



Maximizing Sales Performance Through the Use of Sales Enrollment Contact Centers

Making the enrollment contact center a more strategic component of the sales process for Medicare Advantage insurance plans



Teleperformance

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Executive Summary

In the next two decades, healthcare companies offering Medicare Advantage (MA) products will be hit by a tsunami-sized wave of baby boomers aging into Medicare. One way to maximize opportunities during this time of increased enrollment is to make the enrollment contact center a strategic sales partner in the process. As detailed in this paper, well-trained and skilled contact center employees can help reinforce brand image, capture enrollees during the short annual enrollment period (AEP) and close sales, acting as de facto sales agents for the MA payer or provider. With key elements in place – effective engagement of trained and flexible staff, a skilled management team, the right IT and operational processes, and a long-term partnership strategy – enrollment contact centers can help MA insurance plans maximize opportunities for greater sales and revenue.

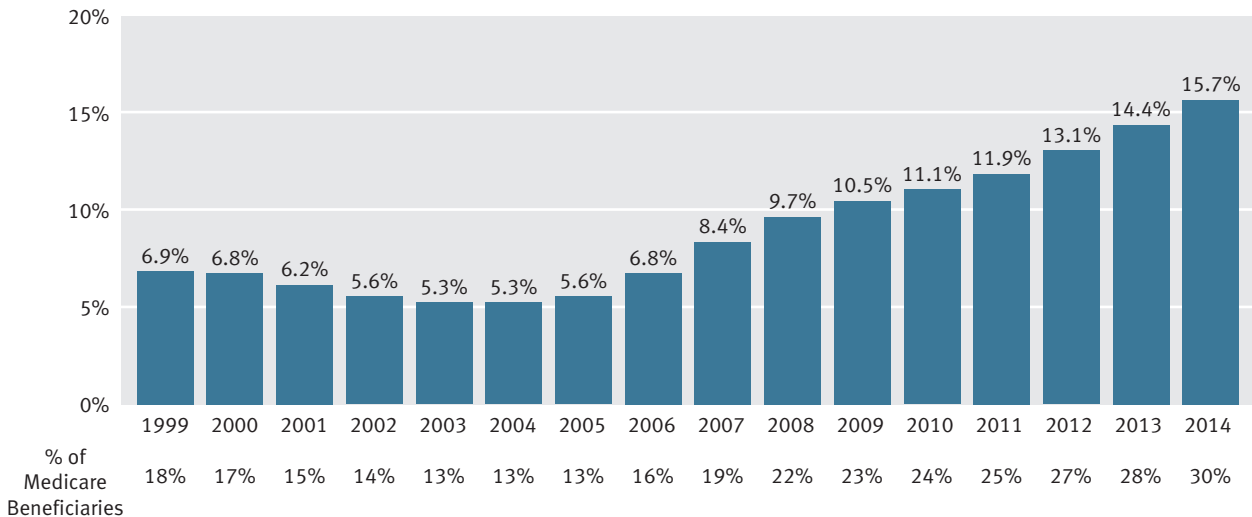
Introduction

Almost 16 million Medicare beneficiaries were enrolled in Medicare Advantage (MA) plans as of March 2014,¹ and as more of the 75 million baby boomers in the United States become Medicare-eligible, this number will only expand. It is estimated that over the next two decades, about 10,000 people per day will turn 65 and become Medicare-eligible.² This “silver tsunami” presents a significant business and health enhancement opportunity for healthcare companies offering MA products. However, these companies also face intense competition in the rapidly consolidating healthcare industry, and a marketplace where consumers have grown accustomed to more choice and convenience as well as outstanding customer service.

For MA plan sponsors, brand image and clear and compelling marketing messaging about their products are essential to building a relationship of trust with seniors and the people who support them in their healthcare decision-making. There are many ways for plan sponsors to connect with and educate consumers about their products – from direct mail, to television ads and infomercials, to the Internet. But it’s the sales enrollment contact center that is quickly emerging as one of the most strategic touch points.

Total Medicare Private Health Plan Enrollment, 1999-2014

In millions



Note: Includes medical savings accounts, cost plans, demonstration plans, and special needs plans as well as other MA plans.

Source: MPR/Kaiser Family Foundation analysis of CMS MA enrollment files, 2008-2014, and MPR, *Tracking Medicare Health and Prescription Drug Plans Monthly Report*, 1999-2007; enrollment numbers from March of the respective year, with the exception of 2006, which is from April.

¹ “Medicare Advantage Fact Sheet,” The Henry J. Kaiser Family Foundation, May 1, 2014: www.kff.org/medicare/fact-sheet/medicare-advantage-fact-sheet/.

² “The Baby Boomer Number Game,” by Dave Bernard, *U.S. News & World Report*, March 23, 2012: www.money.usnews.com/money/blogs/on-retirement/2012/03/23/the-baby-boomer-number-game.

THE EVOLVING SALES PROCESS

Plan sponsors traditionally have marketed their MA insurance plans either through independent sales agents who work on their own or through a field marketing organization (FMO), or by employing their own sales agents. However, sales enrollment contact center representatives have recently assumed a more expanded role as sales agents, on top of their traditional responsibilities of providing plan and product information and passing along “warm” leads to sales agents for follow-up. As engagement strategies have changed and technologies have improved, the sales enrollment contact center representative has become the focal point for closing sales.

It’s a logical move: The Annual Election Period (AEP), which takes place from October 15 to December 7 each year, is the equivalent of the Super Bowl for MA plans. During this 53-day period, about 60 percent of a plan’s total annual enrollment will occur. Shifting more responsibility for closing sales to telesales representatives can save seniors time. It also can help payers seize the critical moment when a potential customer is engaged in the process and motivated to take action.

THE IMPORTANCE OF EFFECTIVE ENGAGEMENT

The majority of health plans utilize their marketing campaigns to encourage seniors to contact a toll-free number to learn more about the benefits of their insurance plans. This means the enrollment telesales representative is the first live interaction a prospect has with the MA plan; therefore, it is critically important that the telesales representative warmly and effectively engage the prospect.

Plan sponsors can create a more engaging and cost-efficient sales process by making better use of skilled talent in the contact center to close leads, rather than relying on independent or internal agents to follow up on leads initially fielded at the contact center. A telesales agent with service and sales competencies who is highly skilled in plan options can effectively guide prospects to the right plan option and enroll new members electronically into the system.

Shifting away from the traditional sales model for MA plans by using contact centers more strategically in the enrollment process can thus be very profitable for plan sponsors – but is not without risk. This risk includes the potential for reputation damage, compliance issues and missed sales opportunities if the contact center partner does not provide quality services and cannot deliver on expectations.

CHOOSING THE RIGHT PARTNER: KEY CONSIDERATIONS

Making the MA sales enrollment contact center an integral part of the sales and marketing ecosystem means plan sponsors must take a more active role in supplier management. They, or a qualified representative, need to ensure that the three key components of the contact center operation – people, process and technology – are highly interconnected and provide an integrated approach to MA plan enrollment.

When choosing the right sales enrollment contact center partner, plan sponsors have an infinite number of factors to consider, but only a handful truly matter:

- Skilled telesales representatives who are well trained, experienced and licensed by the state in which they are selling products
- A flexible staffing model, to ensure real-time reaction to changes in marketing plans
- An engaged and experienced management team to provide direction in response to rapid changes and to help ensure compliance oversight
- Robust systems and analytics

Skilled Contact Center Representatives

Skilled telesales representatives in the sales enrollment contact center are essential, as they must develop trust with a prospect from the moment that person engages with the telesales representative. Thus, “skill” isn’t just about understanding a plan sponsor’s products or selling them effectively. Contact center specialists must be attuned to the individual needs of seniors, and understand their own vital role in establishing a relationship that is as much about the customer’s needs as it is about the product.

Telesales representatives must be easily coachable, so they can provide as partners a seamless service experience that is representative of the plan sponsor’s overall brand experience. For example, the plan sponsor must verify that the contact center partner trains personnel in a way that is friendly to seniors. Do they understand how to work with the senior population and engage them with a compassionate and empathetic approach versus “hard sell” tactics? Are sensitivity skills demonstrated in training? Is the prospect a baby boomer fully competent in technology or a senior having difficulty with hearing, sight and memory? Are differences in personality traits being role-played? For example, an orderly personality type prefers detailed descriptions of plan options while a decision-maker just wants to select the right plan and close the sale.

In addition, the plan sponsor must ensure that representatives are thoroughly educated on Medicare products and Centers for Medicare & Medicaid Services (CMS) regulations and are helping to promote a “culture of compliance” in the contact center environment. It is imperative that they understand the importance of “sticking to the script” and adhering to CMS regulations so they do not inadvertently mislead seniors. If that happens, it can lead to accusations of fraud and costly compliance issues for the plan sponsor. As the responsible entity, you must ensure that your sales enrollment contact center partner has a documented privacy policy and regulatory and CMS contractual experience.

Flexible Staffing Model

Integrating a sales enrollment contact center partner's unique capabilities with a health plan's existing sales and marketing processes and plans is easier said than done. To provide an optimal customer experience, it is critical that every member of the team knows his or her role and can manage leads effectively. The plan therefore must consider from the outset how it will assign and track leads, ensure that processes are in place to exchange data effectively, and ensure that each member of the sales team knows what role and actions she or he must perform.

Sometimes, marketing plans do not play out as projected, and a sponsor can face a situation where it must react quickly, either ramping up or ramping down capacity. Confirm that your potential partner has a sizable pool of quality and qualified resources to tap into on short notice. You will need to understand how many licensed agents your sales enrollment contact center partner has in your target markets and if they have a large enough resource pool that allows for a flexible capacity model. Ensure leadership is aligned with workforce management to adjust agent hours and skills to handle the changing volume of calls. Determine how to train or license extra agents for peak hours and weeks.

An Engaged and Experienced Management Team

MA insurance is highly regulated; even the scripts that contact center personnel use to sell MA plans must be approved by the CMS. Watching vigilantly for potential compliance issues is a large portion of the oversight role of on-site managers in the Medicare sales enrollment contact center. One small misstep by a representative providing MA plan information to a senior could lead to a complaint to the CMS that ultimately results in sanctions for both the sales enrollment contact center partner and the plan sponsor.

Confirm that the contact center partner employs on-site management personnel who are certified on MA insurance plan products, actively monitor the contact center operation, and work directly with representatives to help them continually refine their processes. Be sure to verify that these managers look beyond basic metrics collected by the customer relationship management (CRM) system (e.g., how many prospects were received in an hour, how long prospects were on hold) to assess whether telesales representatives are providing an optimal experience to seniors, and are swift to make appropriate changes if that is not the case.

As the relationship between the plan sponsor and the sales enrollment contact center partner grows, less oversight may be required on the plan sponsor's part. Nevertheless, on-site management by a plan sponsor representative is always needed during the AEP because of the high stakes during this short and intense time frame for MA plan enrollment.

Robust Information Technology Systems and Operational Processes

Because of the short enrollment season, having a supplier with proven, robust information technology systems, mature operational processes, and tools geared to optimizing agent performance in the least amount of time possible is essential to success.

Most sales enrollment contact center providers use their own telephony and CRM systems. These systems not only collect data about prospects but also help to guide telesales representatives through the steps of working with a prospect, so they can provide an optimal customer experience. The script the telesales representative follows through the CRM process must have a logical flow that helps create a conversational engagement with a potential customer, and the CRM system must be flexible enough that it can take information from a wide range of external sources (e.g., benefit and pricing details, physician network information) and blend it into the call script and workflow. The system must also be able to send out information to the appropriate lead management systems once a call has ended.

MA plan sponsors and/or the third-party experts they may engage should evaluate firsthand the technology a sales enrollment contact center partner will use to support customer service and sales processes, including the partner's CRM, telephony and contact recording systems. Ensure technology allows for 100 percent call recording (i.e., the entire call). This is critical for coaching purposes and ensures compliance with regulatory requirements. Also ensure that staff training is conducted on the actual platforms. Finally, plan sponsors should verify that the contact center partner's technology will integrate seamlessly with relevant lead management systems.

While most sales enrollment contact center partners will aggregate contact center information (e.g., from the phone system, the CRM platform, etc.) and provide reporting, the MA insurance plan sponsor needs to perform the actual analysis of that data. For this reason, a contact center partner must be able to provide robust reporting with granular data – how many people enrolled in an MA plan over the phone, how many requested an appointment with a sales agent, what parts of the country are most people calling from, and so on. Based on this detailed data, the plan sponsor can spot patterns and respond swiftly to trends.

A high-performing sales enrollment contact center will have mature operating processes that are measured by monitoring key performance metrics. For instance, contact center partners should have established hiring and training processes to ensure the consistency of the performance of their agents, as well as consistent programs and processes for measuring agent performance against client guidelines to ensure that multiple sites perform at the same levels. Lastly, having robust technology with which to combine agent, telephone and client metrics for appointments and enrollments is critical to ensure real-time monitoring in order to meet enrollment goals.

Creating a Long-Term Partnership With Your Sales Enrollment Contact Center Partner

Making the sales enrollment contact center a strategic touch point for selling MA insurance plans to the senior population can not only increase performance during the enrollment period but also help payers to reinforce the consistency of their brand and product messaging. This is best accomplished, however, when payers make a long-term investment in their contact center partnerships.

Many companies make the mistake of switching partners year after year, creating a fragmented customer experience which can undermine customer loyalty. Choosing a partner that best aligns with your long-term goals and developing a multiyear enrollment contact center strategy from the outset, can help ensure success – improving performance and growth while providing an optimal customer experience for seniors.

One way to ensure continuity is to maintain a base of key leaders and telesales representatives at the sales enrollment contact center for the Special Election Period (SEP) which can happen for individuals at any time of year. This allows your sales enrollment contact center partner not only to have trained staff on hand to enroll SEP prospects, but also provides a base to rebuild the organization for the following year's peak period.

CLIENT SPOTLIGHT: A LARGE NATIONAL MA HEALTH PLAN

Protiviti recently helped its client, a U.S. healthcare payer and provider of MA plans, improve Medicare consumer engagement during the enrollment process and regain its market position. The client was facing increasing competitive pressure and losing membership in its core markets. To address these challenges, the healthcare payer needed to reduce the amount of time required to close a sale while also maximizing lead conversion and reducing its cost per sale.

To achieve these goals, the client decided to seek a new sales enrollment contact center and lead management platform. The new contact center partner would support the client's new sales strategy, and also would have the expertise to integrate its technology with other third-party partners.

The healthcare payer engaged Protiviti to assist in the following areas:

- Evaluating and selecting a new sales enrollment contact center supplier
- Documenting contact center and lead management business requirements
- Developing and implementing a sales strategy that would maximize enrollments while optimizing cost per transaction
- Instituting a multichannel sales and marketing approach to address consumer options designed specifically to enhance the engagement of the baby boomer population
- Examining the value proposition of supplier solutions

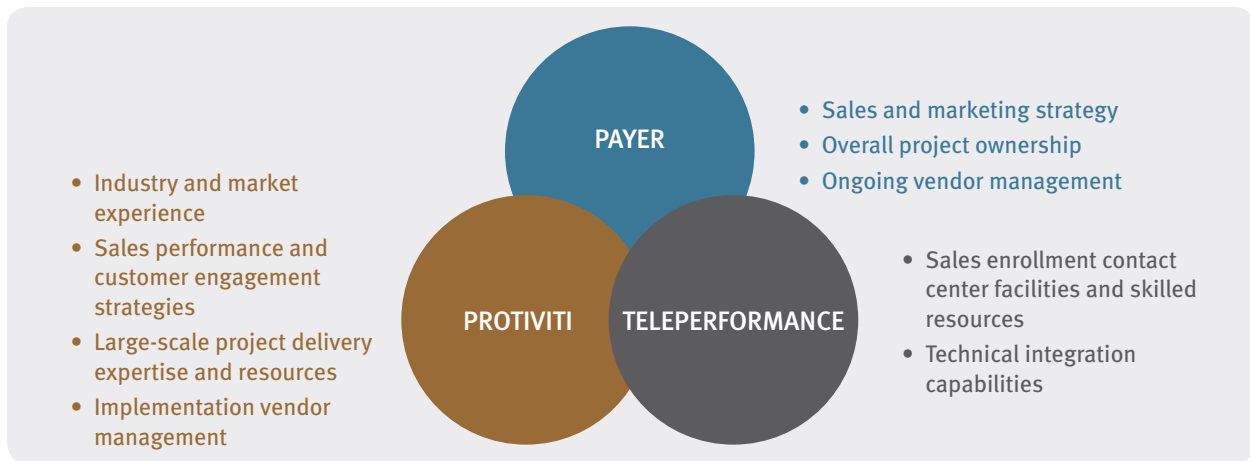
After an evaluation and selection process, which Protiviti managed, the client selected Teleperformance³ as its new sales enrollment contact partner. Teleperformance is a global leader in providing customer contact centers with multichannel customer experience capabilities.

Teleperformance was selected for the following reasons:

- Ability to provide a large pool of experienced, well-trained telesales representatives
- Ability to provide a flexible staffing model with well-developed operational processes
- Willingness to dedicate tenured sales leadership to the account, who are able to motivate, engage and skillfully adjust resources as marketing patterns change, while ensuring regulatory compliance
- Ability to provide real-time analytics to report, predict and maximize lead-to-enrollment conversion ratios
- Willingness to commit to a long-term professional and financial relationship with our client

The combined teams of Protiviti, Teleperformance and the client were able to design, build, test and implement the new contact center capabilities within three and a half months – an aggressive timeline with little room for error, as any delays would have put the 2014 AEP selling season in jeopardy. Protiviti assumed the lead project management/delivery role and responsibility for coordinating implementation activities across the three primary organizations.

³ www.teleperformance.com/en-us/verticals/healthcare.



Protiviti’s expertise in evaluating partner potential and applying best practice considerations to the selection process was invaluable to the client and helped ensure the success of the engagement. The following characteristics of Teleperformance emerged as critical success factors in the partnership between Teleperformance and the MA organization:

Hiring of skilled telesales representatives: well-trained, experienced and state-licensed –

Teleperformance’s first step was to develop a telesales resource plan and ensure the hiring location had a large base of licensed agents within driving distance to the site. The company then recruited and screened candidates for sales competencies, creating a high-potential telesales force for our client.

In the training curriculum of this workforce, Teleperformance added additional sensitivity training, emphasizing empathy and compassion, to ensure that contact center representatives could build a personal connection with seniors.

Implementing a flexible staffing model responsive to changes in marketing plans and cost considerations –

Teleperformance ensured that sales enrollment contact center leadership was aligned with workforce management to maximize agent utilization, and shifted skilled licensed agents to high-potential prospect calls. Teleperformance worked with the payer’s marketing department on campaign releases to make sure staff were available to capture all incoming calls. By implementing agent tiering, Teleperformance was able to effectively utilize key resources, keeping costs down.

Deploying an engaged and experienced management team – Teleperformance’s on-site management team averaged 15 years in contact center and MA experience and all management team members are certified in MA insurance plan products. The management team included both process and technology project managers and created a detailed, integrated implementation plan leveraging expertise from both sides.

Rapid deployment of an integrated technology solution – Teleperformance was able to rapidly configure and deploy its technology solutions, including a CRM system, telephony and consolidated metric tracking, and integrate these solutions with those of the client and its third-party partners. This integrated data exchange between companies allowed the payer to make real-time decisions regarding media spend and lead distribution strategies. Access to timely, credible data provided by Teleperformance was critical to achieving the client’s goals to lower the cost per lead and grow membership.

RESULTS

The client achieved superior outcomes by engaging Protiviti and Teleperformance, attaining the desired year-over-year sales growth while significantly lowering its operational costs. Following the partnering with Teleperformance, the client increased net new business by 14 percent in a highly competitive market and decreased its enrollment contact center operating costs by approximately US\$1 million dollars – 18.5 percent savings – within the first year of operations. It also saw a 38 percent increase in converting responders to enrollment.

Throughout the engagement, Protiviti worked closely with Teleperformance to ensure contact center representatives who would be working for the healthcare provider received real-time coaching on finding the best plan for each prospect and closing sales successfully. Additionally, Protiviti helped the client and Teleperformance establish a process to ensure high-performing agents were recognized promptly for their achievements and encouraged to share best practices to enhance overall team performance.

Finally, both the payer organization and Teleperformance were aware that developing a long-term partnership is beneficial to both companies and ensures a high-performing relationship that meets and exceeds sales goals year after year. To create such a relationship, a Special Election Period (SEP) program was implemented after the AEP enrollment period, with a twofold purpose: 1) to retain key staff, including trained and licensed quality agents, as “seeds” for the next year’s enrollment campaign; and 2) to maintain a high level of prospect conversions to enrollment, as SEP prospects can add up to 40 percent of new enrollments for the year. These actions created a win-win situation from the outset, and have positioned Teleperformance to raise the level of sales performance even higher in future years.

ABOUT PROTIVITI

Protiviti (www.protiviti.com) is a global consulting firm that helps companies solve problems in finance, technology, operations, governance, risk and internal audit, and has served more than 40 percent of FORTUNE 1000® and FORTUNE Global 500® companies. Protiviti and its independently owned Member Firms serve clients through a network of more than 70 locations in over 20 countries. The firm also works with smaller, growing companies, including those looking to go public, as well as with government agencies.

Protiviti is a wholly owned subsidiary of Robert Half (NYSE: RHI). Founded in 1948, Robert Half is a member of the S&P 500 index.

ABOUT TELEPERFORMANCE

Teleperformance (www.teleperformance.com) is the worldwide leader in multichannel customer experience management. It serves companies around the world with customer acquisition, customer care, technical support and accounts receivable management. The company's innovative solutions for mobile, customer data analysis, social media management, hosted contact center and back-office integration improve the customer's experience. The group operates more than 135,000 computerized workstations with close to 175,000 employees across 270 contact centers in 62 countries and serves more than 150 markets. It manages programs in 63 languages and dialects on behalf of major international companies operating in a wide variety of industries.

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