

## **DRAFT RECOMMENDATION 1: DC Health Link Contact Center Preferred Broker Program**

In general, the Producer Advisory Committee recommends that as part of the Contact Center's standard operating procedure a "warm transfer" process be facilitated to DC Health Link registered and approved brokers. The DC Health Link Contact Center Preferred Broker Program enables consumers to request immediate assistance from a broker and be transferred directly to a registered broker from the Contact Center. The call is not released from the Customer Service Representative until the two parties have been introduced.

Specific Program Guidelines include the following criteria:

- 1) **Program participation:** In order to participate in the Contact Center Preferred Broker Program, a broker must:
  - a. Be an approved registered DC Health Link broker
  - b. Complete registration and agree to the terms required to serve as a Contact Center Preferred Broker. Terms include:
    - Ability to accept a "warm transfer" from a Contact Center Customer Service Representative during all Contact Center hours.
      1. **Warm transfer** is defined as accepting calls from the Contact Center, with the customer also on the line, so that the Customer Service Representative can make introductions and transfer the customer directly to the broker. The broker will discuss with the customer their health care needs and facilitate enrollment, if officially designated by the consumer as their broker of record in the DC Health Link system.
      2. **Contact Center Hours:** From October 1, 2013-March 31, 2014, the Contact Center will offer extended hours of service – potentially as much as 24-7. After that date, the Contact Center will operate from 8:00 a.m. – 8:00 p.m., Monday through Saturday.
      3. **Quality Service:** The DC Health Benefit Exchange will monitor the operation of the Contact Center Preferred Broker Program for quality. A broker's participation in the Contact Center Preferred Broker Program will be terminated if the Contact Center is unable to complete warm transfers to a particular broker after three different attempts. Consumer complaints will also be monitored and may result in termination. Brokers can re-apply after no sooner than three months following termination.
- 2) **Callers who refuse a warm transfer:**

For consumers who wish to receive assistance from a broker, but elect to not be immediately referred through warm transfer, an option to select a broker from a list of registered brokers generated randomly through the DC Health Link online system shall be provided. Such random selection will be based on information provided by registered brokers at the time of DC Health Link registration and preferences expressed by the consumer to help facilitate the random search process [e.g. location, language preference, practice area (group or individual), etc.].
- 3) **Warm transfer failures:** Contact Center Representatives will call up to three Contact Center Preferred Brokers in order to facilitate a warm transfer. In instances where a warm transfer is not successful, the above random selection procedure will be used.

## **DRAFT RECOMMENDATION 2: Consumer Guidance on Selecting and working with a Broker**

It is recommended that guidance be provided to consumers for selecting a broker and that this information be posted on the dchealthlink.com website for reference. Such guidance shall include the following (*modeled from guidance provided by the Financial Planning Association*):

Health Insurance planning is an important part of the financial planning process for individuals, families and small businesses. Securing the right insurance begins with selecting the right insurance adviser. Make sure you have a broker who understands your personal needs, your business, is responsive and shows flexibility. You also need a broker who is capable of adhering to your desires and goals – it's not what's the best and the fastest thing for the broker, it's what does the client want and what is the best way to achieve that for them both short term and long term. This checklist will help you find the right broker.

**Advocate:** An experienced, trustworthy, and competent insurance person should be able to point out the pros and cons of policy comparisons from various insurers as well as alert you to the company's claims paying policies and ratings. Although the DC Health Link system will provide automatic price and plan comparisons based on information provided in the marketplace that you are interested in, it is important to select an agent/broker who will advocate on your behalf and is your adviser looking out for your best interest.

**Communication Style:** Each one of us has a unique communication style. Make sure your adviser's communication style is aligned with yours. Clear communication is essential to selecting the right form and amount of insurance. If your communication style does not jive with the insurance adviser's style, move on.

**Compensation:** There is no cost to consumers to obtain or use an insurance broker through DC Health Link.

**Expect Easy Access:** Expect your calls and emails to be returned promptly. Do not stand for a "gatekeeper." You should feel like you have easy access to your insurance broker. Your relationship with your insurance broker does not end once the policy is active. A quality adviser should take initiative to schedule a periodic review of coverage and should be easily accessible at claim time.

**Meet Face-to-Face:** Although your initial contact with a broker may be through transfer from the DC Health Link transfer or online selection, you may want to consider whether an in-person meeting could help in better understanding the options a broker may present or in further establishing the broker client relationship.

**Needs Based Approach:** Say "no" to rules-of-thumb recommendations. The right form of coverage depends on your goals, current financial position and budget. A needs based approach will flush out your goals and current financial picture. Once your goals and current financial position are identified, your broker can begin reviewing the marketplace of recommendations within your budget.

**Be an informed and smart consumer:** Insurance is a long-term promise and it is important to have a professionally stable adviser. Health insurance is a safeguard to ensure that you, your family and/or your employees in your business is covered for the unforeseen, unpredictable and unanticipated health

events that may occur in life. Do your due diligence to select a professional that provides you with service, competency, and quality so you have confidence that you properly take care of yourself, your loved ones and/or your employees.