California Health Benefit Exchange

Board Members
Diana S. Dooley, Chair
Kimberly Belshé   Paul Fearer
Susan Kennedy   Robert Ross, MD

Executive Director
Peter V. Lee

Board Options Brief – Consumer-Centric Service Center
Summary of Stakeholder Input and Updated Staff Recommendations

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Introduction

The California Health Benefit Exchange, the Department of Health Care Services and the Managed Risk Medical Insurance Board (the "Project Sponsors") presented a Board Options Brief (BoB) – Consumer-Centric Service Center during the June 19, 2012 Exchange Board Meeting. The Exchange solicited public comment on the Potential Principles and the Strengths, Weaknesses and Opportunities of each of the four options presented. The deadline for comments was June 27, 2012. The Exchange received comments from more than 25 organizations and individuals. (see full comments here). The following is a summary of the comments we received from the request for comments.

The State asked stakeholder groups to comment on five principles and four options below:

Potential Service Center Principles

1. Provide first-class customer service
    a. Accessible, user-friendly web site and forms that are easy to use/navigate
    b. Culturally and linguistically appropriate communication channels
    c. Protect customer privacy and security of their data
    d. Demonstrate public services at their best
    e. One touch and done - **Provide fast, simplified service to reflect the consumer's understanding and effectuate their choices.**

2. Offer comprehensive, integrated and streamlined services
    a. Provide full service, minimizing transferring customers to other services points
    b. Coordinate services related to health coverage for families whose members are covered by different programs
    c. Seamless across modalities (on-line, in-person, mail, phone)
    d. Provide warm transfer of customer and real-time transfer of entered data to initiate application for programs handled exclusively by county welfare departments
    e. Promote coordination and integration with non-health social services programs

3. Be responsive to consumers and stakeholders
    a. Maximize the number of transactions that are immediate
    b. Accurate and timely processing
    c. Adapt as policies and populations served change
    d. Transparent and accountable at all stages

4. Assure cost-effectiveness
    a. Measurement of performance and costs
    b. Transparency of results
    c. Performance standards and accountability mechanisms
    d. Financial Incentives

5. Optimize best-in-class staffing to support efficient eligibility and enrollment functions
    a. Maximize use of public workers and build on existing county and state staffing and resources wherever possible
    b. Use existing county eligibility workforce to support case management for Medi-Cal enrollees
    c. Develop staffing/service plan that allows for staged implementation to meet urgent implementation
    d. Optimize worker productivity and assure accountability for performance standards, with continuous quality improvement for IT systems and on-going work process analysis and training for staff

Service Center Models – 4 Options

1. Statewide Service Center – State Staffed
2. Statewide Service Center – Contracted Services Option
3. Statewide Service Center – State Central Distributed Branches Option
4. Statewide Service Center – Distributed Consortia-Based Option

Potential Service Center Principle Comments

Comments for the potential principles were mostly positive and supportive. Many applauded the principles and accepted as written. Some comments called for more clarity and more detail in description. Some comments asked for specific changes, additions and modifications to the principles as written. We did not recommend changes in the principles where we felt that the recommended change reflected a way to operationalize the principle, and those comments will be helpful in the development of specific operational requirements. Below are the major themes and suggested changes for each of the principles.

Principle 1 – Provide first-class customer service

Themes:

- Culturally and Linguistically Appropriate
- Security and Privacy of Data
- Access to Live Service Center Staff
- Program Accuracy and Knowledge

Stakeholders commented on the need for consumers to have access to a "live person" and that either interpreter services or persons with native language speaking skills in order to facilitate first-class customer experience.

Suggested changes were as follows:

Explicitly state, "access will be ensured for all consumers irrespective of literacy level, language, culture, and/ or disability."

Elevate Principle 1(c) ("Protect customer privacy and security of their data.") to a separate and distinct principle for emphasis.

Change Principle 1(e) to read "Provide fast, simplified service to reflect the consumer's understanding and effectuate their choices."

Encourage the adoption of a principle to: ensure accuracy that people are enrolled into the appropriate program.

Recommendation:
We support the intent of these suggestions. We regard the existing Principles to be inclusive of the changes noted. However, we accept the proposed change in wording for Principle 1(e) and will add to read "One touch and done - Provide fast, simplified service to reflect the consumer's understanding and effectuate their choices."

Principle 2 – Offer comprehensive, integrated and streamlined services

Themes:

- Streamlined and Simplified Application Process
- Skill Based Distribution

Stakeholder comments were centered on a streamlined and simplified application process and seamless integration with non-health social services. Minimizing transfers by having staff specially trained to focus on particular areas of expertise was mentioned.

Stakeholder suggested changes were as follows:

Add to sub-points the following: "Build a Service Center IT system that centralizes functionality including scripts, referral protocols, data collection and storage, standards, and online real-time monitoring for a consistent customer experience."

Recommendation:
We support the intent behind this suggestion. However, this comment refers to operations rather than to principles and will be considered as part of service center operational development.

Principle 3 – Be responsive to consumers and stakeholders

Themes:

- Culturally and Linguistically Appropriate
- Standards and Performance Metrics with Continuous Improvements

Stakeholder comments centered on the service center staff's ability to proactively communicate with customers by rapidly following-up in person, support potential limited English proficient customers and possibly extending the hours of service. Stakeholders also thought that the service center should seek out continuous improvement opportunities to meet stakeholder needs specifically around positive trends in enrollment and customer experience.

Stakeholder suggested changes were as follows:

Add to sub-points the following: "Make eligibility determinations and enrollments as quickly as possible."

Add sub-point regarding providing night and weekend hours.

Suggested re-write of the principle, "Seek out continuous improvement opportunities to meet stakeholders' needs"

Recommendation:
We support the intent behind this suggestion. This comment refers to operations rather than to principles and will be considered as part of service center operational development.

Principle 4 – Assure cost-effectiveness

Themes:

- Standards and Performance Metrics with Continuous Improvements
- Program Accuracy and Knowledge
- Staff and Exchange Accountability

Stakeholder comments centered standards, performance and quality assurance metrics and the quality of the information, not just the speed at which service is provided. The concern was that cost-effectiveness has the connotation of "cheapest possible" emphasizing quality over quantity. Stakeholders also stated that transparency of results should extend beyond the Exchange to include allies, partners and contractors to ensure performance standard are being met at all times and not just averaged over long periods of time.

Stakeholder suggested changes were as follows:

Add sub-point that reflects measurement of consumer focused metrics that are met at all times. Suggested wording might be "Provide data reflective of performance within short time increments for analysis."

Recommendation:
We support the intent behind this suggestion. However, this comment refers to operations rather than to principles. We will consider this as part of service center operation development.

Principle 5 – Optimize best-in-class staffing to support efficient eligibility and enrollment functions

Themes:

- Quality Skill Based Training and Call Distribution
- Culturally and Linguistically Appropriate
- Staffed by Public Workers

Stakeholder comments centered around quality training in all programs to correctly articulate programs as well as the proper terminology. It was also important the staff be bilingual or multilingual in order to communicate clearly in native language the complexities of the programs. Some stakeholders also emphasized hiring of state and local employees. Another commenter noted that licensed agents should be part of the service center staffing.

Stakeholders did not have suggested changes for this principal but recommendations for hiring practices were submitted as part of the comments.

Recommendation:
No changes to existing Principles.

Service Center Models – 4 Options Comments

Stakeholder comments on the four (4) service center options varied widely with much support for the two distributed options (Options 3 and 4). The Contracted Services option received opposition, citing possible violations of state code and the need to use public workers. Many stakeholders also commented on the time to implement and cost to the state as constraints stating that the use and integration of existing service center seem to be most feasible. Below are the major themes and suggested changes for each of the options

Option 1 – Statewide Service Center – State Staffed

Themes:
- Time and Cost Constraints
- Inclusion of Horizontal Integration

Many stakeholders commented on the cost constraint of implementing a state staffed service center "from scratch" would cost the state more to implement and operate, questioning the cost effectiveness principle. In addition to cost, there were comments that it did not seem feasible to implement in the timeframe necessary to support work of the Exchange. Others commented that this Option offered a better means to centrally manage the customer service experience and assure responsiveness to customers.

Recommendation:
Service Center Options are under evaluation; no recommendation at this time.

Option 2 – Statewide Service Center – Contracted Services Option

Themes:
- Service Continuity
- Staffed by Public Workers
- Inclusion of Horizontal Integration
- Time and Cost Constraints

Many stakeholders commented on the use of contracted staff stating this option violates state code that requires counties to administer eligibility. Several stakeholders commented that continuity of service and quality of serves would potentially be lower with this option citing other programs that have used contracted staff. Similar to option 1, stakeholders commented on this option stating that it did not address the horizontal integration of the safety net social services programs and would not meet the principle of a first class customer experience.

Recommendation:
Service Center Options are under evaluation; no recommendation at this time.

Option 3 – Statewide Service Center – State Central Distributed Branches Option

Themes:
- Staffed by Public Workers
- Multilingual/Interpreter Services
- Cost Constraints
- Call Volume/Capacity Handling
- Skill Based Call Routing Distribution

This option received mixed support by stakeholders some commenting cost to implement were high and the loss of public jobs through some level of contracted services was in violation to state codes. Others commenting that flexibility of handling call volumes with increased capacity and skill base routing and distribution would be easier to control with centralized system handling the calls making this option more cost effective. Some stakeholders also expressed a concern regarding a continuity of service with this option.

Recommendation:
Service Center Options are under evaluation; no recommendation at this time.

Option 4 – Statewide Service Center – Distributed Consortia-Based Option

Themes:
- Leverage Existing Call Center Operations
- Seamless Integration
- Inclusion of Horizontal Integration
- Staffed by Public Workers
- Time and Cost Constraints
- Skill Based Call Routing/Distribution
- Call Volume/Capacity Handling

This option also received mixed support by stakeholders. Many stakeholders commented that with this option time and cost to implement would be minimized by the inclusion and use of existing county call centers and county call center staff. Some stakeholders also commented that there would be a seamless integration and handling of customers that request information within the horizontal programs. Some stakeholders questioned the time and cost of this option citing the need for technical integration of the county call centers and loss of performance quality and standardization across the many county entities. Other stakeholders had concerns about county call centers' ability to handle the expected call volumes during peak times and ability to increase capacity.

Recommendation:
Service Center Options are under evaluation; no recommendation at this time.

The Exchange would like to thank all that submitted comments to the Service Center Board Options Brief and look forward to continued cooperation in working through the planning and implementation of the Service Center.