

Contra Costa County California Employment & Human Services

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TO: The Family and Human Services Committee
Contra Costa County Board of Supervisors

FROM: Wendy Therrian, Workforce Services Bureau Director
Rebecca Darnell, Lead Division Manager
Angela Bullock-Hayes, 7Cs Site Director

SUBJECT: Update on the Contra Costa County Covered California Call Center (7Cs)

BACKGROUND

Based on the Board of Supervisors' final action taken on March 19, 2013 to approve operation of the only County-operated Covered California Call Center in the State and after initiating all necessary planning and activities including finalizing the facilities and infrastructure as well as the hiring and training of Center staff, the Employment and Human Services Department (EHSD) initiated a "soft launch" of the Contra Costa Covered California Call Center (7Cs) in August 2013 by taking informational calls from interested Covered California customers. On October 1, 2013 and based on continued guidance from Covered California, the Center officially launched the initial open enrollment period in providing health care coverage plan enrollment services under the Affordable Care Act.

OVERALL PERFORMANCE – FROM LAUNCH TO PRESENT

Number and Type of Calls Received:

As open enrollment progressed, call volumes increased as those who wanted coverage in place by January 1, 2014 called for assistance. To accommodate this demand, all three Covered California Call Centers (Concord, Fresno and Rancho Cordova) were requested to be open seven days a week from December 9 through December 24, 2013 (regular open enrollment hours were Monday through Friday, 8:00 a.m. to 8:00 p.m. and Saturday, 8:00 a.m. to 6:00 p.m.)

By the end of December, approximately **918,820 calls** had been handled by the Covered California Call Centers since the October 1, 2013 launch date. Of these total calls, **7Cs handled approximately 30% or 275,646.**

Prior to the close of the initial open enrollment period on March 31, 2014, calls received at the 7Cs Center had migrated from consisting mostly of taking initial calls and enrolling customers in various

health care coverage plans to primarily handling informational calls from customers who wanted to follow up on their initial applications. It is estimated that approximately 70% of the calls handled since January 2014 at the 7Cs Center have not been first-time callers. These calls primarily consist of:

- Brokers needing assistance
- Customers calling regarding discrepancies in their plan or plan coverage
- Customers calling regarding payment issues
- Customers calling regarding the status of their paper applications

At the close of open enrollment on March 31, 2014, **approximately 1,954,474 calls were handled and over a million Californians were enrolled** for health care coverage. Of these calls, **approximately 435,273 calls or 22%** were handled by the Concord 7Cs Call Center. Eighty-five (85%) of the calls were English, 12% Spanish, 2% Asian, and 1% Other.

The Center staff are now currently enrolling the remaining applicants who started their application process by the March 31, 2014 deadline as well as those who were unable to apply by the March 31 deadline due to technical or system difficulties.

Of the million Californians enrolled, 68% chose the ‘Silver’ metal level which is the second-lowest costing plan of the four plan tiers. The two highest health care coverage plans selected were Anthem Blue Cross and Blue Shield, with the next being Kaiser and Health Net HMO.

Key Performance Measures:

Based on the data reports received from Covered California, the following represents the primary metrics of performance for all three Centers.

Month	Number of Calls Handled	Average Speed of Answer (ASA) in minutes	Average Handle Time (AHT) in minutes
October	216,497	14	18
November	281,503	16	20
December	420,820	54	18
January	327,721	44	19
February	308,007	44	17
March	399,926	34	21
<i>Overall Total/ Average</i>	1,954,474	27 minutes	19 minutes
7Cs Center	435,273	28 minutes*	21 minutes**

* No stipulated contract performance requirement

** Contract performance measure allows for up to 51 minutes of handle time per call

As with any new start-up program of this magnitude; continued system, process and technology difficulties have impacted the service delivery for all three Call Centers. Efforts have been ongoing and targeted to find workable and permanent solutions/resolutions to these issues. Also impacting performance is the number of Call Center Agents throughout all three (3) Centers available to answer phones and meet customer demand. For example, the Call Centers have frequently resorted to taking paper applications due to CalHEERs (the primary health care coverage computer enrollment system) inaccessibility and functionality problems as well as continued telephony challenges. Covered California continues to work with its contractors on addressing these continued system and telephony challenges.

Our partnership with Covered California to provide access to affordable healthcare has continued to be strong, open and collegial; and the 7Cs Call Center management and support staff continue to be involved in daily and weekly conference calls and meetings.

Contracted Performance Measures:

We have consistently maintained hours of operation and staffing ratios as required by the Health Benefit Exchange. And based on our own internal performance assessment including informal feedback received from Covered California (not yet formally measured), we believe the other key performance measures as outlined below are being met.

- Schedule Adherence (measures the percentage of time an agent is actively logged into the Automated Call Distribution (ACD) system compared to the forecasted schedule): **97%**
- Quality Adherence (overall quality of agent interactions with customers, adherence to established procedures, overall accuracy of information provided and data entered): **91%**
- Customer Satisfaction (independent customer surveys on courtesy, understanding, knowledge, and problem resolution): **87%**

STAFFING

There are currently ninety-nine (99) Customer Service Agents (CSAs)- ninety (90) permanent full-time and nine (9) permanent intermittent), nine (9) CSA Supervisors (six (6) permanent full-time and three (3) permanent intermittent), a Quality Assurance Monitor, a Trainer, a Quality Control Manager, a Site Director and a Lead Division Manager. These staff are supported by a six (6) member clerical/administrative team.

Recently, Contra Costa County received permission from Covered California to convert sixteen (16) vacant permanent intermittent CSA positions to permanent full-time CSA positions. Conversion of two (2) vacant permanent intermittent CSA Supervisor positions to permanent full-time positions was also approved by Covered California. Both actions were based on our request to provide more permanence to the 7Cs Call Center staffing based on the required shift schedule coverage.

Additionally, and based on previous direction received from Covered California, we have been preparing to hire our next wave of CSAs and CSA Supervisors. We also have a concretized process by which we are formally communicating the necessary level of clarity on the type of positions to be offered to the candidates especially the difference in permanent, full-time vs. permanent, intermittent employment.

At this point and before making job offers, we are awaiting confirmation from Covered California on the authorized number of new hires to bring-on. Our contract, which ends January 31, 2015, specifies no more than 162 CSA Full-Time Equivalents (FTEs) at the Call Center.

With the non-open enrollment period beginning April 1, 2014, our scheduling changed to adhere to the new operational hours of Monday through Friday, 8:00 a.m. to 6:00 p.m.; and Saturday, 8:00 a.m. to 5:00 p.m.

The 7Cs Call Center staff are currently being provided an opportunity to learn the Medi-Cal program on voluntary overtime (Medi-Cal funded) when they are not working (or required to work) at the Center. What is key to this effort is to afford the Center staff an opportunity to learn and understand the Medi-Cal program which will enhance their professional development and program knowledge while assisting in future employment transitioning.

MEDIA EVENTS

Covered California has consistently praised the 7Cs Center for the performance, cooperation, dedication and enthusiasm displayed at the Concord site. The Covered California Public Information team, as well as Peter Lee, the Executive Director of Covered California, have expressed appreciation and made ongoing requests for high profile events to take place at the 7Cs. As a result, there have been numerous visits by the press, political officials such as Congressman George Miller and members of our Board of Supervisors, and Covered California Executives. Most recently on March 27, 2014, Peter Lee gave his final 'end of the initial open enrollment period' press conference at the 7Cs Center.

CONTRACT FISCAL EXPENDITURES

Since the initiation of the 7Cs Center, EHSD has followed the budget detail and payment provisions as specified under the contract and by the Board of Supervisors with there being no outlay of County General funds. Five (5) of the six invoices submitted for payment/reimbursement for contract expenditures incurred from April to November 2013 have been subsequently paid in full. The composite reimbursement of these five fiscal demands totals \$5,066,116. The most recent payment demand in the amount of \$824,941 was submitted on March 5, 2014.

CUSTOMER FEEDBACK

Because of the excellent customer service provided at the 7Cs, many customers have gone to great efforts to share their stories and compliment the assistance and support they have received when speaking with the agents at our Concord site. The following are just a few of the comments made by Californians now insured as a result of their enrollment assisted by 7Cs staff:

- "I have never experienced a customer service call like this in my life. Nena is a tremendous asset to the organization and deserves recognition. Nena took the time, which was very long, to get my situation right. Nena personalized my situation and took care of me. She has changed my life and my family forever and we are forever grateful. Nena's service and commitment has changed my mind about the ACA and the direction of America. This was the most important event of the year thus far for me. Five star service."
- "I just want it documented in your records how great Debra was. She was so helpful and detail oriented. She took lots of notes. She cleared up the reason for the call as well as cleared up my confusion. She knew exactly what action needed to be taken and she was very patient while taking care of my situation. I want to make sure everyone knows what a great employee she is. I had a really long story, and never once did she get impatient with me. That kind of employee is one in a million. I can tell she really cares. In fact, I commented to her about that in the course of the call and she told me that she tries to treat each caller like she would want to be treated. It really shows, and I want to make sure this is documented."
- "Mary is a great team player and he cannot thank her enough for her excellent customer service."
- "I am very appreciative of time Jessica took with me to explain details I could not grasp until this point. All the other agents I have interacted with have also been very polite, respectful and knowledgeable."
- "Jim was beyond exceptional. I'm not only pleased with how helpful he was but he is the epitome of Customer Service. I've called multiple times to get my issue resolved and no one could help me. With Jimmie I was not stressed. He was highly professional and has a great sense of humor. I was at such a loss before with not getting any help with my issue that I was so frustrated. Jimmie helped resolve my issue with ease. Jimmie was so great! And so funny! If you have an employee of the month, I would say he would be it!"
- "I just wanted to tell you how wonderful Debra was signing me up for this system. I don't usually do this but she did a very good job and I feel better to know that I am signed up. After all the horrible things that are being said I have to say that it was great to have a knowledgeable person to answer all my questions."
- "Yesterday, my husband and I received the best customer service from Richard that anyone could hope for when calling Covered Ca. We had applied in October for a health plan and somehow were funneled into the DPSS system as Medi-cal pending. We made multiple

phone calls both to Medi-cal Los Angeles County and Covered Ca., we were told so many different things! First, that we would be getting a "packet" in the mail and would be able to choose our plan. That didn't come, hence, more phone calls, Medi-cal then tried to blame Covered Ca for "not submitting documents" we had mailed. Back and forth we went, on Dec. 10, a Medi-Cal representative told me that I needed to upload the documents on the website, and I was unable to because of a password problem. On Dec 12, I called C/C to be told that (by a man named Paul) he could do nothing and would connect me with Medi-Cal, I had waited 30 minutes to get Paul so I asked if he would please stay on the line, he said yes then proceeded to pass me off to Medi-Cal who in turn said all I could do was wait and that there was no guarantee we would be covered as of Jan.1st when our current coverage will be gone! Well, thank God my husband decided to call C/C again and got Richard! He explained that our application was "corrupt"(No one had told us this before!) he helped us fill out a brand new application and we got the insurance plan we wanted! I cannot put into words our sincere appreciation for the time he spent helping us (over an hour). I hope that more of your representatives can learn from Richard, he was amazing."

IMPORTANT NEXT STEPS:

We continue to work with Covered California in taking calls, processing the applications received by the March 31 end date, and preparing for the next open enrollment period. Our next open enrollment period is October 15 through December 7, 2014 although we have recently been informed this period may be aligned with the federal open enrollment period November 15, 2014 through February 15, 2015.

We have also been in continued communication with Covered California leadership on revisiting our existing contract and to discuss the status of the contract which is presently scheduled to end on January 31, 2015. The actual contract end date will impact our consideration and approval to hire additional staff as well as the timing for the initiation and commencement of a transition plan for the Center and Center staff.

It is also necessary to discuss with Covered California some of the calls and services we have been requested to handle/provide at the 7Cs Center (as listed earlier in this report) which are not expressly covered under our existing contract. There are other aspects of what is outlined in our contract that require revisiting based upon the reality and knowledge learned during our many months of operation. Based on a recent communication received from Covered California, we expect to be notified of a contract re-negotiation meeting in the very near future.

Meanwhile, our goal is to continue our excellent partnership with Covered California in providing and increasing, where possible, our services level to the residents of California in accessing and receiving affordable health care coverage.