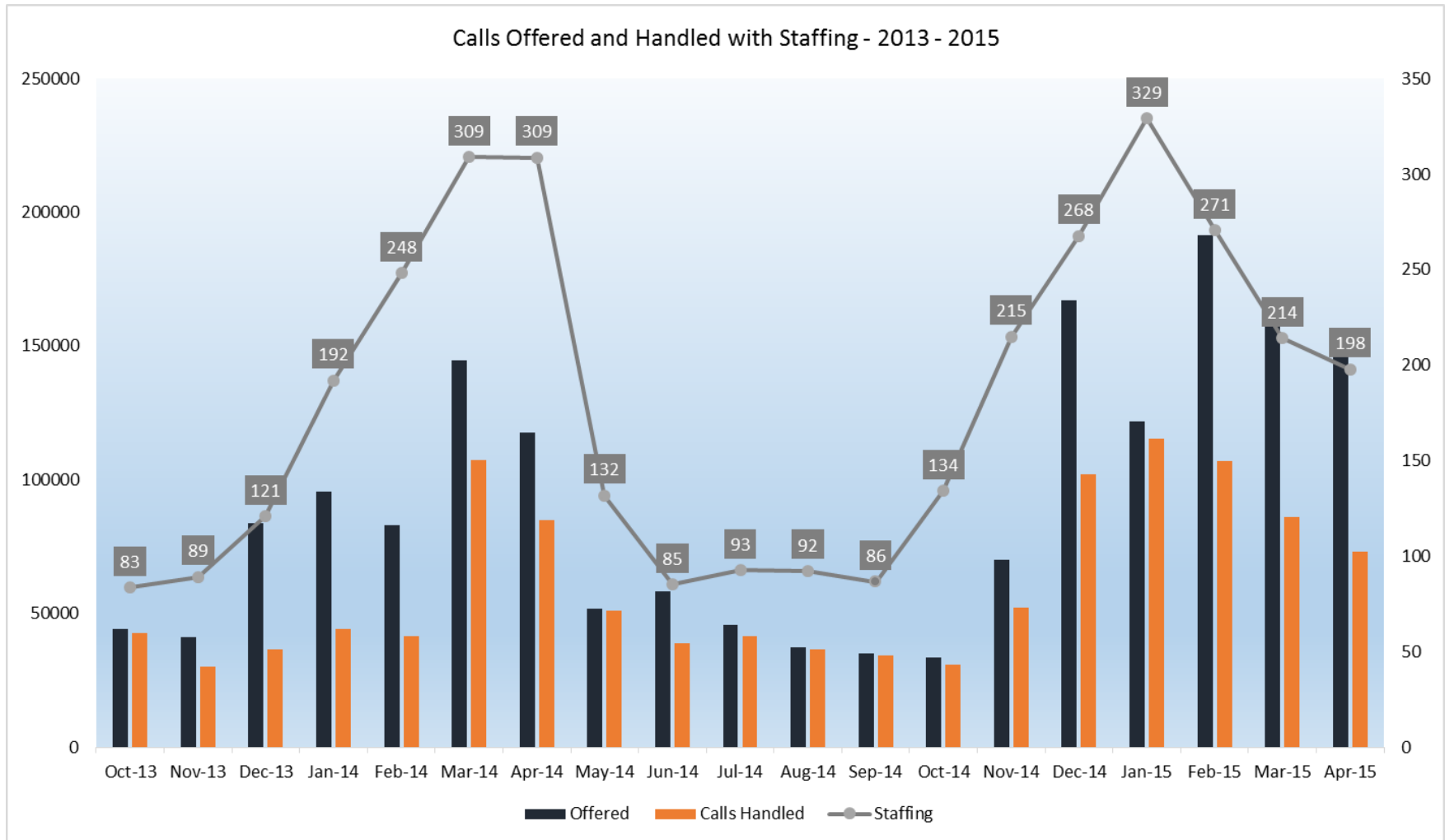
Year over Year Call Volume Comparison

Total Calls Offered by Month - 2013-14 vs. 2014-15



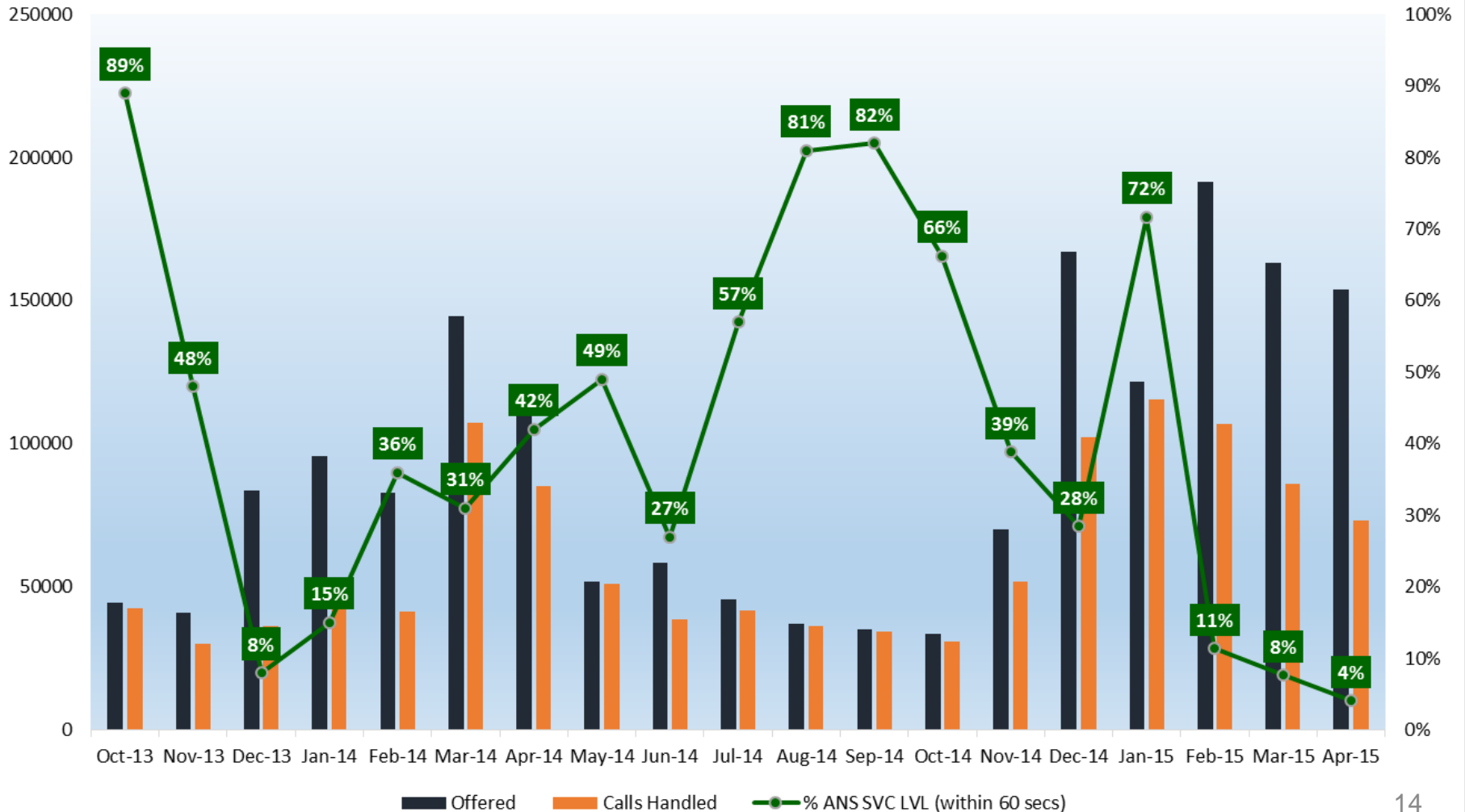
June 2015 - Sep. 2015 Are Projected Volumes based upon the current trend over the previous 3 months

Year over Year CSC Comparison

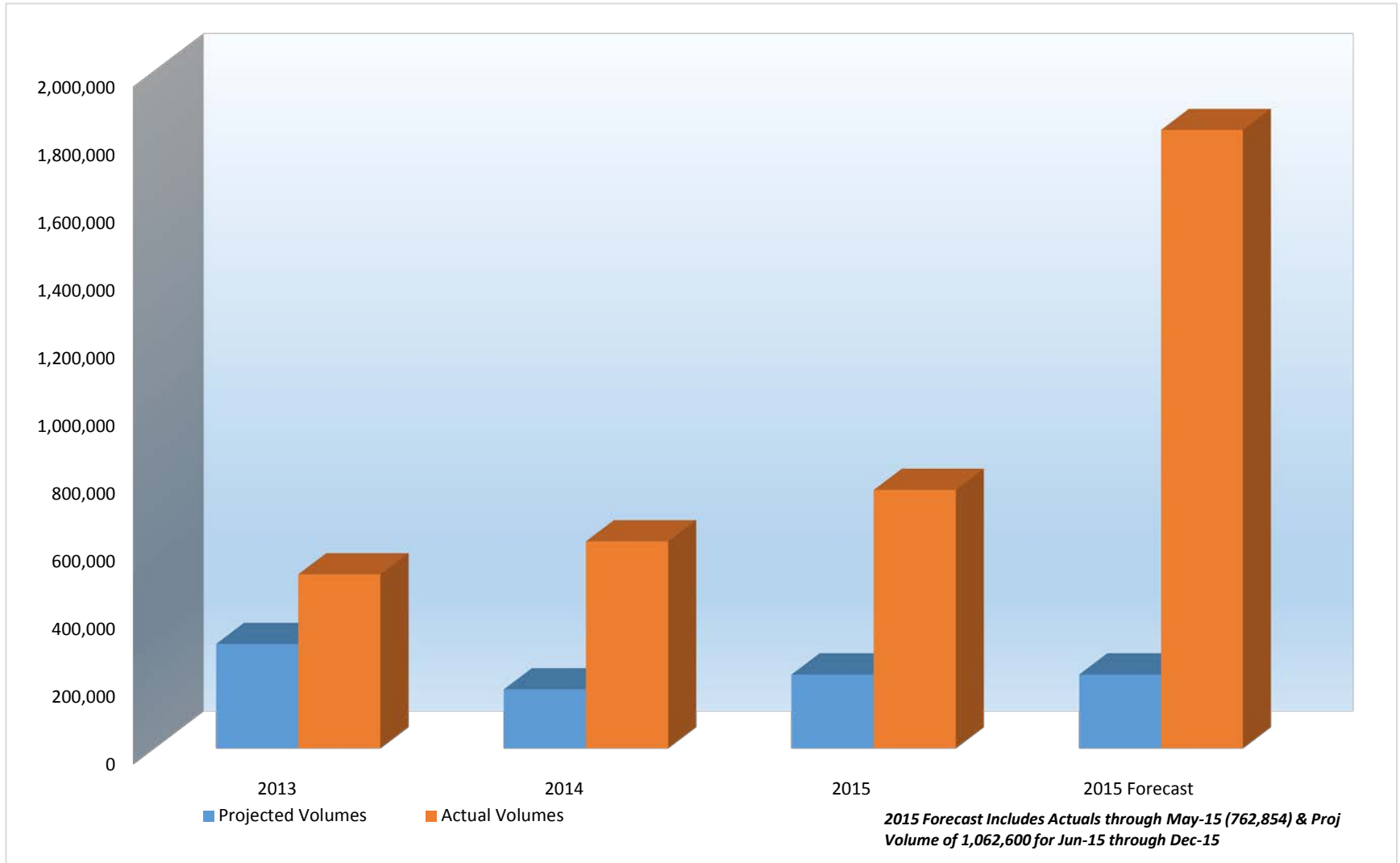


Year over Year CSC Comparison

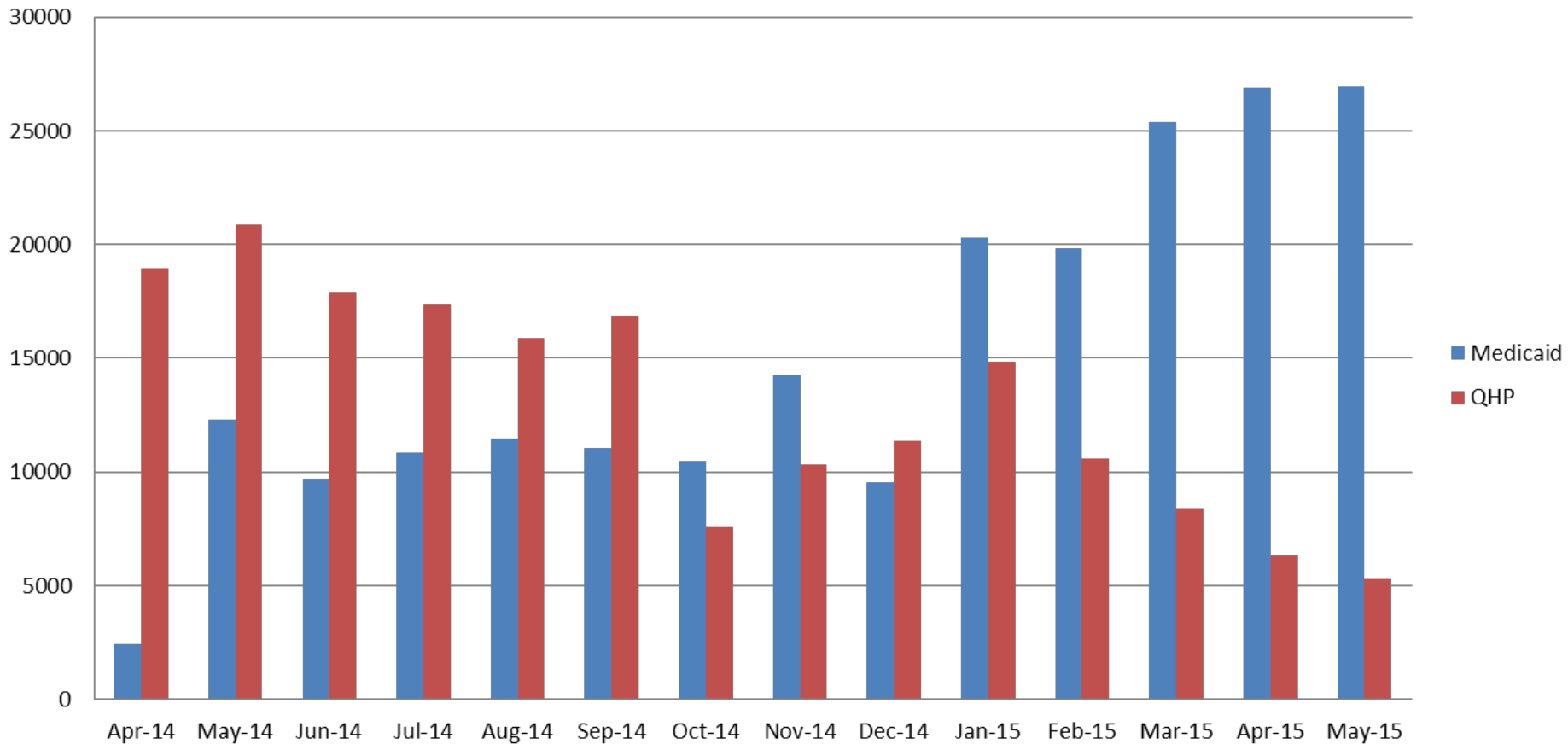
Calls Offered and Handled with Service Level - 2013- 2015



Calls Received vs Projected Calls



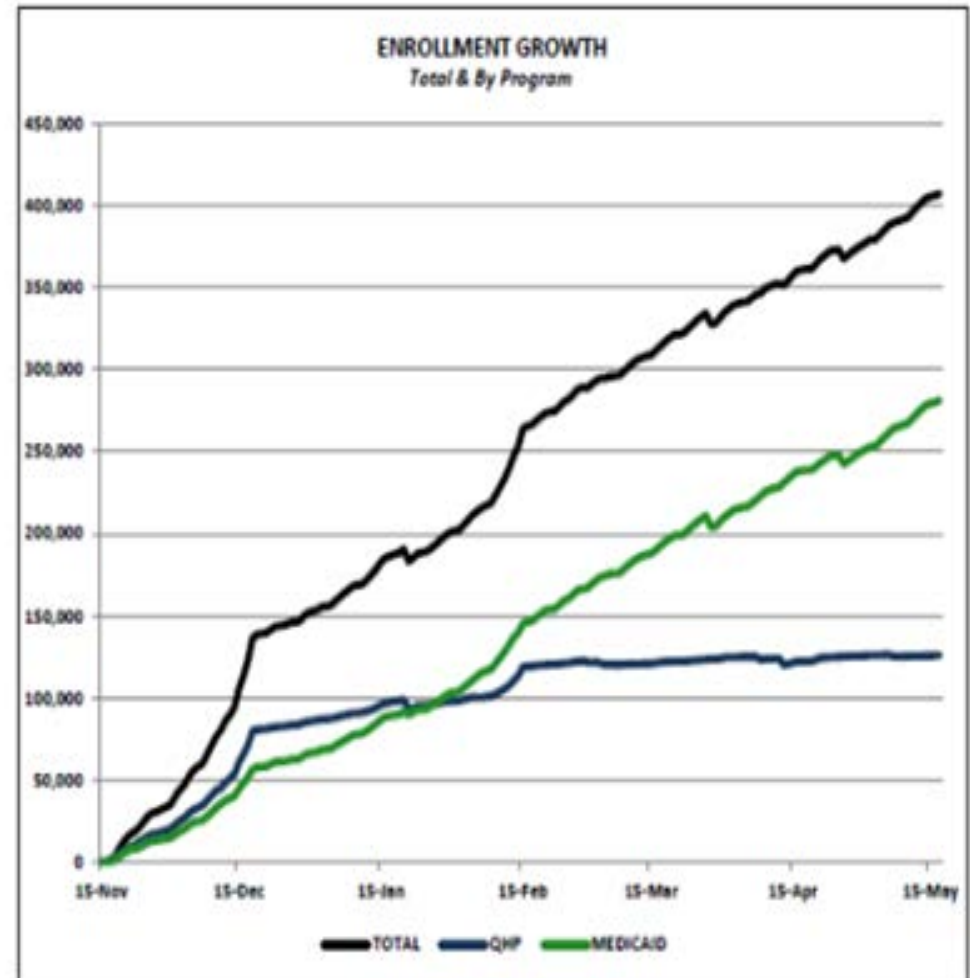
MHBE Contact Center Activity



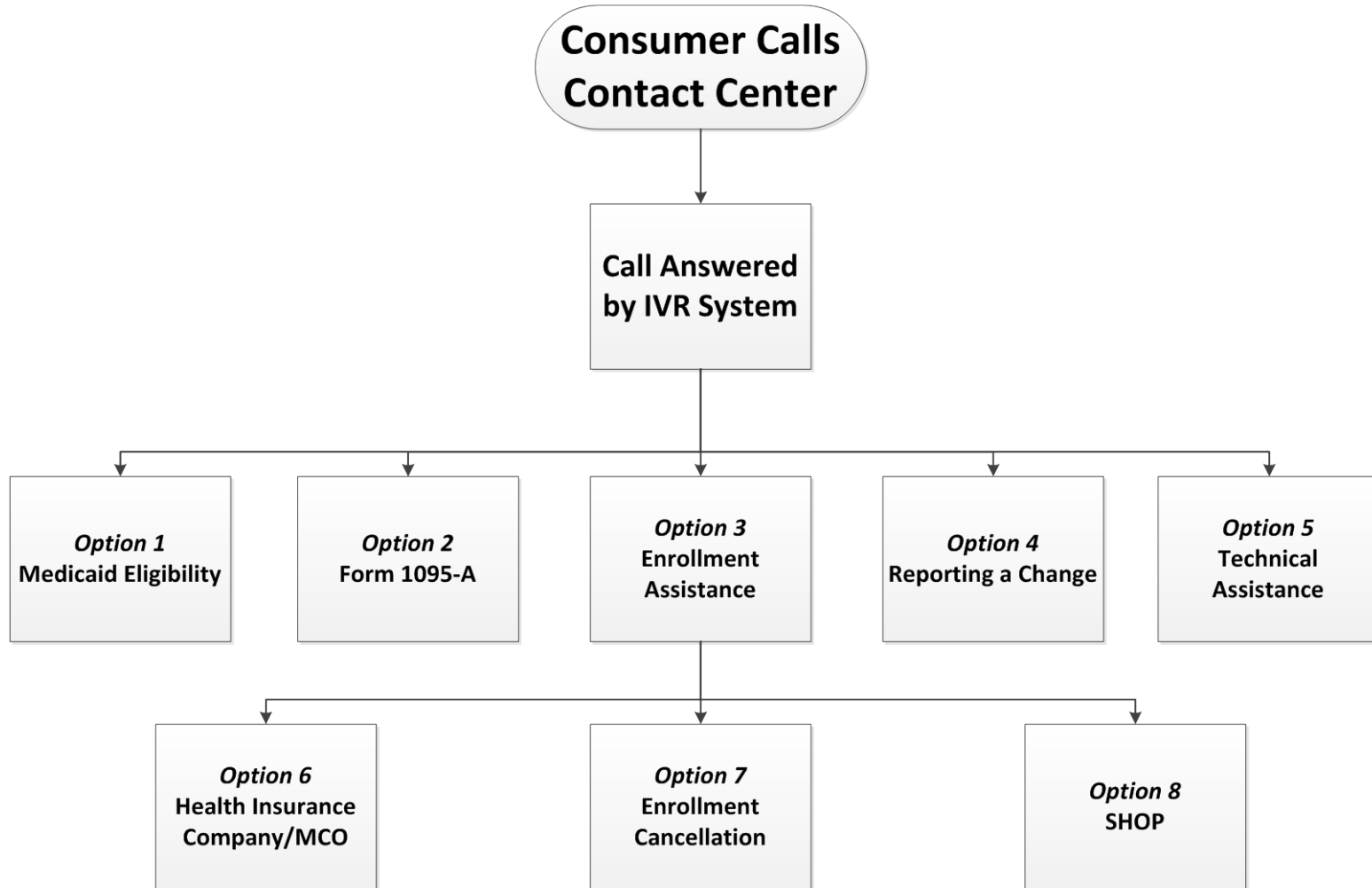
Enrollment in 2015

✦ Thru Exchange

- Total– 125,707
 - APTC – 87,866
 - QHP – 37,841
- Medicaid – 298, 707
- Total Medicaid Population
 - 1,266,186

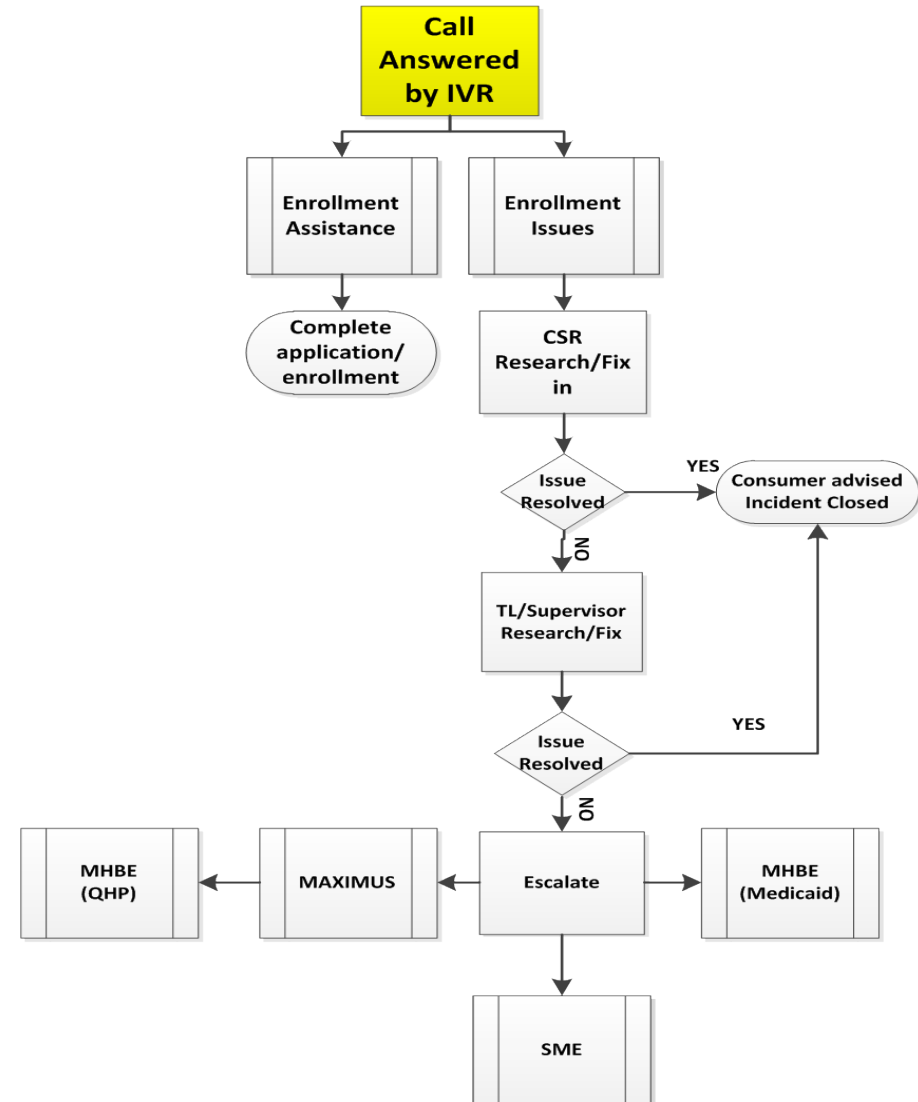


Interactive Voice Response (IVR Flow)



Process

- ✦ CSR verifies consumer's identity
- ✦ Accesses situation
- ✦ Gathers additional information by asking probing questions
- ✦ Documents all details of the call in CRM
- ✦ Resolves issue
 - Goal is 1st call resolution
- ✦ Escalate more complex issues when necessary



FY16 Options



FY16 CSC Options

Option	Total Cost	Total State Funds	Average FTE/month	Average Service Level (80% calls answered in 30 sec)	Average Abandon Rate
1	\$15,002,136 (current budget)	\$6,450,918	102	0%	75%
2	\$24,113,758	\$10,368,916	176	21.69%	14.6%
3	\$29,149,414	\$12,534,248	217	50.35%	7.31%
4	\$33,130,626	\$14,246,169	256	68.03%	2.44%

- ✦ Broker support (brokers handling calls in call center or through transfer to offices)
- ✦ Volume of Medicaid redeterminations handled by local DSS offices and LHDs
- ✦ Rate of resolution of open verification tasks by local DSS offices
- ✦ Number of passive renewals requiring reduced consumer assistance, degree of repeat consumer familiarity, and system
- ✦ Enhancements (e.g ., fixing 834, 8001 defects; redetermination module, MABS verification) reduce number of calls below projections

Impact of Reducing CSC Hours of Operation



June 15, 2015 Open Enrollement Staff Reduction		65% Call Reduction
No Sunday operating Hours		\$ 49,411.23
Saturdays Operating Hours (8:00am - 4:00pm) Reduction 2 hours		\$ 14,434.35
Monday - Friday Operating Hours (8:00am - 6:00pm) Reduction 2 hours		\$ 397,103.77
Projected Yearly Savings		\$ 460,949.34

Original Hours of Operations:

Open Enrollment – M-F 8am-7pm; Sat 8am-5pm; Sun 8am-2pm

Non Open Enrollment – M-F 8am-7pm (no weekends)

Next Steps

- ✦ Staff Up/Down (as appropriate)
- ✦ Finalize SLAs
- ✦ Execute contract amendment