

Finance, Management & Operations

Eye of the Beholder

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16th Annual Intercompany Long Term Care Insurance Conference

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**Eye of the Beholder:
Introduction – Senior Perspectives**

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What does the over 65 population look like today?



90%

Want to remain in their own home as they age

Median income in 2011 was \$19,939 and in 2012 18.5% were still working

Have limited funds and resources

Customers aged 65+

Are educated and tech savvy

In 2012, 81% had completed high school, up 53% since 1970.
24% had a bachelors degree or higher
53% were using the Internet or email

Are likely to live alone

28% overall live alone
This increases to 38% for women, and increases to almost 50% for women over 75

Sources: http://www.aoa.gov/Aging_Statistics/Profile/2012/docs/2012profile.pdf

<http://www.pewinternet.org/2012/06/06/main-report-15/>

What does the over 65 population look like today?



Physical Condition

- 35% of men and 38% of women report some type of disability
- 28% of community-resident Medicare beneficiaries report difficulty in performing one or more ADL
- **92% of institutionalized Medicare beneficiaries had difficulties with one or more ADLs** / 76% had difficulty with three or more

Life Span / Geography

- On average, can expect to live another 19.3 years beyond age 65
- As of 2011 over half lived in 9 states:
 - California (4.4 million)
 - Florida (3.4 million)
 - New York (2.7 million)
 - Texas (2.7 million)
 - Pennsylvania (2.0 million)
 - Ohio, Illinois, Michigan & North Carolina (over 1 million each)

**The 65+ population is projected to increase to 79.7 million by 2040.
It was 35 million in 2000 and 41.4 million in 2011.**

Source: http://www.aoa.gov/Aging_Statistics/Profile/2012/docs/2012profile.pdf



The View From Your Customer's Perspective



Photo Credit: ©Tom Hussey / Tom Hussey Photography

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**Eye of the Beholder:
Serving the Unique Needs
of LTC Customers**

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LTC Customers Are Unique



Average Purchase
Age: 59

67% of claims
are for people
aged 80+

Years
Pass

Third Party Involvement



Situation

Resulting Issue

Solution

Third party
may not have
required
authorization

Inability to service calls
and/or written requests

- Facilitate authorization via forms and CSR scripting
- Clear communication re: authorization requirements

Original
purchaser no
longer involved
in interactions

- Lack of understanding of what was purchased
- No knowledge of prior policy changes
- Multiple people may be involved

- Teach CSR sensitivity to this scenario
- Take time to educate during first interactions
- Ask questions to understand person's role

Family member
may be
overwhelmed

- Emotional state may make listening difficult
- May be argumentative on the phone

- Hire for sensitivity, train to this scenario
- Provide info in small chunks
- Communicate clearly on phone and in writing

Insured Is Managing Their Own Affairs



Situation

Issue Presented

Solution

Insured may be cognitively impaired

- Difficulty communicating complex concepts
- May overlook bills or forget changes they requested

- Discuss Assignment of Benefits option
- Encourage addition of Third Party Designee
- Adjust communication style accordingly

Insured may have disability (sight, hearing, mobility)

- CSRs may make assumptions regarding cognitive state
- Completing and mailing forms may be difficult for insured

- Hire for sensitivity and emotional intelligence
- Eliminate forms where possible
- Make forms easy to read and complete

Insured may be lonely

- High call handle times
- Insured may be sensitive to tactics to move call along
- Emotional state may hamper understanding

- Acknowledge cues that caller may be lonely or depressed
- Adjust tone accordingly but do not patronize
- Pause for understanding

LTC Products Are Unique



- Complexity in claim requirements
- Insured is unlikely to be able to manage their own affairs when they finally use the policy
- Claims often are not filed right away
- High dollar expenses = high stakes claim decisions
- Developing plans now to cover care that may not be rendered for 10-20 years in a rapidly changing healthcare environment

Summary: Service In Our Unique Business



- **Forms**

- Online , fillable
- Train CSRs to walk customer through forms
- Offer forms in larger font
- Should a form be required at all?
- Can CSR complete form over phone and send to customer to sign?

- **Prepare to move online**

- Can house history of policy changes, transactions and usage
- Customer can magnify screen/font size
- Train CSRs to help customers navigate and adjust settings
- Customers are ready!

Summary: Service In Our Unique Business



- **Policy Education**
 - Focus on agent and CSR education
 - Video, CBT, Website FAQ
 - “Plain English” phone scripting to describe complicated benefits and specs
 - Billing stuffers
 - Newsletter contact (can drive online traffic and/or phone calls to review coverage)

- **On the Phone: Meet the customer where they are**
 - Listen for cues as to disabilities, living situation, etc.; customize verbal communication
 - Provide information in small chunks, avoid long strings of words
 - Don’t assume customer understand the words in their policy
 - Pause frequently to check for understanding

Who Will Provide This Service?



**Customer Service is
not a department,
it's everyone's job.**

Anonymous



Who Will Provide This Service?



- **New Front Line Hiring Model**
 - Education: Bachelors Degree
 - Experience: Customer-Facing (Hospitality, Health Care, Retail)
 - Qualifications:
 - Strong Verbal and Written Communication Skills
 - High Computer Literacy
 - Exposure to/Understanding of Senior Population
 - Critical Thinking/Problem Solving Capability
 - Intelligence and Reading Comprehension
 - High Emotional Intelligence
- **Keep Talented Employees Engaged**
 - Robust training
 - Acknowledgement, Awards, Engaging Work Environment
 - Career Path
 - Provide developmental activities
 - Create career opportunities
 - Distributing these individuals throughout the org promotes Customer Service mindset in all areas of the company

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**Eye of the Beholder:
Measurement and Quality**

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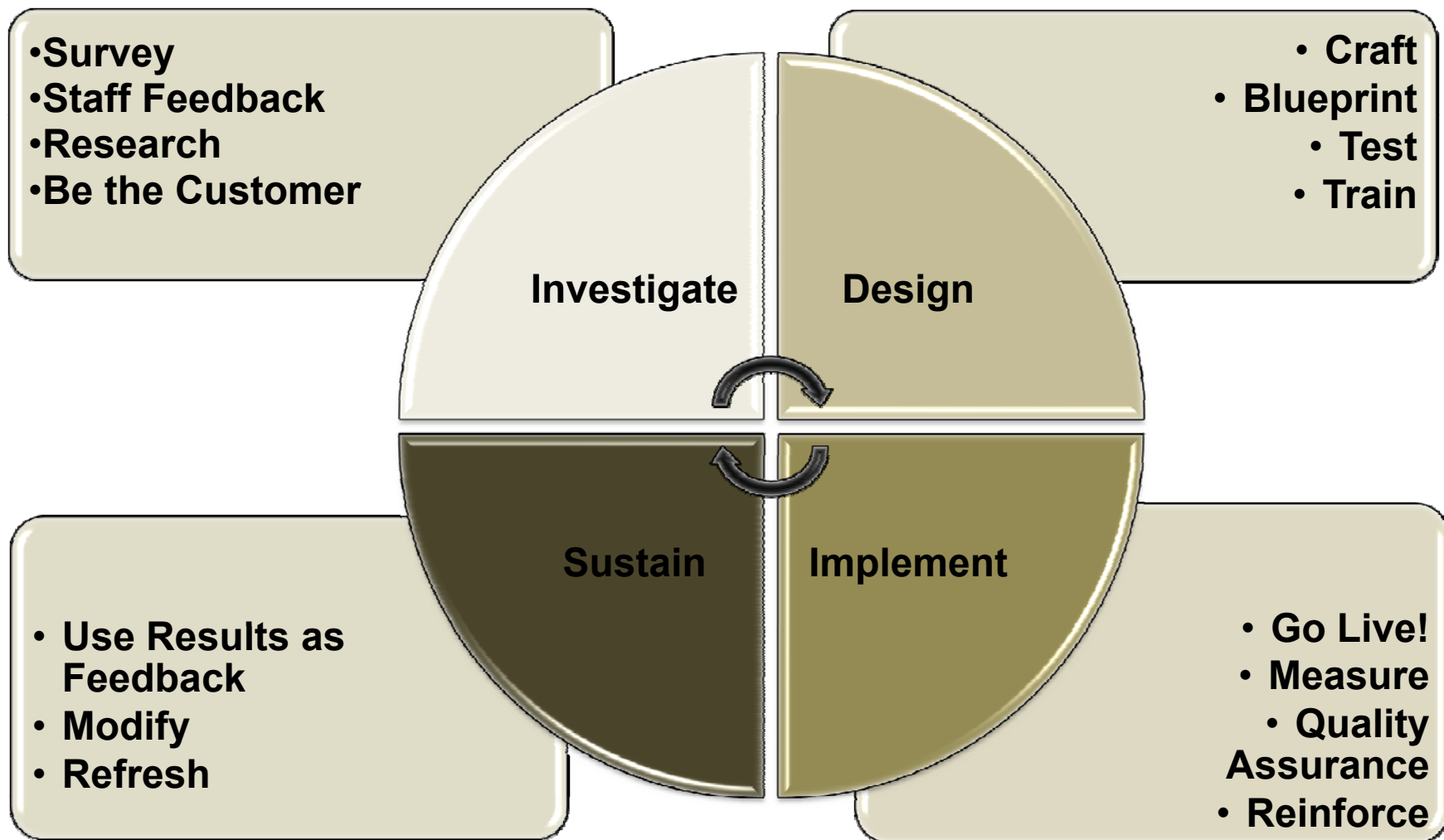
**The first step in
exceeding your
Customer's
expectations is to
know those
expectations.**

Roy H. Williams

**Your Customer
doesn't care how
much you know
until they know
how much you
care.**

Damon Richards

Customer Experience Strategy Cycle





Contact Center

- First Call Resolution Rate
- Abandoned Call Rate
- Average Call Talk Time
- Average Wait Time
- Capacity Utilization
- Call Quality Score
- Customer Satisfaction

Claim Management

- Cycle Times
- Decision Types
- Recertification Outcomes
- Plan of Care Changes Outcomes
- Productivity
- Quality Scores
- Customer Satisfaction



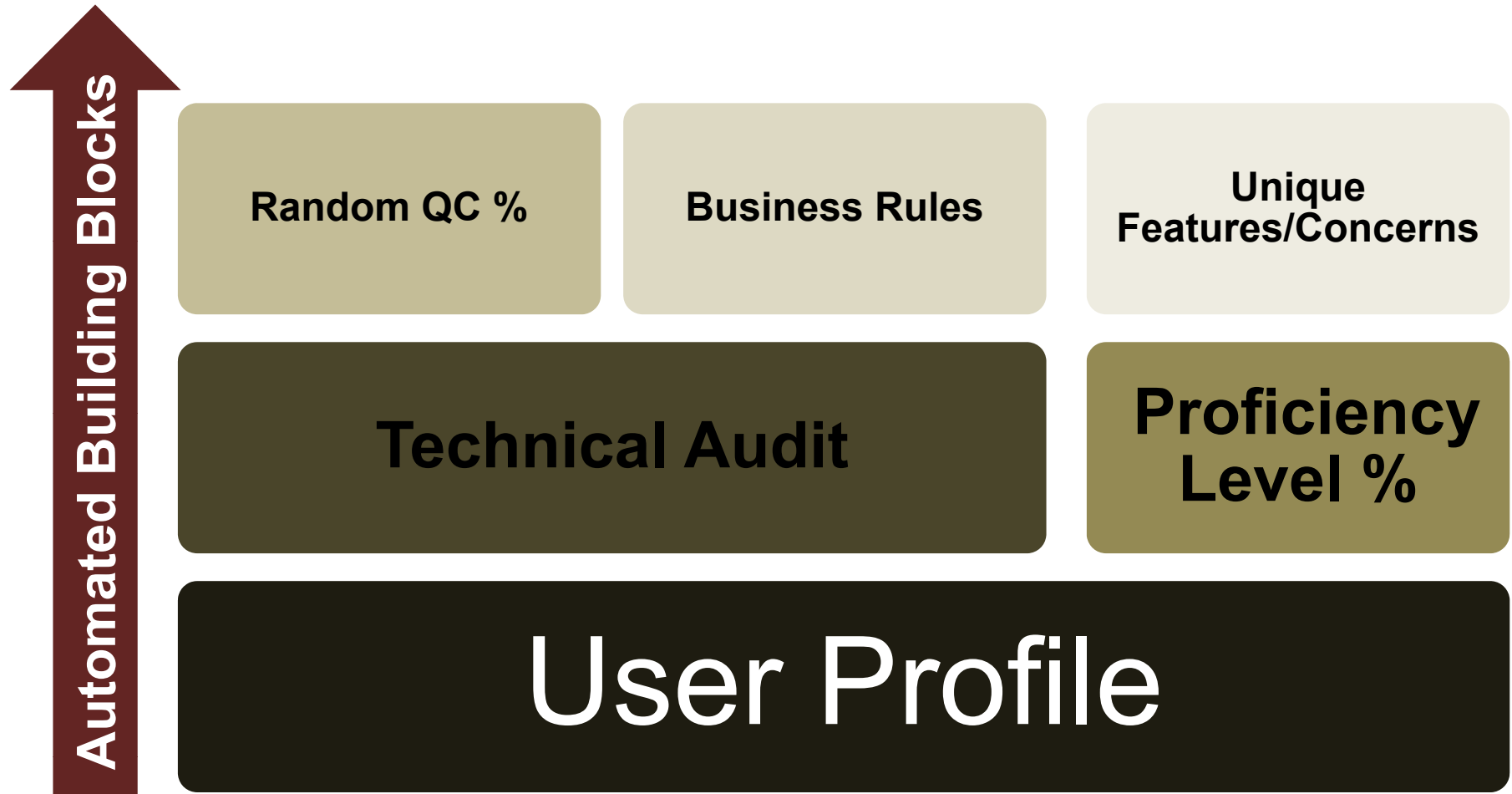
Claim Payment

- Inventory Management/Prompt Pay
- Cycle Times
- Productivity
- Quality Scores
- Processing Accuracy
- Financial Accuracy
- Customer Satisfaction

Other

- Appeals
- Verbal Complaints
- Written Complaints
- DOI Complaints

Quality Assurance Engine



Quality Assurance Process

