



Customer Service Center

August 27, 2012

What is the mission and scope of the COHBE customer service center?

Goals/Objectives of COHBE:

- Fulfill the mission outlined in SB-200 to increase access, affordability and choice to individuals and small employers purchasing health insurance in Colorado.
- Provide a best-in-class service experience to Coloradans utilizing the Exchange.
- Comply with applicable state and federal laws.
- Meet the Exchange implementation timeline.

Applicable law:

Colorado

SB11-200

“The intent of the Colorado Health Benefit Exchange is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.”

Federal

§155.205 Consumer assistance tools and programs of an Exchange.

(a) Call center. The Exchange must provide for operation of a toll-free call center that addresses the needs of consumers requesting assistance and meets the requirements outlined in paragraphs (c)(1), (c)(2)(i), and (c)(3) of this section.

(b) Internet Web site. The Exchange must maintain an up-to-date Internet Web site that meets the requirements outlined in paragraph (c) of this section and:

(3) Provides applicants with information about Navigators as described in §155.210 and other consumer assistance services, including the toll-free telephone number of the Exchange call center required in paragraph (a) of this section.

(c) Accessibility. Information must be provided to applicants and enrollees in plain language and in a manner that is accessible and timely to—

(1) Individuals living with disabilities including accessible Web sites and the provision of auxiliary aids and services at no cost to the individual in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.

(2) Individuals who are limited English proficient through the provision of language services at no cost to the individual, including

(i) Oral interpretation;

(ii) Written translations; and

(iii) Taglines in non-English languages indicating the availability of language services.

(3) Inform individuals of the availability of the services described in paragraphs (c)(1) and (2) of this section and how to access such services.

(d) Consumer assistance. The Exchange must have a consumer assistance function that meets the standards in paragraph (c) of this section, including the Navigator program described in §155.210, and must refer consumers to consumer assistance programs in the State when available and appropriate.

Recommended Scope and Functionality:

In an effort to build an excellent user experience for Coloradans utilizing the Exchange, COHBE's contact center will provide assistance to individuals and small employers through a wide range of services and maximize state of the art technology. At a high level, some expectations of the customer service center include:

- Responsibility for assisting customers with enrollment across all channels (i.e. website, telephone, mail, etc.). Customer service representatives (CSRs) will provide information on potential benefits such as advance premium tax credits and provide basic information on various aspects of health insurance such as deductibles, co-pays, benefits associated with levels of coverage (e.g. metal levels) and state medical programs. CSRs will be trained to be objective. They will also be trained to accept, document and direct formal complaints.
- Close coordination with state agencies (i.e. Health Care Policy and Financing and the Division of Insurance) and carriers to enable "warm" handoffs when questions come up that are not in the purview of COHBE's responsibilities and expertise. CSRs will refer people to other supportive organizations across Colorado depending on their needs.
- Real-time chat capabilities will be made available to consumers.
- CSR customer interactions will be monitored to ensure high quality service and adherence to COHBE policies and customer support scripts. Incoming and outgoing communications and documents will be recorded and tracked.
- CSRs will be trained at different levels to ensure all questions and support inquiries can be addressed adequately and in a timely fashion. A small number of CSRs will be licensed to advise and enroll people if they request that level of support.
- CSRs will direct employers and individuals to available navigators and brokers in their community if they request this assistance.
- Cultural competency will be included through the CSR training. Language support and accommodations for people with disabilities will also be made available through the customer service center.
- Premium billing and financial reconciliations for SHOP (employer and employee) financial transactions will NOT be handled by the customer service center. These services will be handled by back-office staff at COHBE.
- Performance measures will be identified for the customer service center and tracked. Some performance measures include: maximum time to answer a call, abandonment rate, time to complete enrollments, and response times.