

**New York Health Benefit Exchange
Implementation Review
Section 2.0 Consumer and Stakeholder Engagement
August 13, 2013**

<u>Item Number</u>	<u>Topic</u>
2.4	Call Center

New York is building upon its existing NY Health Options Call Center ¹that handles an average of 80,000 calls a month in support of the eligibility helplines for Medicaid, Family Health Plus (FHP), CHIP, and the Family Planning Benefits Program (FPBP). Since June 2011, this call center had not only provided seamless application support and general program information, it also has handled telephone renewals for the Medicaid, FHP and FPBP populations that can self- attest to income information. New York has worked with the NY Health Options Call Center vendor to plan the organization, location, staffing and other parameters of the expanded call center to support the NY Individual and SHOP Marketplaces that will provide customer service support to individuals, navigators, brokers, employers, and employees, as well as the Medicaid and CHIP populations. Services to be provided by the call center include:

- Application support including application completion, program shopping and enrollment
- Applicant support for eligibility determinations including citizenship, incarceration status and income validation
- Support for consumers reporting life event changes that may impact eligibility or plan enrollment
- General program inquiries for Insurance Affordability Programs, including MAGI Medicaid, CHIP, Advanced Premium Tax Credits (APTC) and Cost Sharing Reductions (CSRs)
- Assistance in plan selection, provider location, and plan availability
- Support for mailing program materials
- Assistance to users of the NY HBE self-service portal, including on-line click to chat and co-browsing
- Inquiries for application status, eligibility and enrollment status, and payment status
- Premium assistance referrals
- Support for employers wishing to join the SHOP exchange, including employer eligibility, employee roster registration, and choices about plan levels and contributions levels the employer is able to supply the employees
- Tracking and resolution of complaints and grievances reported through the call center

¹ This section describes the functions of the Call Center operated by Maximus under its contract with the NYS Department of Health. Other activities within the scope of that contract can be found in other sections of this Blueprint.

In mid-September 2013, the NY Marketplace Call Center will open to help consumers prepare for the new coverage opportunities coming later in 2013. Between mid-September and the start of open enrollment, the NY Marketplace Call Center will provide educational information and, beginning Oct. 1, 2013, will assist consumers with application completion and plan selection. The planned operating hours for the NY Marketplace Call Center effective October 1, 2013 are 8:00 a.m. – 8:00 p.m, Monday – Friday and 9:00 a.m. – 1:00 p.m on Saturdays, excluding holidays observed by the Department of Health. These operating hours have been shown under the current Enrollment Center to meet with needs of consumers. The NY Marketplace will analyze call volumes and patterns and work with the vendor if a determination is made that hours of operations should be expanded or modified. The NY Marketplace will operate a toll free telephone line and TTY/TDY lines so that all calls are supported at no cost to the caller. Calls will be accepted from the public, including individuals wishing to apply for Insurance Affordability Programs, individuals wishing to purchase commercial insurance through the Marketplace, employers, employees, and navigators, brokers and other application assistors supporting consumers.

The training curriculum and programs for the Consumer Service Specialists (CSSs) working in the NY Marketplace Customer Service Center have been designed to allow for worker specialization and dedicated support to the Individual and SHOP Marketplaces. This has been done in an effort to ensure appropriate support for the specific service needs for the populations and to create a manageable training program for CSSs, as having to know all of the rules that govern both the Individual and SHOP Marketplaces can be overwhelming. Training for CSSs include:

- Call Center Policies and Procedures including call escalation procedures
- Insurance Affordability Programs and the information required for eligibility, including income rules based on Modified Adjusted Gross Income (MAGI) and other rules that will be used to determine eligibility for Medicaid, CHIP, APTC, and the SHOP Exchange.
- Characteristics and eligibility rules governing the non-MAGI population to ensure non-MAGI applicants are referred to the appropriate entity
- Application processes and requirements
- Health plan information and enrollment processes
- Processing of life events and special enrollment periods
- Navigator, Broker, and other in person assistor programs
- Chat and co-browsing technology
- Managed health care patient rights and responsibilities
- Use of Call Center and other State Systems to retrieve information and record calls
- Consumer privacy rights, including HIPAA and relevant State privacy and security requirements
- Call Center etiquette and techniques for providing compassionate responses to the various population groups who will access the call center.

Due to the expanded scope of the programs supported by the NY Marketplace, current training programs have been expanded to encompass classroom training, role-playing, hands on training using the call center equipment and systems, and on-the-job mentoring with experienced staff.

As is currently done in the Enrollment Center for Medicaid and CHIP, the NY Marketplace Call Center will use Workforce Management software to monitor calls and queues and inform staffing plans. For our initial staffing plans, staffing needs have been determined using expected call length by types of calls/contacts, the expected population of Marketplace users, and the estimated proportion of the consumers who will contact the call center for different purposes. Staff modeling has been performed based on process simulation which measures and evaluates potential choke points and incorporates seasonality to anticipate yearly renewal and open enrollment peaks. The simulation was based on the business process architecture designed for Marketplace customer service operations.

The NY Marketplace Call Center will employ an Interactive Voice Response (IVR) System that will front end every call into the Call Center. The IVR has been designed to give callers (individual consumers, employer, and employers) targeted information for what they may need assistance with via Frequently Asked Questions (FAQs) and prompts that get the caller to a CSS specifically trained to meet their needs. Other features of the IVR include but are not limited to:

- Prompts that provide callers the ability to identify themselves by caller type (Individual, Employee, Employer, Navigator, or Broker) in order to get options specific to each caller type
- Prompts provided in English & Spanish
- Prompt to indicate need for other language support
- Ability to get program information via self-service FAQs
- Ability to locate a Navigator or Broker for in person assistance
- Prompts to receive help with navigating the NY HBE portal or to initiate a co-browsing session
- Prompts to indicate need for support in applying for coverage, eligibility status, and status of applications

New York will operate an integrated Marketplace that serves the MAGI Medicaid and CHIP population groups, as well as individuals and employers seeking subsidized or non-subsidized access to health care through the Marketplace. To support mixed families that may include members supported through the Marketplace and members that qualify for non-MAGI Medicaid, the Marketplace operations and systems will closely coordinate with agencies and systems currently used to process non-MAGI eligibility.

The current New York Enrollment Center for the Medicaid and CHIP programs will continue to coordinate with other State agencies to support callers' needs. When appropriate, callers are referred to centralized State staff or the health plans that currently manage eligibility for Non-MAGI programs in New York. CSSs are trained to reference numerous state systems, such as our Welfare Management System (WMS) and our MMIS (eMedNY), so that callers can be provided the most current information about their case or application status. In addition, Enrollment Center staff currently work in partnership with State staff to resolve complaints and grievances and to handle Fair Hearings. The Complaints module of the Enrollment Center system includes a workflow process that lets complaints be referred to appropriate state staff work queues for resolution by the State.

When the Marketplace Customer Service Center is implemented this coordination will also be expanded to cover the appropriate Federal agencies. In particular:

- The NY HBE system will interface with the Federal Hub and State data sources to provide information needed for MAGI eligibility processing, and CSSs will access this information as needed to support callers through the application. However, CSSs will not have access to Federal Tax Information (FTI).
- Callers requesting information on other programs, such as TANF and SNAP will be transferred to the appropriate State/County call centers.

New York plans to phase in the Marketplace coverage of existing MAGI Medicaid and CHIP cases by processing Medicaid and CHIP renewals as new applications through the Marketplace. Until those cases are brought into the Marketplace, callers will be transferred to the appropriate entities that provide support to those populations today.

The NY Marketplace Call Center will leverage the other language support capabilities that are currently in use in the New York Health Options Call Center. The NY Marketplace Call Center will have staff that are proficient in numerous languages including but not limited to English, Spanish, Chinese, Mandarin, Russian, Arabic, and Haitian/Creole. Additional language service details that are currently in place and will be used in the NY Marketplace Customer Service Center include:

- **Oral Translation Services:** When an applicant or an enrollee speaks a language other than those spoken by the Consumer Service Specialists (CSSs) on staff, the Customer Service Center assists them through Language Line translation services. This service is available during all service center operating hours and all callers are provided this service free of charge. The process for using Language Line services is simple: the CSSs stays on the line with the caller and conferences in the Language Line interpreter, so the caller never has to hang up and call another number for translation assistance. Language Line currently interprets more than 170 languages.
- **TDD Capability:** Individuals with special communication needs must be provided an equal opportunity to interact with our CSSs. The NY Marketplace Customer Service Center will provide accessibility for hearing- and speech-impaired callers through the use of a software-based Teletype (TTY) system. A separate, dedicated toll-free number is maintained for TTY calls, which transfers these calls directly to the TTY system. Incoming TTY calls are announced with a screen-pop and audible ring alert to the CSSs. Designated CSSs communicate with TTY callers through an intuitive, user-friendly on-screen "chat window" interface facilitating effective response to callers. CSSs are trained to follow appropriate TTY etiquette and use industry-standard abbreviations.