

# 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  
Cheryl O'Brien, 7Cs Call Center Site Director  
Carolyn Foudy, 7Cs Call Center Quality Control Manager



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

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## A. Background

Since the last report to your Committee in December 2014 the Department has continued to successfully operate the Contra Costa County Covered California Call Center and has assisted our customers through the second open enrollment period that was extended from the original end date of February 15, 2015 through February 22, 2015.

Just days before the Health Benefits Exchange's second open enrollment period (which began on November 15, 2014) was to have ended on February 15, 2015, officials announced a five-day deadline extension for individuals who started an application or made an appointment with an enrollment counselor by February 15.

Additionally, a special enrollment period began on Monday, February 23, 2015 and runs through April 30, 2015. Eligible consumers who did not understand or know there was a tax penalty for being uninsured in 2014 or who learned they may face a penalty for 2015 have this additional period to obtain health insurance coverage.

Staff at our Covered California Call Center continue to update themselves on these and other policy and program changes, and continue to exhibit flexibility in assisting our customers with their health care coverage needs.

## B. Overall Performance

### 1. Number and Type of Calls Received

The 7Cs Call Center continues to answer statewide calls and provide ongoing assistance to Covered California customers. The top five (5) types of calls taken at the Call Center include consumers:

- either renewing their health plans for 2015
- reporting a change
- reinstating their cancelled plans
- obtaining open enrollment information
- inquiring on the 1095-A tax form.

Federal Law requires that individuals must either have health insurance throughout the year, qualify for an exemption from coverage, or make a payment when filing 2014 federal income tax returns in 2015. Covered California is sending consumers a new tax form called a 1095-A, which consumers will use when filing taxes to:

- Demonstrate they had health coverage in 2014
- Reconcile the amount of Average Premium Tax Credit (APTC) they received based on their estimated income with the amount of the tax credits they are eligible for based on their actual income reported on their tax return.

As a result of this reconciliation process, some consumers may be eligible for a tax refund, while others may receive a reduced refund or owe back some of the APTC they received.

During the most recent Open Enrollment period, approximately 1,316,043 calls were handled by the Covered California Call Centers. Of the total calls received, the 7Cs Call Center handled **approximately 7% or 87,972 calls**. Eighty-one percent (81%) of the calls were English, 16% Spanish, 2% Asian, and 1% other.

## 2. Key Performance Measures

Based on the data reports received from Covered California, the following represents the primary metrics of performance for all three Centers. The chart reflects statistics received after our December report to your Committee.

Month	Number of Calls Handled	Average Speed in which Calls are answered (ASA) in Minutes*	Average Call Talk/Handle Time (AHT) in Minutes**
November 2014	181,826	21	21
December 2014	309,736	11	21
January 2015	374,496	3	18
February 2015	449,985	5	16
<i>Overall Total/ Average</i>	1,316,043	10 minutes	19 minutes
<b>7Cs Center</b>	<b>87,972</b>	<b>12 minutes***</b>	<b>21 minutes*****</b>

- \* This is the average amount of time callers wait in the queue before calls are answered by agents
- \*\* This is the average amount of talk time, hold time, and wrap time necessary to complete the phone transaction
- \*\*\* No specific stipulated contract performance requirement
- \*\*\*\* Contract performance measure allows for up to 51 minutes of handle time per call

Although not as prevalent, the same issues as those experienced at start-up continue which encompass periodic system, process, and technology problems; and challenges with policy and business procedure development and implementation. Targeted efforts to find workable and permanent solutions to these issues have been ongoing with some success, and Covered California continues to work with us and its other contractors to address 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 regular conference calls and meetings.

### 3. Contracted Performance Measures

We have consistently maintained hours of operation and staffing ratios as required/approved by the Health Benefit Exchange. Based on our own internal performance assessment including informal feedback received from Covered California (not yet formally measured), the key performance measures as outlined in our existing contract are being met. Scheduled Adherence is currently under review with Covered California.

- Quality Monitoring which measures the overall quality of agent interactions with customers, adherence to established procedures, and overall accuracy of information provided and data entered: **85%** (previously in the contract at **91%**)

The 7Cs Call Center Quality Action Team (QAT) which is comprised of Customer Service Agent (CSA) II's and their respective Supervisors continue to assist with both the more difficult calls and consumer escalations providing a better quality of service to our customers.

Based on Covered California guidelines, the QAT also monitors and scores all CSAs on script adherence and mandatory customer authentication procedures. The 7Cs QAT meets weekly and works with all Agents and Supervisors to ensure minimum compliance of 85%.

- Customer Satisfaction determined by independent customer surveys on courtesy, understanding, knowledge, and problem resolution: **87%**
- Schedule Adherence (measures the percentage of time an agent is actively logged into the Automated Call Distribution (ACD) system compared to the forecasted schedule): **90%** (was previously **97%** under our contract)

Schedule Adherence is defined by individual agents logged into the phone system and available for calls. Agents must log on timely at the beginning of their shifts, and take their breaks and lunches as scheduled by the Covered California Command Center. They must meet the schedule and number of hours on the phones as previously determined by the Command Center.

We are currently working with Covered California to confirm our performance on Schedule Adherence and to determine the calculations used to determine our overall percentage of Schedule Adherence which requires adjusting to our specific business processes as stipulated under our existing contract. The provisions under our existing contract most impacting Schedule Adherence are as follows:

- Exhibit A.A.1.a.: *The Exchange shall not restrict County hiring conditions, processes, or any other matters relative to the employment of staff under this contract such as required attendance at County or Department trainings, meetings and any necessary work activities of accommodations.*
- Exhibit B.A.1.: *Customer Service Agents (CSAs) will also be allowed 30 minutes following the end of their shifts to end calls, complete any wrap-up activities and log-off of systems.*

This “end of shift” policy allows our CSAs to finish assisting consumers without jeopardizing their shift departure and without the need or use of overtime which is not currently available for the 7Cs Call Center. Consequently, the use of the 30 minute wrap-up period guards the use of County funds, but may have a negative impact on our overall schedule adherence percentage. We are currently in discussion with Covered California on the preliminary information received on this measurement.

We have just recently received preliminary reports from Covered California in regards to key performance indicators from February 1 through February 15 and are aligned with the performance of other Centers.

<b>Performance Indicator</b>	<b>7Cs</b>	<b>Rancho</b>	<b>Fresno</b>	<b>Greenhaven</b>	<b>Armstrong</b>
Average Handle Time in Minutes	18	17	18	17	19
Average Calls Per Hour	1.5	1.4	1.7	2.5	2.4
Average Attendance	93.6%	92.9%	90.1%	87.2%	85.6%
Average Schedule Adherence	70%	64%	65%	74%	71%

### C. Staffing

There are currently one hundred and thirty-four (134) Customer Service Agents (CSAs) an increase of fifty-four (54) CSAs since our December 2014 report, eighty-three (83) of which are permanent full-time and fifty-one (51) permanent intermittent. There are ten (10) CSA Supervisors (eight (8) permanent full-time and two (2) permanent intermittent), a Quality Assurance Monitor, a Trainer, a Quality Control Manager, and a Site Director. These staff are supported by a four (4) member clerical/administrative team.

Your Board recently approved the conversion of two (2) permanent, intermittent CSA Supervisor positions to full-time permanent. With this approval, ten (10) of our twelve (12) CSA Supervisors will be permanently in place at the 7Cs Call Center. The position numbers have been approved and a request for bids will be disseminated to staff.

All CSAs hired throughout October, November and December of 2014 have completed training and are currently taking calls. This was a total of ninety-one (91) agents: 5 full-time CSA IIs, 3 full-time CSA Is and 83 permanent intermittent CSA Is. The CSA II test will be announced soon as we continue to recruit and test as planned to meet our contractual agreement. Both CSA I's and CSA II's can be hired from the list established by this test.

With the non-open enrollment period beginning February 16, 2015 , our schedule 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. Staff were allowed to bid new schedules to accommodate these new hours.

### D. Media Campaigns and other Covered California Events

Covered California has consistently praised the 7Cs Center for its level of performance, cooperation, dedication and enthusiasm. Peter Lee, the Executive Director of Covered California, visited the 7Cs Center on Monday, January 5, 2015 to express his appreciation and to motivate staff for the current open enrollment period. He also shared that Covered California spent a major part of January planning press events to raise awareness of the 1095-A tax form and the processes consumers would need to follow accompanying the form.

Other campaigns and data:

- Covered California recently completed an immigration fact sheet for immigrant and undocumented family members advising them that information provided to Covered California will not be used for immigration enforcement purposes even if family members are undocumented or immigrants in Temporary Protected Status or deferred action. In 2013, the U.S. Immigration and Customs Enforcement (ICE) clarified that it “does not use information about immigration obtained for purposes of determining eligibility as a basis for pursuing immigration enforcement action”.

- Covered California is offering a special enrollment opportunity for consumers who did not know or understand there was a tax penalty for being uninsured in 2014 or who learned they may face a penalty for 2015. From February 23 until April 30, 2015 consumers are eligible to apply for health coverage during special enrollment by attesting that they did not realize there was a tax penalty. Peter Lee told reporters that many Californians may only be realizing they face penalty as they file their taxes for 2014, the first year that they are required to have health coverage. While there is no way for most of those people to avoid a fine in 2014, Covered California wants to give them more time to avoid one when they file in 2015 at which time the penalty will double, to at least 2 percent of household income.
- Enrollment since October 2013 totals 1.4 million individuals with approximately 474,000 signing up during the last open enrollment period.

## E. Contract and Fiscal

### 1. Contract

An amendment to the original contract (to have ended January 31, 2015) was successfully negotiated and executed on January 26, 2015 extending the contract through June 30, 2017 at a total dollar amount of \$33,754,425. Other contract terms successfully negotiated or included were:

- Identified and included all Center services including health care plan enrollment and certification; addressing questions/discrepancies in health care plans, coverage, or payments, or to assist with broker assistance; and, in determining the status of either paper or on-line applications.
- Deleted existing references in Exhibit A pertaining to the ratio of Customer Service Agents (CSAs) to Supervisors and the ratio of Supervisors to Managers for performance and cost purposes
- Included chat and email as other means of customer communication with the 7Cs CSAs beyond phone calls
- Allowed for reimbursement for the time our CSAs log-on and off the CalHEERs and CRM systems
- Included Covered California informing us in advance (when feasible) of any system or technology problems which may affect Call Center operations, service levels, or performance
- Deleted the training certification as a pre-requisite for CSAs to take calls
- Included a new mandated section on Background Investigations for staff

## 2. Fiscal

Since the initiation of the 7Cs Center, the Department 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. All invoices submitted for payment/reimbursement for contract expenditures incurred from April 2013 to November 2014 have been subsequently paid in full. The composite reimbursement of these seventeen (17) fiscal demands totals \$13,115,114.57. The most recent payment demand in the amount of \$742,580.61 was mailed out on February 13, 2015.

We have experienced no problems or delays in our invoice submissions and payment from Covered California.

### F. Customer Feedback

Customers continue to provide feedback and share their stories and compliments on the excellent customer service provided at the 7Cs Call Center. Below are a few comments received since our last report:

- “Sherry took my difficult phone call; her customer service was more than excellent, professional and kind. Sherry was knowledgeable and very patient with all my millions of questions. I was a little stressed out about picking a plan. Her attitude and demeanor helped calm me down. I feel so much better about my health plan. I can’t say enough about how professional she was.”
- “Kelly was great and very patient. I am very appreciative of the time and effort she took to assist me.”
- The consumer stated that her agent was one of a kind and walked her through the various changes in her plan.
- Consumer was very happy and satisfied with Teri’s assistance. She stated that Teri was a pleasure to work with in getting her issue solved.
- Consumer stated that the agent did an excellent job in helping her enroll. She had a great, great, great experience with Heidi. She stated that Heidi was really knowledgeable and helpful. The consumer was really pleased with her experience.
- A customer was very happy to have spoken to Mary. The customer called and had been enrolled in an enhanced silver plan and interested in a gold plan. Mary took the time to explain the benefits of an enhanced plan and helped the customer make a decision on her plan selection. The customer was very pleased with the results. She further stated that Mary walked her through and helped her understand what was difficult for her to understand. Mary was patient and repeated. The customer stated she has never had better customer service in her life. She stated that Mary was the very best and her patience and professionalism was wonderful to experience.

- “Ted saved my life. I did everything with my insurer that I could do, and they would not take my money. Ted came in and fixed everything. He got me better coverage with a lower premium. He saved my life. I have a prescription that I had to have. He took the time to fix it. I am so grateful. I am 43 years old and I have never had this kind of customer service before. You cannot imagine my gratitude. I don’t break down easily, but he really made a difference in my life.”

#### G. [Important Next Steps](#)

We continue to work with Covered California in taking statewide calls from consumers. The types of calls have changed from primarily taking applications and processing renewals and plan changes to assisting the consumers with special enrollment and tax inquiries.

With an emphasis on performance; we continue to concentrate on our quality monitoring of staff, internal performance data reviews, and on-going training of our Center staff to assure the 7Cs meets, if not exceeds, all performance expectations.

Our long-standing contacts and liaisons with Covered California are changing, but we are confident our close working relationship with Covered California will continue the excellent partnership we have established in providing and enhancing our services to the residents of California to readily access and obtain affordable health care coverage.