

**Producer Advisory Committee**  
**Report and Policy Recommendations on Requirements for Contact Center's**  
**Procedures for Warm Transfers to Producers and Guidance to Consumers for**  
**Selecting and Working with a Broker**  
**September, 2013**

**Introduction**

The Producer Advisory Committee (PAC) is a standing advisory committee of the DC Health Benefit Exchange Authority. It met on August 23<sup>rd</sup> and September 17<sup>th</sup> to further discuss and develop recommendations for the DC Health Benefit Exchange Board policies regarding standard operating procedures for the Contact Center's "warm transfer" process to brokers. As part of this, PAC discussed providing consumer guidance for selecting and working with a broker on DC Health Link. The below recommendations are based on these discussions and a unanimous consensus of the PAC.

**Committee members**

The members of the Producer Advisory Committee are:

Lee Bethel – Committee Chair	Comprehensive Benefit Services, Inc.
David Chandra	Center on Budget and Policy Priorities
Stephanie Cohen	NFP Golden & Cohen, LLC
Margaret Flickinger	Keller Benefits Services, Inc.
Robert Clark	Price Waterhouse Coopers' Health Research Institute
David Smith	United Healthcare
David Natori	Aetna
Wes Rivers	DC Fiscal Policy Institute
Antoinette "Toni" Young	Community Education Group
Rob Poli	Insurance Marketing Center
Sanford Walters	Kelly Administrative Services for Kelly & Associates Insurance Group
Janet Trautwein – Facilitator	National Association of Health Underwriters
Kelvin Robinson	DC Health Benefit Exchange Authority
Katrina Reynolds	DC Health Benefit Exchange Authority
Isabella Leung	DC Health Benefit Exchange Authority

## Committee focus

The Broker community has long raised concerns about how to ensure that their services are integrated into the DC Health Link Contact Center. Since August, there have been two committee meetings to discuss a culmination of recommendations that have been brought to the Exchange in an effort to best integrate the brokers into that process. Several recommendations were presented to the DC Health Benefit Exchange Authority staff from a broker meeting in early July. Additional recommendations have been suggested from other brokers. All of these recommendations revolved around the concern that consumers' needs will not be met if broker handoffs from the contact center are not handled in a timely manner.

These recommendations were compiled and presented to the Producer Advisory Committee. During the first board meeting in August, the Producer Advisory Committee was able to discuss all of the recommendations and eliminate those that did not serve their primary goal which was for the Contact Center to facilitate a "warm transfer" call from a consumer directly to a broker. Committee members all agreed that when it comes to customer service, especially when it is over the phone, that if someone is calling the contact center for a service, they don't want to have to wait until the next day to get a phone call from someone. They want help right then and there. This is why it is imperative for them to be transferred to a live broker at the time they need them most. It not only provides excellent customer service, but it also is a way to integrate the broker into one of the main processes – the Contact Center.

During this meeting, they also discussed the fairness of it all. The conclusion is that "yes" it is fair. Brokers have the choice to sign up to be preferred brokers for the contact center, making themselves available to receive calls during the working hours of the contact center. Brokers will be able to build partnerships with colleagues to cover all contact center hours. Brokers who do not want to volunteer to receive warm handoffs from the center will still be able to receive consumer referrals from the Contact Center by way of the online searching/randomization methods that will be in place for any consumers who decide they do not want to be immediately transferred to a broker and would prefer to take a phone number and reach out on their own.

In addition to appointed committee members, members of the public joined the sessions and provided input.

### **Recommendations for Contact Center's standard operation procedures for a "warm transfer" process to a DC Health Link registered and approved broker from the DC Health Link Contact Center Preferred Broker Program**

(The PAC approved the following recommendations by unanimous consent at the September 17, 2013 meeting)

In general, the Producer Advisory Committee recommends that as part of the Contact Center's standard operating procedure a "warm transfer" process is 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.

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

**Guidance for Individuals and Families:**

Health Insurance planning is an important part of the financial planning process for individuals and families. Securing the right insurance begins with selecting the right insurance adviser. Make sure you have a broker who understands your personal needs, is responsive and shows flexibility. You also need a broker who is capable of adhering to your desires and goals – it is not what is best and the fastest thing for the broker, it is what is best for you as the client and what is the best way to achieve your goals, both in the short and long term.

The following checklist will help you find the right broker:

- ✓ **Advocate:** An experienced, trustworthy, and competent insurance person should be your personal representative and advocate to point out the pros and cons of policy comparisons from various insurers, as well as to 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 work on your behalf and is your adviser looking out for your best interest.
- ✓ **Dependable Advisor:** Unlike other trained assistants, your relationship with your insurance broker does not end once the policy is active. When you select a broker as your agent, they will serve as your representative throughout the plan coverage period and should be easily accessible at claim time to help you resolve any issues that may arise regarding your health plan coverage. A quality adviser also should take initiative to schedule a periodic review of coverage.
- ✓ **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 match 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 will be there for you when you need them, whether you just have a question you would like answered or you need assistance with a claim.
- ✓ **Meet Face-to-Face:** Although your initial contact with a broker may be through transfer from the DC Health Link Contact Center Representative 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.
- ✓ **Individual 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 and/or your family 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 and your loved ones.

### **Guidance for Business Owners:**

Health Insurance planning is an important part of the financial planning process for small businesses. Securing the right insurance begins with selecting the right insurance adviser. Make sure you have a broker who is responsive and shows flexibility and understands both your business and your business needs. You also need a broker who is capable of adhering to your desires and goals – it is not what is best and the fastest thing for the broker, it is what is best for you as the client and what is the best way to achieve your goals in the short and long term.

The following checklist will help you find the right broker:

- ✓ **Advocate:** An experienced, trustworthy, and competent insurance broker should be your personal representative and advocate to point out the pros and cons of policy comparisons from various insurers, as well as to alert you to the company’s claims paying policies and ratings. Although the DC Health Link system will provide 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 work on your behalf and is your adviser looking out for your company’s best interest.

- ✓ **Dependable Advisor:** Unlike other trained assistants, your relationship with your insurance broker does not end once the policy is active. When you select a broker as your agent, they will serve as your representative throughout the plan coverage period and should be easily accessible at claim time to help you resolve any issues that may arise regarding your health plan coverage. A quality adviser also should take initiative to schedule a periodic review of coverage.
- ✓ **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 match with the insurance adviser's style, move on.
- ✓ **Compensation:** There is no cost to businesses 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.
- ✓ **Meet Face-to-Face:** Although your initial contact with a broker may be through transfer from the DC Health Link Contact Center Representative 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.
- ✓ **Individual 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 your business and employees in your business are covered for the unforeseen, unpredictable and unanticipated health events that may occur in life. Do your due diligence to select a licensed and DC Health Link trained professional that can provide you with service, competency, and quality so you have confidence that you properly take care of your business needs and your employees.

## Final consensus

The policy recommendations represent the outcome of extensive and robust discussions to ensure that as part of the Contact Center's standard operating procedures a "warm transfer" process be facilitated to a DC Health Link registered and approved broker. The discussions did go into great detail about how things work today and how brokers practice their business.

Additional discussions revolved around being able to operationalize this kind of process, ensuring that it was fair for all brokers and to establish guidelines for brokers who choose to participate in the DC Health Link Contact Center Preferred Broker Program. There were positive discussions among committee members, staff and the public that attended, and the policy recommendations represent the unanimous consensus that emerged from the committee's work.

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