

Customer service representatives (CSRs) for large third-party administrators field thousands of calls from plan participants with questions about their health and pension benefits. Besides helping beneficiaries, CSRs can be a source of information about how participants are reacting to plan changes and where communication gaps need to be addressed. This article discusses how CSRs can help plan trustees and administrators, as well as the skills and training a CSR needs.

Informed CSRs Help Educate Plan Participants

by John Corapi

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According to the Society of Professional Benefit Administrators (SPBA), the government generates approximately 1,000 new laws, regulations, interpretations and major court decisions each year. The organization contends that this has solidified the need that many plan sponsors have for specialized third-party administrators (TPAs). SPBA estimates there are nearly 3,500 TPAs in the United States. Most of them customize service to reflect the uniqueness of Taft-Hartley trust funds or employer plans that cover from fewer

than 100 to tens of thousands of participants affiliated with a union, business, association or government entity.

Administering a benefit plan such as one offered through a multiemployer trust fund requires the TPA to pay close attention to plan details, including listening to the end users and acting quickly to implement changes that are driven by trustees or legislative activity.

Taft-Hartley plan participants must be as important to the TPA as they are to trustees. A forward-thinking TPA can be proactive—partnering with and provid-

ing trustees, fund advisors and other trust vendors information so that they can anticipate how participants may react to plan changes. Sharing that knowledge can help ease the stress that comes when changes are implemented.

Knowledgeable Customer Service Representatives Vital for Effective Plan Administration

Larger TPAs process millions of health claims each year and answer thousands

of telephone inquiries every day, putting their customer service representatives (CSRs) on the front line. The CSR is well-positioned to both collect information and educate plan participants.

Through the TPA's account manager, CSRs can provide call trend information to trustees and fund advisors. That information helps trustees and their advisors to address questions from participants as new types of coverage, programs and plans rapidly evolve. Recent examples include:

- Based on plan participant input to CSRs, a trend emerged that certain pharmacies were not accepting medical debit cards for qualified purchases. Acting as an agent for the plan sponsor, the TPA contacted those pharmacies and provided each one with instructions on how to become certified for medical debit card acceptance. Based on communication from the plan participant to the CSR, the TPA took the initiative to resolve the problem.
- In a number of instances, plan sponsors have considered participant questions and comments in determining what information should be included on the plan's Web site, such as key links, online enrollment instructions, online forms, wellness information and access to TPA CSRs. By providing information via the Web, based on the participants' input, participants have access to relevant information 24/7.

From an efficiency and cost-effectiveness perspective, TPAs may provide customer service by staffing a cubicle-filled call center with operators answering questions using a database.

In other cases, it may be preferable for a TPA to focus on fostering personalized service by employing CSRs who work in local or regional offices to ensure a full understanding of the client's needs and plan specifics.

CSRs do not make decisions about medical care coverage. Instead, they are trained to help participants understand the language in the plan document and respond clearly and courteously to each caller. Generally, by connecting the CSR to an individual client or small group of clients, the CSR will have a better understanding of the plan and the ability to

provide high levels of service. By using this model, a TPA can go beyond answering the questions at hand and take things a step further, to educating the caller.

TPAs need to keep their CSRs informed about other vendor providers to help make the integration of services seamless to the participant. From a service standpoint, TPAs would be shortsighted if their goal was just to get participants off the phone as fast as possible. That approach typically results in participant dissatisfaction, which reflects poorly on the trust and the administrator.

In addition to effective telephone customer service, other personalized services such as benefit fairs, TPA staff physically working in the client location and user-friendly Web site access can support the goal of providing exceptional service to participants.

Plan sponsors considering using a TPA or switching from their current TPA should look for an organization with good internal communications. To help in their search, plan sponsors can initiate formal third-party participant surveys (in person, phone, Web and/or hard copy), request the top ten frequently asked participant questions along with the TPA's answers, evaluate the input/comments received by plan participants, etc.

Ideally, CSRs convey frequently asked questions to account managers, who in effect become the eyes and ears of the board of trustees. For example, when new plan programs are being introduced, the TPA can anticipate participants' concerns and work with the trustees and fund advisors to create a communications strategy that is consistent and effectively addresses the anticipated questions.

Of course, the CSRs must be trained about the new programs so that they are prepared to respond to callers' questions.

Once a plan or program is in place, TPAs can channel specific participant questions or feedback that may result in the trustees considering a plan refinement or revising participant communications. Providing input to trustees and fund advisors on frequently asked health or pension questions or issues provides opportunities to better educate participants and, in the end, encourages participants to more effectively utilize the plan.

As a result of participant input analysis by a TPA, one plan recently updated its welcome packets, enrollment forms and

certain letter formats, all to aid the participant in understanding and effectively using the plan.

Customer Service Representative Skills and Training

An excellent CSR is considerably more than a call center operator working at a remote location. With multiemployer clients, calls about medical claims, hours worked, eligibility, COBRA and pension benefits can be complex.

Qualified CSRs not only have strong technical skills in their area of expertise (e.g., claims administration, pension administration), they have a strong desire to be problem solvers. Often, callers are confused, uncertain or simply frustrated because of a stressful life situation. Each caller is different; some can be demanding or even hostile. An exceptional CSR must handle all types of calls, demonstrating the ability to be helpful, assertive, patient and not easily offended.

It takes a unique set of skills to talk with participants, explain the benefits of their plan and help them understand what is or is not covered. While CSRs must be able to explain the nuts and bolts of a plan, listening and being empathetic to callers is equally important.

The CSR should function as an advocate for the caller and, as such, should ensure every caller has a high level of satisfaction that his or her questions were addressed completely and accurately. In addition to making a participant feel valued, the CSR's goal when a participant finishes the call is to ensure that he or she clearly understands his or her coverage, knows what additional steps may need to be taken and understands the resources available for any required followup.

It may be advantageous to hire an outside expert to train CSRs on the proper handling of participant inquiries. The following is a proven, six-step, TPA-specific CSR protocol for effectively handling incoming telephone calls:

- **Greeting:** Open the call or greeting with the CSR's first name, then professionally state HIPAA privacy rules. In addition, using the caller's name also helps make a personal connection to the caller, often re-

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sulting in a less stressful or difficult call. An opening question might be, “How can I help you?”

- **Understanding:** Using open and closed questions regarding the caller’s request provides reassurance. An example of a *closed question*—one that has only one answer—might be: “Can I call you back later today?” or “When is your surgery scheduled?”
- **Acknowledging:** Confirm to the caller that the CSR is listening and understands the question.
- **Informing:** Explain coverage and the steps needed to resolve the question, concern or confusion.
- **Managing:** Allow the CSR to calm the caller enough to listen. A dissatisfied caller could be using abusive language and/or may not be receptive to what the CSR says.
- **Closing:** Reassure the caller by reiterating what the caller has agreed to do and confirming what the CSR will do. This helps increase the caller’s understanding. It also is an opportunity to remind the caller about specific forms or deadlines and ask if further assistance is needed. A good CSR will always end a call with this question: “Is there anything else I can help you with?”

Using these steps as a guide, the CSR can effectively deliver quality service as well as provide actionable feedback to the account manager, who communicates directly with the trustees and fund advisors.

The Bottom Line

Trustees and employers expect exceptional service from their TPA at a reasonable cost. This requires a proactive TPA, one that initiates two-way communication with plan sponsors. By regularly attending board of trustees meetings, a forward-thinking TPA can delve into details of the plan and help develop member communications accordingly, including mail inserts and documents uploaded to a secure Web site.

Additionally, the TPA may provide newsletter articles or conduct participant seminars to provide education about substantial plan changes.

Most important, participants are given options, including access to written information and resources, as well as access through person-to-person contact with a CSR.

The TPA often is the hub of the benefits wheel, with other vendors (such as pro-

vider networks, prescription benefit managers, wellness programs, disease management programs, nurse lines, etc.) as the spokes.

Although we get caught up in the efficiencies of technology, the value of outstanding CSRs, quality participant communications and meeting in person with trustees and their fund advisors can be critical. In the relationship between the TPA and its clients, it’s key to recognize that there is no one-size-fits-all approach to plan administration. Successful plan administration requires the TPA to pay close attention to the details, since each plan can be significantly different from another, and those details can make the difference between providing good versus excellent participant service. **B&C**

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