An Expert Workforce Breeds Best-in-Class Service

Five ways next-gen learning and development tools create a more effective health insurance contact center

An Expert Workforce Breeds Best-in-Class Service

Five ways next-gen learning and development tools create a more effective health insurance contact center

Executive summary:

The healthcare ecosystem is getting tougher to navigate each day, and members look to payers to help guide them. A confident and knowledgeable workforce will make the difference in providing a superior customer experience that generates competitive advantage. In this ever-changing industry, the key is to provide your contact center employees with the right tools and information to continuously learn, grow, and become confident in serving the needs of members. In this white paper, TeleTech shares five ways to build a better contact center workforce through collaborative learning and development tools.

Expertise Is Needed Now More than Ever

One word describes the U.S. healthcare system: complicated. Payers, providers, employers, brokers, retailers, pharma companies, government agencies, legislators, and others each play a role in the complex ecosystem. And, there are more people being added to it every day.

According to the Urban Institute Health Policy Center, 8 million previously uninsured adults signed up for health insurance between September 2013 and June 2014. The largest gains were seen in groups that historically have had high uninsurance rates: young, male, and minority adults. These consumers are new to the system, and many need guidance with how health insurance works, what their benefits are, and other issues. Adding to that, experts expect more consumers to enroll or change plans during the 2014 open enrollment period, and more small businesses are expected to join the SHOP program, many of whom have never participated before. Providers may be rolling on or off payer networks, and pharma companies, pharmacies, and retailers will be working with different plans on drug availability, access, and distribution.

For many people, a health insurer's contact center is their connection to a trusted advisor who can help them answer questions, make decisions, or point them in the right direction. Key to a positive experience is someone on the other end of the line (or screen) who is confident

and knowledgeable. With the current state of the industry, keeping up with the pace of change can be a challenge.

In traditional training programs, new hires go through rigorous training programs that typically run through the "kitchen sink" of industry, technical, and procedural lessons in a module format. Afterward, they're placed in an environment where new information is fed to them in a one-way manner. When a unique call is fielded, it's up to the associate to search for relevant materials or call upon their past training. It's a model that isn't built for the rapid pace of today's health insurance world. Contact center employees today needs to be agile and nimble when it comes to information and access.

Good information leads to a good experience

- 62% of contact center leaders view customer experience provided through contact centers as a competitive differentiator.

- 82% recognized "accuracy and quality of information" as the most important customer experience attribute.

Source: Deloitte 2013 Contact Center Survey

A Better Workforce = Better Business

It's time for a new approach to contact center learning and development, which features a combination of new strategies, tactics, and tools. First, a cultural change is needed. "Learning" is different than "training." While training focuses on compliance, competence, and teacher mastery, learning is about continuous excellence and student empowerment. Someone who actively and enthusiastically participates in the learning process will take ownership of newfound knowledge and expertise. Real learners aren't just passive attendees in a training program, memorizing facts and figures that lose relevance when they step onto the live floor.

If done well, employees will consider learning programs as an opportunity to grow personally and professionally, instead of a nuisance that takes time away from their daily activities. They will see what they learn in context, understanding that customer experience and overall business is affected by how they apply what they learn to customer interactions.

The goal of a next-gen learning program is to continuously develop employees who are experts in their field and confident about what they know and how to get the job done. They also understand that they don't need to know everything, but will have the confidence in their ability to move quickly to find the right information.

Once an organization adopts this mindset, it must hire the right talent through a strategic hiring process. The recruitment process must evolve to align to the contact center's new role as an advisory interaction channel. Identify the types of skills necessary to meet customer needs in this channel, and recruit to match these needs. Payers may need to recruit new types of employees— those with technical or healthcare industry-specific skills, as well as aptitude for problem solving and empathy, especially for sensitive health or billing issues.

It must then create a learning program that reflects these values. Instead of a kitchen-sink approach, organizations can hone the skills and expertise related to the most common call types, not the most difficult ones. Call data analysis can influence curriculum and process updates. Practice-based learning tools allow employees to become experts and confident in their interactions, and interactive, next-gen simulated learning programs let employees experience different scenarios and build confidence before working with live calls (see simulated learning sidebar). Employee incentives and gamification reinforce the lessons in a fun way.

When it comes to the dynamic knowledgebase, for example, employees who complete their onboarding program can receive an initial badge. They then get points toward a new badge or perks for commenting on items in the knowledgebase that their peers or supervisors like and

Comparison: Differences between learning and training

Traditional training	Learning innovation
Passive attendance	Active, real-life situational practice
One-way information	Two-way, collaborative dialogue
Static knowledgebase	Dynamic, real-time updates
Generalist	Specific expertise and confidence
Directives from superiors	Social community

Source: TeleTech

find useful. As an employee's status improves, he or she may be granted access to write or edit their own content. It's just one example of using gamification as a way to reward behavior you want repeated.

An innovative learning organization also includes a "living" knowledgebase for employees to use. The key to a good knowledgebase is not what goes into it, but how it's designed. Static, text-based training materials are replaced by a dynamic, interactive, searchable knowledge system. Simply designed multimedia content, such as images and video, allow associates to find answers on-the-fly during customer calls, or in other short timeframes. It incorporates employee notes, comments, and updates to

create two-way collaboration that increases the relevance and usefulness of information. Triggers and keywords within the first moments of a customer conversation serve up relevant call flows, content, and other data to associates so they are ready with information more quickly.

Each of these aspects creates more effective and efficient customer interactions. Calls are resolved more quickly, repeat calls drop, agent productivity increases, fewer calls are transferred, and customer satisfaction improves.

So Much More than Simulating Learning

When most people hear the term "simulated learning," they think of system-prompted, compliance-focused environments or other simulations. TeleTech's next-gen operational learning innovations go well beyond click-and-follow computer-based simulations. Our programs replicate the operations environment where real people interact with one another. It captures the same performance data (via quality monitor systems, performance management tools, etc.) in training as they do in operations. It creates a truly real-world environment for employees to learn and practice their skills.

And more importantly, it drives results. The chart below chronicles one health insurance client's substantial drop in attrition during initial training and nesting periods after switching to a next-gen learning environment.

	Product Training Attrition	Nesting Attrition
Pre-Implementation	34.00%	24.26%
Post-Implementation	16.35%	10.88%

Nesting Comparison	Accuracy
Pre-Implementation	85.89%
Post-Implementation	89.79%

Source: TeleTech

Next-Gen Learning and Development in Action

Health insurer redesigns its learning program

Before the health insurance exchanges launched in 2013, one health insurer worked with TeleTech to open new contact centers in anticipation of extra call volume. New hires were trained to handle specific questions about the program. Once open enrollment began, however, the client faced unexpected call volume and call types, beyond what the agents were initially trained for. Some consumers called with detailed questions about individual state exchanges. Others accidentally signed up as many as eight times because they didn't realize their applications had gone through. At one point, the care organization had so many calls in the queue that the IVR system informed callers to call back another time.

Agents were sent new training materials in a piecemeal way, without any consistency across the care organization. Customer satisfaction and first call resolution fell below goal levels.

We worked with the client to redesign the training curriculum to be consistent and expand agent expertise, particularly in claims and eligibility. The team now leverages additional agent simulations and role-playing to increase confidence and understanding of tools and applications. We also increased side-by-side time with live agents to drive concepts and application of tools.

So far, results have been positive. Average handle time dropped by 42 percent, and speed to proficiency among new hires has increased.

Wellness brand trims customer experience obstacles

A good customer experience must be fueled by knowledge. TeleTech recently worked with a consumer wellness company to coordinate its training curriculum, as well as the company's social enterprise knowledgebase, so associates would have access to information they need to resolve customer issues related to products, billing, tech calls, lifestyle motivation, and more. A dedicated curriculum development specialist manages the content to keep it updated and in the right places.

Proof points: Learning innovation leads to tangible results

Companies that implement advanced employee learning programs see dramatic results. Below is a snapshot of some of our clients' results:

- Quality scores achieved by 270% more associates

- First call resolution improved by 260%

- CSAT improved by 56%

- Reduced training by 33 days with no negative effects

- Increased employee satisfaction rating, from a sub-5 score to an 8.9 average

Source: TeleTech

The knowledgebase is modeled after the member lifecycle for easy access to the relevant information a member would call about, such as program features for prospects and billing questions for members. Employees can read and comment on the content, adding insight and updates to grow the knowledgebase. The documents average 2,400 views and six comments per document.

The company recently opened up its knowledgebase to its members, launching self-service tools via its mobile app. Members can search for answers to technical and program questions through a mobile device. Since June 2014, the app averages more than 700 questions per day, and nearly 75 percent of those questions are answered, resolving member issues and saving costly calls into the contact center. The available knowledgebase contains 67 tailored responses to common issues, and new responses are identified on a weekly basis as users increase adoption.

The company's goal is to create a single source of knowledge for everyone, both inside and outside the company, where internal and external community participants continuously add insight to the dynamic knowledgebase.

Five Ways to Take Employee Learning to the Next Level

While it's important to evolve employee learning and development, it can be a challenging endeavor. We recommend five best practices to help get started on the journey.

1. Look outside the healthcare industry.

The "Amazon" effect has changed consumers forever. They expect a positive customer experience with all companies they do business with, regardless of industry. This is a challenge to payers. Historically they haven't had to focus much on members, and as a result they are late to the game in many areas of customer experience. To catch up, look at how top brands in other industries approach associate learning and development. While healthcare may be unique, your customers are not. They are customers of other industries, too. Tailoring best practices from those industries into healthcare is the key to differentiating yourself. Research where your customers go when they want a "best-in-class" experience outside of healthcare. Learn what the best companies do.

2. Design a program that addresses what's important to your business.

Some companies want to handle calls quickly. Others want to deliver white glove concierge service. While others want to right-channel different types of customer interactions. There is no one "right" way to design a learning program. The key is to identify your organization's objectives, and set KPIs that match. Then, find the right talent with the right skills to operate in the learning environment you design to reach those objectives. Finally, train to those objectives and KPIs.

3. Focus on the right information.

Many companies think that quantity equals quality when it comes to their knowledgebase. The more information in the system, the better informed associates will be. What actually happens is that information overload overwhelms people. It's hard to find relevant information, and a lot of resources are wasted on information that's never accessed. Instead, learn why people call, when, and what types of resolutions they want. Use tools and practice-based learning to perfect the interactions around these types of calls. Update information often, and remove outdated content. These may require upfront resources, but in the long run it saves time, energy, and improves the experience.

4. Build employee confidence.

We can't stress this enough. A confident workforce makes all the difference to a superior interaction. Design your program to continuously reinforce the right types of employee activity, and allow them to share their insight in the knowledgebase. Train employees on knowledge, but also on how to find information if they don't know the answer. Information is always changing, especially in healthcare. In some cases it's more important to know how to find the right information, rather than what the information actually is. On the back-end, make sure all the programs and systems are built with the customer interaction in mind—what is needed programmatically for associates to deliver a simple and successful interaction?

5. Incentivize people to continue learning and growing.

Learning and development is not a one-and-done event. It must be allowed to grow organically, as the role of the contact center grows and customer interactions change. Allow your employees to grow with it. Incentivize associates to contribute to making the system better, or speak up when it isn't working well. Emerging programs like gamification add a sense of accomplishment, community, and achievement to employee initiatives.

Conclusion

The health insurance industry changes every day. Payers who can help members and other constituents maneuver through these changes will rise to the top. That's why it's so important for the contact center to be staffed with employees who are considered guides and experts, not just traditional associates. Advanced learning and development tools can help health insurers realize these employee goals, to the benefit of customers and the company. It's time to move away from traditional training to develop experts who can help consumers throughout their member journey.

About TeleTech:

TeleTech, founded in 1982, is a leading global provider of analytics-driven, technology-enabled services that puts customer engagement at the core of business success. The Company offers an integrated platform that combines analytics, strategy, process, systems integration, technology and operations to simplify the delivery of the customer experience for Global 1000 clients and their customers. This holistic multichannel approach improves customer satisfaction, increases customer loyalty and drives long-term profitability and growth. From strategic consulting to operational execution, TeleTech's over 40,000 employees speaking over 50 languages deliver results for clients in the automotive, communications and media, financial services, government, healthcare, technology, transportation and retail industries.

Contact TeleTech:

1.800.TELETECH
+1.303.397.8100 (outside the U.S.)
teletech.com

01302 10/14